



ORDER TO EAT TRACKER®

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45 percent of Americans prefer viewing menus, ordering and paying via mobile rather than interacting with waitstaff

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Acknowledgment

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WHAT'S INSIDE



The anticipation of an industrywide rebound continues to grow in the restaurant space thanks to a combination of stimulus funding, expanding vaccine availability and a steady easing of indoor dining restrictions. One recent [report](#) even found that restaurants and bars across the United States hired more than 286,000 workers in February to accommodate an influx of customers ready to move past the strict restrictions they have faced since the pandemic began.

Patrons' expectations and ordering habits have changed significantly since the health crisis started, however, and many have grown to appreciate the ease and convenience digital tools offer as they now place the bulk of their orders online or via mobile. Restaurants' operations have [changed](#) considerably, too: 90 percent now provide takeout and 82 percent offer delivery.

It has also become apparent that even more digital innovation is needed in the quick-service restaurant (QSR) sector as customers ditch their reliance on cash and seek out new, contactless ways to pay. Sixty-one percent of consumers now [prefer](#) transacting with

merchants that accept contactless payments, and restaurants are working fast to offer such experiences and retain their business. One [study](#) revealed that 68 percent of restaurant operators believe they will spend at least "somewhat" more on technology within the next several years, whether that means providing revamped customer experiences or new digital technologies.

AROUND THE ORDER TO EAT SPACE

The implementation of contactless, mobile-first tools is becoming more of a necessity rather than a game-changer, and a recent look at the growth experienced by several major QSRs highlights why. Many well-known chains, including Chipotle, Domino's, KFC and Pizza Hut, [saw](#) significant growth in digital sales last year despite pandemic-related hardships. Examining how these companies have leveraged digital innovations, such as QR code-based menus, voice-order features and loyalty programs, during the pandemic could guide other QSRs as they ponder investing in new technologies.

Payments innovations are also a critical consideration for restaurants as they take more of their processes digital, and some players in the space are beginning to upgrade their systems to accommodate this shift. Fast food franchise Subway recently moved to [standardize](#) its payments operations worldwide with a new solution that leverages the ISO 20022 messaging standard's "nexo protocol." The move allows it to implement new payment solutions and architecture at scale instead of painstakingly incorporating new systems one at a time, enabling all locations to accept contactless payment options, such as Google Pay and Apple Pay.

Not all of QSRs' planned innovations revolve around consumer-facing technologies or systems. Recent [studies](#) show that 91 percent of restaurants have invested in or intend to invest in technologies to automate their kitchens, meaning many eateries realize that rolling out digital innovations for consumers will require them to put back-office systems that can support their goals in place.

For more on these stories and other headlines from the order to eat space, read the Tracker's News and Trends section (p. 11).



ALOHA POKE CO. ON SAYING GOODBYE TO CASH IN QSRs

Food delivery service and contactless payment uptake has surged during the pandemic as consumers turn to safe and convenient methods of enjoying their favorite meals at home. This has led to a significant decrease in cash use in favor of tap-and-go card and online payments, according to Chris Birkinshaw, CEO of poke bowl chain [Aloha Poke Co.](#) In this month's Feature Story (p. 8), Birkinshaw spoke with PYMNTS on the changing payment preferences he has observed in the QSR sector as well as its upcoming foray into the branded mobile app field.

DEEP DIVE: WHY WINNING TODAY'S CONSUMERS REQUIRES RESTAURANTS TO INVEST IN CONTACTLESS DIGITAL PAYMENT TOOLS

The pandemic continues to upend consumers' long-standing payment habits and cash is no longer a consideration for many when it comes time to pay for their meals. Eighty-two percent of consumers worldwide now [view](#) contactless payments as the cleanest way to pay, making investments in these transactions – and the operational structure necessary to enable them – essential for restaurants to satisfy customers. This month's Deep Dive (p. 15) explores how restaurants are working to accept more contactless options as well as utilizing technologies to boost loyalty and stand out in the increasingly crowded space.

EXECUTIVE INSIGHT

What opportunities exist for restaurants to use loyalty programs to drive spending across digital channels as more consumers give up cash during the pandemic?

