

# ACCOMMODATING ALL TYPES OF RAIL PASSENGERS

Final Report – Draft 9 April 2025



AUDIENCE UNDERSTANDING + CONCEPT TESTING + SOLUTIONS INSIGHT

# CONTENTS

1. Introduction – background, approach & existing understanding
2. Executive summary
3. Mindsets and behaviours
4. How mindsets impact rail travel
5. Re-interpreting disadvantaged groups
6. Implications: moving forward

# INTRODUCTION

1. Introduction – background, approach & existing understanding
2. Executive summary
3. Mindsets and behaviours
4. How mindsets impact rail travel
5. Re-interpreting disadvantaged groups
6. Implications: moving forward

# BACKGROUND

## PROJECT OBJECTIVES

Transport Focus and the FTR Programme wish to further understand two key cohorts of rail users:

1. Those who are digitally excluded
2. Those who generally prefer to use cash and rely on the banking system as little as possible, or are unbanked

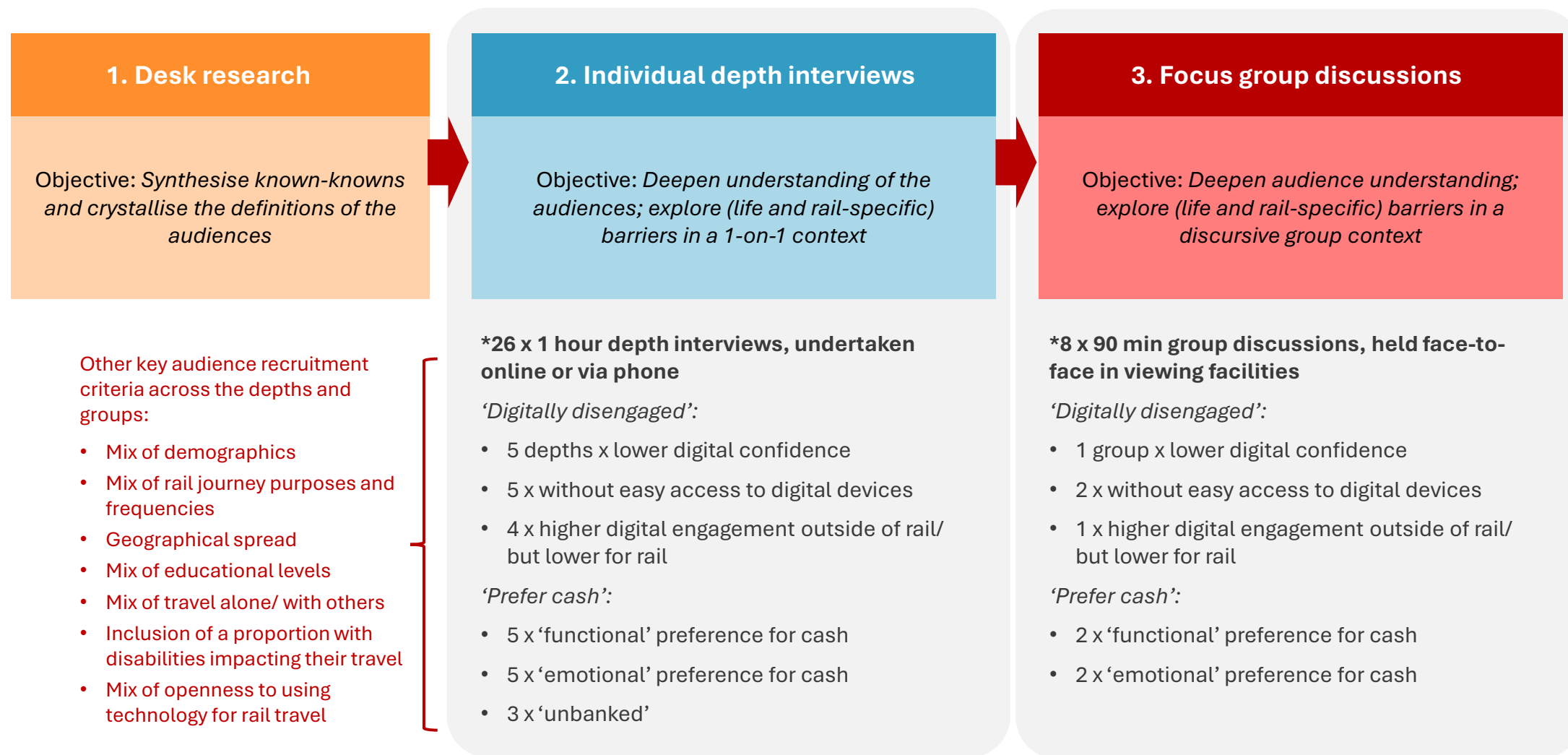
**Specifically, for each cohort, the main objectives were to explore and understand in depth:**

