Restaurant Insights 2020

The inside story on eating out

A Paymentsense Annual Market Report

FOREWORD

Disruptive technology... hostile trading conditions... healthier eating... home deliveries... Just some of the changes affecting restaurants right now – including many established high street names.

But how widespread are the effects? What will they mean for individual businesses? And could some restaurants perhaps even benefit?

We produced this report to provide a sense of what's really happening on the ground – to sort out what's helpful from what's merely hype.

In doing so, we've uncovered lots of juicy facts and significant trends, not all of them in line with our expectations. Here's a taste of what the report uncovers:

- With 2.4 billion eating out occasions happening in Britain each year, there remains room for growth. Saturday has the biggest sales, but it's a different weekday that offers the biggest opportunity.
- Diners hate waiting. Restaurants that minimise it – from booking to bill – could reap the benefit. And there's one wait that customers particularly dislike (59% cited it).
- 71% of British consumers value great service above everything. However, the next two items on the list may come as something of a surprise (clue: not price or cuisine).
- Annual events, such as Valentine's Day, see 29% of Britons eating out. But personal events are even more popular – and happen every night. We name the ones to target.

- Tastes vary across the country, but in cosmopolitan London, diners have the broadest range of demands. Our infographic shows which cuisine is likely to succeed in each location.
- Tomorrow's restaurants will need to use technology to improve efficiency and customer experience. Two particular innovation areas deserve your attention right now.

Here at Paymentsense, we're investing heavily in understanding individual sectors and sharing our insights. This is just the first of our annual reports into the restaurant sector. We hope the information proves useful and that it can help restaurants grow their businesses now and in future.

Ryan Glancy

Head of Partnerships

NOTES ON METHODOLOGY

DATA SOURCES

The insights throughout this report were gathered from three datasets that combine attitudinal and behavioural research:

1. A survey of 2,085 UK nationally representative consumers (which forms the bulk of the research).
2. A second attitudinal survey of 350 UK restaurant owners.
3. Insights gained from over £10 billion worth of card payment purchases recorded by Paymentsense's customer base of 70,000 businesses.

The consumer survey responses relate to any sit-down meal occasion but exclude 'on-the-go' occasions such as grabbing a sandwich. Respondents were then asked about take-aways (meals delivered at home) separately.

DEMOGRAPHICS

Throughout this report, we have segmented consumers into different life stages. We believe this provides a better indication of habits and attitudes than a person's age. We've defined them as follows:

- **Fledglings and independents** – under 35 and living with parents or alone
- **Sharers** – under 35 and living in shared accommodation with other adults
- **Couples** – under 35 and living with a partner but without children
- **Young Family** – households with a youngest child under 10
- **Older Family** – households with a youngest child aged between 10 and 17
- **Empty Nesters** – over 35 with no children living at home
- **Retired** – past retirement age and not in active employment

CONTENTS

RED LETTER DAYS

REGIONAL ATTITUDES

RESTAURANTS OF THE FUTURE

The big picture

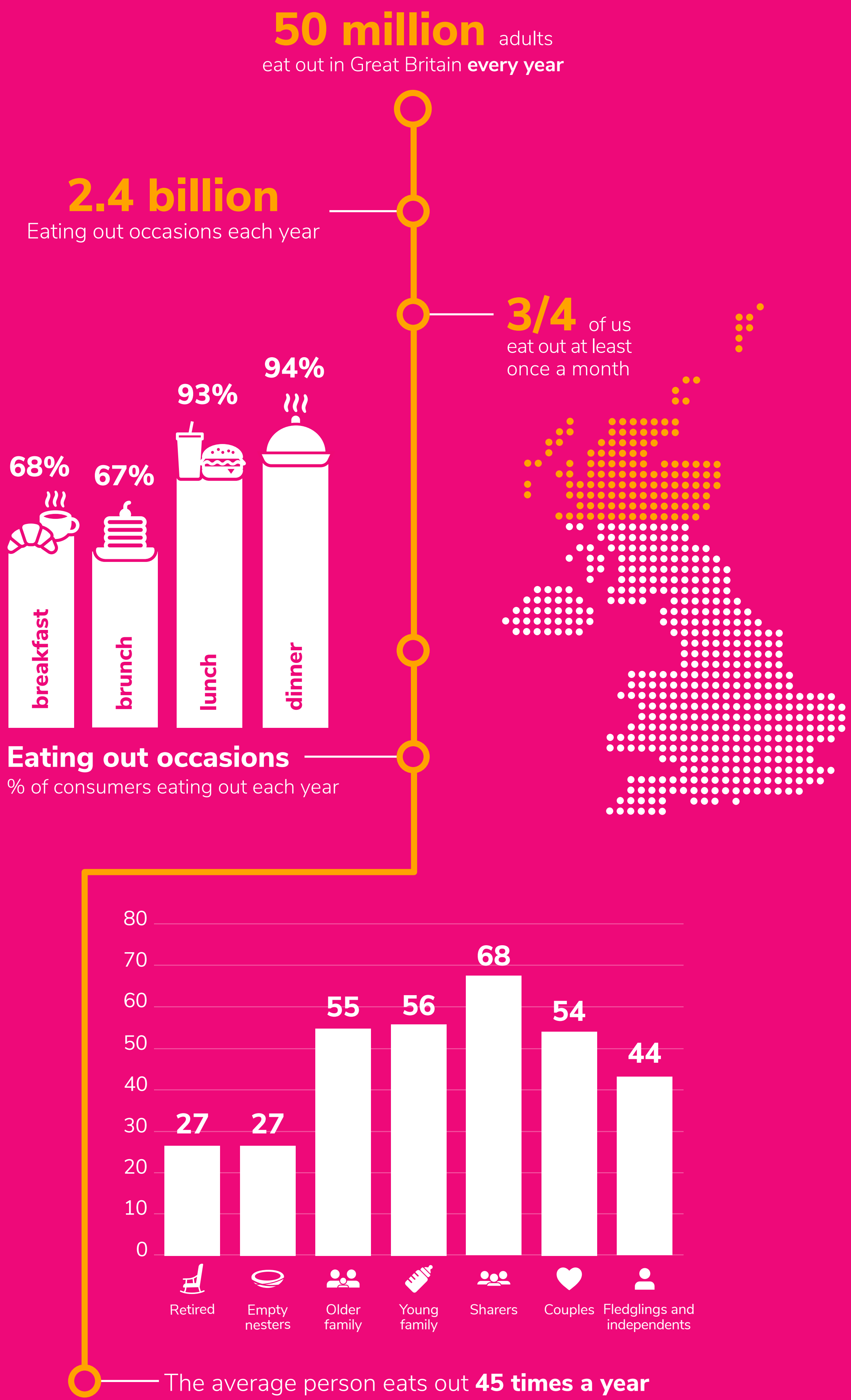


Fig. 1 – The key statistics on eating out in Great Britain

1. EATING OUT IN BRITAIN TODAY

Every year, 50 million adults eat out in Great Britain, with three-quarters of us doing so at least once a month. Since our estimates suggest there are 2.4 billion eating out occasions each year, British restaurants have strong opportunities for growth.

Young people are especially keen. Nearly half of Young Families, Sharers and Couples eat out at least once a week, compared with just a quarter of Empty Nesters or Retired people.

