

Cash payment on buses

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Research Conducted by SPA Future Thinking

1. Executive summary

Abstract

As part of the Future Ticketing Programme, Transport for London (TfL) is considering the option of introducing contactless payment technology on London buses, whilst ensuring that all customers will continue to be able to access bus services when any future changes are made. Most customers currently paying for bus fares with cash possess an Oyster card, but are not using it because they have either forgotten to top up or have forgotten or lost their card. Most overseas visitors paying by cash state that they do so because they are from overseas and do not have alternative methods of payment.

Key findings

Most customers paying cash for bus services are Londoners; around a third are visitors, either from the UK or overseas. Generally the profile of those paying cash captured in this survey is similar to overall bus users according to the Oyster Tracker survey, indicating that use of cash is related more to the situation customers find themselves in rather than specific groups of customers.

Although not common, around 1 in 5 customers who ever pay by cash do so at least once a week; this is more common on outer London routes such as those serving Kingston-upon-Thames. Overall, just over a quarter (26%) of all those surveyed claimed to pay by cash every time they used the bus.

Almost all Londoners (88%) that pay cash for bus services have an Oyster card. Most often they report using cash because they have either forgotten to top-up their Oyster card or have forgotten or lost the card.

Individual bus routes have different profiles of customers using cash; this appears to relate to the proportion of customers that are visiting London either from across the UK or from overseas. On some routes, for example the x26 (serving Heathrow) and 17 (serving central London) almost half of those paying cash for their bus tickets are from overseas. Visitors from overseas tend to claim that the fact that they are new to the Capital is the reason to pay with cash rather than an alternative method.

Visitors to London from elsewhere in the UK have the most knowledge of contactless payment cards with two in five being aware of the technology. Awareness amongst bus users from London and overseas visitors is similar with just under a third being aware of contactless payment. However, very few customers currently have contactless payment enabled cards. Around a half of customers say they are likely to use contactless payment in future on London's buses.

Consideration needs to be given to the impact of making changes to ticketing options. Removal of cash payment on buses has a number of key challenges to overcome:

- Contactless payment may be a way for many to avoid using cash, however the technology would need to be more widespread than at present, and some customers may still have issues with running out of credit/money on their cards
- Overseas visitors may have problems paying for some time to come, until the technology is available across the globe

- There remains a small group of customers that do not have bank accounts or alternative means of payment, and a group who state they will not travel if they cannot pay cash; this group may be affected if on-system cash sales were not permitted (though off-system options are likely to remain in place (RTMs, Ticket Stops, Tube station ticket offices and machines etc)

2. Background and objectives

A total of 531 bus customers were surveyed either on-board (281) or at a bus stop (250) during the period 18th to 24th July.

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
- 213 Kingston, Kingston Hospital, New Malden, Worcester Park, Cheam, Sutton
- 281 Tolworth, Surbiton, Kingston, Teddington, Twickenham, Whitton, Hounslow
- 11 Fulham, Chelsea, Victoria, Trafalgar Square, Bank, Liverpool Street
- 170 Roehampton, Putney Heath, Wandsworth, Clapham Junction, Battersea, Victoria

The routes were targeted as ticketing data indicated that they had a higher than average proportion of cash payers, rather than with the intention of being representative of the network as a whole. They also covered a mix of uses including airport traffic, local use and commuting.

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.

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 of stopping the use of cash fares on buses in the future. Specific research questions to be addressed by the research included:

- What groups of passengers use cash to pay for bus journeys?
- Is there a need to retain a facility to pay by cash?
- What are the motivations for paying by cash?
- Do those using cash on buses also pay cash on other modes?
- How frequently do they pay by cash?

- What proportion of those paying cash on buses does not have a bank account?
- What proportion of those paying cash on buses has 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?

3. Detailed findings

Use of cash payment on buses

531 bus passengers were surveyed that had used cash to pay for bus tickets at some point over the past 12 months. All were interviewed either at a bus stop or on board.

