

# Cash payment on buses

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**FINAL REPORT**



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# 1. Executive summary

## *Abstract*

Most customers that pay by cash for bus tickets do so infrequently, and the most common reasons for paying cash are forgetting to top up an Oyster card, or forgetting or losing an Oyster card. Almost all Londoners and UK non-Londoners who have paid for bus tickets by cash in the last year report that they have an Oyster card (94% and 86% respectively).

Awareness and ownership of contactless payment cards has increased since 2011, but customers paying for bus travel by cash still have lower awareness of the technology than the wider population. Overseas visitors in particular appear to have low awareness of contactless payment, and are also the group least likely to own an Oyster card.

## *Key findings*

Most customers that pay by cash for bus tickets do so infrequently and generally as a result of forgetting to top-up, forgetting to carry or losing their Oyster card.

There are a minority of customers who always pay for bus travel by cash (12%, down from 26% in 2011) and are resistant to alternative payment methods stating that they would not travel, rather than pay by an alternative method (7%).

86% of those who have paid for a bus journey by cash in the last 12 months already have an Oyster card (up from 72% in 2011); of these (ie, those who have an Oyster card), 55% said they had bought cash tickets because they forgot to top up their Oyster card, and 51% said they had forgotten or lost their Oyster card. Of the total sample, 47% ever paid by cash because they had forgotten to top up, and 44% because they had forgotten / lost their Oyster card. Cumulatively, 83% of Londoners and UK non-Londoners combined said they had ever paid cash for bus tickets either because they had forgotten to top up their Oyster card or they had forgotten or lost their Oyster card (73% in 2011).

Contactless bank card payment is now accepted on almost all buses across London. Awareness of contactless payment technology among those that pay by cash for bus tickets has risen since 2011 (from 31% to 39%), but is lower than among Londoners generally (of Londoners paying cash for bus tickets, 40% were aware of contactless payment, compared with 72% from the Oyster Tracker survey). Ownership of contactless payment cards among those who pay cash on buses has increased from 3% in 2011 to 8% this year.

Overseas visitors to London that pay for bus tickets with cash appear to be less likely to be aware of contactless payment, (although a very small base size, only 5% are aware) and also less likely to own an Oyster card (19%).

All survey respondents had paid for a bus journey by cash in the last year, 29% of whom had paid for their current journey by cash (49% in 2011).

## 2. Objectives and method

### *Objectives*

The research set out to answer a number of questions about those using cash to pay for bus tickets, their motivations for doing so and the potential impact if cash fares were not available on buses in the future. Specific research questions to be addressed by the research included:

Profiling bus customers that pay by cash

- What groups of customers use cash to pay for bus journeys?
- How frequently do customers pay by cash?
- Do those using cash on buses also pay cash on other modes?

The need for cash payment

- What are the motivations for paying by cash?
- Is there a need to retain a facility to pay by cash?

Alternative to cash payment

- What proportion of those paying cash on buses have an Oyster card?
- Knowledge of contactless payment
- Use and potential use of contactless payment
- What is the preferred alternative payment option if cash was not accepted?

### *Method*

A total of 290 bus customers were surveyed either on-board (190) or at a bus stop (100) during the period 3 to 10 July 2013.

To qualify for the survey, customers needed to have bought a bus ticket with cash in the last 12 months.

Interviews were conducted with customers using the following routes:

- 216 Staines, Ashford Hospital, Ashford, Sunbury, Hampton, Hampton Court, Kingston

- X26 Heathrow, Teddington, Kingston, New Malden, Sutton, Croydon
- 11 Fulham, Chelsea, Victoria, Trafalgar Square, Bank, Liverpool Street

The routes were targeted as ticketing data indicated that they had a higher than average proportion of customers that paid by cash, rather than with the intention of being representative of the network as a whole. They also covered customers with a mix of journey purposes including airport traffic, local use and commuting. These three routes were also included in baseline research conducted at the same time of year in 2011. Routes 213, 217 and 281 were also included in the 2011 research.

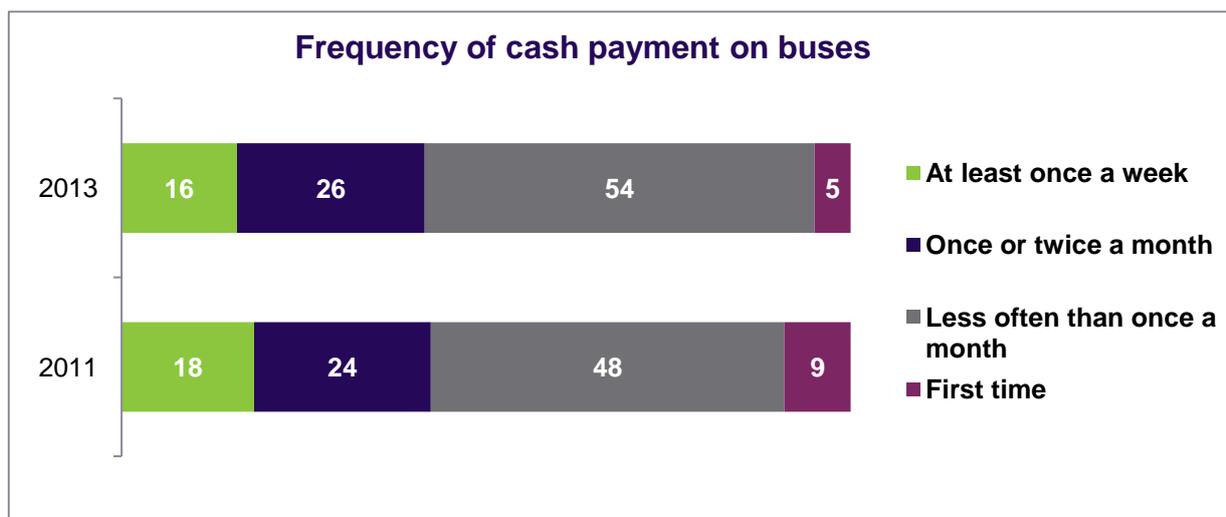
In addition to the primary research conducted above, an analysis of the regular Oyster Tracker survey data was undertaken to provide additional detail and comparison where possible.