Dinner is the top occasion, with 94% of us dining out each year. Lunch is almost as popular, and its appeal spans all generations – a real opportunity for restaurants that attract diverse age groups.

The market for morning meals is around 35 million adults (two-thirds of the British population). However, demand is twice as strong among the young. So, restaurants should consider marketing breakfast or brunch to a more youthful profile. That includes families with small children, who are just as likely as young couples to eat out for breakfast (81%).

Conversely, restaurants with an older customer profile will see little demand for morning opening. Only 16% of over 45s eat out for breakfast each month and only 15% are regular brunchers.

> **"Restaurants should consider marketing to families with small children. They are just as likely as young couples to eat out for breakfast (81%)."**

2. WEEKDAY AND SEASONAL TRENDS TO CATER FOR

When we analyse Paymentsense's customer base of over 13,000 restaurants, one factor stands out: Sunday is crucial. Saturday may bring in more sales, but Sunday is when restaurants can claim £4 out of every £10 that consumers spend (compared with just £2.30 the rest of the week).

Perhaps this is due to reduced Sunday opening in other sectors, such as Retail or Automotive.

Whatever the reason, restaurants have a clear opportunity to 'own' this particular weekday.

Another opportunity comes in winter when restaurants take a bigger share of consumer spending than in summer (+12%). Christmas partly explains this, but the trend begins when summer ends and restaurants need to capitalise on it.

> **"Sunday is when restaurants can claim £4 out of every £10 that consumers spend."**

There is a dip in January, when eating out hits its lowest point of the year. One reason for this is the vogue for healthy eating, which we'll tackle later. We'll also look at certain specific days of the year that businesses should focus on to win customers and drive sales.

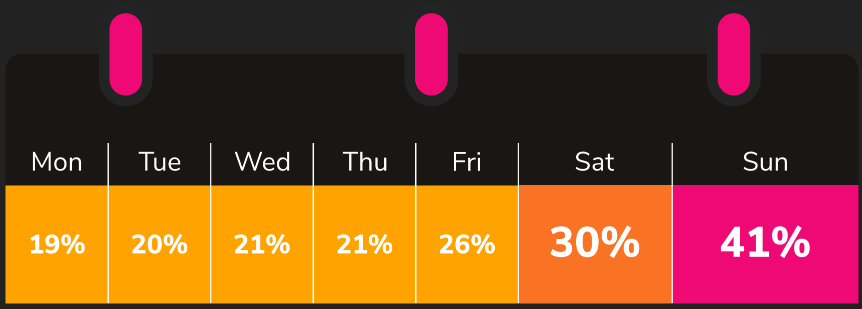


Fig. 2 – Restaurants % share of all consumer spend

3. DIFFERENCES IN TASTE

When it comes to eating out, British food remains the nation's favourite. British restaurants score highest of the 11 cuisine types in the study – ahead of Italian, Chinese and Indian.

However, when it comes to taste, there's a marked age divide. Older generations prefer British food but under 35s make Italian restaurants their top choice.

There's also a slight gender difference. British food is number one among males, but females prefer Italian. And, digging deeper, women with young families prefer Chinese restaurants to both Italian and British.

Clear target audiences have also emerged for other cuisines.

> **There are marked differences in taste across age and gender.**

Retired diners prefer traditional European options such as French and Spanish, while Fledglings (over 18 and living with parents) are most likely to prefer Indian restaurants.

Japanese restaurants have a younger demographic. Though not high in the overall preference ranking, they are popular among Sharers and Couples.

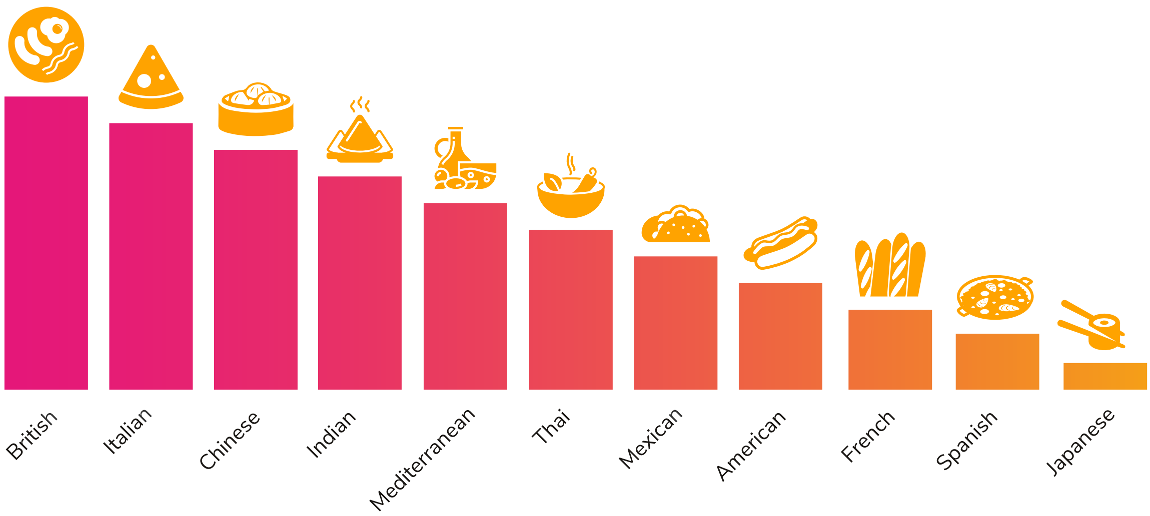


Fig. 3 – Nation's favourite cuisine


Latte
Cappuccino
Flat White
Americano
Espresso

Delivering convenience and simplicity

> **“Our research shows that diners’ biggest frustration is waiting too long for their food.”**