"The pandemic has forever changed how people interact with ... restaurants. Consumers today are entirely comfortable in a digital-first environment and their ordering practices have already resulted in a huge shift to non-cash payments. But even as they're returning to in-person dining – driven by the vaccine, warmer weather and a loosening of restrictions – the digital ordering and takeout component remains strong. In fact, we're seeing both off-premises and on-premises orders rising at the same time. This digital shift means that people trust their phones more, even for payments, and that translates into a move away from cash. For QSRs we're seeing a 30 percent to 50 percent reduction in cash usage, even for those ordering in store.

For loyalty, cash has always been an issue because it means the customer requires two transactions to engage, one with the payment and another with a loyalty credential. Moving to a digital environment provides brands the opportunity to combine payment and loyalty in a way that benefits everyone. Consumers can gain and use rewards right on their phones in a single transaction while brands gain more information and ways to engage the customer. Our customers [who receive] loyalty [rewards] through a single transaction see greater uptake and greater usage overall."

LEE BARNES
Head of data insights
[Paytronix](#)

56%

Portion of restaurants with mobile order-ahead features that have experienced increased revenues since the pandemic began

50%

Share of restaurant customers who prioritize the ability to pay online

23%

Portion of restaurants that say their customers are engaging with their online purchasing channels and digital options more now than ever

45%

Share of sit-down restaurant consumers who would be willing to pay more to skip pickup lines

44%


Share of consumers who say they would spend more if they could pay for their food orders online

FIVE FAST FACTS

ECOSYSTEM



ACQUIRE CUSTOMERS



ORDER



EAT



WEB APP STORE

PAYMENT

REWARD

REDEEM


IN RESERVATION

OUT DELIVERY

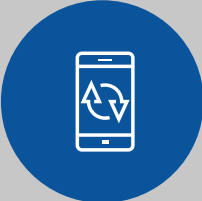
BUILDING CUSTOMER PROFILE




IDENTIFY PREFERENCES



TARGET OFFERS



ANTICIPATE REORDER



PROMPT

One-to-one offers via email • SMS • In-app messages • Push notifications • Geofencing

FEATURE STORY



Aloha Poke Co. On The Pandemic-Driven Cashless Trend

Poke bowl QSR chain [Aloha Poke Co.](#) was an all-cash operation when it launched more than five years ago in a 300-square-foot indoor stall at the Chicago French Market in the Ogilvie Transportation Center. The chain, which offers bowls of sushi-grade fish and Hawaiian-inspired ingredients, is now nearly completely cashless, with additional locations in Florida, Minnesota, Wisconsin and Washington, D.C. Aloha Poke plans to open a location in Texas as well.

Just 9 percent of Aloha Poke's order transactions were made using cash before the pandemic began. The percentage of customers who use cash today has dropped even further to the low single digits, according to Chris Birkinshaw, Aloha Poke's CEO.

"We are not cashless across the board, but it made total sense [to] not have to worry about having a safe in the store or having cash on-hand. ... Going cashless was absolutely a no brainer," Birkinshaw told PYMNTS in a recent interview. "But some places, like in Wisconsin, for example, our customers really want to use cash."

Tourists who visit Aloha Poke locations – especially international tourists – have tended to use cash, he said. This habit changed during the pandemic, when tourists and regular customers shifted to using credit cards in an effort to go touchless and decrease the probability of brushing staffers' hands.

"The shift to cashless occurred almost overnight when the pandemic struck," he said. "There were fears about transmitting the virus and that was combined

with the coin shortage. ... It still baffles me when somebody uses cash."

Aloha Poke locations still accept cash, but such transactions are minimal, Birkinshaw said. Customers are trending toward tap-and-go credit card or online payments, he explained – and not just for this QSR but across the entire sector.

MOBILE ORDERING CHALLENGES

When it comes to ordering favorite menu items, customers can order on-location, on the company's website or through a variety of third-party delivery services, such as DoorDash and Uber Eats, Birkinshaw said. One way Aloha Poke customers cannot order just yet is via a branded mobile app, though the chain is currently developing one that will debut this summer. Birkinshaw expects entering this competitive space could come with its fair share of challenges, however.