Profile of those paying cash on buses

Base: All respondents – Gender 531 (96 once a week+, 434 less often), Age 531 (96, 434), Ethnicity 516 (87, 428), Residence 455 (77, 377)¹, Have Oyster 578 (96, 431)

		All cash bus users	Pay cash once a week +	Pay cash less often
Gender	Male	44%	44%	44%
	Female	56%	56%	56%
Age	16-24	31%	30%	31%
	25-34	25%	26%	24%
	35-44	20%	23%	19%
	45-54	15%	9%	17%
	55-64	6%	5%	6%
	65+	4%	6%	3%
Ethnicity	White	71%	80%	69%
	BAME	29%	20%	31%
Residence	London	69%	61%	71%
	Rest of UK	20%	30%	18%
	Overseas	11%	9%	11%
Have Oyster	Yes	72%	63%	74%
	No	28%	38%	26%

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

- Although there is a slightly higher proportion of female customers that paid by cash than males, this is reflective of the slightly higher proportion of women that use buses seen in other research

¹ Some questions have varying base sizes this is due to refusals and the nature of interviewing passengers on mode – if the customer had to go to catch their bus and they were past question Q7 their interview was counted as a complete, this is to avoid a bias towards those having a long wait for their bus, or only making longer journeys

- Age does appear to be a factor, with younger bus users more likely to use cash than others. Those age 65 or over are least likely to pay by cash, presumably due to the use of Freedom passes (17% of bus passengers are over 65 according to the Oyster Tracker April 11, whereas only 4% of those paying cash over the last year were in this age group²)
- There does not appear to be a difference in overall cash use by ethnicity, 70% of bus users [Oyster Tracker April 11] are white, the same proportion as cash bus payers. However, white bus users do tend to be more likely to pay by cash on a regular basis
- Oyster card ownership is also similar to the overall figure across the Londoner population (74% in Oyster Tracker)

Frequency of cash payment

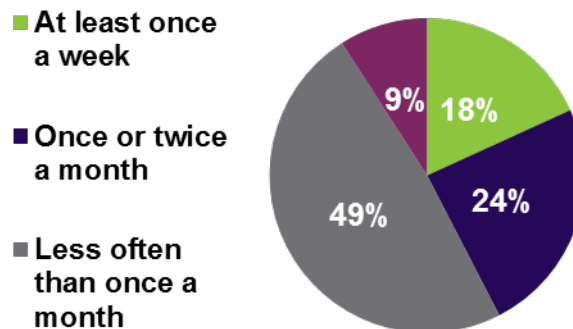
More than half of those paying by cash on buses do so less often than once a month, however almost one in five buy cash tickets at least weekly.

Amongst those paying by cash at least once a week, almost two thirds (63%) have Oyster cards and two in five (43%) say that they only ever pay by cash.

Frequency of cash payment also changes by bus route with those on the x26 and 150 routes being significantly less likely to pay by cash for a bus journey once a week. This reflects the high proportion of non-Londoners on these routes.

Frequency of cash payment on buses

Base: All (530, excluding DK)



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

Overall, just over a quarter (26%) of all those surveyed claimed to pay cash every time they used the bus; over half (57%) though had an Oyster Pre Pay card and 8% an Oyster based season ticket. Other payment methods accounted for less than 2% each.

Those paying cash on buses are also likely to pay by cash on other modes, half pay by cash on trains in London (49%) and over a quarter on the Underground (27%), a third report not paying by cash on any other mode.

Residence

While the majority of those paying cash for bus tickets are Londoners, just under a third live outside the Capital.

² Please note that GLBPS data, which are based on 'all bus customers' compared with 'all adult Londoners' for Oyster Tracker, show 2% of customers paying cash on bus.

Residence of bus passengers paying cash by bus route

Base: All respondents able to answer (455)

	Bus route					
	216	X26	213	281	11	170
Base	98	35	97	114	31	80
London	52%	51%	92%	82%	48%	60%
Rest of UK	44%	9%	5%	17%	16%	20%
Overseas	4%	40%	3%	2%	35%	20%

Q13. Where do you live?

One hypothesis for why customers pay cash for bus services is that tourists and visitors to London are unaware of alternatives. To this end a range of bus routes were chosen to include Heathrow airport, central London and outer London, all of which have higher than average cash payments.

There are clear differences between routes in terms of where customers reside. Those paying by cash on routes 213 and 281 (routes serving Kingston-upon-Thames) are primarily Londoners, whereas on other routes such as the number 11 (central London route) over half are live outside the capital.