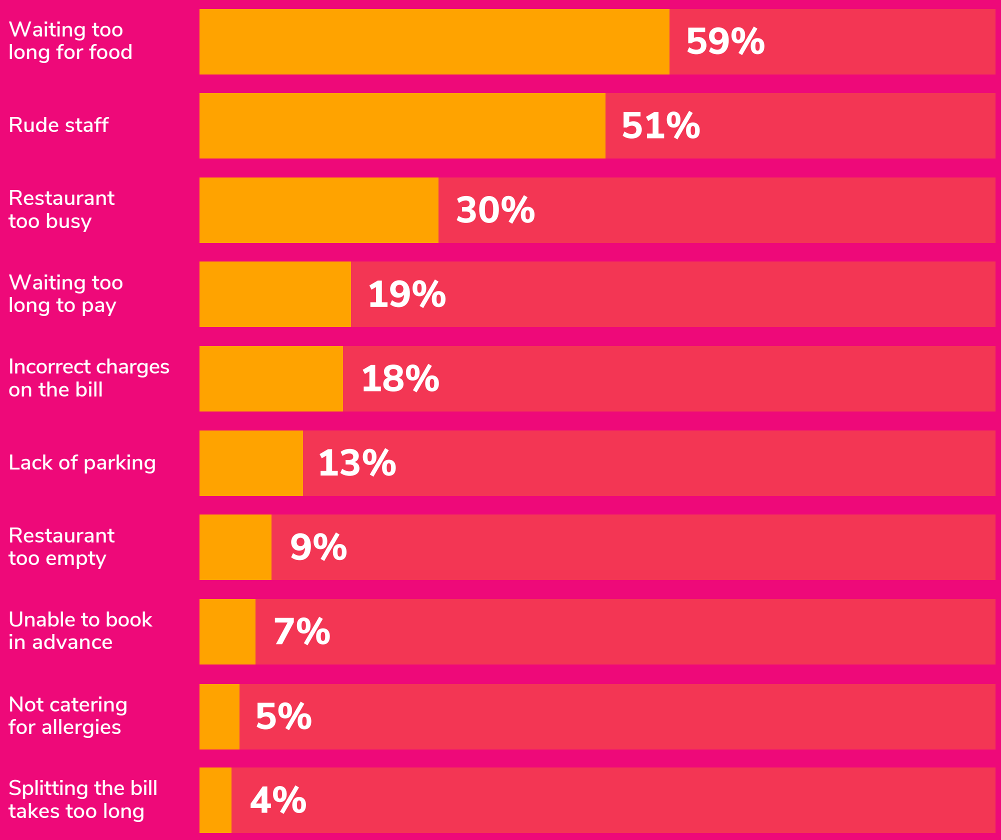


Fig. 4 – % of consumers citing each situation as a key frustration

4. CUSTOMER FRUSTRATIONS (AND HOW TO BENEFIT FROM THEM)

A key learning from this report is that consumers are impatient. This is a problem for restaurants because waiting is a part of the experience – waiting for a table, waiting to order, waiting for the food, waiting for the bill. We've all had this experience.

Reducing all this waiting would provide a clear competitive advantage. Customer experience would be enhanced, and margins improved from turning tables faster. Not every eating establishment can (or should) become a fast-food restaurant, but there is scope for managing consumer expectations.

Our research shows that diners' biggest frustration is waiting too long for their food (cited by 59% of all consumers). And this is not limited to millennials (often dubbed 'the impatient generation').

> **“Retired people and Empty Nesters are most likely to cite waiting for their food as a key frustration.”**

Retired people and Empty Nesters are most likely to cite waiting for their food as a key frustration. So, businesses with an older customer base need to take note. These consumers eat out less, so alleviating their frustration might tempt them to come more often.

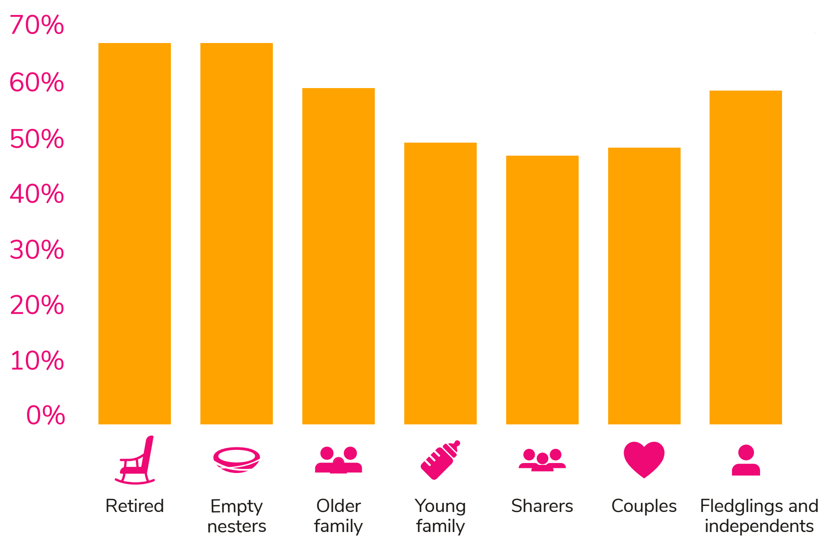


Fig. 5 – % of consumers who cite waiting for food as a key frustration

5. EVERYWHERE YET NOWHERE? GETTING NOTICED IN THE DIGITAL AGE.

When looking to improve consumer convenience, restaurants should start with how easily they can be found. According to our research, not having an up-to-date website and not appearing in review sites could shut them out of 40% of consumer dining opportunities.

That's because 39% of consumers search for restaurants online and 41% visit review websites, whereas only 19% notice leaflets. So, we recommend that restaurants spend 2/3rds of their budget on digital media. This would reflect the reality of how Britons choose where to eat.

Other ways to get noticed include email (according to 17% of consumers) or advertisements (11%). Clearly, the more channels are used, the easier it is to be found.

Also, let's not forget good old fashioned word-of-mouth. 67% of consumers claim it influences their choices. This shows how creating positive experiences can grow a restaurant's customer base. Satisfied customers love to share recommendations.

There's more about delivering positive experiences in the second section.

> **Creating positive experiences can grow a restaurant's customer base. Satisfied customers love to share recommendations.**

> **We recommend that restaurants should spend 2/3rds of their budget on digital media.**

