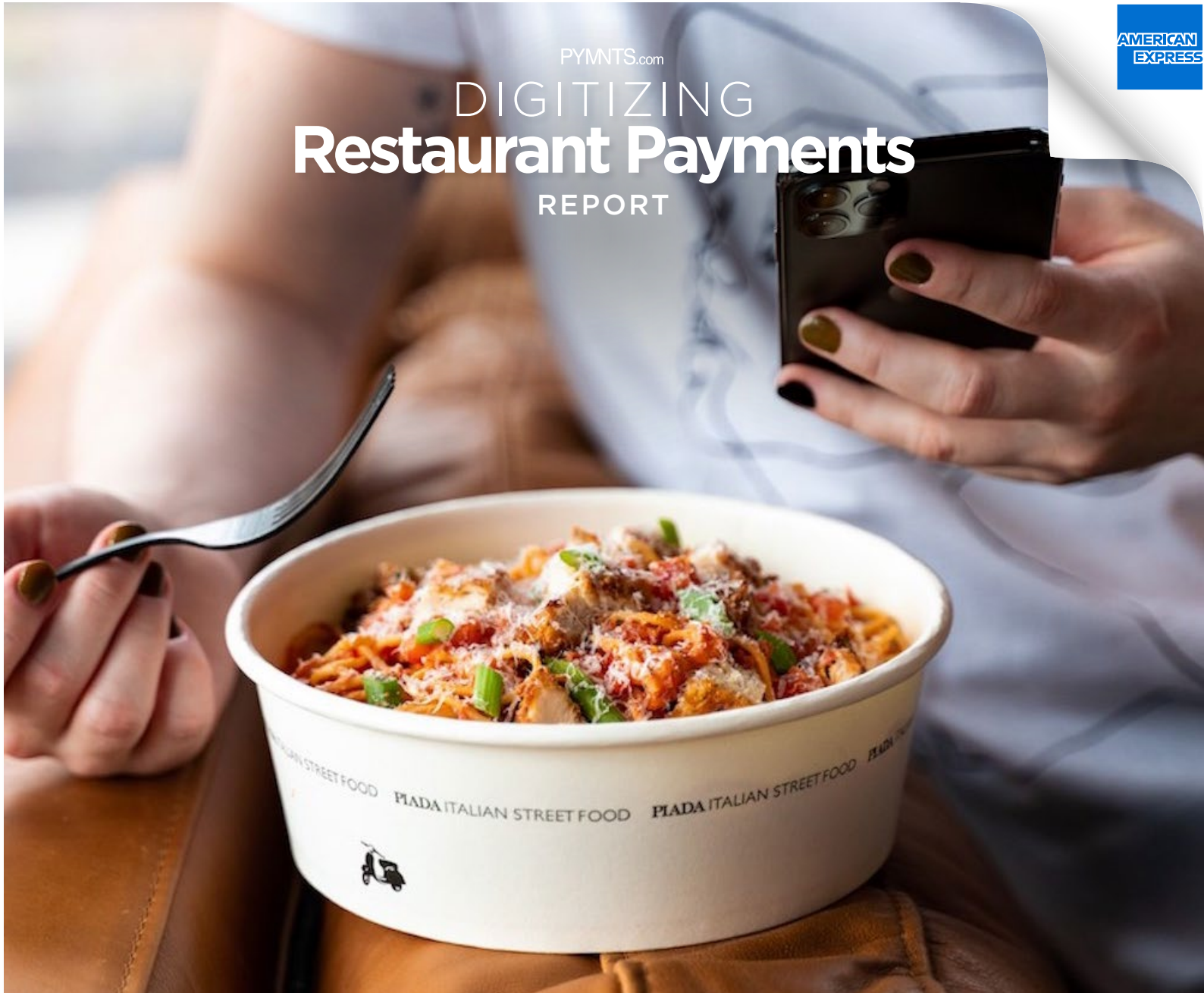PYMNTS.com

DIGITIZING
Restaurant Payments
REPORT

MARCH 2021

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How Machine Learning, Contactless Payments
Are Helping Piada Italian Street Food Meet Shifting Ordering Needs

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71 percent of consumers want restaurants to continue offering contactless payments, ordering methods and menus, even after the pandemic ends

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Restaurants seek to meet diners' needs and relieve concerns with self-serve kiosks, QR code menus and mobile apps

DIGITIZING
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WHAT'S INSIDE

The global health crisis rapidly accelerated the volume of diners ordering takeout and delivery online and through mobile apps from their favorite eateries rather than risking exposure in person at sit-down restaurants. Consumers spent $486 billion on food eaten at home in 2020, and 89 percent of those orders originated from digital channels, according to recent PYMNTS data. This includes websites as well as both restaurant-branded and third-party aggregator mobile apps, such as DoorDash and Uber Eats.