Within the Oyster Tracker survey, a small number of people who pay cash on buses are captured in the survey. Merging three waves of the data together³ an analysis of 90 customers who pay for bus journeys by cash was undertaken. Key findings are:

- 57% have an Oyster card
- Of those with an Oyster Pre Pay (54 customers), a third (35%) are aware of Auto top-up
- 89% have a bank account
- 90% have access to the internet

Please note that the sample for Oyster Trackers is 'all adult Londoners', and is therefore not entirely comparable with the total sample findings from the face to face interviews reported in this report. Face to face interviewees were specifically targeted to gain as large a sample of cash payers as possible, and are therefore not necessarily representative of the general London population, or of general users of the bus network. Due to the small number of cash payers in the Oyster Tracker analysis, it is not possible to give a detailed breakdown of their demographics.

Journey purpose

Of those paying cash on their current journey, a quarter (23%) were travelling to/from work, 21% were visiting friends/relatives, 18% were on holiday/sightseeing and 16% were travelling to/from shopping.

³ October 2010, January 2011, April 2011

Motivations for cash payment

While cash payments are more expensive than other options, all customers surveyed had paid cash over the past year. Reasons for paying cash varied, however the most commonly mentioned were forgetting to top-up or bring out Oyster cards, or customers living overseas and not having alternative methods of payment.

Reasons for paying by cash

Base: All respondents (531)

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

Full details are shown in data tables within the appendices.

Forgotten to top-up Oyster card (38% of all customers paying cash)

- 45% of London residents paying cash say that they do this because they have forgotten to top-up their Oyster card compared with 35% of UK visitors and only 4% from overseas
- Even regular cash payers claim to do so because of forgetting to top up prior to making the journeys (47% of those paying cash once a week)
- Around half of those that ever pay cash for bus journeys and travelling on routes 213 and 216 say that they pay cash for this reason, the equivalent figure for the x26 (serving Heathrow) is 17%

Forgotten / lost Oyster card (31%)

- Losing or forgetting Oyster cards are also common reasons for Londoners to pay cash on the bus (44%), less so for UK and overseas visitors (13% and 2% respectively)
- Those that pay cash and were travelling on route 281 were the most likely to state this reason (47%)

Don't live in London (18%)

- Most overseas residents (86%) that pay by cash on buses and a quarter (25%) of UK visitors say that they pay by cash because they don't live in London, this corresponds with 94% of the 18 first time cash payers surveyed saying that they do not live in the Capital and therefore paid cash for their bus fare
- By route, 46% of customers using the x26, 42% using route 11 and 38% using route 170 say that they paid cash because they did not live in London, compared with 5% or less on other routes

Other reasons given included not using buses often enough to make owning an Oyster card worthwhile (4%), and not being able to find a Ticket Stop to top-up Oyster card (3%); all other reasons were mentioned by 1% or less.

A question was added to the latest wave of Oyster Tracker (fieldwork in July 2011) asking those who paid by cash on buses why they did so. Only 26 people were in this position, so the findings are indicative only, however the top three reasons given were not using the bus often enough to have an Oyster card (29%), forgotten/lost Oyster card (16%), and forgetting to top up an Oyster card (14%).

Alternatives

If cash payments were not available, two thirds of those surveyed (64%) would use an Oyster card to pay for their journey (rising to 79% of Oyster users, meaning that 8% of those who say they would use Oyster do not currently possess an Oyster card). However, for over 1 in 5 customers that currently pay cash for bus tickets there would be a significant change in their travel pattern; 15% say that they would use a different mode of transport and a further 7% would not make the journey and 1 in 10 did not know what they would do if they couldn't pay cash (rising to 28% for those from overseas).

Contactless payment

The proposal is that by the end of 2012, buses in London will be able to accept contactless payment cards as a method of payment. While the technology is currently in its infancy, it is expected that most bank cards will soon be able to facilitate this payment method.

At present only 3% of those paying cash for bus tickets hold a bank contactless payment card, however a further 28% are aware of the technology⁴. This leaves a large proportion 69% who currently haven't heard of contactless payment cards (compared with 50% of the total London population – source: Oyster Tracker April 2011).

While there are no significant differences amongst Londoners and overseas visitors, those from elsewhere in the UK are more likely to be aware of and have contactless payment cards than others.