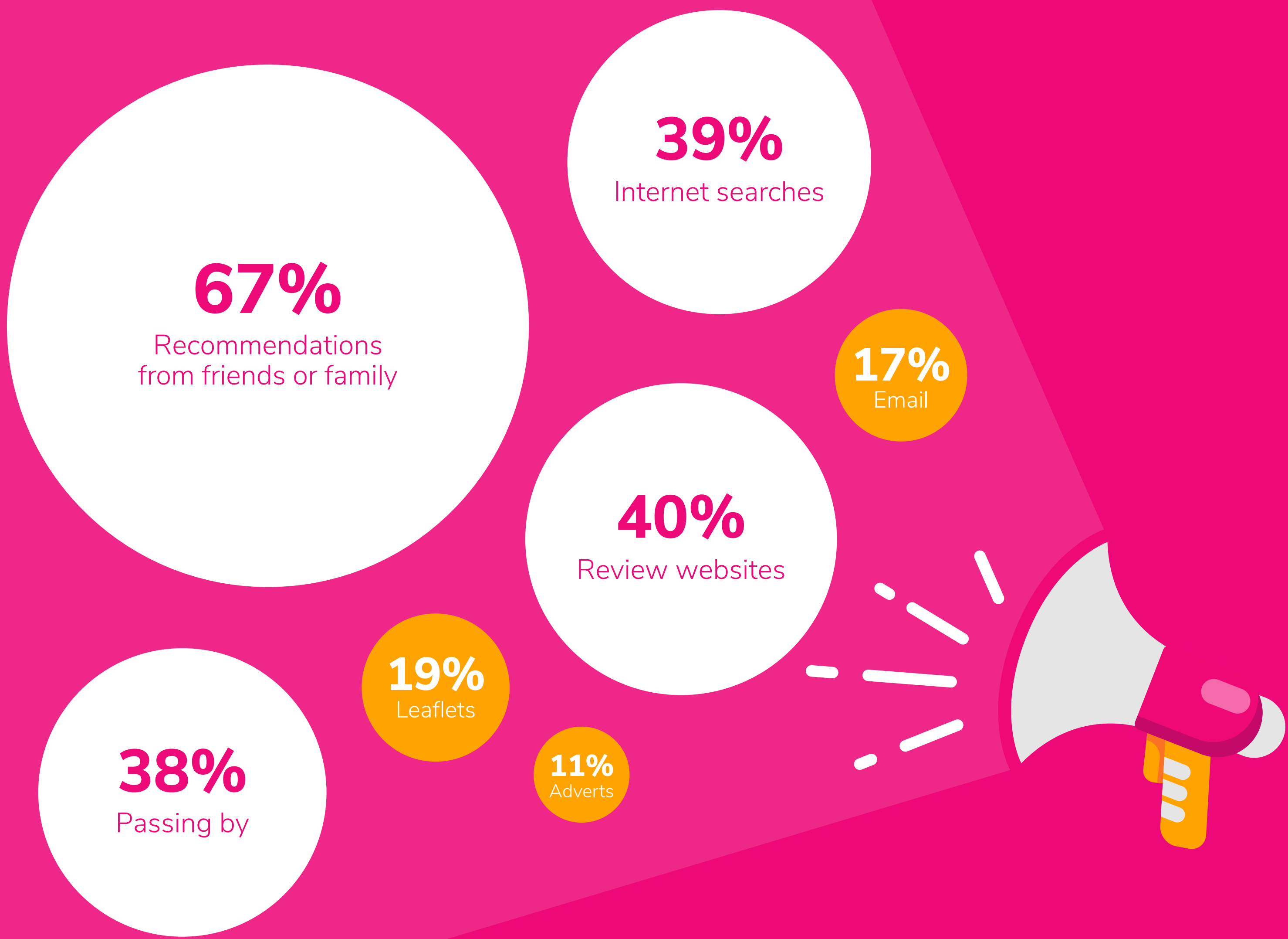


Fig. 6 – How do you find out about a restaurant to visit?

> **“Offering multiple booking options is the best way to get reservations and attract diverse consumers.”**

6. HOW TO HANDLE CUSTOMER RESERVATIONS

Once they've been found by consumers, restaurants should ensure booking a table is as simple as possible. Over 91% of British consumers like to book, so a good experience matters.

Getting a reservation by phone is the most popular option but that only covers 41% of the population. Other preferences include using a website (20%) or email (9%) while 13% like to book in person.

Only 7% book via an App. However, the low market penetration of restaurant-owned apps may underestimate demand. According to consumers, the ability to make a reservation would be the most sought-after feature in any restaurant app, so habits could change.

Offering multiple booking options is the best way to get reservations and attract diverse consumers. After all, less than 25% of over 65s book via a website, yet families are more than twice as likely to do so (49% say it's their preferred booking method).

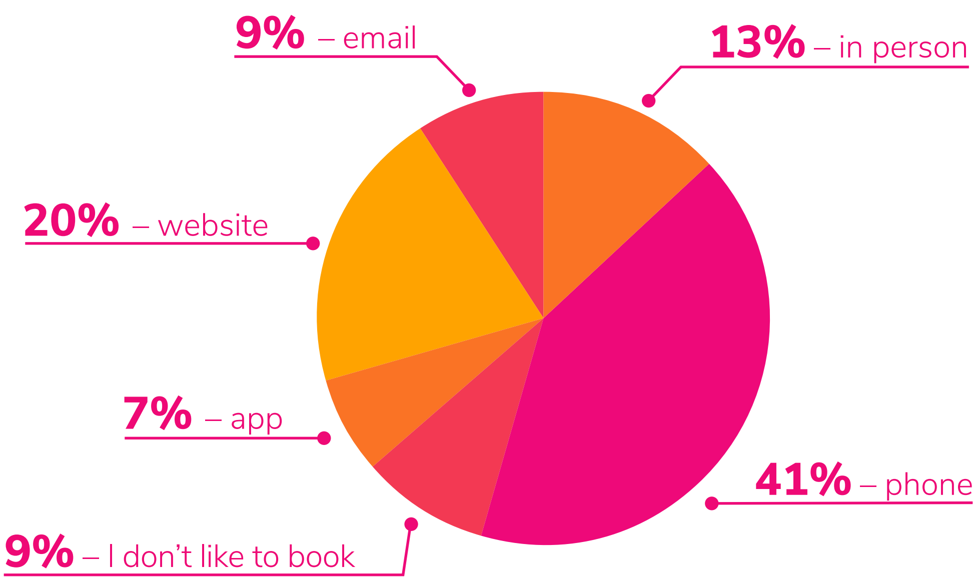


Fig. 7 – What is your preferred method of booking a restaurant reservation?

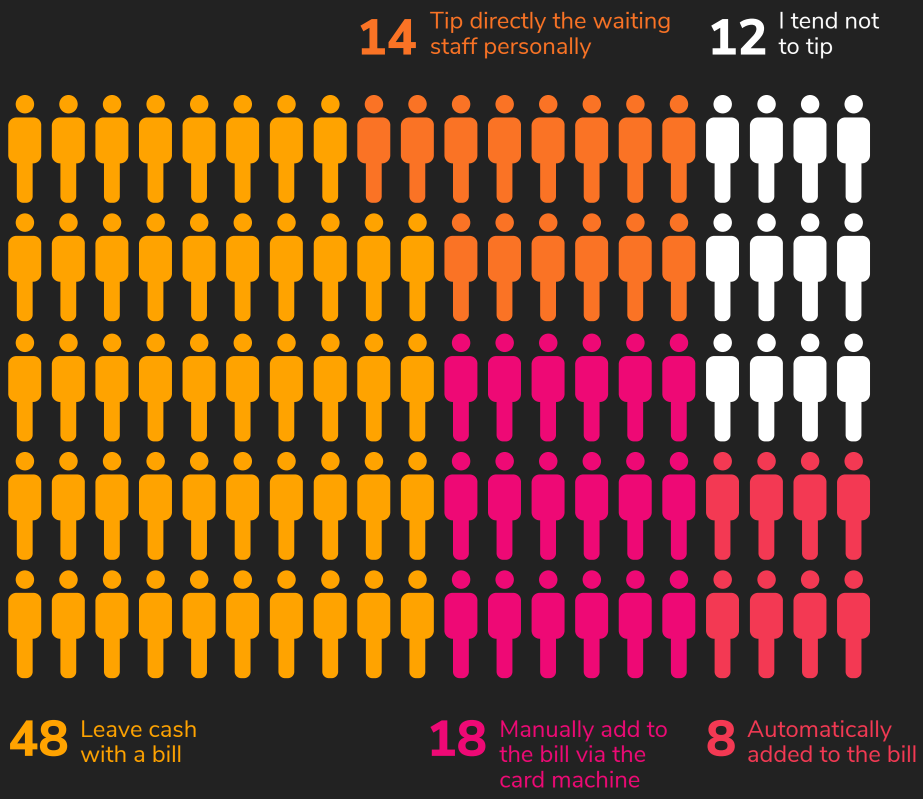


Fig. 8 – What is your preferred way of tipping?

7. TIPPING AND THE NEED FOR CHANGE

Another aspect of dining that should be more convenient for consumers is tipping. 88% of consumers usually give tips, but there ought to be greater transparency and standardisation.

This lack of clarity probably explains why so many consumers prefer to tip in cash (48%), despite the overall decline in its use.

Younger consumers are the least inclined to use cash, but the most likely to tip (95%). Clearly, card payment technology could simplify tipping without cash.

Some restaurants apply a service charge to the bill to eliminate cash tips, but our research suggests business owners should be clearer about where tips go. Nearly twice as many people want them to go directly to staff rather than just being added to the bill.