Enabling digital payments and orders — both online and in person at restaurant locations — is becoming a key factor that will help attract customers who are choosing between restaurants. This is especially the case for millennial and Generation Z diners, with 61 percent of these consumers stating that digital payment options were critical when making such decisions, according to one recent study. Fifty-seven percent agreed digital ordering capabilities were essential, up from 46 percent in 2019. Consumers in these generations are also spending more when they order digitally, as recent PYMNTS data found that bridge millennials — those between 32 and 41 years of age — spend an average of about $279 per month ordering from table-service restaurants

online. The monthly average spend for dining in person is $205.

Developing convenient and seamless digital payment and ordering capabilities is becoming critical for restaurants of all types, especially as consumers appear to have no plans to return to their pre-pandemic ordering and payment behaviors. Another recent PYMNTS study found that 87 percent of the consumers who have moved to online ordering from restaurants plan to continue ordering online once the crisis has passed, indicating digital channels may be well on their way to becoming the primary ways for restaurants to engage customers and grow their revenues.

These developments could provide a key boost for restaurants, especially as takeout and delivery become more critical to their business operations. One recent report found that 89 percent of small, independent restaurant owners are dependent upon takeout orders to stay afloat, and this dependence is prompting organizations to roll out initiatives to meet these needs. Restaurant technology and back-end software provider Resy is working with card network American Express, for example, on a promotion called #TakeoutTuesday, which is intended to keep operations moving on what is typically the slowest day for eateries.

Ensuring that restaurants have access to the digital tools they need to process takeout and delivery orders is equally key. Those restaurants will need to carefully consider how to go about integrating these tools and how to ensure their own brands can stand out from a more crowded pack.

AROUND THE DIGITAL RESTAURANT PAYMENT WORLD

One recent study found that 53 percent of consumers now consider takeout and delivery to be "essential" to their current lifestyles, with digital channels playing an integral role. Use of both curbside pickup and mobile delivery apps is ramping up, with 46 percent of individuals now ordering takeout through these methods. Consumers are also expected to cling to their smartphones in the future, too, with 59

percent of diners stating they would continue to use mobile delivery apps after the crisis has passed. Restaurants will need to be sure they can offer these online payment and ordering options to keep these diners satisfied and to grow customer loyalty as consumers become more familiar with these tools.

Eateries appear ready to take on this challenge. Restaurants surveyed in one recent study stated they expect 62 percent of their 2021 revenues to come from takeout and delivery orders, and they are adjusting their daily operations accordingly. Restaurants are expressing more interest not only in consumer-facing digital tools but also in technologies that can smoothly support these features. Ninety percent of eateries have either already invested or plan to invest in kitchen automation technology,

for example, allowing them to more efficiently fulfill orders as well as collect consumer data on order and payment preferences. This would help them successfully compete.

Consumers do not appear ready to go back to pre-pandemic dining behaviors, with another report revealing that in-person dining comfort levels are fluctuating. Comfort levels were at 44 percent at the end of January and rose to 51 percent at the end of February, yet only 44 percent of consumers stated they would feel safe dining at restaurants in early March, indicating increased wariness. Off-premises orders have not waned, however. The study found that 80 percent of restaurant traffic now takes place outside restaurant locations, such as from orders placed via phone calls, through mobile apps or online. This indicates that digital ordering channels will continue to play a key role in the restaurant industry in the near future as consumer trust toward sit-down dining slowly returns.

For more on these stories and other digital restaurant payments headlines, read the report's News and Trends section (p. 14).

PIADA ITALIAN STREET FOOD ON KEEPING PACE WITH CHANGING PAYMENT, ORDERING TRENDS

Restaurants have long employed varied menu items to appeal to different consumers' tastes, and the same can be said of offering the right variety of ordering channels and

Industry
INSIGHT

What ordering and payments technologies are proving important in helping restaurants serve diners during the pandemic? What should restaurants keep in mind as they work to adapt their services?