Awareness and ownership of contactless payment cards

Base: All able to answer (All 458, Londoners 313, UK visitors 91, overseas visitors 50)

	All	Londoners	UK visitors	Overseas visitors
Own a contactless payment card	3%	3%	7%	4%
Aware of contactless payment card	28%	26%	36%	26%
Never heard of it/don't know	69%	71%	57%	70%

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?

In total, 16 people claimed to have a contactless payment card, and only one of these could recall actually paying for something using the technology.

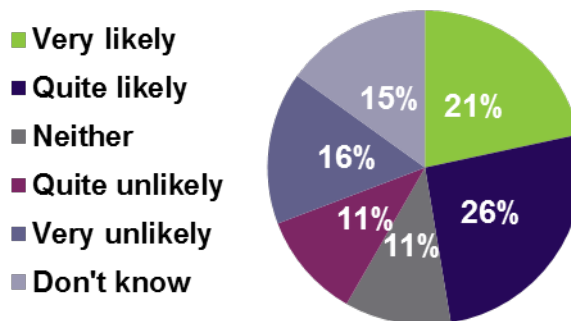
⁴ The equivalent figure from Oyster Tracker of those using cash for bus tickets was 7% and 40% however this is based on only 67 qualifying respondents.

If contactless payment technology was introduced on to buses, almost half of those customers currently paying cash for at least some bus journeys would be likely to use contactless payment card rather than paying cash or using their Oyster card. Just over a quarter (27%) considered it unlikely they would use contactless payment.⁵

Likelihood of using contactless payment on buses
 Base: All able to answer (458)

Younger (less than 34 years old), white, London residents respondents and those that have an Oyster card already consider themselves more likely than others to use contactless payment on buses in the future.

Those unlikely to use contactless payment were further asked why. The most common answer was concerns around contactless payment cards and that they were not safe or secure (30%). Almost one in five (18%) preferred to use their Oyster cards and one in ten (11%) prefer cash and a similar proportion just don't like the idea of contactless payments. Other mentions included lack of knowledge, a preference for Freedom pass, that they have enough cards, or don't live in the UK, but these were mentioned by less than 10 respondents each.



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?

⁵ No reference to fare levels were mentioned in the question

Appendix A – additional data

Demographics by bus route

Base: All respondents (531)

COLUMN PERCENTAGE		216	X26	213	281	11	170
	Base	102	35	104	119	71	100
Gender	Male	36%	63%	45%	38%	49%	45%
	Female	64%	37%	55%	62%	51%	55%
Age	16-24	32%	17%	45%	44%	15%	13%
	25-34	23%	34%	18%	23%	25%	32%
	35-44	17%	23%	13%	19%	25%	25%
	45-54	14%	23%	14%	11%	18%	19%
	55-64	9%	3%	6%	3%	8%	7%
	65+	6%	0%	4%	1%	7%	4%
Ethnicity (incl. ref.)	White	81%	74%	77%	66%	46%	64%
	BAME	19%	26%	19%	32%	42%	35%
Residence (incl. ref.)	London	52%	51%	92%	81%	45%	59%
	Rest of UK	44%	9%	5%	17%	15%	20%
	Overseas	4%	40%	3%	2%	33%	20%
Have Oyster (incl. DK)	Yes	75%	43%	81%	90%	59%	57%
	No	23%	57%	19%	10%	41%	42%

Journey purpose

Base: All respondents paying cash on current journey (259)

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

Frequency of bus use

Base: All respondents (460)

COLUMN PERCENTAGE		Once a week +	Once or twice a month	Less than once a month	First time	Don't know
	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 (incl. ref.)	White	68%	88%	84%	67%	62%
	BAME	31%	12%	16%	22%	15%
Residence (incl. ref.)	London	80%	59%	36%	0%	31%
	Rest of UK	16%	35%	34%	11%	23%
	Overseas	4%	6%	30%	89%	15%
Have Oyster (incl. DK)	Yes	90%	47%	20%	0%	69%
	No	9%	53%	80%	100%	31%

ROW PERCENTAGE	Base	Once a week +	Once or twice a month	Less than once a month	First time	Don't know
216	98	84%	8%	7%	0%	1%
X26	35	37%	6%	40%	17%	0%
213	97	85%	10%	3%	0%	2%
281	116	88%	8%	3%	0%	1%
11	33	58%	3%	6%	18%	15%
170	81	51%	5%	32%	7%	5%

