

Viewpoints on Cash payments

NATIONWIDE

JULY 2025

www.restaurantnz.co.nz

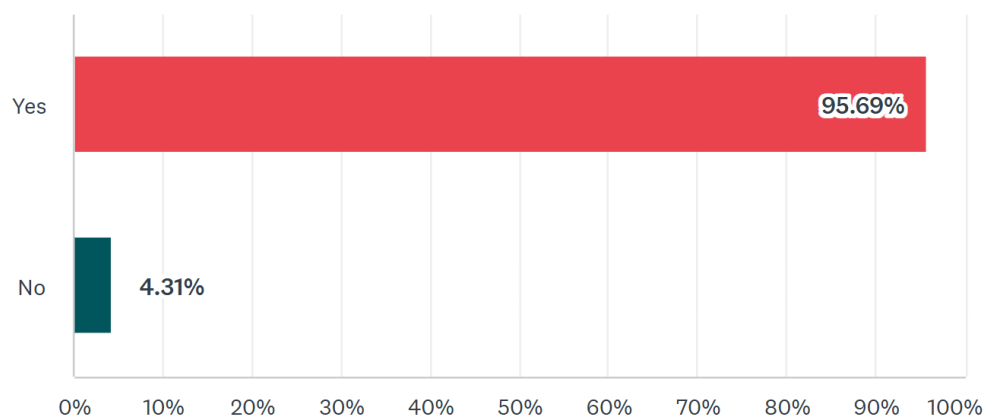
INTRODUCTION

This nationwide snapshot poll conducted in July 2025 explored current attitudes and behaviours around cash payments in the hospitality industry.

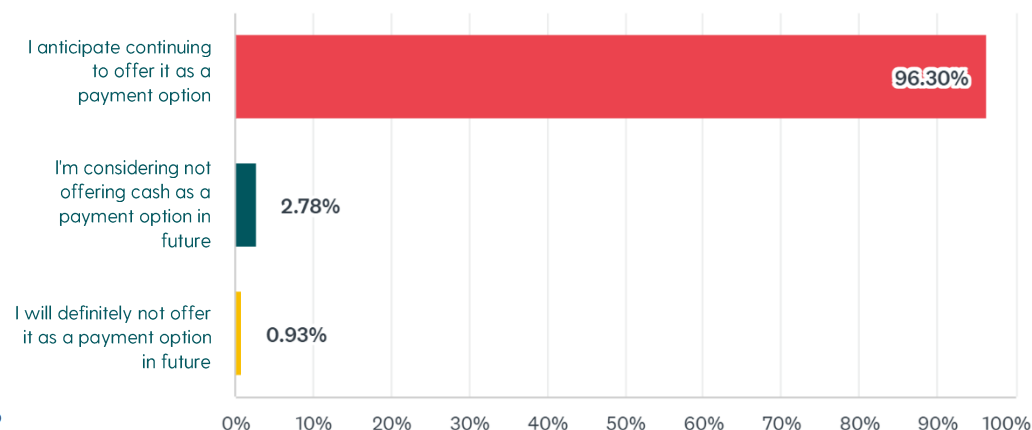
- **Cash is still widely accepted:**
The strong majority of respondents continue to accept cash. While a small proportion are considering phasing it out, most anticipate continuing to offer it as a payment option.
- **Low volume of cash transactions:**
For most respondents (41%), cash makes up around 5% of total transactions. Very few reported cash payments accounting for more than 15%, and none reported over 30%.
- **Who uses cash:**
Cash use varies by demographic and context:
 - Tourists (especially Chinese visitors) and young families more typically use cash.
 - Some older customers prefer cash for budget control and convenience.
 - Some markets tend to prefer cash to avoid card surcharges.
 - A small but vocal group uses cash for ideological reasons, citing privacy and resistance to digital surveillance.
- **Operational impacts and attitudes:**
 - Some businesses reported experiencing pushback when going cashless, with customer walkouts reported.
 - Operators note that cash can be useful during internet or power outages.
 - Others find managing cash burdensome and costly, with some calling it outdated or a security risk.
- **Strong opinions and divided views:**
 - Comments reveal a spectrum of opinion—from those who see cash as essential for resilience and freedom, to those who are keen to remove it entirely from their operations.
 - Some support government or legislative protections for cash use.
 - There is a growing frustration around banking services becoming less cash-friendly, particularly in rural areas.

While digital payments dominate, cash remains an important—and sometimes essential—option for a segment of the customer base. The findings show that the hospitality industry is balancing convenience, customer service, ideology, and cost when making decisions about cash acceptance.

Q.1. Do you still accept cash as a payment method in your business?



Q.2. If you do accept cash, do you anticipate continuing to offer this as a payment option?



Q.3. If you do accept cash, what percentage of payments made by customers are cash (as opposed to a electronic payment (eftpos, debit and credit card))?

MOST RESPONDENTS (41%) REPORT THAT CASH PAYMENTS COMPRISE ABOUT 5% OF THEIR TRANSACTIONS. FEW REPORTED CASH PAYMENTS OVER 15%, AND NONE EXCEEDED 35%.