### 3. Detailed findings

#### *Profiling bus customers that pay by cash*

While most customers that have paid by cash for bus travel in London over the past year only do so infrequently (59% either using cash for the first time when interviewed or less than once a month) there remain a core group who prefer cash payments.

- 29% were using cash for the bus on the day of interview (49% in 2011)
- 6% claim to buy single cash fares on the bus at least three times a week (9%)
- 12% always use cash to pay for their bus travel (26%), and
- 7% say they would not travel if they could not pay by cash on the bus (7%)



Q3. How often do you buy single bus tickets with cash?

Base: All, excluding DK (2013; 290, 2011; 530)

## Demographics

Customers paying by cash for bus travel tend to be younger than average; two-thirds are aged between 16 and 34 years old. In part, this is due to the low use of cash for bus tickets among older customers, only 1% of customers paying by cash for bus tickets over the past year were aged 65 or over - most likely due to the prevalence of Freedom Pass holders within this age group.

Other demographic factors appear to have little influence, for example the proportion of customers paying by cash in the last year who are white and BAME are in line with the profile of bus customers more generally (69% were white in both 2013 and 2011).

Demographic differences in propensity to use cash on buses has not changed substantially since the baseline research.

## Londoners versus Visitors

Within the research, Londoners, UK residents visiting London and visitors from overseas were interviewed, all having used cash to pay for bus travel in London over the past year. Due to the routes chosen, interpretation of the residence profile for bus customers should be interpreted with care, however it can be seen from the table that each route appears to differ, and this most likely reflects the general profile of customers on each route.

	Total sample		Bus route					
	Total		216		X26		11	
	2013	2011	2013	2011	2013	2011	2013	2011
<b>Base</b>	<b>290</b>	<b>459</b>	<b>97</b>	<b>98</b>	<b>95</b>	<b>35*</b>	<b>90</b>	<b>31*</b>
<b>London</b>	64%	69%	37%	52%	94%	51%	62%	48%
<b>UK non-Londoners</b>	28%	20%	63%	44%	5%	9%	16%	16%
<b>Overseas</b>	7%	11%	0%	4%	1%	40%	22%	35%

Q13. Where do you live?

Base: All respondents

\*Caution: small base size

## Journey purpose when paying by cash

Just over half of customers paying for their bus journey by cash on the day of the interview were travelling for leisure reasons (18% each for leisure, holiday or shopping), and just under three in ten were commuting to and from work or education (28% in total - 23% work, 5% education).

## Oyster card ownership

86% of customers that pay for bus tickets by cash say they have an Oyster card (up from 72% in 2011). This leaves 14% who do not have an Oyster card (27% in 2011), which differs greatly according to where customers live:

- 6% of Londoners who pay by cash for buses **do not** have an Oyster card (11% in 2011)
- 14% of UK (non-London) (43%)
- 76% of overseas (82%)

## The need for cash payment

Reasons for paying by cash for bus journeys varied, however the most commonly mentioned are similar to those observed in 2011 and continue to be forgetting to top-up or carry Oyster cards. Other common reasons were living outside of London (11%) and not being able to find a Ticket Stop to top up (10%).

	2013	2011
Forgot to top-up Oyster card	47%	38%
Forgot / lost Oyster card	44%	31%
Don't live in London	11%	18%
Couldn't find a Ticket Stop to top up	10%	3%
Couldn't find a station to top up at	4%	1%
No bank account/ prefer to pay cash	3%	1%
Don't use bus enough to make it worthwhile	2%	4%
Not familiar with transport/ tickets in London/ didn't know there were other methods	2%	1%
Chose not to take Oyster card - fear of losing it/ night out etc.	1%	<1%
Don't trust Oyster/ concerns about technology/ privacy/ security	1%	<1%
Didn't know Oyster was cheaper	<1%	1%
Other	3%	10%
Don't know/ no answer	2%	2%

Q7. Why do you pay for bus journeys using cash, rather than using other ticket types?

Base: All who have paid for a bus journey by cash in last 12 months (2013: 290, 2011: 531)

Full details are shown in data tables within the appendices.