"The pandemic placed an unprecedented burden on restaurants to find ways to sustain their business … This included the increased adoption of mobile and web-based ordering for delivery and takeout and [the] adoption of QR codes to safely pull up menus and ordering information. Customers quickly adapted to these new trends, and we do not expect a [reversion] back to ordering behavior[s] prior to the pandemic. While we are entering a more positive chapter with increasing vaccination rates, restaurant owners should still continue to digitize their operations. Customers are still very aware of sanitary and touchless practices, and both will continue to be important factors in their dining decisions. For this, restaurant owners should allow and embrace the way their customers want to pay, including contactless and QR [code] payments. We also expect to see increased adoption amongst restaurant owners in technology that allows them to automate their kitchen operations for a more efficient back of house, and the expanded use of kiosks and menu-based QR codes to streamline the dining experience to increase sales volume."

CURTIS WILSON

Vice president and general manager of restaurant, travel and entertainment, global merchant and network services

American Express

payment options to help attract customers. Diners have grown familiar with digital ordering after a year of opting to eat at home to avoid pandemic-related risks, and they are now expecting more options than ever when interacting with their chosen eateries. In this month's Feature Story (p. 10), Matt Harding, senior vice president of culinary and menu innovation for Italian fast casual restaurant chain Piada Italian Street Food, and Jason Profitt, the eatery's director of technology, discuss how the pandemic has impacted consumers' ordering and payment wants and needs as well as how the company is using a holistic all-in-one system and machine learning to help foster more seamless experiences.

DEEP DIVE: HOW THE PANDEMIC PUT ORDERING, PAYMENTS TECHNOLOGY ON THE MENU

Restaurants have had to redesign their ordering and payments services to keep serving customers safely during the global health crisis, and digital solutions are playing a key role in those transformations. Venues have adopted a variety of technologies, including on-site equipment and mobile tools that enable diners to place orders remotely and skip face-to-face interactions. This month's Deep Dive (p. 20) examines restaurants' key technological adoptions as they work to provide swift, socially distant purchasing and transaction experiences. It also examines how consumers of various generations are engaging differently with these revamped ordering methods.

FIVE FAST FACTS

89%
Portion of the $486 billion in food eaten at home that consumers ordered through websites and mobile apps in 2020

$279
Average amount bridge millennials spend each month ordering online from table-service restaurants

87%
Share of consumers who have shifted to ordering online and plan to continue using such services once the pandemic ends

92%
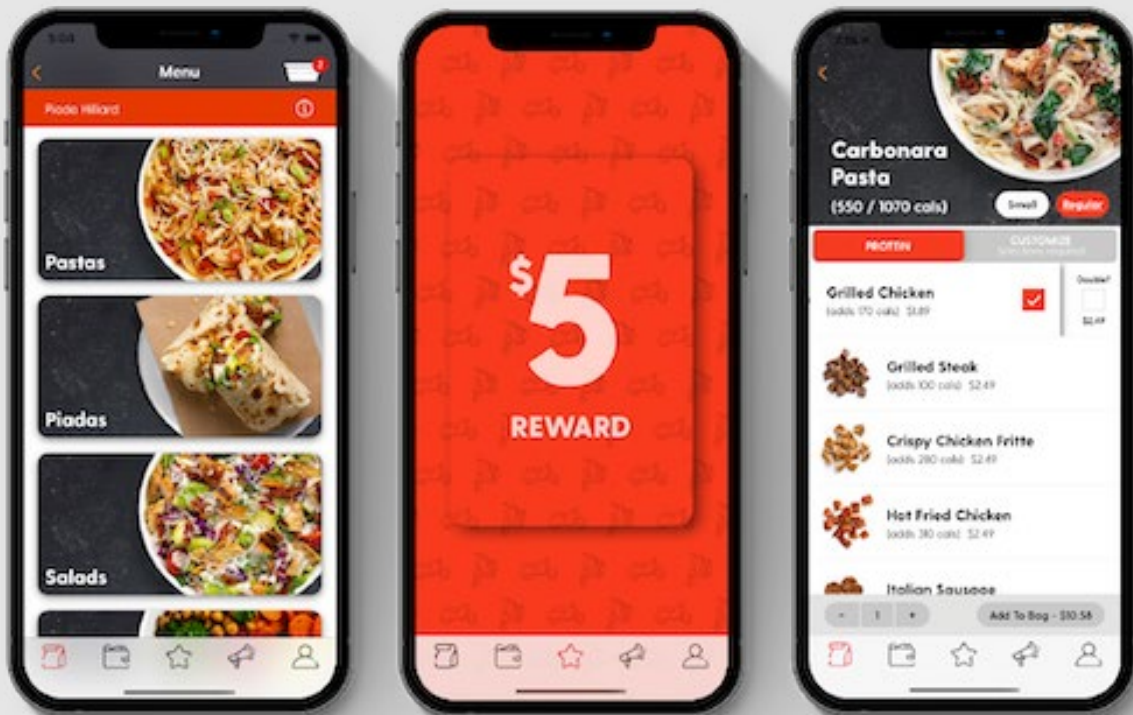Portion of top-performing restaurants that offer mobile order-ahead apps