"It's nice to have, but it's kind of a crowded field with Starbucks, Domino's [and] Chick-fil-A as the best-in-class apps, and then it kind of trails off pretty fast," he said.

A mobile app is a great way to reach your most engaged customers, but smartphone screen space is limited, he said, and many consumers do not want to install too many restaurant apps.

"Maybe 20 percent of your most engaged customers will actually download an app and frequently use it, especially if that download comes with a free meal or a free item or a 50 percent off coupon," Birkinshaw said. "But evidence suggests a customer will use it once and perhaps not again."

Digital ordering and payments are the future, he said, whether referring to online ordering or ordering through apps or QR codes. Takeout comprised about

50 percent of Aloha Poke's orders prior to the pandemic, about the same as it is now.

"For me, I can either call a restaurant or use its online ordering platform ... or use an app for some function, make an order, get in the car, drive to pick it up and drive home and save \$30 and control the experience," he said.

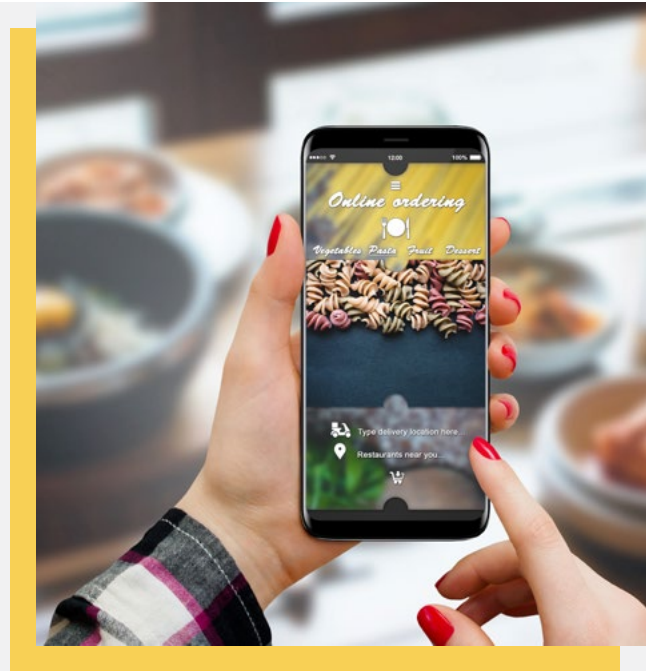
Food delivery services use has grown significantly since the start of the pandemic as consumers have turned to eating at home rather than risking exposure in restaurants. For the fourth consecutive year, a third-party delivery app topped the list of the most-downloaded food and beverage apps in the U.S.

in 2020. Fast food apps, including McDonald's and Chick-fil-A, also gained ground last year while grocery delivery app Instacart appeared on the list for the first time. These movements indicate just how much more heavily consumers are relying on apps to order food to their homes.

One thing is clear: More digital innovation is needed in the QSR sector as customers decrease their reliance on cash and seek out new, contactless ways to pay. Consumers continue to prefer to do business with companies that offer contactless payments, and restaurants should be sure to provide the experiences they crave.



NEWS & TRENDS



Digital tools gain ground

US CONSUMERS' DIGITAL PAYMENT, ORDERING HABITS EXPECTED TO STICK AROUND FOR LONG HAUL

The pandemic has upended consumers' long-standing payment habits in a spectacular fashion, with many shifting to digital or contactless methods to avoid handling hard currency and potentially coming into contact with the virus. Research shows that these habits are likely to stick around for the long term, even as vaccines become more widely distributed and consumers begin returning to brick-and-mortar businesses. Cleanliness and sanitation remain top considerations for restaurant patrons, with recent [data](#) revealing that 61 percent of consumers prefer doing business with merchants that offer contactless payment options.

This newfound digital appreciation is not just restricted to one facet of the customer experience, either. Forty-five percent of Americans reported in November

that they prefer to view menus, order and pay via smartphones rather than interacting with waitstaff during the health crisis, and 40 percent will maintain these shifts once the pandemic is over. Consumers' growing digital demands have also boosted the use of digital wallets, like Apple Pay and Google Pay, and touchless payments in the U.S. are expected to grow from \$2 trillion in 2020 to \$6 trillion in 2024.