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

Frequency of cash payment on bus

Base: All respondents (531)

COLUMN PERCENTAGE		Once a week +	Once or twice a month	Less than once a month	First time	Don't know
	Base	96	128	256	50	1
Gender	Male	44%	41%	43%	56%	0%
	Female	56%	59%	57%	44%	100%
Age	16-24	30%	39%	29%	18%	0%
	25-34	26%	20%	27%	22%	100%
	35-44	23%	17%	18%	26%	0%
	45-54	9%	13%	19%	14%	0%
	55-64	5%	9%	4%	12%	0%
	65+	6%	2%	3%	8%	0%
Ethnicity (incl. ref.)	White	73%	72%	64%	76%	0%
	BAME	18%	27%	34%	24%	100%
Residence (incl. ref.)	London	49%	74%	63%	22%	100%
	Rest of UK	24%	19%	15%	10%	0%
	Overseas	7%	3%	7%	42%	0%
Have Oyster (incl. DK)	Yes	63%	82%	79%	26%	100%
	No	38%	17%	20%	74%	0%

ROW PERCENTAGE	Base	Once a week +	Once or twice a month	Less than once a month	First time	Don't know
216	102	25%	29%	43%	3%	0%
X26	35	6%	3%	63%	29%	0%
213	104	17%	39%	41%	2%	0%
281	119	15%	34%	51%	0%	0%
11	71	38%	6%	45%	11%	0%
170	100	6%	12%	54%	27%	1%

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

Reasons for paying by cash

Base: All respondents (531)

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

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

ROW PERCENTAGE		Base	Forgot to top up Oyster	Forgot/ lost Oyster	Don't live in London
Gender	Male	231	31%	33%	22%
	Female	300	43%	29%	14%
Age	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%
Ethnicity	White	365	36%	30%	20%
	BAME	151	45%	32%	11%
Residence	London	314	45%	44%	0%
	Rest of UK	91	35%	13%	25%
	Overseas	50	4%	2%	86%
Have Oyster	Yes	382	52%	42%	4%
	No	146	1%	3%	53%

ROW PERCENTAGE	Base	Forgot to top up Oyster	Forgot/ lost Oyster	Don't live in London
216	102	46%	32%	5%
X26	35	17%	26%	46%
213	104	50%	36%	2%
281	119	38%	47%	2%
11	71	24%	14%	42%
170	100	33%	19%	38%

Alternatives if cash was not available

Base: All respondents (460)

	All
Would use Oyster instead	64%
Would use another mode of transport	15%
Wouldn't travel	7%
Would do something else	3%
Would use another ticket type	2%
Don't know/ no answer	10%

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

ROW PERCENTAGE		Base	Use Oyster	Another mode	Wouldn't travel	Don't know
Gender	Male	197	61%	18%	6%	12%
	Female	263	67%	12%	8%	9%
Age	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%
Ethnicity	White	325	61%	18%	6%	12%
	BAME	126	74%	8%	9%	6%
Residence	London	313	75%	10%	6%	6%
	Rest of UK	91	44%	22%	11%	16%
	Overseas	50	30%	30%	8%	28%
Have Oyster	Yes	339	79%	7%	6%	5%
	No	118	20%	36%	8%	25%

ROW PERCENTAGE	Base	Use Oyster	Another mode	Wouldn't travel	Don't know
216	98	57%	13%	10%	14%
X26	35	54%	9%	9%	29%
213	97	73%	8%	3%	10%
281	115	72%	10%	9%	6%
11	34	76%	3%	9%	6%
170	81	51%	38%	4%	5%

Awareness of contactless payment

Base: All respondents (458)

ROW PERCENTAGE		Base	Have contactless card	Aware but don't have	Not aware/ don't know
Gender	Male	195	5%	34%	62%
	Female	263	3%	24%	74%
Age	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%
Ethnicity	White	324	3%	28%	68%
	BAME	125	3%	27%	70%
Residence	London	313	3%	26%	71%
	Rest of UK	91	7%	36%	57%
	Overseas	50	4%	26%	70%
Have Oyster	Yes	338	3%	26%	71%
	No	117	5%	33%	62%

ROW PERCENTAGE	Base	Have contactless card	Aware but don't have	Not aware/ don't know
216	98	3%	17%	80%
X26	35	9%	34%	57%
213	97	4%	14%	81%
281	115	2%	21%	77%
11	32	6%	22%	72%
170	81	2%	67%	31%

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?