- General 'life barriers' experienced/ workarounds used
- Rail travel behaviours and associated perceived challenges
- What might help them engage with digital/ non-cash modes when using the railway



# METHODOLOGY

*Focus of this report*



*\* Please refer to recruitment screening questionnaires for full audience definitions*

# DESK RESEARCH

**CONTEXT:** Briefly recapping some of the central themes/ implications of the earlier secondary research phase

1. Significant overlap in characteristics between the two audiences

*(e.g. digital exclusion reported as making people four times as likely to rely on cash)*

2. Complex mix of 'can't do' and 'won't do' drivers for both groups

*There is a highly nuanced interplay of situational and attitudinal factors driving digital disengagement and/or cash preference - and important audience sub-segments to 'unpack' accordingly*

3. Some audience sub-groups much more entrenched than others

*The natural corollary of #2 is that some audience sub-segments will be significantly more able or willing to change current payment and fulfilment behaviours than others.*

**All themes were borne out in the project's main primary research phases and underpin much of the analysis, findings and ultimate implications**

# EXECUTIVE SUMMARY

1. Introduction – background, approach & existing understanding
2. Executive summary
3. Mindsets and behaviours
4. How mindsets impact rail travel
5. Re-interpreting disadvantaged groups
6. Implications: moving forward

# OVERARCHING OBSERVATIONS

## Varied, overlapping passenger needs

1.

The reasons for **digital dis-engagement** are a **complex mix of factors**

*Various combinations of anxieties, cynicism, stubbornness, financial control, numerous concerns, physical disabilities etc. all play out in the reasons why people behave in the way they do.*

2.

**Cash preference** and **digital dis-engagement** are **closely aligned**

*In many cases, it was indistinguishable as to whether people had been recruited because they were digitally disengaged / disadvantaged or cash preferers. It is worthwhile thinking of one umbrella, under which a range of different types of disadvantaged passengers sit.*

3.

**The rail industry can only go so far** – adaptation is a wider societal challenge

*Many of the characteristics of these types of passenger are deeply engrained and span all aspects of their lives – not just train travel – e.g. using cash to budget. The rail industry won't always have the solution without wider societal/infrastructure changes.*

4.

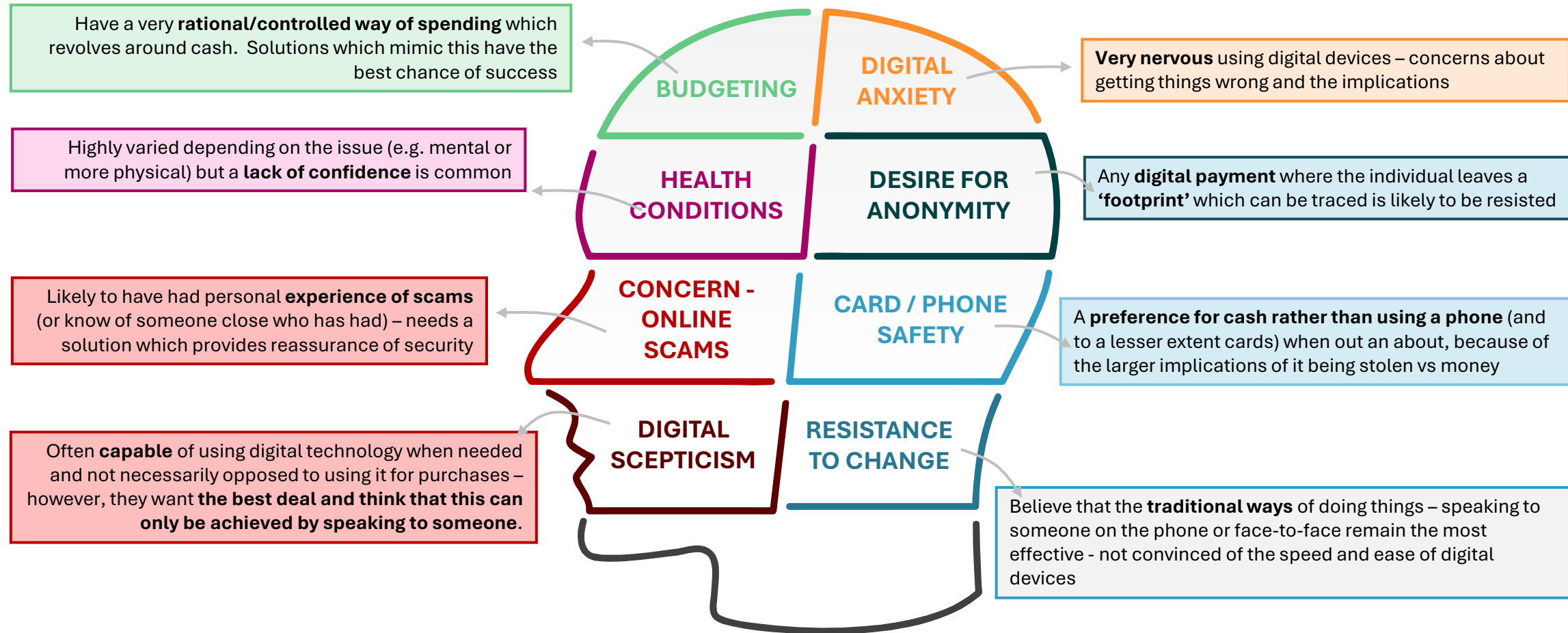
Adaptation to alternative solutions is a great deal about **convincing them of the value of the solutions**