Forgotten to top-up Oyster card (47% of all customers paying cash in the last 12 months)

- 50% of London residents paying cash say they do this because they have forgotten to top-up their Oyster card, 53% of UK visitors and 5% from overseas
- Even regular cash paying customers claim to do so because of forgetting to top up prior to making their journeys (42% of those paying cash once a week)
- Among Londoners and UK non-Londoners combined, 51% had forgotten to top up their Oyster card (43% in 2011)

Forgotten/lost Oyster card (44%)

- Half of Londoners (54%) pay cash on the bus as a result of losing or forgetting their Oyster card, significantly higher than for UK and overseas visitors (31% and 5% respectively)

Don't live in London (11%)

- Most overseas residents (86%) that pay by cash on buses and one in ten (11%) of UK visitors say that they pay by cash because they don't live in London

Among Oyster card holders (86% of the total sample), the reasons for paying cash were even more likely to be related to forgetting to top up their Oyster card (mentioned by 55%), and having forgotten or lost their Oyster card (51%).

- Cumulatively, 83% of Londoners and UK non-Londoners combined said they had ever paid cash for bus tickets *either* because they had forgotten to top up their Oyster card, *or* they had forgotten or lost their Oyster card (73% in 2011)

## ***Alternative to cash payment***

If cash payments were no longer possible on the bus, most customers (71%) say that they would use an Oyster card to pay for their travel (64% in 2011 – the difference likely to relate to a higher proportion of overseas respondents in the 2011 sample). 6% would change to another mode of transport and 3% say they would use a contactless bank card to pay for their travel. A small group claim that they would not travel (7% in both 2013 and 2011).

### **Contactless payment**

All buses in London, with the exception of some 'heritage' Routemasters, now accept contactless payment cards as a method of payment.

Two fifths (39%) of those paying by cash for a bus journey in the last 12 months are now aware of contactless payment, significantly higher than in 2011 (31%). Looking at

just those based in the UK (Londoners and UK non-Londoners), 43% have heard of contactless payment, significantly more than overseas visitors (5%, although this is a small base size). However, this is much lower than results from the latest wave of Oyster Tracker which identifies 72% of all Londoners as being aware of contactless payment (thus there appears to be some connection between use of cash on buses and awareness of contactless payment)<sup>1</sup>.

Among those aware of contactless payment, one in five (20% - 23 people) said they have a contactless payment card, up from 11% in 2011, but less than half the proportion observed in the latest wave of the Oyster Tracker (42%).

	All		Londoners		UK non-Londoners		Overseas residents	
	2013	2011	2013	2011	2013	2011	2013	2011
Base	290	458	181	313	80	91	21*	50
NET: Aware	39%	31%	40%	29%	49%	43%	5%	30%
Own a contactless payment card	8%	3%	9%	3%	6%	7%	5%	4%
Aware of contactless payment card	31%	28%	31%	26%	41%	36%	0%	26%
Never heard of it/don't know	61%	69%	60%	71%	51%	57%	95%	70%

**2011 Q10.** Have you ever heard of contactless payment – where you can have a bank card that you can swipe on a special reader to pay for low value items (up to £15) without having to enter your PIN?

**2013 Q10a.** Have you ever heard of contactless payment - where you can have a bank card that you can swipe on a special reader to pay for low value items (up to £20) without having to enter your PIN?

Q10b. Do you have a bank card that allows contactless payment?

Base: All London and UK residents who have paid for a bus journey by cash in the last 12 months and are able to answer

\*Caution: small base size

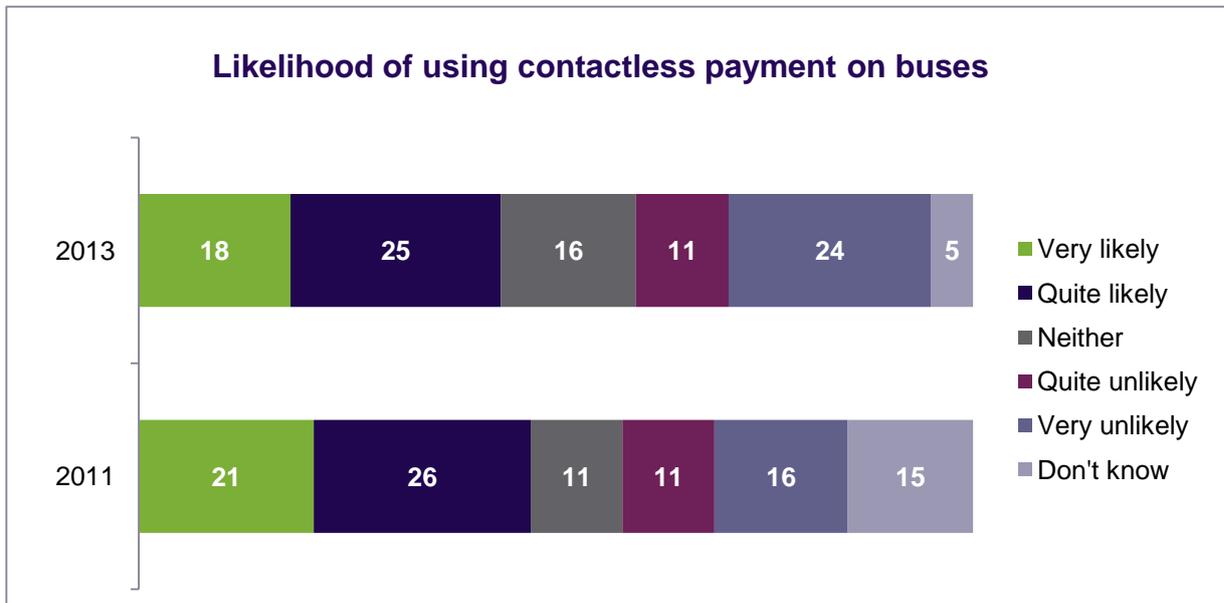
Just over two in five (43%) customers currently paying cash for at least some bus journeys said they would be likely to use a contactless payment card in future rather than paying cash or using their Oyster card (47% in 2011).