56%
Share of restaurants where customers began using mobile order-ahead apps more often that experienced revenue growth during the pandemic

FEATURE STORY

How Machine Learning, Contactless Payments Are Helping Piada Italian Street Food Meet Shifting Ordering Needs

Restaurants must be creative in how they work to stand out — both in what they offer on their menus as well as which channels they support for food orders. Consumers are flocking even more to online and mobile tools to find their meals in the wake of the pandemic, meaning eateries must work swiftly to ensure they can support orders from various platforms to stay competitive.

Leaning on an all-in-one platform that funnels orders to one interface can help restaurants process them seamlessly, said Matt Harding, senior vice president of culinary and menu innovation at Italian fast casual restaurant chain Piada Italian Street Food. Harding recently spoke with PYMNTS along with Piada's director of technology, Jason Profitt, to explain how the chain's digital ordering features, including

its website, branded mobile app and loyalty and rewards program, are all collectively managed through Piada One, a holistic system the company developed in-house. Piada, which has 38 locations in six states, is also looking to integrate new technologies, such as machine learning (ML), to help analyze collected data and use it for more personalized customer experiences.

"To the ML part of it, that is something that we are going to be pretty heavily investing in [during] 2021," Profitt said. "Now that we have everything under our own ecosystem, we have a lot more of an ability to really leverage the data that we already have and act on it in a way that is going to be more [like] operating with a scalpel versus with a chainsaw. … We see that as something that is going to be a big win for us in 2021."

Effectively applying tools like ML means tracking how consumers are currently ordering or paying as trends keep changing as the health crisis continues. This is something that is especially crucial currently, as diners are experimenting with a larger variety of contactless payment and ordering tools that are being introduced to meet demand.

PAYMENTS A LA CARTE

Consumers are utilizing a growing number of channels to order food, with convenience most often the factor driving the choice. Mobile ordering is no longer the purview of tech-savvy

millennials or younger consumers, Harding explained. The closures of brick-and-mortar locations largely made digital ordering a necessity for all generations, and that digital convenience is now changing what consumers expect from all channels as in-person dining recovers. This is the impetus behind Piada's examination of contactless payments, Profitt said.

"There are instances where somebody has that little mini panic when they get to the checkout and [go], 'Oh man, I forgot my wallet,' but they [have] their phone," he said. "[Those are] really the guests that we are looking [to target] for [contactless]. … We look at it to be a bit of a convenience factor."

Piada aims to roll out contactless payments support later this year, Profitt continued. Restaurants must research which touchless payment methods will best suit their existing models as well as which of these tools are currently capturing diners' interest. Solutions like QR codes are experiencing a resurgence, though consumers tend to use them for very particular interactions with their chosen eateries, according to Harding.

"I think everybody really thought that QR codes were the MySpace of the payment technology platform," Harding said. "But they have really come back strong in terms of payment [and] even in terms of menus. How many

restaurants do you go to and they have a QR code and [say], 'Hey, this is our menu.'"

The eatery's sister restaurant, Lindey's, recently implemented QR codes for orders, he added, and 25 percent of guests are now using them when it comes time to pay. QR codes do not align as well with the fast casual dining model implemented by Piada, Harding admitted, where other touchless payment solutions like tap and pay or mobile-enabled payments can help keep lines moving at the necessary speeds. Tracking consumer payment behaviors is only the first step restaurants must take to help drive engagement, however.

PLAYING THE LONG GAME

Implementing the ordering tools and payment technologies to which consumers are now flocking will be critical to keeping those diners invested, but eateries should not assume these preferences are set in stone, Harding warned.

"Consumer wants and preferences are actually still changing, and you cannot apply previous situations to what the guest is going through now," he said. "I think everybody believes that the guest is going to return very slowly to kind of a blend of digital and in-person. … The biggest opportunity is to have the technology piece, the operational piece, the guest service piece, … and we all kind of think we know where that's going to [be]. … But I think you have to be

a little fluid and you have to make sure that you have your base work done."