*What people want from the railway is rooted in their own attitudes and behaviours. For these audiences, a clear rationale and reasons why alternatives could be a good idea is as important as the alternative itself – what is the benefit to me? (rather than the railway)*

# ADDRESSING THE KEY THEMES

We have identified eight key themes which impact passenger disengagement – how you address each differs by theme

## Themes impacting passenger digital disengagement



# MINDSETS AND BEHAVIOURS

1. Introduction – background, approach & existing understanding
2. Executive summary
3. Mindsets and behaviours
4. How mindsets impact rail travel
5. Re-interpreting disadvantaged groups
6. Implications: moving forward

# IMPORTANT OVERARCHING THEMES

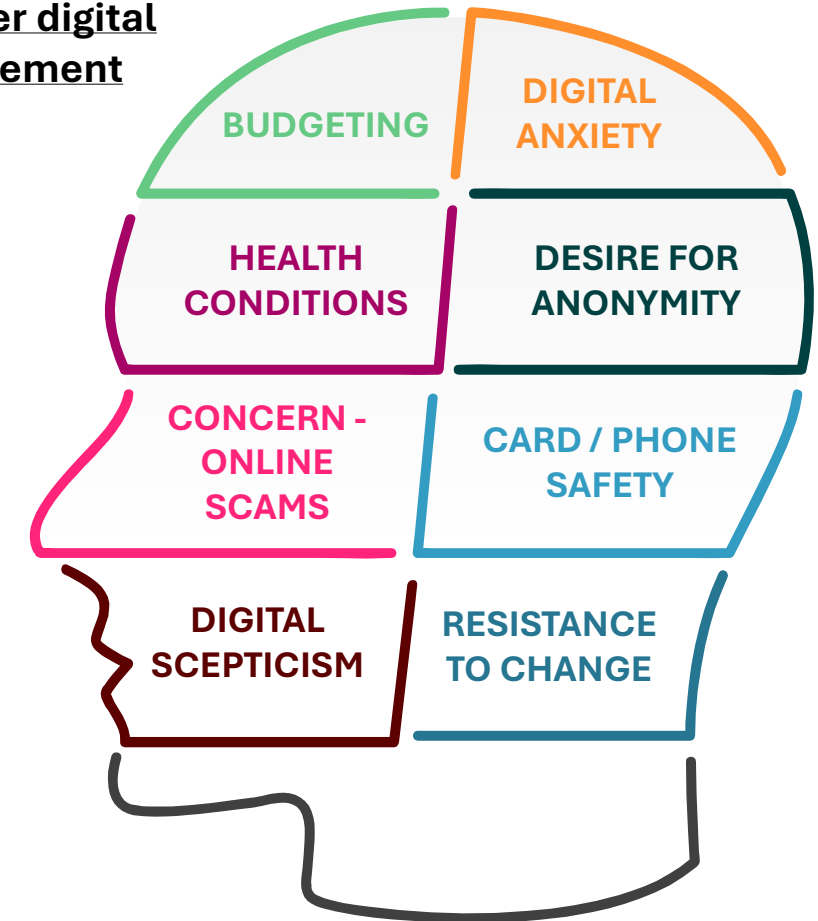
**The two audiences significantly overlap and – looking across both – there are eight themes which drive digital disengagement and/or cash preference**

There are a wealth of factors which determine cash preference and/or digital disengagement. However, it is also evident that there is considerable overlap between the reasons why someone might prefer using cash and the factors which create digital disengagement.