Naturally, consumers want their tips to directly reward the person who provided good service. Perhaps personalised card readers could enable this, while also maximising staff earnings and job satisfaction.

> **“88% of consumers usually give a tip, but there’s a need for greater transparency and standardisation.”**

8. MAKING PAYMENTS PAY

Simplicity and convenience are especially important when it comes to taking payment. After all, once customers are preparing to leave, it's the last chance to make a good impression. Faster billing also means faster table turnarounds.

Almost one in five consumers claim that waiting for their bill is one of their top frustrations. That's over 9 million people. A further 4% also believe that splitting the bill takes too long.

Some of this frustration could be reduced by bringing the card machine out with the bill. 29% of consumers say this would improve their experience, which is especially relevant given that 80% of diners pay by card.

Technology could also make bills more accurate. This matters because, whether through miskeying, incorrect itemisation or a miscalculated total, incorrect bills create a poor impression.

18% of consumers consider it one of their top frustrations.

> **18% of consumers say waiting to pay the bill is among their top frustrations. That's over 9 million people.**

Other research suggests consumers probably wouldn't return after a bad billing experience. We estimate this could cost a business 0.5-1% of their annual turnover.

Once again, technology could ensure a smoother overall experience. We'll tackle this in the final section, 'Payment: how splitting can make a difference.'

9. TAKEAWAYS ON TAKEAWAYS

One obvious way restaurants can improve convenience is by offering takeaway or delivery options.

The three main reasons consumers choose takeaways are:

a) they want to treat themselves.
b) they don't want to go out.
c) it saves time on cooking.

These reasons matter more than saving money or catering for a specific social occasion.

Couples, Families and Young Families are the core audience for takeaways, compared to average demand. So these are the consumers to reach.

> **"Sunday is the preferred day for takeaway food."**

Interestingly, demand for takeaways increases through the week. They have the lowest percentage share of consumer spend on Mondays, but this steadily increases until Sunday (the key day for takeaways) when sales are +54% compared with an average day.

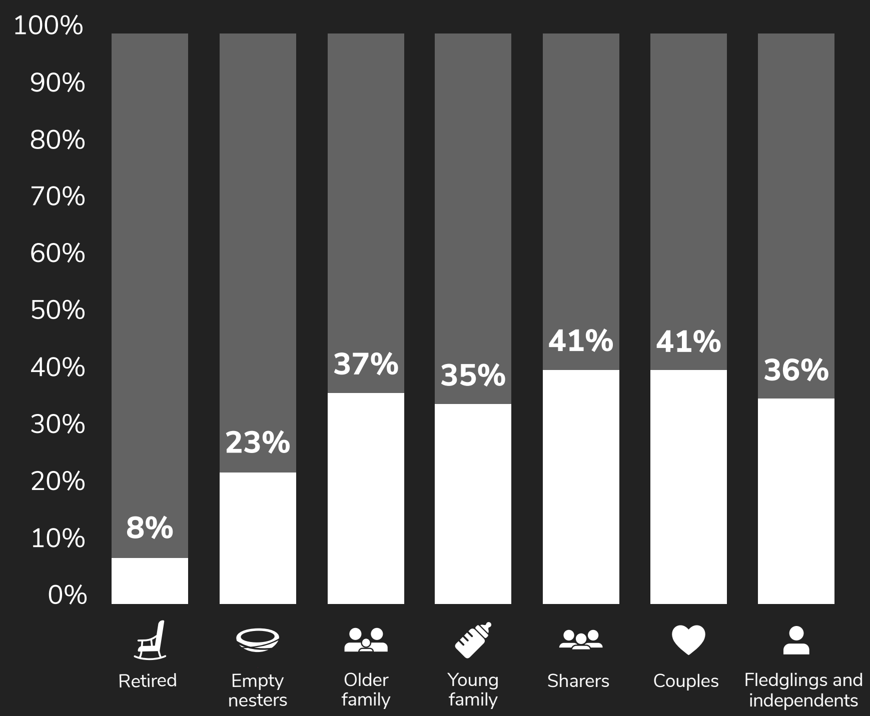


Fig. 9 – % of consumers that regularly order takeaway meals


DANISH

Driving loyalty through service, value and experience

10. THE BASICS: GET THEM RIGHT OR BE LEFT BEHIND

A good dining experience is about more than convenience. Ensuring each customer enjoys their meal means getting the basics right.

After waiting times, the next most common complaint about British restaurants is rude staff – over half of consumers rated it among their top frustrations.

What's more, this issue was raised by a remarkably similar percentage of people across all life stages.

Put another way, when choosing a restaurant, 71% of consumers see good customer service as important or very important. In fact, they think it matters more than price (68%) or cuisine (69%).