The ability to pivot swiftly to meet these shifting needs and frictionlessly fulfill orders is more critical than ever, as digital's convenience is now both expected and necessary. Restaurants will have to work quickly and intelligently to ensure they can stay on top of these trends.

> "Everybody really thought that QR codes were the MySpace of the payment technology. But they have really come back strong in terms of payment [and] even in terms of menus."

NEWS & TRENDS

Contactless and digital ordering technologies

DIGITAL MENUS, CONTACTLESS ORDERING PROPEL QR CODES INTO THE SPOTLIGHT

The pandemic has brought digital technologies into restaurants and accelerated their adoption by consumers outside of their doors. One November 2020 study found that 45 percent of consumers now prefer to review menus digitally and then pay via their phones rather than interact with wait staff, for example. Many believe this trend will continue in the coming months, and QR codes are expected to lead the way.

Industry experts argue that digital menus' popularity is now pushing QR codes, which were initially slow to catch on in the U.S., into the mainstream. Recent reports indicate that QR codes, or at least contactless payments, may well continue to thrive past the pandemic, with one study finding that 40 percent of consumers want to use touchless tools after the crisis ends. This could have intriguing implications for the future of on-site dining, and restaurants should think twice about rolling back digital offerings as consumers begin to venture back out.

CONSUMERS EXPRESS PREFERENCE FOR PANDEMIC-DRIVEN RESTAURANT INNOVATIONS

Diners are becoming more comfortable using emerging touchless technologies, and a recent study indicates that contactless payments are very likely to play a key role in the restaurant industry as time goes on. The report found that 71 percent of consumers want their favored eateries to continue offering contactless payments, ordering or digital menus once the pandemic is over.

Consumers are also expected to continue to turn to takeout and delivery over in-person dining throughout 2021, with 91 percent saying that they want to see restaurants' offerings in these areas continue — especially when it comes to picking up alcohol or meal kits. This indicates that diners are adjusting quickly to the way the ongoing pandemic has impacted typical interactions with restaurants and, more notably, that they do not expect eateries to return to pre-pandemic business models.

Dining and customer comfort

CONSUMERS CLING TO DIGITAL ORDERING AS MANY REMAIN WARY OF IN-PERSON DINING

Eateries in various states are tentatively reopening their brick-and-mortar doors to consumers as spring arrives and capacity limits

71%
of consumers want restaurants to continue offering contactless payments.

relax, but one recent study found that consumers still cannot make up their minds about returning to sit-down restaurants. The report tracked consumers' comfort with both indoor and outdoor dining over the first few months of 2021, finding that while 51 percent of diners stated they would be comfortable returning to restaurants in the last weeks of February 2021, only 44 percent said the same by early March.

Diners may still be hesitant to visit their favorite restaurants in person, but digital orders for takeout and delivery remain strong. About 80 percent of restaurant traffic is still occurring off-site, the study found.

CURBSIDE PICKUP TAKES THE LEAD OVER DELIVERY

Takeout and delivery purchases are actually becoming a dietary staple for many individuals, one study showed, with 53 percent of consumers stating these meals were "essential" to how they currently live. Forty-six percent of diners are now ordering food for takeout or curbside pickup, according to another study, and 34 percent are making delivery orders via third-party delivery services, such as DoorDash. Curbside pickup's slight lead may be partly due to consumers' distaste for the service and delivery fees that come tacked onto mobile orders: 73 percent of customers state that delivery is too expensive once all the costs are added to the order price.

The former study also found that 59 percent of consumers plan to continue ordering through delivery apps once the crisis has subsided, indicating that consumers' new mobile purchasing behaviors are here to stay. Determining how to stand out on these mobile apps therefore represents a crucial challenge for restaurants.

REMOTE WORKERS MORE LIKELY TO ORDER TAKEOUT, DELIVERY THAN OTHER WORKERS

Ordering meals to be eaten at home is also more popular with certain consumer demographics, according to a recent study. Younger consumers are much more likely to have ordered takeout or delivery than older generations, with 59 percent of individuals between the ages of 18 and 24 claiming they had done so throughout the pandemic. Consumers who work from home are also more likely to spring for takeout than those who do not work, and they also make these orders more frequently. Forty-six percent of diners who were able to work remotely and ordered takeout stated they do so at least one to two times weekly,Eateries expect 62 percent of 2021 revenue to come from takeout and delivery orderswhereas 38 percent of those who could not work from home said the same.