More importantly, it is **the combination of these factors which generate strong barriers to behavioural change**, and the way they combine – the weight of one over the other – varies between individuals.

For example, someone with a health condition may also have digital anxiety and concern about online scams, while another's digital anxiety may be causing them to use cash to budget.

Themes impacting passenger digital disengagement



# AUDIENCE VARIANCES

Themes play out differently for both audiences, and display two different types of behaviour barrier: can't do vs won't do

The overlap between the two types of people reflect that cash preference and digital disengagement are sometimes two sides of the same coin e.g. the desire for anonymity manifests itself in staying offline and using cash for purchases.

Importance for each of the overarching themes by type of consumer

	Cash preferer	Digitally disengaged		Can't do	Won't do
Budgeting	✓ ✓ ✓	✓		-	✓
Digital anxiety	✓ ✓	✓ ✓ ✓		✓	✓
Health conditions	✓	✓ ✓ ✓		✓	-
Desire for anonymity	✓ ✓	✓ ✓		-	✓
Card / Phone Safety	✓ ✓	✓		-	✓
Concern – online scams	✓	✓ ✓ ✓		✓	✓
Resistance to change	✓ ✓ ✓	✓ ✓ ✓		-	✓
Digital scepticism	✓	✓		-	✓

It is helpful to think about whether the barriers which themes relate to **illustrate an inability** of the individual to engage digitally when travelling by rail, or simply that **they do not want to**.

'Can't do' = those who struggle with digital technology for one or more reasons (e.g. mental reasons or access)  
'Won't do' = those who can use digital technology but prefer not.

# BUDGETING

Cash is often preferred by people who are trying to restrict spend

## ASSOCIATED MINDSETS AND BEHAVIOURS

- Paying with cash enables people to **closely manage their monthly or weekly budget**, often withdrawing a set amount and using this to pay for as much as possible during a set period of time
- This is perhaps **one of the most powerful, and rational factors to influence purchasing behaviours** – behaviours are far wider than rail ticket purchases, banks need to make consumers more comfortable in managing their finances online (some customers do reference that it is easier to see what you have spent your money on using online/internet banking vs cash)
- Even when it is impossible to pay for things with cash, some will **ask friends, family or colleagues** to make the purchase and pay them back in cash (e.g. for meals out)
- Associated with this is the general perceived **ease of using cash** when a card or app is unnecessary or overly complex e.g. when using parking meter card payments, especially for older less tech savvy passengers

*"I'm quite traditional really. I don't like change... I'm quite stubborn. So, if I want to do something my way, then I'll do it my way, you know, And I like the cash. I'm quite sad really, because on a weekend I'll have a look how much cash I've got in my purse and, and knowing it's there helps me to monitor what I spend... I watch my girls and it's far too easy to (spend), it's like Monopoly money when they're buying things. And I think, do you realise that's £90. If I had to take £90 out of my purse, I, I'd be a little bit hesitant."*

*(Female, 69, Disengaged)*



### Can't do or won't do?



In most cases the individual is capable of using technology – but they want to avoid it – sometimes because it is too easy to make purchases

# DIGITAL ANXIETY

Many of the digitally disengaged lack the confidence to use digital devices for certain tasks

## ASSOCIATED MINDSETS AND BEHAVIOURS

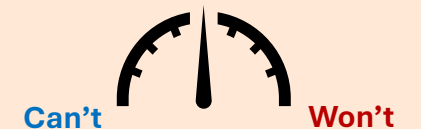
- People who struggle to use digital devices often have a concern about, “**getting things wrong**” and there being significant consequences e.g., when booking tickets for travel or planning a non-familiar journey by rail or another mode of transport (note: holidays are often booked on credit card to ensure the purchase is ‘protected’)
- There are varying degrees, however, with some being capable of **completing certain tasks online** (e.g. searching for information on a topic) but they become anxious when making purchases (often relying on friends or family)
- Those more comfortable with technology, will often **use their card when out and about** e.g., at a coffee shop or when eating out, however, this does not extend to online purchases
- Sometimes, **fear is overcome through familiarity** – having tried or done something a few times it can become easier and less of an issue. But, overcoming the barrier of doing something for the first time or first few times, is a more significant challenge
- A minority will also have older phones / devices with **poor battery life**, or **out-of-date** software, which provides an additional area of anxiety and challenges

*“I'm not getting it right and that's because it's not going out... I think perhaps but why is not? why is that not happening now? And it's not going through... and then I have another anxiety where I think I'm going to do something wrong... and perhaps my card details are going to go. It's not going right at all...”*

*(Female, 62, Disengaged)*



### Can't do or won't do?



Can be driven from different places – but overall, those who are digitally anxious will often lack the confidence to make purchases online.

