

As a daily visitor to many different supermarket branches in St. Helier, I want to express my deep frustration and annoyance at the steep deterioration I have experienced over the past year in the treatment of customers who wish to pay for their purchases by cash.

My main grievance is with the Co-op and I am outraged that within the past 12 months this failing organisation took the decision to phase out all self-service checkout machines that accepted cash AND card payments and replace them with new checkouts that only accept card payments. The exception to this, inexplicably, being Grande Marche in St. Helier where the old checkouts continue to be used to this day BUT only ONE machine is now set aside to accept cash (and card payments) whereas the others only accept cards despite being perfectly capable of accepting cash if the retailer could just be bothered to offer that option.

The first question to be asked is why did the Co-op suddenly feel the need to dispose of all its cash-accepting units at the same time?

The second question is could the Co-op have purchased new self-service checkouts that accepted both cash and card payments in the same way as the old machines did? If not, does the industry no longer provide retailers with such a choice? If this is the case (which I doubt) and retailers across the UK are being forced to order non-cash accepting checkouts then the implications for the survival of cash as a means of exchange go way beyond Jersey's borders.

However I am aware that this sudden change to self-service checkouts that only accept card payments was not restricted to the Co-op. A number of other retailers introduced similar checkouts at almost the same time as the Co-op. This leads me to ask whether the Co-op was merely copying what it knew other local retailers were in the process of doing, fearing that its competitors were somehow going to gain a financial advantage.

Waitrose previously had no self-service checkouts apart from a self-scanning service which many customers chose not to use (including myself). Last year it suddenly dispensed with the majority of its traditional checkouts that were operated by members of staff and replaced them with new self-service machines, none of which accept cash. On several occasions, including within the past week, I have experienced the downside of these changes.

My own choice is to pay by card when the cost of my purchases starts to go beyond approximately £3. However, many of my visits (to Waitrose and other retailers) result in purchases that are less than £3. In that case, in order to prevent my bank statements becoming overloaded with insignificant low-value transactions, I opt to pay by cash.

Here is a recent example: in Waitrose (Vallee des Vaux) I wanted to make a small purchase for goods to the value of £2.01. I wanted to pay by cash (and had the exact amount already in my hand) but as none of the self-service checkouts (which were nearly all not in use by the way) offered me that option, I had to go to one of 2 traditional checkouts that were manned by young members of staff. However, these checkouts

tend to attract the middle class trolley shoppers doing their one and only weekly shop. Such was the case on this occasion and I ended up having to wait behind a man who had decided to buy virtually every item in the store.

Unfortunately for me, this man had also decided to purchase alcohol. However, it was approaching 8pm and Waitrose tends to put very young staff on checkout duties at that time. Such was the case this time. It seems that the young sales assistant was not authorised to judge whether the man was over 18 years old so she called for assistance. However, it took an excruciatingly long time (several minutes) for someone to arrive and authorise the man's alcohol purchase. In total I think I must have been waiting behind this man for 7 or 8 minutes. When the assistant was finally free, it took me just a few seconds to present my item, pay £2.01 in cash and leave the store. It is only because I get on well with staff at that particular branch that stopped me from completely losing my temper. How many other customers in Jersey are also trying very hard to control their rage?

I have multiple experiences at different Co-op branches that are basically very similar to the Waitrose example mentioned above. However, I have far less patience and sympathy with the Co-op because it is a mutual organisation owned by shareholders like me, who basically have no say in what the current management are doing.

If questioned about this, the Co-op will just point out that they still accept cash - but they are forcing those who want to pay cash or have to pay cash to accept the totally unacceptable. We are not in communist-era eastern Europe. The Covid pandemic is over. So why are so many of their customers now expected to put up with waiting 5 minutes or more to buy a Mars bar, or whatever?

If this Scrutiny Panel is to achieve anything at all it must vigorously challenge retailers about why their cash-paying customers (and sometimes shareholders) now have to accept a second class retail experience while the wealthier trolley shoppers continue to get a first class service (as well as 10% off).