Cash payments received as a percentage of all payments							
Cash payments as a percentage of all payments:	5%	10%	15%	20%	25%	30%	35%
Percentage of respondents	40/52%	26.72%	15.52%	6.9%	3.45%	2.59%	3.45%

Q.4. Is there a particular type of customer, or demographic that prefers cash?

SELECTED COMMENTS

Middle aged locals are very hyper focused on using debit/efpos cards to avoid CC surcharges. Young people don't seem to care as much. Very minimal cash is being used outside of the Asian community.

Suprisingly, it is not our older clientele who use cash more as they seem quite happy to swipe or tap and go as we do not charge surcharges.

We have a lot of tourists visiting us who pay with cash. We would lose business if we didn't take cash as a form of payment.

Young people, farmers, professionals and travelers all use cards without hesitation.

We find the Asian market prefer cash to avoid merchant fees.

Being a tourist venue, we definitely see cash use more in visitors from overseas, but also often in young families, especially for children to use to make small purchases.

A couple of customers made a fuss when we were cashless at the beginning (this is legal tender, you are discriminating) and the walkouts broke our hearts- 1 every 2 weeks or so. It is so much extra work, but not worth losing customers over it.

We have a lot of cyclists who bring cash (easy to carry) this has increased since we added a payWave/credit surcharge of 1.5% - lots of elderly customers like to pay in cash saying they keep track of their spending and budgets this way.

Generally elderly or young people.

We have an element in our community who don't trust banks, cards, electronic payments, don't want to be tracked, etc.(Conspiracy theorists?!)

Sometimes it varies, we still notice that Tourists use cash instead of cards since they save money on card fees. Also, some of the locals still prefer cash as well.

People are scared to use cards now. So many old age people use cash to be safe of being scammed.

SELECTED FINAL COMMENTS

Cash fulfils two vital functions: Untraceable Privacy: Cash provides complete untraceable privacy over your spending. Banks and governments cannot monitor your spending habits or restrict your usage. Reliability During Outages: Cash still works during internet and power outages, whether planned or unplanned.

Once cash is eliminated, it's game over. The phasing out of cash by banks is fundamentally about transferring power from the many (us) to the few (them).

If you surrender your cash, banks and governments will gain complete control over your spending, and thus, control over you.

Thank goodness Winston Peters is introducing a Private Member's Bill to require businesses to accept cash. Most people simply don't understand how a cashless society could be used to control us.

There is no on-going cost to us in accepting cash.

A number of our customers would not come in if we didn't offer cash as a form of payment. I believe people like the choice, even if they choose to pay via eftpos.

I will never not accept cash if it is deemed legal tender.

100% full digital payment does not meet the needs of all sectors of the economy, especially the elderly, children, teens, blind, disabled, etc.

Cash can be annoying as the bank charges over a certain amount but we do multiple deposits to keep it under the threshold as opposed to one full deposit.

People like cash and tbh I don't care how they pay as long as they spend and their payment preference doesn't cause me additional costs.

Cash is about to be the only payment system that is free to transact in. Many eftpos cards still are but the terminal providers and bank are actively angling towards ending this. The parasitic cost of transacting takes a solid chunk off our top line. Losing the ability to transact in cash would be an unwise turn of events.

We think it's an important option. With banks seeking to dominate and add fees to various electronic options, cash remains an important safe haven.

We use cash to extract tips and pass on to all employees.. It saves a weekly trip to the bank.

We are currently running at 18.5% cash according to our accountant. While an issue with banking as banks become more cash adverse, this option allows us to capture a broader demographic.

During the peak season, we can see cash sales account for 20% of sales. Chinese tourists often prefer cash, but we also offer other eftpos options such as alipay which is popular. We do not currently offer AMEX, but I have noted seeing a rise in the number of people asking for that.

I think people are wary of being controlled by digital or just don't see it as reliable enough to go fully digital.

We shouldn't be putting barriers in front of customers trying to give us money.

Not a super popular option but great for instances when technology fails, and international tourists.

Keen to get rid of cash. Pain in the ass to accept. Or start charging customers who want to use cash, like they do in Sweden.

Cash is KING.

When the internet goes down or there is a power cut, which happens far too often, cash is the only form of payment we can receive.

Cash is clunky, but it is free to use and doesn't require any tech to enable transactions. In recent emergency situations where power and internet were affected surveys of people showed that the one thing they all wish they had access to was cash. Banks would love to get cash out of the system because they can then clip the ticket on every transaction. If cash is going to be removed from the economy there needs to be a free system of exchange. Banks are already trying to get rid of surcharging with no corresponding commitment to getting rid of merchant charges. We would like to see the RA taking a strong position supporting the continued use of cash in hospitality, at least until alternate free methods of exchange are sorted.

50 dollars of cash will always be worth 50 dollars. 50 dollars on eftpos decreases in value.

Still plenty of people prefer cash - this is an ideological argument as well. Governments want to get rid of cash - for obvious reasons - we still need the personal freedom to use cash.

Cash is legal tender; we will continue to give customers the option to pay in cash. We have to travel out of town to our bank to get change for cash as our bank does not have a branch in town or a change machine at the bank atm lobby, that is frustrating, but the best cost effective option for us at the moment.

1 of my 3 sites is eftpos only, got a bit of push back, could probably do a bit better if I accepted cash. The other two accept cash. The older generation use cash a lot.