# HEALTH CONDITIONS

A variety of health conditions can impact people's use of digital devices in different ways

## ASSOCIATED MINDSETS AND BEHAVIOURS

- Mental health or physically limiting conditions intensify feelings of **anxiety and vulnerability** which extends into technology use, **reducing confidence and trust in digital systems**
- The elderly or others with health conditions e.g., **failing eyesight or other physical disabilities**, will be restricted in how easy it is to use interactive screens with smaller boxes or text
- Consequentially, those with certain health conditions or disabilities, often report a sense of **vulnerability when travelling**, opting for the easiest and least stressful options – which will often include some form of **human interaction for reassurance**
- People with physical or mental health conditions appear quite **low in self-confidence and self esteem** – which again means they desire non-digital support

*"I have mental health conditions. I went into depression and was uncontrollably spending. Led me into all sorts of problems. Now my husband gives me the cash I need and I'm in control."*

*(Female, 67, Unbanked)*

*"If you're an elderly person or if you're somebody with disabilities, you need the reassurance of having people in the ticket office and the railways"*

*(Male, 60, Cash Dependent)*



### Can't do or won't do?



Whether it is a mental or physical issue, the reason for not using digital technology will tend to be capability rather than a desire not to.

# DESIRE FOR ANONYMITY

Some people have an inherent distrust of the digital world and being tracked by leaving an online footprint

## ASSOCIATED MINDSETS AND BEHAVIOURS

- Wishing to be **'off-grid'** as much as possible, not leaving a digital footprint to be taken advantage of. All are forms of self-preservation and preventing PII being collected, shared and used for perceived nefarious purposes
- These people distrust **digital payments** which requires any link to them. I.e., any digital payment or accompanying technology which links to their personal information e.g., I don't want my travel or bank account to be tracked
- This mistrust can be founded in personal experience; they (or a close friend) may have been **victims of fraud or scams in the past**
- More broadly, others simply don't want their bank or other institutions always knowing what they are spending their money on

*"But I feel like at the minute like I'm being pushed into this, like, you know, social media... I literally log onto my emails every few weeks when I have to. I just don't like that it makes me anxious, that it makes me feel like I'm watched. That it makes me feel like people know what I'm up to. And it's not that I'm up to anything bad, but I feel my life's private and my space is private"*

*(Female, 69, Disengaged)*

*"With all these things going online....it's just another way for the government to keep an eye on you...big brother. Why do they need to know?"*

*(Male, 70, Cash Dependent)*



### Can't do or won't do?



Anonymity is a desire not to use technology – rather than linked to capability

# CARD / PHONE SAFETY

**Some people prefer to avoid getting their cards or devices out in public unless it's necessary**

## ASSOCIATED MINDSETS AND BEHAVIOURS

Fear of physical confrontations or attacks if their card or phone is visible to others – and the potential implications if this happens.

- A particular concern for those passengers who **feel more vulnerable generally** e.g., being a victim of theft in the past – so it is an issue which needs to be addressed outside of rail travel
- Using phones can also be a concern, not only for making purchases but also in **using digital tickets / wallets** – some are unfamiliar with this technology and wary about using it, while others feel using digital tickets could make them an easy target
- For some, the phone is a confusing experience, which becomes even more challenging as its **reliability is dependent on it having a full battery and a good connection**

*“Doing all this stuff on your phone makes me feel a little bit insecure - if you lose your phone, you lose everything. Whereas, if I just lost some cash, well, I've just lost a bit of cash, OK, I can replace that. Or if I've lost a card, OK, it's just one card. But just having everything on the phone, it's like, oh God, that's like everything!”*

*(London Group 1, Disengaged)*

*“I don't know, I'm out of date and I don't know, I'm old fashioned, but I feels it's this safe thing with cash. If you want something ..... you've got cash in your pocket, whether it's 10 pounds, £20, I don't, I don't mean hundreds of pounds, but then but the weekly shop is done by cash. I don't use cards.”*

*(Male, 62, Disengaged)*



### Can't do or won't do?



Concerns about cards or phones being stolen and used, is generally not about overall digital capability.