Londoners (49%) and UK non-Londoners (44%) would be more likely than overseas visitors (5%) to use a contactless payment card to pay for bus journeys in future. The figures for Londoners and UK non-Londoners are broadly in line with 2011, and the drop among overseas visitors is likely to be due to the small base size and very limited awareness of contactless payment in the 2013 overseas sample.

<sup>1</sup> The sample for each of the surveys is very different; Oyster Tracker is a survey of all Londoners while this research surveyed people who have paid for bus tickets by cash in the last 12 months. Therefore, caution is required when comparing findings.

Just over a third (35%) said they would be unlikely to use contactless payment instead of using another method, up from 27% in the baseline research.

Those unlikely to use contactless payment were asked why not. The most common answer was a preference to use Oyster card (35%), followed by concerns around safety / security of contactless payment cards (20%) and respondents not living in the UK (15%). The proportion citing safety concerns has fallen this year from 30% in 2011, potentially indicating that trust issues may be subsiding.



Q12. All London buses (except a few 'Heritage' Routemasters operating on routes 9 and 15) now accept contactless payment . How likely would you be to pay for bus journeys using contactless payment in the future, rather than paying by cash or using other ticket types such as Oyster (assuming you had a contactless payment card)?

Base: All who have paid for a bus journey by cash in the last 12 months and are able to answer (2013; 290, 2011; 458)

## Appendix A – additional data

### *Journey purpose*

	2013	2011
Base	83	259
Travelling to/from work	23%	23%
Holiday/sightseeing	18%	18%
To/from shopping	18%	16%
Leisure	18%	8%
Visiting friends/relatives	14%	21%
To/from school/education	5%	3%
Personal business	1%	3%
Employer's business	0%	5%
Taking/collecting a child	0%	2%
Healthcare appointment	0%	1%
Other	2%	1%

Q3b. What is the purpose of your current journey?

Base: All respondents paying cash on current journey

## Frequency of bus use

2013

Column percentage		At least once a week	Once or twice a month	Less than once a month	First time	Don't know
(2013)	Base	232	18*	16*	14*	10*
Gender	Male	52%	44%	75%	50%	30%
	Female	48%	56%	25%	50%	70%
Age	16-24	35%	33%	19%	7%	40%
	25-34	33%	33%	31%	57%	20%
	35-44	18%	17%	19%	14%	20%
	45-54	10%	11%	25%	14%	10%
	55-64	3%	0%	6%	7%	10%
	65+	1%	6%	0%	0%	0%
Ethnicity (including 'refused')	White	65%	89%	94%	71%	80%
	BAME	34%	11%	6%	29%	10%
Residence (including 'refused')	London	73%	22%	25%	0%	40%
	Rest of UK	25%	72%	56%	0%	0%
	Overseas	2%	6%	19%	93%	0%
Have Oyster (including 'don't know')	Yes	92%	83%	75%	7%	80%
	No	8%	17%	25%	93%	20%

Q15. How often do you travel by bus in London?

Base: All who have paid for a bus journey by cash in last 12 months

\*Caution: small base size

**2011**

Column percentage		At least once a week	Once or twice a month	Less than once a month	First time	Don't know
(2011)	Base	339	34*	56	18*	13*
Gender	Male	42%	32%	41%	61%	77%
	Female	58%	68%	59%	39%	23%
Age	16-24	40%	21%	11%	17%	15%
	25-34	23%	35%	23%	28%	15%
	35-44	20%	9%	16%	17%	38%
	45-54	12%	21%	30%	17%	15%
	55-64	3%	12%	18%	11%	8%
	65+	3%	3%	2%	11%	8%
Ethnicity (including 'refused')	White	68%	88%	84%	67%	62%
	BAME	31%	12%	16%	22%	15%
Residence (including 'refused')	London	80%	59%	36%	0%	31%
	Rest of UK	16%	35%	34%	11%	23%
	Overseas	4%	6%	30%	89%	15%
Have Oyster (including 'don't know')	Yes	90%	47%	20%	0%	69%
	No	9%	53%	80%	100%	31%

Q15. How often do you travel by bus in London?

Base: All who have paid for a bus journey by cash in last 12 months

\*Caution: small base size

## Frequency of cash payment on bus

2013

Column percentage		At least once a week	Once or twice a month	Less than once a month	First time
(2013)	Base	45*	75	156	14*
Gender	Male	51%	47%	55%	50%
	Female	49%	53%	45%	50%
Age	16-24	42%	40%	29%	7%
	25-34	24%	23%	40%	50%
	35-44	16%	23%	16%	14%
	45-54	13%	12%	10%	14%
	55-64	4%	0%	4%	7%
	65+	0%	1%	1%	7%
Ethnicity (including 'refused')	White	67%	73%	67%	71%
	BAME	33%	25%	31%	29%
Residence (including 'refused')	London	53%	71%	71%	0%
	Rest of UK	36%	24%	24%	7%
	Overseas	4%	3%	3%	86%
Have Oyster (including 'don't know')	Yes	76%	89%	94%	7%
	No	24%	9%	6%	93%

Q3. And how often do you buy single bus tickets with cash?