This shows that digital ordering solutions for off-premises dining have not yet become fully accessible to all consumer groups looking to take advantage of restaurants' off-site offerings. Expanding this access could help increase restaurants' revenues and engage a larger crop of potential customers. Some restaurants also are participating in promotional campaigns that encourage customers to order takeout on what are typically slow sales days, and these eateries may seek to boost

orders by advertising relevant promotions offered by the card brands they accept.

Tech innovations and emerging challenges

RESTAURANTS INVEST IN AUTOMATION TO HELP FUEL RISE IN TAKEOUT, DELIVERY ORDERS

Contactless payments and other digital tools may be gaining ubiquity to help support safe and convenient in-person dining, yet eateries surveyed in one recent report expect the bulk of their 2021 revenue — 62 percent — to come from takeout and delivery orders. About half of the restaurants surveyed plan to continue allowing access to digital menus via QR codes or through URLs to help meet this expectation, while 61 percent are currently offering contactless payments in their brick-and-mortar locations.

Ninety percent of restaurants also stated they have either made investments or plan to invest in kitchen automation technology to speed up order fulfillment. Implementing automation on the back end can help eateries more easily accept and push out orders as well as further utilize consumer data, such as preferred orders or payment preferences, for more personalized customer experiences. Doing so can help

eaties compete more successfully by engaging consumers and fostering greater loyalty.

PIZZA QSRs LOOK TO MOBILE TO JUMP-START SLUGGISH SALES

Pizza giants Domino's and Pizza Hut appear to be tailoring their customer engagement strategies to suit consumers' rising preference for digital ordering. Domino's is looking to increase its takeout orders for the coming year, according to recent statements from CEO Ritch Allison. This follows declining same-store sales at the chain's locations for Q4 2020 — a decline its competitor Pizza Hut shared.

Focusing on optimizing takeout and delivery can help shore up those losses, but these quick-service restaurants (QSRs) are facing increased competition. A fall 2020 study found 27 percent of eateries partnered with third-party delivery apps such as DoorDash to enhance their delivery capabilities, while 17 percent developed their own delivery solutions in-house. Gaining a competitive edge on mobile will likely be a top priority and challenge for restaurants as the year continues.

SONIC MAKES MOVES TO BOOST CROSS-CHANNEL ENGAGEMENT

Fast food chain Sonic is also aiming to enhance its online payment capabilities as digital ordering increasingly becomes the norm among consumers. The QSR announced multiple changes and upgrades to its online offerings

over the past year to keep customers invested and engaged during the pandemic. This includes offering an extension of its mobile order-ahead services to web users, allowing consumers who may not be ready to sign up for their app to access the same benefits online.

Consumers can also select the option for curbside pickup when ordering on their phones, further intertwining these online tools. The omnichannel crossover of digital payment offerings can help provide consumers with a more connected dining experience by meeting them where they are and can help fast food chains better compete with other brands that offer the same mobile or curbside pickup features.

How Ordering, Payment Technologies Help Restaurants Serve Up Safer Experiences

The global health crisis sent restaurants scrambling as many business models were overturned. Gathering diners in the same enclosed spaces where they would be sharing air suddenly became dangerous when the airborne virus arrived in the U.S. and quickly spread. Consumers, employees and restaurant managers became and remain keenly aware of these risks, even as some local governments permit on-site dining to reopen. Continuing to serve customers during the pandemic has therefore required establishments to upgrade their setups and offer swift, socially distant ordering and payment experiences for both pickup and dine-in services to lower contagion risks and make diners feel more comfortable. These considerations have also been key when it comes to payments experiences, as consumers want to use their preferred payment methods across all channels. Restaurants must therefore be payment-agnostic and support transactions that leverage consumers' preferred credit or debit cards, cards on file, payments made via QR codes and contactless wallets.

This Deep Dive examines that journey, detailing how restaurants have turned to technologies like self-serve kiosks, QR code-accessible digital menus and mobile order-ahead and payment apps to help meet contactless demands.