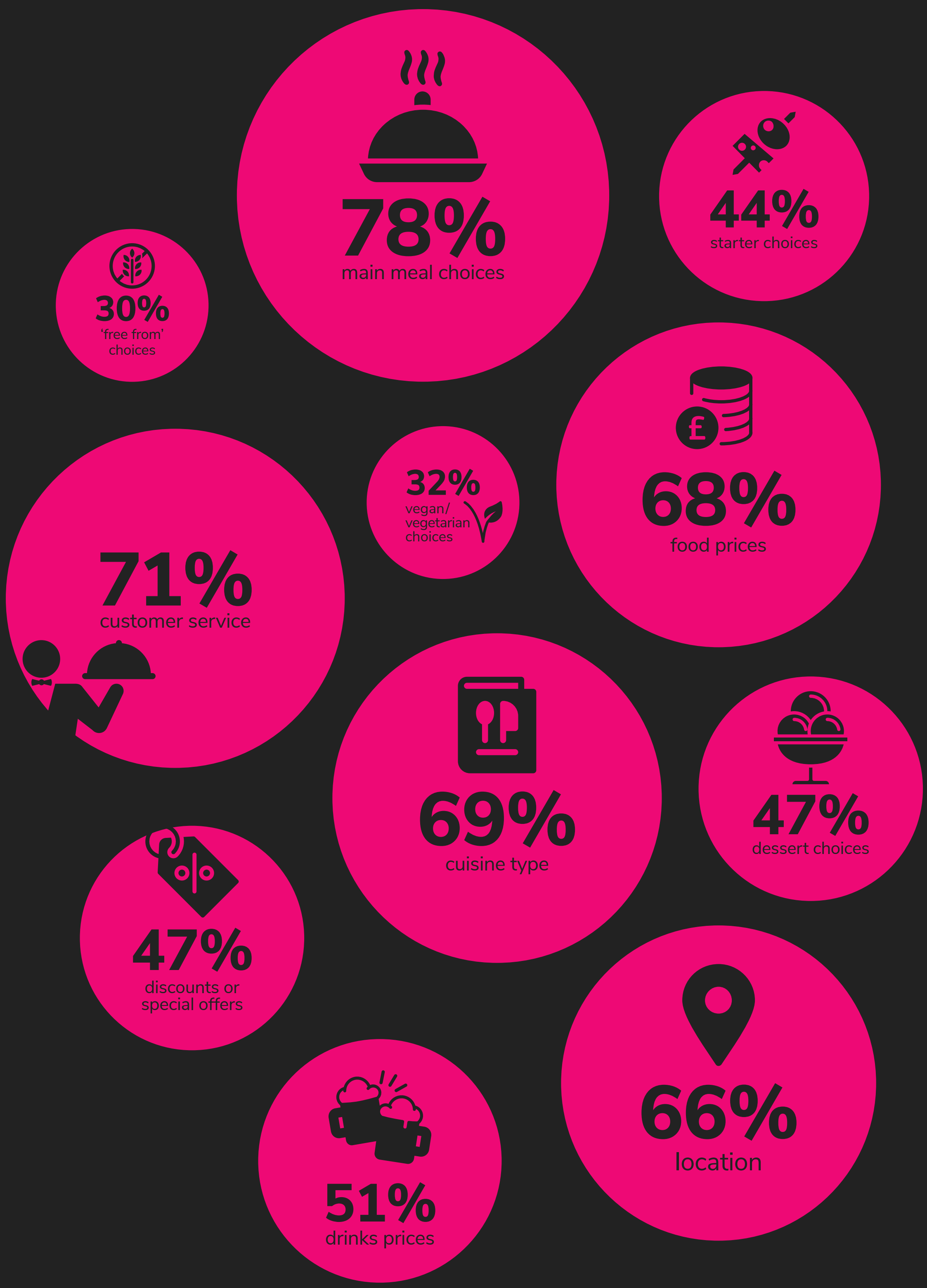


Fig. 10 – How important are the following factors in deciding which restaurant to visit? % stating Important or Very Important

11. BEYOND THE BASICS: HOW TO ACHIEVE STANDOUT

Restaurant owners should also consider how to stand out from the competition and drive customer loyalty. What are those ‘moments of truth’ that can make or break a diner’s experience?

Some are obvious. For example, the main meal menu choices are critical for 78% of consumers.

Starters and desserts are less critical (at 22% and 21%), except in fine dining where they represent a key ‘moment of truth’. 39% of self-identified food connoisseurs see starters as very important to their experience. Only 28% say the same for desserts.

Reassuringly for restaurants, core considerations such as food quality and service matter more to consumers than cost. In fact, discounts or special offers matter less than other aspects of a meal experience (only 20% of consumers see price as very important).

Portion size also matters more to consumers than price (39% v 34%), with little variation across life stages. Only 41% of price-sensitive groups such as Sharers see dish price as important, dropping to 34% for less frequent customers.

> “Portion size is more important than price for all life stages.”

These are the reasons why restaurant promotions shouldn’t lead solely on price. After all, there are many ways consumers can reduce cost – not having a starter or dessert, for example. In addition, drink prices are important or very important for just over half of the population.

The menu presents a real opportunity to wow the consumer. Restaurants should spend time on perfecting each dish description (considered important by over a third of customers). It matters more than dish pictures (rated important by less than a quarter of consumers).

When it comes to ‘specials,’ consumers don’t mind whether a specials board or chef’s recommendations are used. Both are seen as very important for 24% of the population.

Ranking of factors in choosing your meal

1. Portion size
2. Description of the dish in the menu
3. Price of a dish
4. Being familiar with the dish
5. Origin of the food
6. If listed as a special
7. If listed as a chef's recommendation
8. Picture of the dish

Fig. 11– How important is each factor in choosing your meal?
Ranking of importance (1 = most important)

> "Restaurants can differentiate and gain loyal customers by offering a unique experience."

12. CUSTOMER EXPERIENCES: PUTTING THE 'YOU' INTO UNIQUE

One clear way that a restaurant can differentiate and gain loyal customers is by offering a unique experience – something above-and-beyond normal expectations. 38% of diners would pay more for such a service.

Creating customised experiences for diners is one way to do this. People who value unique experiences will pay more for personalised menu choices.

However, it will require some flexibility in the kitchen. So if a customer asks to swap a side dish or meal component for something else, the answer should be 'no problem.'

This is especially important for attracting Couples, Sharers or Young Families. These groups are three times more likely to demand personalisation than older lifestages.

> **If a customer asks to alter a menu item, make sure the answer is 'no problem'.**

In fact, menu customisation is only second on the list of what consumers would most like to see within the restaurant industry (we'll reveal the number one next).

This may just be today's 'want everything now' customer, but people always want more and our research suggests this is an increasingly important trend.

Interestingly, 49% of restaurant owners believe they already offer a unique customer experience. But more could be done.

Businesses that capture customer data (through loyalty campaigns, for example) will be best placed to achieve successful personalisation.

13. HOW TO HAVE HEALTHIER PROFITS

These days, dining out isn't just about indulgence. Consumers now want to see healthier menu options – in fact, it's their number one demand. Restaurants should consider this if they want to attract more loyal customers.

Obviously, they can't focus purely on health. While 44% of consumers would like to see more healthy eating establishments, a far greater proportion (78%) would settle for healthier options in the restaurants they already visit.

Put another way, 71% of consumers believe health shouldn't be disregarded when eating out. Since only 48% of restaurant owners claim to be considering healthy options, this is an opportunity for differentiation.

Incidentally, the demand for healthier options is not limited to young people. Retirees are also drawn to a healthier lifestyle (59% vs. 50% of the general population) and this is reflected in their restaurant choices.

> **"Consumers now want to see healthier menu options – it's their number one demand."**

14. ETHICS: WHY BEING GOOD IS GOOD FOR BUSINESS

The growing focus on ethical practices across several industries is also reflected in attitudes to eating out. 66% of the population believe that ethical considerations matter when choosing where to eat.

In particular, restaurants should state when local produce is available (a key consideration for 36% of the population). There should also be more transparency regarding the food chain (28% are more likely to visit a restaurant if the origin of the food is clear).

These tactics could prove more successful than just offering organic food, which is only important to 23% of the population (though this increases by about 50% for young adults, particularly Sharers).

> **66% of the population believe that ethical considerations are important.**

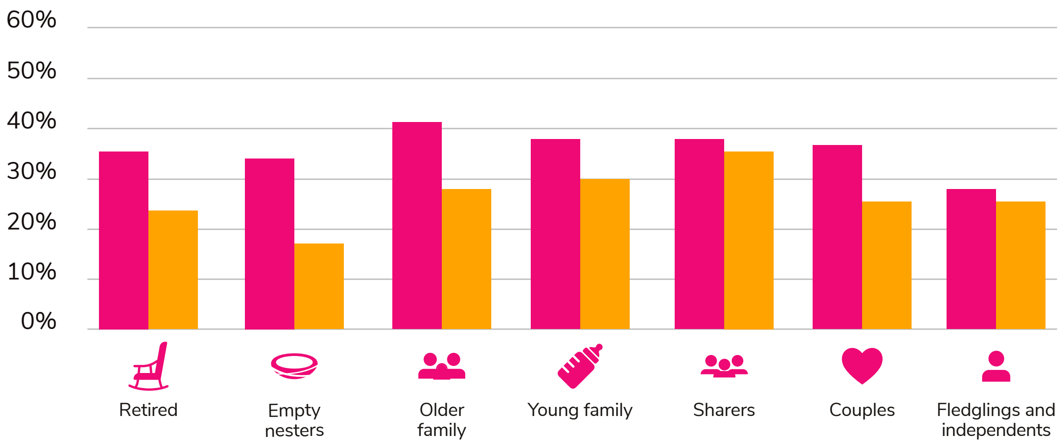


Fig. 12 – % of consumers agreeing with statement:

I try to eat in restaurants that serve local produce whenever I can

I am prepared to pay more for organic food

Red letter days

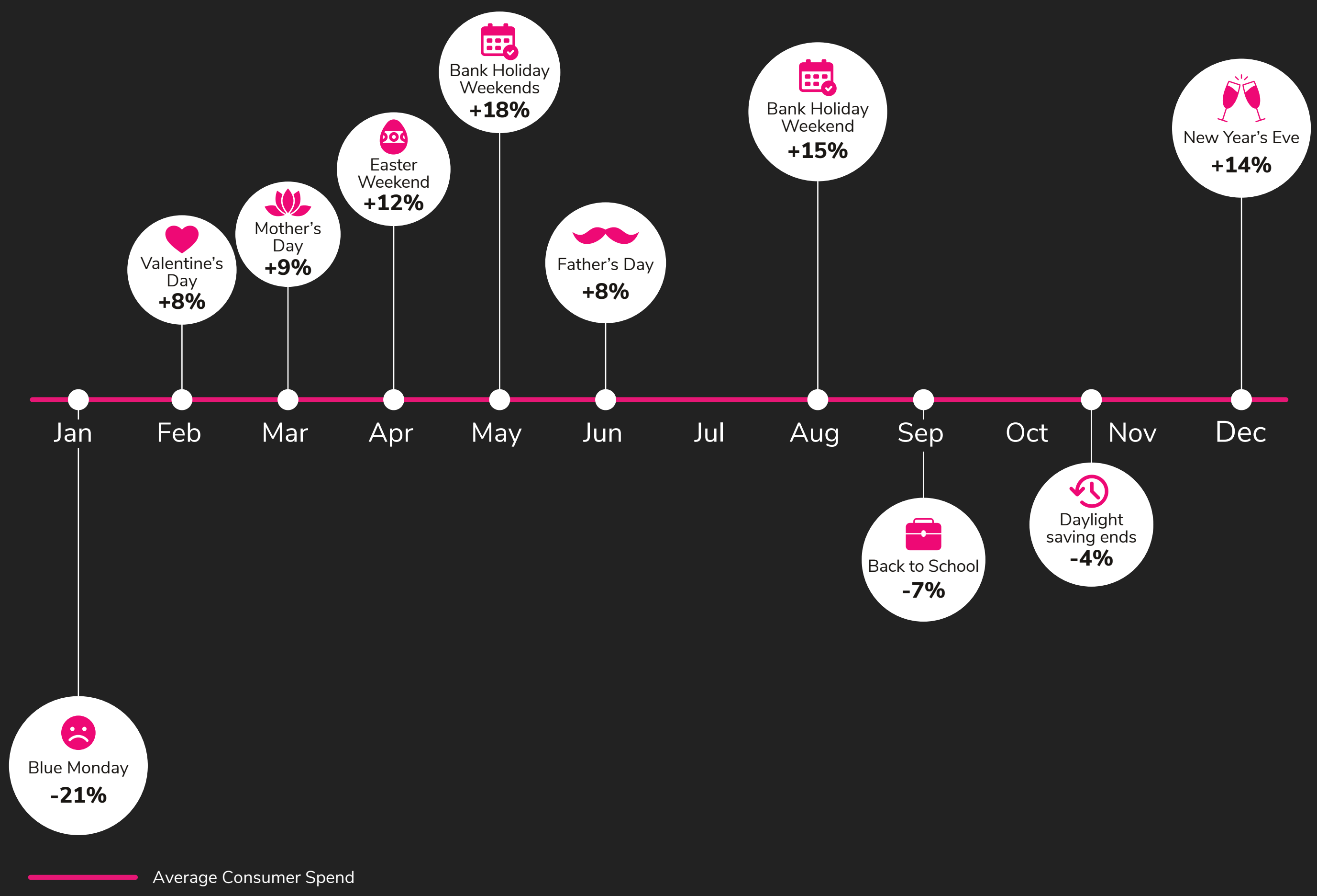


Fig. 13 – % change in share of consumer spend vs. restaurant annual average

15. HOW TO HAVE EVENT NIGHTS WORTH CELEBRATING

Annual events are a great opportunity to gain customers. According to Paymentsense data from 2018, Valentine's Day takings were 8% above the regular day average with 29% of consumers celebrating in restaurants – twice the level for Christmas and rising to 40% for Couples.

This uplift is also felt two days before Valentine's Day, plus the day after, when there's an average 3% increase in restaurant sales. Presumably, thriftier customers want to celebrate the event without the bigger crowds and higher prices on the day itself.

Other events follow a similar pattern. Easter Sunday sees restaurant sales spike by 5%, but the bank holidays on either side see far greater increases (Good Friday +8% and Easter Monday +22%). So, it's vital that staffing levels match this heightened demand.

For some events, however, the day itself (rather than the period either side) is critical. Mother's Day and Father's Day see sales increase between 8-10%. And during the two bank holidays in May, consumers splash out 18% more than on regular Mondays.

Traditional events are also an opportunity to premiumise. Average restaurant transactions are over 30% higher for Mother's Day (at £32.80) and there are similar spikes on Father's Day, Easter and New Year's Eve. Even the August Bank holiday sees a 25% increase.

> “Traditional events are an opportunity to premiumise.”

16. HOW TO MAKE EVERY NIGHT AN EVENT NIGHT

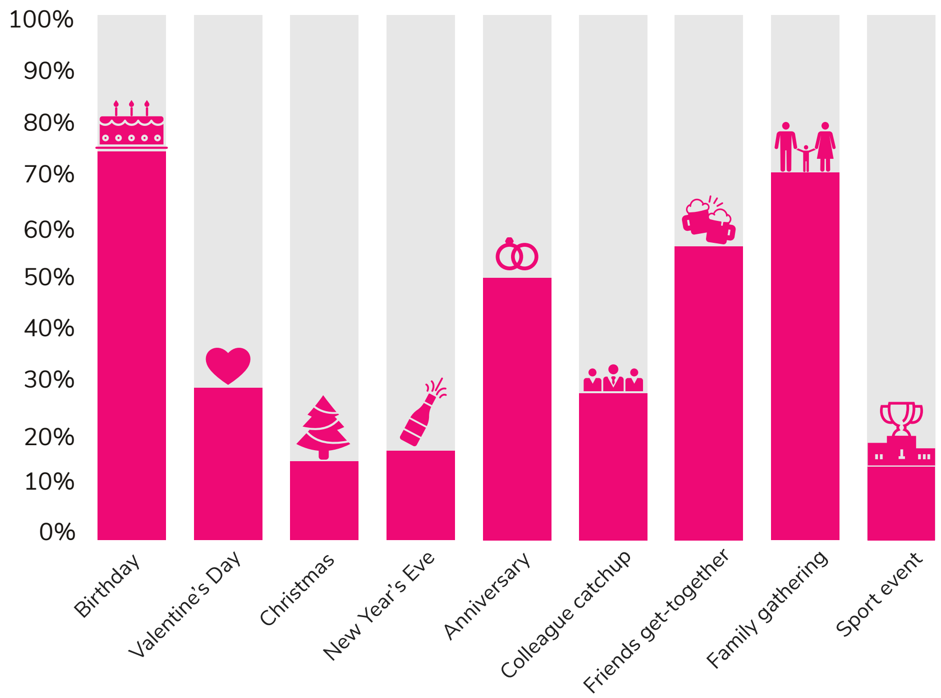
There are many other opportunities throughout the year to appeal to consumers. Sundays, for example, are crucial to the restaurant sector (and there are 52 of them, but only one Easter Sunday).