Base: All who have paid for a bus journey by cash in last 12 months

\*Caution: small base size

**2011**

Column percentage		At least once a week	Once or twice a month	Less than once a month	First time
(2011)	Base	96	128	256	50
Gender	Male	44%	41%	43%	56%
	Female	56%	59%	57%	44%
Age	16-24	30%	39%	29%	18%
	25-34	26%	20%	27%	22%
	35-44	23%	17%	18%	26%
	45-54	9%	13%	19%	14%
	55-64	5%	9%	4%	12%
	65+	6%	2%	3%	8%
Ethnicity (including 'refused')	White	73%	72%	64%	76%
	BAME	18%	27%	34%	24%
Residence (including 'refused')	London	49%	74%	63%	22%
	Rest of UK	24%	19%	15%	10%
	Overseas	7%	3%	7%	42%
Have Oyster (including 'don't know')	Yes	63%	82%	79%	26%
	No	38%	17%	20%	74%

Q3. And how often do you buy single bus tickets with cash?

Base: All who have paid for a bus journey by cash in last 12 months

## Reasons for paying by cash

	2013	2011
Base	290	531
Forgot to top-up Oyster card	47%	38%
Forgot Oyster card	44%	31%
Don't live in London	11%	18%
Couldn't find a Ticket Stop to top up	10%	3%
Couldn't find a station to top up at	4%	1%
No bank account / prefer to pay cash	3%	1%
Don't use bus enough to make it worthwhile	2%	4%
Not familiar with transport / tickets in London / didn't know there were other methods	2%	1%
Chose not to take Oyster card - fear of losing it / night out etc.	1%	0%
Don't trust Oyster / concerns about technology / privacy / security	1%	0%
Didn't know Oyster was cheaper	<1%	1%
Other	3%	10%
Don't know / no answer	2%	2%

Q7. Why do you pay for bus journeys using cash, rather than using other ticket types?  
 Base: All who have paid for a bus journey by cash in last 12 months

**2013**

Row percentage	(2013)	Base	Forgot to top up Oyster	Forgot / lost Oyster	Don't live in London
	<b>Total</b>	<b>290</b>	<b>47%</b>	<b>44%</b>	<b>11%</b>
<b>Gender</b>	Male	151	47%	44%	12%
	Female	139	47%	44%	9%
<b>Age</b>	16-24	95	41%	46%	6%
	25-34	98	55%	49%	13%
	35-44	51	55%	35%	14%
	45-54	32*	38%	38%	13%
	55-64	9*	33%	33%	11%
	65+	4*	0%	50%	0%
<b>Ethnicity</b>	White	200	47%	42%	12%
	BAME	87	49%	48%	8%
<b>Residence</b>	London	181	50%	54%	1%
	Rest of UK	80	53%	31%	11%
	Overseas	21*	5%	5%	86%
<b>Have Oyster</b>	Yes	249	55%	51%	5%
	No	40*	0%	5%	45%

Q7. Why do you pay for bus journeys using cash, rather than using other ticket types?

Base: All who have paid for a bus journey by cash in last 12 months (2013; 290)

\*Caution: small base size

**2011**

Row percentage	(2011)	Base	Forgot to top up Oyster	Forgot / lost Oyster	Don't live in London
<b>Total</b>		<b>531</b>	<b>38%</b>	<b>31%</b>	<b>18%</b>
<b>Gender</b>	Male	231	31%	33%	22%
	Female	300	43%	29%	14%
<b>Age</b>	16-24	162	41%	44%	8%
	25-34	131	42%	27%	19%
	35-44	104	42%	28%	14%
	45-54	82	33%	24%	28%
	55-64	32*	25%	19%	31%
	65+	20*	0%	5%	35%
<b>Ethnicity</b>	White	365	36%	30%	20%
	BAME	151	45%	32%	11%
<b>Residence</b>	London	314	45%	44%	0%
	Rest of UK	91	35%	13%	25%
	Overseas	50	4%	2%	86%
<b>Have Oyster</b>	Yes	382	52%	42%	4%
	No	146	1%	3%	53%

Q7. Why do you pay for bus journeys using cash, rather than using other ticket types?

Base: All who have paid for a bus journey by cash in last 12 months (2011; 531)

\*Caution: small base size

## Alternatives if cash was not available

	2013	2011
Base	290	460
Would use Oyster instead	71%	64%
Wouldn't travel	7%	7%
Would use another mode of transport	6%	15%
Would use contactless payment	3%	n/a
Would do something else	1%	3%
Would use another ticket type	1%	2%
Don't know/ no answer	9%	10%

Q8. What would you do if you couldn't buy bus tickets with cash?

Base: All who have paid for a bus journey by cash in last 12 months

### 2013

Row percentage	(2013)	Base	Use Oyster	Another mode	Wouldn't travel	Contactless payment	Don't know
<b>Total</b>		<b>290</b>	<b>71%</b>	<b>6%</b>	<b>7%</b>	<b>3%</b>	<b>9%</b>
Gender	Male	151	75%	4%	7%	3%	9%
	Female	139	66%	9%	7%	4%	9%
Age	16-24	95	73%	8%	11%	2%	4%
	25-34	98	74%	6%	3%	2%	10%
	35-44	51	75%	0%	6%	8%	10%
	45-54	32*	69%	3%	9%	0%	16%
	55-64	9*	22%	11%	22%	22%	11%
	65+	4*	25%	50%	0%	0%	25%
Ethnicity	White	200	69%	7%	7%	5%	9%
	BAME	87	76%	5%	8%	1%	8%
Residence	London	181	77%	4%	9%	3%	4%
	Rest of UK	80	75%	10%	5%	4%	5%
	Overseas	21*	19%	10%	5%	10%	38%
Have Oyster	Yes	249	81%	4%	6%	2%	4%
	No	40*	13%	18%	15%	8%	40%

Q8. What would you do if you couldn't buy bus tickets with cash?