ADOPTING TECHNOLOGY HELPS SOME RESTAURANTS GROW DESPITE ECONOMIC TUMULT

Pandemic-driven closures and dining restrictions have also prompted restaurants to tap new tools, such as virtual menus, mobile ordering solutions and contactless payments, to push the boundaries of their existing restaurant models. This also means that QSRs that had already deployed such tools were at a major advantage as the pandemic rapidly changed the restaurant landscape. Fast casual chain Chipotle [leveraged](#) its digital ordering capabilities to see 216

percent year-over-year growth in Q2 2020, for example, and KFC, Pizza Hut and Taco Bell also reported all-time highs last year, largely due to their digital strategies.

The latest findings reveal that the restaurant industry is at a critical inflection point. Consumers are expecting more digital technologies as part of their ordering and payment capabilities, and QSRs are rolling out tools like QR codes, virtual online chatbots, voice-ordering kiosks and digitized customer loyalty programs to meet these needs. The innovation and adoption of technology is expected to not only help businesses recover from the strain the pandemic has heaped on the restaurant industry but also pave the way for new customer experiences in the years to come.

91 PERCENT OF RESTAURANTS INTEND TO INVEST MORE IN TECHNOLOGY THIS YEAR

Finding ways to marry innovation, technology and safety has been a key goal for restaurants throughout the health crisis, and such investments will likely remain a top priority in the space for the foreseeable future. One [study](#) found that 91 percent of restaurants have made or intend to make investments in automated kitchen technologies in 2021, for example. The study also found that almost half of all restaurants plan to provide digital menu access using web addresses or QR codes and 42 percent intend to leverage loyalty programs to satisfy their customers. Many of these changes reflect the significant shifts that eateries have undertaken to safely serve customers during the pandemic, leading to long-term innovation plans geared toward reaching consumers across various channels.

Spending and ordering trends

STUDY FINDS 24 PERCENT OF US CONSUMERS AIM TO SPEND MORE DINING OUT WHEN VACCINES ARE WIDELY AVAILABLE

The dine-in restaurant industry has shown renewed vitality as vaccines become more accessible and consumers begin spending more — particularly after receiving the latest stimulus payments. Many eateries are also making tweaks to their in-store operations and adding staff in anticipation of an industry turnaround, with U.S. restaurants and bars [reporting](#) hiring 286,000 employees in February. Another study found that 24 percent of Americans intend to spend more funds dining out once vaccines have been widely distributed.

The CEOs of The Cheesecake Factory, Domino's, McDonald's and other major restaurant brands have said that the findings signal a robust uptick in consumer spending for the months ahead, but others urged caution. Many health experts have expressed reservations about the safety of dining in, which could temper consumers' enthusiasm for returning to on-site service.

CONSUMERS ARE SPENDING 31 PERCENT MORE TIME WEIGHING THEIR OPTIONS BEFORE ORDERING

QSRs' penchant for offering robust digital ordering capabilities and payment methods has helped them weather many of the pandemic's logistical and financial challenges — especially as new and unpredictable

consumer trends emerge. This does not mean that they are not encountering obstacles, however, with Canadian QSRs [reporting](#) that fallout related to the health crisis has slashed their business by more than one-third. Dining out also remains taboo for many consumers, with foot traffic at casual dining and fast food restaurants slipping by 67 percent and 45 percent, respectively. Research suggests that consumers are branching out and trying new restaurants amid the proliferation of delivery and pickup ordering options, however, prompting many to take longer when deliberating their menu choices. Recent [data](#) shows that

consumers are taking up to 31 percent more time per ordering session to choose their items.

QSRs are working to keep up with these shifts by investing in technology that can enhance customers' experiences, such as multichannel ordering solutions and apps that gamify the ordering experience. Digital loyalty programs have also come to the fore, with PYMNTS' [Delivering On Restaurant Rewards](#) brief showing that customers who used loyalty programs spent more than double on takeout in 2020 compared to those who did not.



RESTAURANTS FOCUSING ON UNIQUE CUSTOMER EXPERIENCES IN ADDITION TO DIGITAL FEATURES

The Great Recession gave rise to the food truck boom and the rapid expansion of casual fine-dining experiences, and there is reason to believe that the pandemic will prompt similarly long-lasting changes in the restaurant space. Many of these shifts have entailed catering to customers' new digital ordering and payment preferences, with 90 percent of U.S. restaurants now offering takeout and 82 percent providing delivery.