More people eat out on a 'date night' (36% of the population) than go out on Valentine's Day (29%). Opportunities like these arise all year round and the demand exceeds Valentine's Day for all consumer groups under 65.

Birthdays are another example of these 'everyday events' and are the most popular occasion for eating out. They are celebrated in restaurants by 74% of consumers across all life stages.

Restaurants need to look out for customers' personal occasions, rather than just annual events. This means delivering unique, personalised experiences that can adapt to every kind of social event – on any day, at any time of year.

Fig. 14 – % of consumers likely to eat out on each occasion



> **“Look out for customers’ personal occasions, rather than just annual events.”**

Regional attitudes

17. KEY TRENDS BY REGION AND CITY

Our extensive study into consumer habits all over Britain has helped us identify attitudes across different regions.

Firstly, we must treat London as a special case: the sheer size and diversity of opinions within the M25 demands it.

The capital has the highest proportion of diners seeking a wide range of demands; notably convenience, health, ethical options and an experiential service.

Loyalty is also high. This is reflected both in the number of people who can identify favourite restaurants and in the purchasing habits seen in the Paymentsense data (London customers tend to visit the same restaurant 6 times a year – a third up on the GB average).

There are some notable differences in cuisine preferences and general attitudes across other regions of Britain as the following two infographics show.

Loyalty	Foodies	Price sensitive	Convenience seekers	Ethically minded	Health conscious	Experiential
London	East	Scotland	London	London	London	London
West Midlands	London	West Midlands	East	North East	West Midlands	East
North West	East Midlands	North East	Yorkshire	Scotland	North East	North East
Scotland	Wales	East	North East	South West	Yorkshire	West Midlands
North East	West Midlands	Wales	North West	Wales	North West	South East
East Midlands	North West	North West	East Midlands	Yorkshire	South East	East Midlands
South East	South West	Yorkshire	Wales	North West	Scotland	Scotland
Yorkshire	Yorkshire	South West	West Midlands	East Midlands	East Midlands	North West
Wales	South East	South East	South East	East	South West	Yorkshire
South West	Scotland	London	South West	South East	Wales	Wales
East	North East	East Midlands	Scotland	West Midlands	East	South West

Very relevant (scores out of ten) Less relevant (scores out of ten)

Fig. 15 – Regional rankings by key consumer mindsets

18. A TASTE MAP OF BRITAIN

Fig. 16 – Biggest relative demand in cuisine type by region


Scale or Die
TCS2019
Hubspot Inbound
Tools
Creative
Money
Crypto
Search business
More
Settings
Help
Send Message
Job
Our story
Austin is a tech entrepreneur, speaker, travel junkie, and Head of Marketing at Proof.
+ Finish your story to tell people more about your business.
80% response rate, 2 days response time
Respond faster to turn on the badge
619 likes +1 this week
David Mueller and 308 other friends
650 follows
See Pages Feed

Restaurants of the future

Fig. 17 – % of people who think social media is very influential to restaurant choices

> **Social media isn’t like traditional ‘top-down’ marketing.**

19. HOW TO AVOID SOCIAL MEDIOCRITY

Social media has a lot of appeal for businesses that serve the public – and restaurants have been quick to embrace it.

However, while 56% of business owners believe it's a big influence on consumers' choice of restaurant, just 8% of the 2,000 consumers we interviewed agreed.

So, is this channel being used to its best advantage? Social media isn't like traditional 'top-down' marketing. It's more about seeding customer-generated content that then takes on a life of its own. That shift of emphasis may be uncomfortable for some.

But, by creating unique and exciting experiences that delight customers, restaurants can encourage positive social sharing that will bring families and friends through the door.

20. SMARTER SERVICE WITHOUT STAFF?

Another potentially important trend in this sector is to dispense with waiting staff altogether. This is known as the ‘disconnected consumer.’

Clearly the idea of a waiterless restaurant flies in the face of previous learning about the importance of good service.

Perhaps it’s more realistic to say that technology can meet the demand for convenience and simplicity in certain situations and for certain customers. In doing so, it can create a better space for social and business interactions.

> **21% of customers would like their smartphone to handle all aspects of the interaction.**

21% of customers would like their smartphone to handle all aspects of the interaction – booking, ordering and paying for food through an app.

Similarly, at least 76% of consumers would consider ordering by app if the option were available.

This varies considerably by life stages, getting as high 92% for Young Families and as low as 41% for the Retired.

21. EXPERIENTIAL DINING: WHY CUSTOMERS CHOOSE CHANGE

Technology should make eating out more efficient for customers and restaurant owners alike. It could also mean the future is more 'experiential.'

Currently, 59% of restaurant owners change their menu no more than once a year. This suits the 31% of diners who have a regular favourite dish, but even if classic choices remain, regular menu updates offer more fun and excitement.

> **"59% of restaurant owners change their menu no more than once a year."**

Our research also shows that over one-in-four consumers would like to see more innovative themes. When considering restaurants of the future, this is the third most sought-after feature after healthy options and greater customisation.

There is now even a demand for adapted service, where a diner is treated according to their mood (13% of consumers believe this would be a favourable development).

22. HOW TO DELIVER EXTRA VALUE

Over a quarter of Great Britain's population would like to see all restaurants offer home delivery in future. This is clearly a growing demand.

Regular take-away users are 60% more likely than average to want their restaurant experience entirely handled by smartphones. They are also three times more likely to want to pay through an app.

Takeaway users are also social media savvy. Twice as many of them (compared to non-users) say it's a big influence on their choice of restaurant.

However, don't assume that they view takeaway as a trade down in food quality. They are just as likely to be (self proclaimed) good cooks as they are to be 'non-foodies'.

13% of restaurant owners cite delivery commission charges as a top frustration (surprisingly high considering the low penetration of deliveries). So, the industry needs to make deliveries more amenable for restaurant owners in order to meet future demand.

> **"The industry needs to make deliveries more amenable for restaurant owners to meet future demand."**

23. PAYMENT: HOW SPLITTING CAN MAKE A DIFFER

We anticipate many developments in how consumers pay for their meals. One particular area of focus involves splitting the bill.

59% of consumers say they do this at least half of the time they eat out. So, any restaurant without an effective solution for splitting bills could be creating unnecessary awkwardness for customers.

Here at least, the demand is being met. Over half of restaurant owners agree that a card machine capable of splitting and taking payment for the bill at the table would improve the experience.

This is a good example of how payment technology can improve a restaurant's service.

> **"Any restaurant without an effective solution for splitting bills is creating unnecessary awkwardness for customers."**

WHY WE PRODUCED THIS REPORT

Here at Paymentsense, we know how important each business is to its owner. That's why we're investing heavily in understanding every sector and sharing our insights. We want our customers to see us as supportive partners, rather than just service suppliers, and to realise that their success is also our success. We hope the information presented here can make a positive contribution to restaurants everywhere – now and in future.

To find out more about this report, or about Paymentsense, email us on insights@paymentsense.com or visit www.paymentsense.com

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