# CONCERN ABOUT ONLINE SCAMS

Anxieties around digital payments, in any form, are a common concern for those who have been victims of fraudulent activity in the past

## ASSOCIATED MINDSETS AND BEHAVIOURS

- Regardless of digital savviness, all **passengers are aware of scams and the potential to be a victim of scammers**. This is based on previous experience and from wider awareness that has been built up via TV shows on the BBC.
- Others are concerned simply by the rise of technology and how invasive it can be (e.g. after discussing something with a friend/family member you see an advert on your phone)
- This is **more prevalent when thinking about purchasing a train ticket online vs using a ticket machine**, however, there are some who suspect these card readers could be tampered with e.g., they have heard about this happening to cash machines and believe it could happen to ticket machines

- Participants are not sure of who or what to trust online; they wonder which websites and apps are safe and official vs. those that are not

*"My car insurance, obviously, and my credit card bill we'll put on my card, but everything else I'll pay cash. I used to do everything by card, but my card got cloned a couple of years ago and that's completely scared me."*

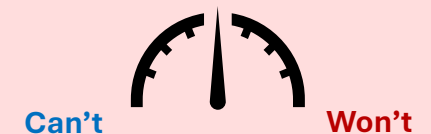
*(Manchester Group 2, Cash Preference)*

*"I mean, I suppose in some ways I'm not quite, it's not a confidence thing. I'm quite confident to use the Internet and things like that, but I'm a little bit worried about scams and, you know, all these sorts of things. So I'm, yeah, so I'm a bit cautious."*

*(Female, 62, Cash Dependent)*



### Can't do or won't do?



To an extent a nervousness about scams can be driven by a lack of confidence in digital capability, but many people will have online skills / knowledge.

# RESISTANCE TO CHANGE

Some people simply don't like change – they are happy with the world as it is

## ASSOCIATED MINDSETS AND BEHAVIOURS

- They are resistant to changes they feel **do not improve their way of doing things** – including being able to talk to someone (ideally face-to-face) when you have an issue or using cash vs card when making payments (to prevent the loss of legal tender)
- Clearly, digital devices have made many brand interactions quicker (e.g. online payments, transferring funds) but for this group they argue that it is **not easier** – they are happier for it to take a little longer to reach an outcome which they are happier / more confident about
- This is **more prevalent with older people**, but not universally so e.g., some younger people use cash because their parents do

*“Like now you go into a branch, and you've got to put the money in yourself and nobody speaks to you. And it's like you ask a question and it's like, oh, no, you need to have an app to do that. And I'm saying, but I don't want to have an app.”*

*(Female, 59, Cash Dependent)*

*“As for myself or my generation, I don't feel it is it's, it's as easy, you know, to book up things. I always used to pick up the phone and I was quite confident about doing that.... I feel today there's a lot of pressure on us to be sort of using the Internet all the time, paying bills online (for) everything. They're just pushing you to do it that way. There's no thought for people that want to pay by cash. I still prefer it when I can pay by cash.”*

*(Female, 60, Cash Dependent)*



### Can't do or won't do?



While a resistance to change can mean that an individual lacks some digital capabilities – this is not the driving factor.

# DIGITAL SCEPTICISM

Many have examples of getting better ticket prices when they speak to station staff

## ASSOCIATED MINDSETS AND BEHAVIOURS

- Digital disengagement is not always driven by concerns or inability to use digital devices and payment methods, it is a choice e.g., I can do things digitally, but I prefer to not rely on my phone or computer
- Unlike many other sectors (especially retail, or ones where price comparison sites are prevalent) **the rail industry has a reputation for having complicated and opaque ticket pricing**, and consequently, passengers often turn to human purchasing channels
- Aspects of this confusion include effective use of **travelcards**, **peak vs off-peak times** and stories of seemingly arbitrary **split ticketing** which many people are unfamiliar with – so again, will want to get the ‘truth’ and reassurance from a conversation

*“When you speak to someone, they find the best deals for you. Once there was two of us and she did say that if you go, both of you get two together, with a Railcard, it'll be a lot cheaper, including the cost of Railcard. But then the machine wouldn't tell you that and you'd end up just paying the higher amount. I think that personal human touch is a lot better sometimes, a lot, a lot of the time. .”*

*(Manchester Group 2, Cash Preference)*

*“I've heard of instances, say like you're going to London from Leeds, that you get a ticket from Leeds to Doncaster. Doncaster to Peterborough, and Peterborough to London. You stay on the same train, but it's all cheaper. All the same train? Yeah, but it's cheaper. That's what I don't like about that. But if you're just saying from Leeds to London, it's £50.”*

*(Leeds, Group 2, Cash Preference)*



### Can't do or won't do?



Often comfortable with digital but feel that they are not getting a good deal online.