Getting these digital experiences right is crucial to QSRs' success, but restaurants are also looking to innovate further as digital becomes par for the course. Some are adding locally sourced ingredients and other unique products to their offerings, and many are emphasizing cleanliness and safety with amenities such as hand sanitizer and wine glass toppers. Such features are poised to become crucial to QSRs looking to stand out in an increasingly crowded space.

Simplifying payments experiences

SUBWAY STANDARDIZES PAYMENTS OPERATIONS WORLDWIDE TO ENABLE CONTACTLESS OPTIONS

Restaurants are also overhauling their payment systems with digital functionality in mind. Fast food chain Subway recently moved to standardize its more than 42,500 global restaurants' payment operations, for example. It updated its framework based on the ISO 20022 messaging standard's "nexo protocol," which

enables it to implement payment architecture and add solutions at scale without incorporating new systems piecemeal. Subway's new transaction processor and contactless eCommerce payment solution now allows consumers to utilize contactless payment options, such as Google Pay and Apple Pay. The move marks the culmination of three years of planning and implementation, but Benoit Lamoureux, Subway's payment product owner, expects the solution to pay for itself in just one year.

SONIC LAUNCHES APP CAPABILITY ALLOWING CASHLESS CARHOP TIPS

Consumers' growing demands for cashless restaurant experiences has some chains working to extend their digital payment capabilities. QSR chain Sonic recently announced that it would fulfill a frequent customer request that would enable easier tipping. Roughly 1,000 of the national food chain's 3,500 locations now enable patrons to tip their carhops via the Sonic mobile app. The move builds on the QSR's other recent digital investments, including a feature that allows guests to connect to its app via Amazon's Alexa and a pilot tapping Google's rich communication messaging capabilities that resulted in a fivefold increase in app downloads compared to its previous mobile messaging platform. These efforts appear to be paying off, too, with recent data revealing that Sonic has been a top QSR brand during the pandemic among customers in 14 states.

DEEP DIVE



How The Pandemic Has Driven Reduced Cash Use In The QSR Space

The pandemic has changed consumers' lives in a number of ways, but perhaps one of the most obvious is an increased sensitivity toward and awareness of cleanliness. There is little scientific evidence to support that the COVID-19 virus can live on the surface of and be transferred by cash, but many agree cash is fundamentally dirty. Paper currency collects germs as it **travels** from hand to hand more than two miles every day. This fear of putting employees and consumers at risk was too great for restaurant operators to ignore.

U.S. restaurants took to social media almost immediately after the World Health Organization declared the pandemic on March 11, 2020, asking customers to avoid using cash. Seattle, Washington-based burger chain Dick's Drive-In put up signs **asking** patrons to pay with debit or credit cards rather than cash out of an abundance of caution. Other establishments were more straightforward: California-based Mexican

restaurant Zocalo **requested** that consumers only use touchless payments, reducing the number of touch-points between customers and employees. Zocalo patrons could only pay for to-go orders using a credit or debit card online or by using payment options on their mobile phones. This all followed a bill that a California state senator introduced in February 2020 requiring businesses to accept cash payments. Not doing so shuts out those belonging to lower income groups and those who may not have access to digital banking services.

Despite governing bodies requiring that cash still be accepted, restaurants made continued efforts to encourage use of a variety of contactless payment methods. The following Deep Dive examines how the pandemic has reduced cash payments in the QSR space as eateries innovate their contactless offerings to meet consumers' changing needs.

LOOKING BEYOND CARD PAYMENTS FOR CONTACTLESS OPTIONS

Eight percent of American sellers were cashless at the start of the pandemic, but that figure **surged** to 31 percent by April 2020, according to one report. Recent **data** shows consumers around the world prefer contactless payments, with 82 percent now viewing contactless as a more sanitary way to pay and 75 percent saying they plan to continue using contactless payments even after the pandemic has subsided. Restaurants serving everything from fast food to fine cuisine have had to rethink their operations to accommodate this cashless shift and keep their wallet share in an increasingly competitive sector.