Likelihood to use contactless payment in future

Base: All respondents (458)

ROW PERCENTAGE		Base	Likely	Neither nor	Unlikely	Don't know
Gender	Male	195	54%	10%	22%	14%
	Female	263	43%	12%	30%	16%
Age	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%
Ethnicity	White	324	47%	12%	27%	14%
	BAME	125	49%	9%	26%	17%
Residence	London	313	51%	11%	24%	14%
	Rest of UK	91	38%	13%	35%	13%
	Overseas	50	40%	10%	30%	20%
Have Oyster	Yes	338	51%	11%	25%	14%
	No	117	38%	11%	32%	18%

ROW PERCENTAGE	Base	Likely	Neither nor	Unlikely	Don't know
216	98	47%	7%	24%	21%
X26	35	69%	6%	17%	9%
213	97	44%	10%	20%	26%
281	115	57%	12%	27%	3%
11	32	38%	0%	41%	22%
170	81	32%	21%	36%	11%

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?

Appendix B – the questionnaire

Project title: Cashless bus research

Document title: 8002 Cashless bus 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	CONTINUE
No	2	CLOSE

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	CONTINUE
No	2	CONTINUE

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	1
To/from school/education	2
Visiting friends/relatives	3
Employer's business	4
Leisure (eg pub/cinema/sporting activity/event)	5
Holiday/sightseeing	6
To/from shopping	7
Taking/collecting a child	8
Personal business (eg Bank/church)	9
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	1	SKIP TO Q7
Oyster Pay As You Go / Pre-Pay	2	
Oyster Season ticket	3	
Bus saver ticket	4	
Weekly bus pass (not on Oyster)	5	
Monthly bus pass (not on Oyster)	6	
Annual bus pass (not on Oyster)	7	
Other period bus pass (not on Oyster)	8	
Freedom Pass	9	
Staff Pass	10	
Other (please specify)	11	
Don't know / can't remember	12	SKIP TO Q7

IF PAYS BY OTHER METHOD THAN CASH

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	1
Not familiar with transport / tickets in London / didn't know there were other methods	2
Don't use buses public transport in London enough to make Oyster worth it	3
Forgot / lost Oyster card	4
Forgot to top up Oyster	5
Chose not to take Oyster card – fear of losing it / night out etc.	6
Didn't know Oyster was cheaper	7
No bank account/prefer to pay cash	8
Don't trust Oyster / concerns about technology / privacy / security	9
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 do something else (please specify)	5
Don't know	6

ASK ALL

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

SHOWCARD D

Tube	1
Train	2
Tram	3
DLR	4
Taxi	5
River	6
Other	7
Don't know	8
None	9

ASK ALL

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?

Yes – I have a contactless payment card	1	CONTINUE
Yes – I've heard of it but I don't have a contactless payment card	2	SKIP TO Q12
No – I haven't heard of it	3	SKIP TO Q12
Don't know	4	SKIP TO Q12

IF RESPONDENT HAS A CONTACTLESS PAYMENT CARD

Q11. Have you ever paid for anything using contactless payment?

Yes	1
No	2
Can't remember	3

ASK ALL

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?

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

IF QUITE/VERY UNLIKELY TO PAY BY CONTACTLESS PAYMENT

Q12b. Why do you say that?

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ASK ALL

Q13. Where do you live?

London	1	ASK Q14
Rest of UK	2	SKIP TO Q15
Overseas	3	SKIP TO Q15

IF LIVES IN LONDON

Q14. In which London borough do you live?

Barking And Dagenham	1	Hillingdon	18
Barnet	2	Hounslow	19
Bexley	3	Islington	20
Brent	4	Kensington And Chelsea	21
Bromley	5	Kingston Upon Thames	22
Camden	6	Lambeth	23
City Of London	7	Lewisham	24
City Of Westminster	8	Merton	25
Croydon	9	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

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

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?

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?

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 1

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
213	3
281	4
11	5
170	6