# HOW MINDSETS IMPACT RAIL TRAVEL

1. Introduction – background, approach & existing understanding
2. Executive summary
3. Mindsets and behaviours
4. How mindsets impact rail travel
5. Re-interpreting disadvantaged groups
6. Implications: moving forward

# APPROACHES TO RAIL TRAVEL

## 1. Key behaviours observed

### 1. Getting information ahead of travelling to the station

- **Not planning ahead** (e.g. checking online) just turning up at the stations, “Last time I went it left at half-nine, so if I get there at 9:00 I am bound to get a train” (*Manchester Group 1, Cash Preference*)
- **Asking family members or friends** to check the status of the trains on day of travel e.g. husband or child
- **Getting to the station early** to ensure they have enough time to tackle any issues
- **Asking other passengers or station staff** on day of travel

### 2. Buying the tickets – on the day or in advance

- **Budgeting** – using cash to buy tickets because they want to control spending
- Going to the station days/weeks **before to purchase tickets** and get information about the journey – when passing or a specific visit
- **Not using ticket machines because they don’t trust them** to give them the best price– and a refusal to believe otherwise
- Using a **digital retailer** to find the best price, but using the ticket office to price match and buy tickets in person
- Buying tickets on the train **when an inspector is present**
- Getting **family members to book** unusual or long-distance journeys

### 3. Choosing to receive the ticket

- The **desire to have physical tickets** – a paper record rather than digital – they trust/like the physical nature of a ticket
- **Not comfortable with digital tickets** fear of phone running out of battery or not being to locate the ticket
- In instances where some participants have travelled to **London**, they have managed to **‘tap in and out’** with a debit card or Oyster card

### 4. Refunds or compensation

- Very few experiences reported but some participants **don’t bother trying to get a refund or wait until they find a ticket office**
- However, those who report they are aware (or could find the relevant information) can be **misinformed around the facts:**  
*“I went down to London a few weeks ago, and I’m stuck outside Stevenage for about an hour and 45 minutes. No, you’re actually not late enough (I think it is) like three or four hours (to be entitled to compensation).”*  
*(Leeds Group 2, Cash Preference)*

# APPROACHES TO RAIL TRAVEL

## 2. Specific challenges that are encountered

### 1. Getting information ahead of travelling to the station

- Most **participants are not using apps** to check on train delays and cancellations
- Some have then been in **situations which have caused panic and anxiety** because they haven't been aware of delays and cancellations during journeys
- Some **rely on ticket inspector/conductors being on trains** to answer questions; however, being unable to find human support has caused some anxiety.

### 2. Buying the tickets – on the day or in advance

- In instances where the ticket office has been closed, some unbanked/cash dependent participants **have used ticket machines** with difficulty as they often rely on friends/family to help them
- A small number of participants have also **changed their plans and not travelled due** to their inability to use ticket machines and navigate journeys by themselves
- In situations where ticket offices are closed, some passengers have **boarded trains without a ticket in the hope to find an inspector** or pay when they arrive at their destinations

### 3. Choosing to receive the ticket

- Most participants **choose to buy or collect physical tickets at ticket offices**
- In instances where tickets had been booked online for participants, they **had chosen to collect them on the day as they were confused with things like QR code-based tickets** and were not confident with using them

### 4. Refunds or compensation

- Some participants **use ticket offices for refunds** because they feel they would never be able to get their money back if they tried to claim for compensation online
- Most do not know how to use the online systems so **ignore the offer altogether**, feeling it would be fruitless to try, increasing a sense of 'losing out'

# APPROACHES TO RAIL TRAVEL

## 3. What would people do if non-digital options were not available/cash not accepted

### 1. Getting information ahead of travelling to the station

- Those who are digitally disengaged for health reasons typically **rely on family members or railway staff** to help them understand the status of trains
- If help, in the form of family, friends or station staff was not available, **more confident (disengaged) participants would try using ticket machines** with debit cards and read departure boards for information
- Some participants with low confidence or health conditions, would **cancel their journeys or change their plans if no help was available** to them

### 2. Buying the tickets – on the day or in advance

- Passengers are happy to **use a machine to purchase a ticket at unmanned stations**, but revert to ticket offices for purchases at mainline stations
- Some passengers have suggested that they **board trains without buying a ticket and rely on inspectors being available** or they wait until they arrive at their destination
- At a push, most cash dependent/unbanked participants **can use ticket machines with debit cards**; however, some would find it uncomfortable and stressful
- Those not comfortable with ticket machines or online payments **would rely on family members buying and printing their tickets**

### 3. Choosing to receive the ticket

- Some digitally disengaged participants would be more **comfortable with receiving their tickets over email rather than e-wallet tickets**
- Those with health conditions or **those who are not confident with technology would need to find a way to obtain printed tickets** e.g. going to a ticket office or asking a family member to print tickets for them