Beyond increased dependence on credit and debit cards, consumers are also becoming more comfortable paying with virtual wallets, such as Apple Pay and Google Pay. Because these virtual wallets leverage near-field communication, consumers can easily complete payments with their phones, watches and other smart devices, making it safe and easy to transact during the pandemic. The rise in demand for contactless technologies is unavoidable as 82 percent of customers said that contactless payments would help them **feel** safer when dining in. Eighty-one percent also said contactless ordering options would make them feel safer.

During Apple's Q4 earnings call in October 2020, CEO Tim Cook said "contactless payment has taken on a different level of adoption. And that I think we'll never go back." More than 27 percent of U.S. consumers

have not paid with cash since the start of the pandemic, indicating just how significantly the crisis is changing consumer shopping behaviors.

WHY CONTINUED INNOVATION IS KEY

Along with updating accepted payment methods, restaurants across the U.S. began beefing up their mobile app capabilities, implementing tableside tablets, QR codes and other contactless systems that promote operational efficiency and eliminate touch points for customers and employees. Burgers and fries chain Five Guys **deployed** a text-to-order-based system that prompts customers to text the keyword MENU to a short code number to receive a list of menu options and reply with an order, for example. Five Guys also allows users to save their favorite orders for faster service in the future. The ability to add specific details to orders and avoid elongated web experiences makes text-to-order a useful conversion tool for the company.

These efforts are worth the investment, too: Nearly 45 percent of American consumers have **preferred** to view menus, order and pay through their mobile devices during the pandemic. The ability to pay and order online is among the top features that would encourage customers to spend more on their food orders at nearly 42 percent and 46 percent, respectively.

There has been a rise in technology investments among restaurant operators looking to reimagine the entire customer journey as convenient, contactless restaurant experiences grow in popularity. One **survey**

TABLE 1:

Which features would encourage restaurant customers to spend more on food orders

Share who would be inclined to spend more if offered select features, by restaurant type

	CUSTOMERS		
	All restaurant customers	Independent QSRs	Independent table-service restaurant
• Online payment	41.5%	44.1%	42.3%
• Online ordering	40.0%	45.9%	44.2%
• Loyalty and rewards program	38.9%	38.7%	44.8%
• Fast lane in-store pickup	38.6%	45.3%	45.5%
• Drive-thru pickup	37.1%	38.4%	39.1%
• Curbside pickup	34.9%	37.3%	37.7%
• Mobile app ordering	31.2%	34.2%	33.9%
• Order from website on mobile	25.8%	28.1%	29.5%
• Pay with contactless card in store	24.4%	26.1%	27.3%
• Pay with card on file	24.0%	30.0%	28.2%

Source: PYMNTS | Paytronix Delivering On Restaurant Rewards

found that 68 percent of restaurant operators believe their technology spend will either “somewhat” or “significantly” increase in the coming years, for example.

Restaurants ultimately have to determine which technologies are best-suited for their customers to support social distancing and allow them to feel safe. Adopting

more features that help meet consumers where they are in terms of their desires for convenience and safety will continue to shape the restaurant industry in 2021 and beyond.

ABOUT

PYMNTS.com

PYMNTS.com is where the best minds and the best content meet on the web to learn about “What’s Next” in payments and commerce. Our interactive platform is reinventing the way companies in payments share relevant information about the initiatives that make news and shape the future of this dynamic sector. Our data and analytics team includes economists, data scientists and industry analysts who work with companies to measure and quantify the innovations at the cutting edge of this new world.

PAYTRONIX

Paytronix provides software-as-a-service (SaaS) customer experience management (CXM) services for restaurants. Its portfolio includes loyalty, gift and email solutions for fast-casual, fast food and quick service restaurants. Once implemented, these can be used to help establishments elevate their brand profiles. Its offerings can also be used to generate data insights to help restaurants pinpoint opportunities to improve their operations and customer engagements. The company’s platform can integrate with many widely used restaurant POS systems. For more information, visit <https://www.paytronix.com>.

We are interested in your feedback on this report. If you have questions, comments or would like to subscribe to this report, please email us at OrderToEatTracker@pymnts.com.

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