SOCIALLY DISTANT SERVICE

Restaurants have been deploying various technologies to offer quick, contactless ordering that can help meet the health and safety needs of consumers who place orders on-site, whether for takeaway or sit-down meals. Some venues have introduced self-serve kiosks where diners can order, often without needing to interact with wait staff. An October 2020 survey of 2,081 U.S. adults found that 44 percent of respondents would like to use kiosks at their favorite dining establishments during their next visits, while even more consumers wanted to use these machines at QSRs. Seventy-one percent of diners said they would rather use self-service kiosks at QSRs than engage with staff members during at least some visits. This may indicate that consumers are most desirous of automated experiences

at venues where they are already primed to expect minimal interaction with staff.

Many of the surveyed consumers were also eager to use their phones to browse menus, order and pay instead of engaging with wait-staff. Forty-five percent of respondents expressed interest in such mobile offerings, and these purchasing habits may prove to be long-lasting, with 40 percent of that segment saying they would like to keep using these methods even after the crisis ends. Restaurants must take special note of this trend as consumers become more discerning in regard to their chosen payment methods. Catering to diners who prefer to pay using cards with incremental fees as well as those who have turned to mobile wallets, for example, will be important for eateries.

VIRTUAL BROWSING AND PAYMENT

Restaurants have doubled down on virtual menus during the past year and have taken approaches such as posting QR codes that visitors can scan with their phones to pull up meal options. This move can enable customers to view menus before entering the locations so they can get in and out more quickly. Touch-free options like these may also have been at least partially inspired by fears that spread early last year over the possibility of the virus being transmitted via contact
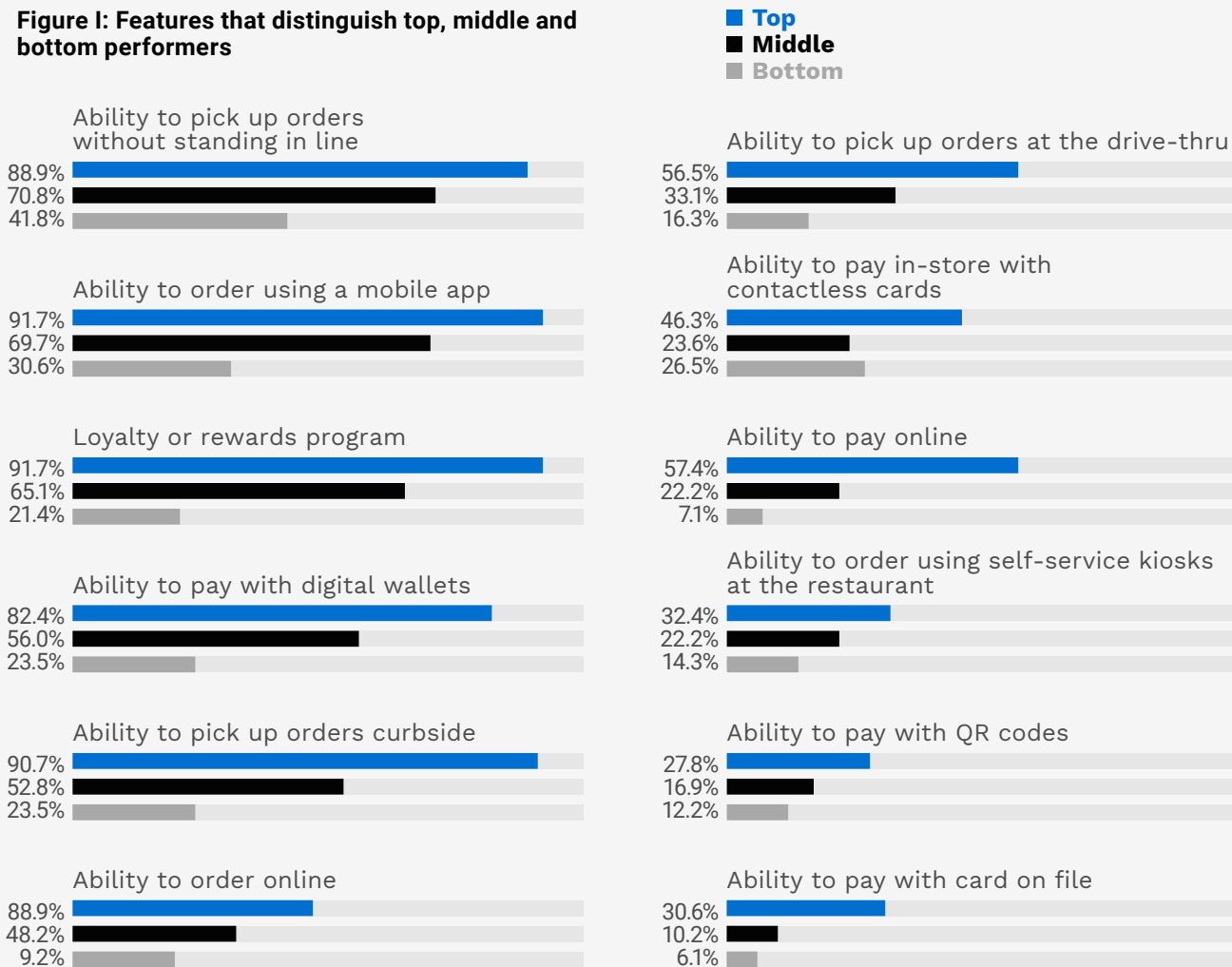
with shared physical objects. Many full-service eateries have since deployed alternatives to physical menus, with 54 percent of casual dining, 48 percent of family dining and 50 percent of fine dining establishments saying they had launched QR code menus, according to a survey of 6,000 restaurant owners and operators that was conducted in November 2020 and December 2020.