### 4. Refunds or compensation

- In instances where participants have discussed refunds and compensation, they have suggested that they **would wait to make claims at a real ticket office**
- Participants believe the **online claims process takes too long, and they are not confident about being able to receive refunds** through online claims
- **A lack of instantaneousness** or the deferring nature of online claims makes participants mistrust online refund and compensation processes

# RE-INTERPRETTING DISADVANTAGED GROUPS

1. Introduction – background, approach & existing understanding
2. Executive summary
3. Mindsets and behaviours
4. How mindsets impact rail travel
5. Re-interpreting disadvantaged groups
6. Implications: moving forward

# RE-INTERPRETING GROUPS

## Fieldwork shifted how we categorise and think about disadvantaged passengers

During fieldwork we began to realise that the groups we were researching (cash preferers and digitally disadvantaged) **converged and diverged in different ways**. As part of our analysis, we re-drew the lines between groups and re-categorised them based on participant needs and abilities.

### 1. CAPABLE SCEPTICS

- Digitally capable yet resistant to change
- “What’s in it for me?” mindset

### 2. CAUTIOUS BUDGETERS

- Most cash budgeters seemed capable of paying with cashless methods
- They hold on to **using cash because it allows them to control their spending**

### 3. TREPIDATIOUS LATECOMERS

- Typically, not digital natives
- **Not adapted to using technology** throughout their lives
- Digitally capable with support, yet **unconfident**
- Not confident with online payments and sometimes card payments due to **concerns about safety and privacy**
- **Skews older** and crosses demographic groups
- Although not evidenced in this research, the group is potentially representative of younger people in **other disadvantaged groups** (e.g., very low-income families)

### 4. DIGITALLY LIMITED

- Not likely to ever purchase tickets online or with apps
- Would **continue to require ways to purchase tickets offline using cash**
- Reflects participants who were **unbanked or had health conditions**
- A proxy group for understanding **the needs of other disadvantaged groups** and those from socially disadvantaged backgrounds

Groups **cross age and demographic brackets**

# IMPLICATIONS: MOVING FORWARD

1. Introduction – background, approach & existing understanding
2. Executive summary
3. Mindsets and behaviours
4. How mindsets impact rail travel
5. Re-interpreting disadvantaged groups
6. Implications: moving forward

# NOTABLE OBSERVATIONS

Observations which shifted how we perceived disadvantaged passengers and their needs

## Cognitive and behavioral dissonance

- Most participants demonstrated varying levels of **cognitive dissonance or contradiction**
- The ‘digitally disengaged’ or ‘cash preferers’ were **generally digitally capable** in aspects of their lives where they were **pushed to accept digitisation** e.g. self-service checkouts, parking meters, online banking or using apps to communicate with family
- Most participants seemed **more capable than they thought they were**; however, concerns around safety, privacy and general anxiety levels (“I might make a mistake”) also played a role in eroding confidence

## The importance of local context

- While perhaps less surprising, it is important to stress that disadvantaged passengers often **rely on rail travel to attend hospital appointments and access town/city hubs**
- It is important to **ensure transformation continues to allow disadvantaged passengers to make essential journeys**
- Transformation needs to **account for local needs and the types of journeys being made** as towns and cities across the UK contain varying numbers of disadvantaged passengers (ref: Transport Focus work in July 2024 which established that 1-in-3 transactions are made in cash in large stations in deprived areas)

OFFICIAL

RESEARCH.  
FOR DECISION MAKERS.



[info@quadrangle.com](mailto:info@quadrangle.com)

RESEARCH SKILLSET + CONSULTANCY MINDSET



OFFICIAL

# DEFINITIONS

*Significant overlap between the audiences but core characteristics of each comprise:*

***‘Digitally disengaged’** and **‘Digitally excluded’** – those people who do not use digital devices (including ticket machines), or only do on very rare occasions:*

- **Digital anxiety** – using digital technology makes them anxious due to worries about “getting things wrong” and/or confidence in the technology itself (e.g. scams)
- **Digital access** – those without easy access to digital devices, or potentially with devices which are old and have limited capabilities
- **Digital skepticism** – a concern – which sometimes is limited to the rail sector – that they do not get the best deal when using digital devices, and it is better to pay face-to-face at ticket offices

***‘Cash preference’** includes:*

- **‘Cash preferers’** – those who simply prefer using cash over online and/or card payments for a variety of reasons (e.g. for budgeting)
- **‘Unbanked’** – those who do not have access to a bank account, or only limited (e.g. a partner may manage their money for them)

*\* Please refer to recruitment screening questionnaires for full audience definitions*