Base: All who have paid for a bus journey by cash in last 12 months (2013; 290)

\*Caution: small base size

**2011**

Row percentage	(2011)	Base	Use Oyster	Another mode	Wouldn't travel	Don't know
	<b>Total</b>	<b>460</b>	<b>64%</b>	<b>15%</b>	<b>7%</b>	<b>10%</b>
<b>Gender</b>	Male	197	61%	18%	6%	12%
	Female	263	67%	12%	8%	9%
<b>Age</b>	16-24	152	73%	14%	5%	7%
	25-34	113	65%	15%	9%	7%
	35-44	88	67%	11%	8%	10%
	45-54	68	56%	16%	7%	13%
	55-64	25*	40%	28%	4%	24%
	65+	14*	29%	7%	7%	36%
<b>Ethnicity</b>	White	325	61%	18%	6%	12%
	BAME	126	74%	8%	9%	6%
<b>Residence</b>	London	313	75%	10%	6%	6%
	Rest of UK	91	44%	22%	11%	16%
	Overseas	50	30%	30%	8%	28%
<b>Have Oyster</b>	Yes	339	79%	7%	6%	5%
	No	118	20%	36%	8%	25%

Q8. What would you do if you couldn't buy bus tickets with cash?

Base: All who have paid for a bus journey by cash in last 12 months (2011; 460)

\*Caution: small base size

## Awareness of contactless payment

2013

Row percentage	(2013)	Base	Have contactless card	Aware but don't have	Not aware/ don't know
	<b>Total</b>	<b>290</b>	<b>8%</b>	<b>31%</b>	<b>61%</b>
Gender	Male	151	10%	33%	57%
	Female	139	6%	28%	66%
Age	16-24	95	9%	28%	63%
	25-34	98	6%	31%	63%
	35-44	51	6%	37%	57%
	45-54	32*	13%	34%	53%
	55-64	9*	11%	22%	67%
	65+	4*	0%	0%	100%
Ethnicity	White	200	9%	30%	61%
	BAME	87	7%	34%	59%
Residence	London	181	9%	31%	60%
	Rest of UK	80	6%	41%	51%
	Overseas	21*	5%	0%	95%
Have Oyster	Yes	249	8%	35%	57%
	No	40*	10%	5%	85%

Q10a. Have you ever heard of contactless payment - where you can have a bank card that you can swipe on a special reader to pay for low value items (up to £20) without having to enter your PIN?

Q10b. Do you have a bank card that allows contactless payment?

Base: All who have paid for a bus journey by cash in last 12 months (2013; 290)

\*Caution: small base size

**2011**

Row percentage	(2011)	Base	Have contactless card	Aware but don't have	Not aware/ don't know
	<b>Total</b>	<b>458</b>	<b>3%</b>	<b>28%</b>	<b>69%</b>
<b>Gender</b>	Male	195	5%	34%	62%
	Female	263	3%	24%	74%
<b>Age</b>	16-24	152	3%	21%	76%
	25-34	111	4%	28%	68%
	35-44	88	6%	38%	57%
	45-54	68	3%	38%	59%
	55-64	25*	0%	16%	84%
	65+	14*	7%	14%	79%
<b>Ethnicity</b>	White	324	3%	28%	68%
	BAME	125	3%	27%	70%
<b>Residence</b>	London	313	3%	26%	71%
	Rest of UK	91	7%	36%	57%
	Overseas	50	4%	26%	70%
<b>Have Oyster</b>	Yes	338	3%	26%	71%
	No	117	5%	33%	62%

Q10. Have you ever heard of contactless payment – where you can have a bank card that you can swipe on a special reader to pay for low value items (up to £15) without having to enter your PIN?

Base: All who have paid for a bus journey by cash in last 12 months (2011; 458)

\*Caution: small base size

## Likelihood to use contactless payment in future

2013

Row percentage	(2013)	Base	Likely	Neither nor	Unlikely	Don't know
	<b>Total</b>	<b>290</b>	<b>43%</b>	<b>16%</b>	<b>35%</b>	<b>6%</b>
Gender	Male	151	41%	15%	38%	6%
	Female	139	46%	18%	32%	4%
Age	16-24	95	49%	14%	33%	4%
	25-34	98	42%	14%	38%	6%
	35-44	51	43%	20%	29%	8%
	45-54	32*	38%	28%	31%	3%
	55-64	9*	22%	0%	67%	11%
	65+	4*	25%	25%	50%	0%
Ethnicity	White	200	45%	17%	33%	5%
	BAME	87	39%	15%	40%	6%
Residence	London	181	49%	17%	33%	2%
	Rest of UK	80	44%	19%	30%	8%
	Overseas	21*	5%	5%	86%	5%
Have Oyster	Yes	249	47%	16%	33%	4%
	No	40*	25%	15%	48%	13%

Q12. If the service were available, and assuming that you had a contactless payment card, how likely would you be to pay for bus journeys using contactless payment, rather than paying by cash or using other ticket types such as Oyster?