Venues are also sensitive to how consumers want to pay for these orders, and 40 percent of restaurant operators said that they had adopted contactless or mobile payments after March 2020. Customers appear responsive to these offerings, as a separate 2020 survey found that 43 percent of consumer respondents would like to use contactless payments at checkout. Other diners wanted to avoid going inside entirely, with 40 percent preferring to place mobile orders while remaining in their cars outside the eateries and 38 percent favoring curbside pickup options. Solutions like these can all help restaurants satisfy diners' cravings while minimizing the chances of viral exposure.

REMOTE ORDER AND DELIVERY

Many customers prefer to avoid tableside service during the pandemic, and pickup and delivery have seen striking growth as a result. Online ordering and delivery accounted for 39

Figure I: Features that distinguish top, middle and bottom performers

■ **Top**
■ **Middle**
■ **Bottom**

Ability to pick up orders without standing in line

88.9%
70.8%
41.8%

Ability to order using a mobile app

91.7%
69.7%
30.6%

Loyalty or rewards program

91.7%
65.1%
21.4%

Ability to pay with digital wallets

82.4%
56.0%
23.5%

Ability to pick up orders curbside

90.7%
52.8%
23.5%

Ability to order online

88.9%
48.2%
9.2%

Ability to pick up orders at the drive-thru

56.5%
33.1%
16.3%

Ability to pay in-store with contactless cards

46.3%
23.6%
26.5%

Ability to pay online

57.4%
22.2%
7.1%

Ability to order using self-service kiosks at the restaurant

32.4%
22.2%
14.3%

Ability to pay with QR codes

27.8%
16.9%
12.2%

Ability to pay with card on file

30.6%
10.2%
6.1%

percent of restaurant franchises' sales in 2020 and just 20 percent in 2019. Franchisees have taken note, and 69 percent planned to invest in mobile ordering in 2021 — a far cry from the 25 percent that had intended to do the same for 2020, reflecting just how significantly the pandemic has changed industry outlooks.

A December 2020 PYMNTS survey of 490 restaurants also found that while 60 percent had taken revenue hits during the pandemic, digital tools could help soften the blow or even increase revenue. Ninety-two percent of restaurants deemed "top performers" gave customers mobile order-ahead options, for

example. Similarly, 56 percent of eateries where customers began using mobile order-ahead offerings more often said their revenues grew during the pandemic. Top-performing restaurants are also ahead of the curve in offering more opportunities for consumers to pay using their preferred methods. More than 30 percent of these eateries enable consumers to pay using cards on file, for example, whereas just 10 percent and 6 percent of middle- and bottom-performing restaurants say the same, respectively.

Offerings enabling digital ordering for pickup or delivery are especially likely to appeal to younger generations. A December 2020 survey of 1,000 adults found that 90 percent of Generation Z and 85 percent of millennial consumers had ordered food delivery witvhin the past six months, as did just 58 percent of baby boomers. These younger diners were also particularly likely to use third-party delivery services to get their meals, with 63 percent of Gen Z and 60 percent of millennial consumers using such options during the past six months, along with only 19 percent of baby boomers.

Health concerns have made serving customers challenging, leading many restaurants to turn to ordering and payment technologies to help them meet demands for both safety and convenience to deliver rapid, compelling services. Diners who become accustomed to the speed and seamlessness of ordering apps and other tools are likely to want to keep using them well after the pandemic has ended, making it all the more important for restaurants to develop strong digital strategies now.

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