Base: All who have paid for a bus journey by cash in last 12 months (2013; 290)

\*Caution: small base size

**2011**

Row percentage	(2011)	Base	Likely	Neither nor	Unlikely	Don't know
	<b>Total</b>	<b>458</b>	<b>47%</b>	<b>11%</b>	<b>27%</b>	<b>15%</b>
<b>Gender</b>	Male	195	54%	10%	22%	14%
	Female	263	43%	12%	30%	16%
<b>Age</b>	16-24	152	57%	10%	23%	10%
	25-34	111	56%	8%	23%	13%
	35-44	88	42%	11%	24%	23%
	45-54	68	32%	18%	37%	13%
	55-64	25*	24%	12%	40%	24%
	65+	14*	21%	7%	36%	36%
<b>Ethnicity</b>	White	324	47%	12%	27%	14%
	BAME	125	49%	9%	26%	17%
<b>Residence</b>	London	313	51%	11%	24%	14%
	Rest of UK	91	38%	13%	35%	13%
	Overseas	50	40%	10%	30%	20%
<b>Have Oyster</b>	Yes	338	51%	11%	25%	14%
	No	117	38%	11%	32%	18%

Q12. If the service were available, and assuming that you had a contactless payment card, how likely would you be to pay for bus journeys using contactless payment, rather than paying by cash or using other ticket types such as Oyster?

Base: All who have paid for a bus journey by cash in last 12 months (2011; 458)

\*Caution: small base size

## Appendix B – the questionnaire

Project title: Cashless bus research 2013

Document title: 2013-07-01 Cashless bus 2013 questionnaire v3.0.docx

Good morning/afternoon/evening. I am \_\_\_\_\_ from SPA Future Thinking market research and we are carrying out a short survey on behalf of Transport for London. Do you have a few minutes to answer some questions?

Q1. In the last year have you ever paid for a bus journey by cash in London?

INTERVIEWER NOTE: THIS MEANS A SINGLE JOURNEY, NOT A ONE-DAY TRAVEL CARD, OYSTER CARD OR OTHER SEASON TICKET OR PASS; RESPONDENT COULD HAVE BOUGHT THE TICKET ON THE BUS, OR AT A ROADSIDE TICKET MACHINE; PROMPT HEAVILY TO MAKE SURE THEY ARE TALKING ABOUT A SINGLE JOURNEY

Yes	1	<b>CONTINUE</b>
No	2	<b>CLOSE</b>

Q2. And are you using a cash single for your current bus journey (i.e. not by Oyster card or another pass that you have)?

Yes	1	<b>CONTINUE</b>
No	2	<b>CONTINUE</b>

Q3. And how often do you buy single bus tickets with cash?

### SHOWCARD A

5 or more days a week	1
3-4 days a week	2
2 days a week	3
1 day a week	4
Once a fortnight	5
Once a month	6
Less often than once a month	7
This is the first time	8

## ASK ALL

Q3b. What is the purpose of your current journey?

Travelling to/from work	01
To/from school/education	02
Visiting friends/relatives	03
Employer's business	04
Leisure (eg pub/cinema/sporting activity/event)	05
Holiday/sightseeing	06
To/from shopping	07
Taking/collecting a child	08
Personal business (eg Bank/church)	09
Healthcare appointment	10
Other	11

Q4. Do you have an Oyster card?

Yes	1
No	2
Don't know	3

Q5. Do you ever pay for bus tickets by any other method than cash (e.g. with an Oyster card or another pass that you have)?

**SHOWCARD B**

No – always buy cash singles	01	<b>SKIP TO Q7</b>
Oyster Pay As You Go / Pre-Pay	02	<b>CONTINUE</b>
Oyster Season ticket	03	
Bus saver ticket	04	
Weekly bus pass (not on Oyster)	05	
Monthly bus pass (not on Oyster)	06	
Annual bus pass (not on Oyster)	07	
Other period bus pass (not on Oyster)	08	
Freedom Pass	09	
Staff Pass	10	
Contactless payment on bus	11	
Other (please specify)	12	
Don't know / can't remember	13	<b>SKIP TO Q7</b>

**IF PAYS BY OTHER METHOD THAN CASH (Q5 = CODES 2 to 12)**

Q6. And how often do you pay for bus travel by other methods rather than cash?

**SHOWCARD A**

5 or more days a week	1
3-4 days a week	2
2 days a week	3
1 day a week	4
Once a fortnight	5
Once a month	6
Less often than once a month	7
This is the first time	8

## ASK ALL

Q7. Why do you pay for bus journeys using cash, rather than using other ticket types?

INTERVIEWER NOTE: PROBE FULLY ON THIS QUESTION FOR ALL REASONS

## SHOWCARD C

Don't live in London	01
Not familiar with transport / tickets in London / didn't know there were other methods	02
Don't use buses / public transport in London enough to make Oyster worth it	03
Forgot / lost Oyster card	04
Forgot to top up Oyster	05
Chose not to take Oyster card – fear of losing it / night out etc.	06
Didn't know Oyster was cheaper	07
No bank account / prefer to pay cash	08
Don't trust Oyster / concerns about technology / privacy / security	09
Couldn't find a Ticket Stop to top up	10
Couldn't find a station to top up at	11
Other: (TYPE IN)	12
Don't know	13

IF AT THIS POINT RESPONDENT REALLY WANTS TO GET AWAY JUST ASK AGE AND CODE GENDER; IF YOU DO NOT GET TO THIS POINT THEN IT WILL NOT COUNT AS A COMPLETED INTERVIEW

### ASK ALL

Q8. What would you do if you couldn't buy bus tickets with cash?

Would use Oyster instead	1
Would use another ticket type (please specify)	2
Wouldn't travel	3
Would use another mode of transport (please specify)	4
Would use contactless payment	5
Would do something else (please specify)	6
Don't know	7

### ASK ALL

Q9. Do you pay cash for tickets on any other modes of transport in London?

### SHOWCARD D

Tube	01
Train	02
Tram	03
DLR	04
Taxi	05
River	06
Other	07
Don't know	08
None	09

### ASK ALL

Q10a. Have you ever heard of contactless payment – where you can have a bank card that you can swipe on a special reader to pay for low value items (up to £20) without having to enter your PIN?

Yes	1	<b>ASK Q10b</b>
No	2	<b>SKIP TO Q12</b>

**IF RESPONDENT HAS HEARD OF CONTACTLESS PAYMENT (Q10a = CODE 1)**

Q10b. Do you have a bank card that allows contactless payment?

Yes – I have a contactless payment card	1	<b>ASK Q11a</b>
No – I don't have a contactless payment bank card	2	<b>SKIP TO Q12</b>
Not sure whether I have a contactless payment bank card	3	

**IF RESPONDENT HAS A CONTACTLESS PAYMENT CARD (Q10b = CODE 1)**

Q11a. Have you ever paid for anything using contactless payment?

Yes	1	<b>ASK Q11b</b>
No	2	<b>SKIP TO Q12</b>
Can't remember	3	

**ASK IF RESPONDENT HAS PAID FOR ANYTHING WITH CONTACTLESS PAYMENT (Q11a = CODE 1)**

Q11b. Have you ever paid for a bus ticket in London with contactless payment?

Yes	1
No	2
Can't remember	3

**ASK ALL**

Q12. All London buses (except a few 'Heritage' Routemasters operating on routes 9 and 15) now accept contactless payment. How likely would you be to pay for bus journeys using contactless payment in the future, rather than paying by cash or using other ticket types such as Oyster (assuming you had a contactless payment card)?

Very likely	1	<b>SKIP TO Q13</b>
Quite likely	2	
Neither likely nor unlikely	3	
Quite unlikely	4	<b>CONTINUE</b>
Very unlikely	5	
Don't know	6	<b>SKIP TO Q13</b>

**IF QUITE/VERY UNLIKELY TO PAY BY CONTACTLESS PAYMENT**

Q12b. Why do you say that?

--

**ASK ALL**

Q13. Where do you live?

London	1	<b>ASK Q14</b>
Rest of UK	2	<b>SKIP TO Q15</b>
Overseas	3	

**IF LIVES IN LONDON (Q13 = CODE 1)**

Q14. In which London borough do you live?

Barking And Dagenham	01	Hillingdon	18
Barnet	02	Hounslow	19
Bexley	03	Islington	20
Brent	04	Kensington And Chelsea	21
Bromley	05	Kingston Upon Thames	22
Camden	06	Lambeth	23
City Of London	07	Lewisham	24
City Of Westminster	08	Merton	25
Croydon	09	Newham	26
Ealing	10	Redbridge	27
Enfield	11	Richmond Upon Thames	28
Greenwich	12	Southwark	29
Hackney	13	Sutton	30
Hammersmith And Fulham	14	Tower Hamlets	31
Haringey	15	Waltham Forest	32
Harrow	16	Wandsworth	33
Havering	17	Don't know	34

**ASK ALL**

Q15. How often do you travel by bus in London?

**SHOWCARD A**

5 or more days a week	1
3-4 days a week	2
2 days a week	3
1 day a week	4
Once a fortnight	5
Once a month	6
Less often than once a month	7
This is the first time	8

Q16. Please can I ask your age?

**SHOWCARD E**

16-24	1
25-34	2
35-44	3
45-54	4
55 - 64	5
65+	6
Refused	7

Q18. To which of these ethnic groups do you consider you belong?

**SHOWCARD F**

White	1
Mixed	2
Asian or Asian British	3
Black or Black British	4
Chinese or Other Ethnic group	5
Refused	6

## INTERVIEWER RECORD

Gender

Male	1
Female	2

Record time and date

Time (hh.mm for 24 hour clock):							
Date (dd.mm.yyyy)					2	0	1 3

## INTERVIEW ON BOARD OR AT BUS STOP

On board	1
At bus stop	2

Which bus route were you interviewing for?

216	1
x26	2
11	3

## INTERVIEWER'S DECLARATION

I hereby declare that I have conducted this interview in full, with the person named below in accordance with your instructions and within the MRS code of conduct.

Interviewer's name: \_\_\_\_\_ Interviewer No:   
 Interviewer's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Start time: \_\_\_\_\_ End time: \_\_\_\_\_

RESPONDENT'S NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

TEL NO: \_\_\_\_\_

Thank you for your time and co-operation in this survey. If you have any queries about the survey the SPA researcher in charge of the survey is Euan Williamson on 0207 843 9777, email address [ewan.williamson@spafuturethinking.com](mailto:ewan.williamson@spafuturethinking.com)