

AlixPartners

Project Nemo

Improving accessibility in payments

A £70bn business
opportunity

Introduction

There have been huge advances in technologies to automate in-person payments and checkout experiences in recent years – think contactless, self-checkout, multi-function touchscreens, mobile wallets, and pay-by-app for parking.

But the advances that make life easier for many often do little to help disabled people, and in some cases can make life harder.

The business cases for these advances seem clear in speeding up checkouts, reducing queues, and reducing the number of staff in stores to assist customers. However, we wanted to understand the commercial opportunity for merchants and their payment providers in investing in solutions that help disabled people make easier payments at retail and hospitality outlets.

Around 25% of people in the U.K. have some kind of disability that impacts their day-to-day life, and approximately six million households in the U.K. have at least one person with a disability¹. Making payments more accessible to disabled people ought, therefore, to make good business sense.

To find out, AlixPartners worked with Project Nemo, the fintech disability inclusion campaign, to survey 350 disabled people and carers. We also ran an in-depth focus group to understand why payments can be difficult for disabled people, what strategies they use to cope, what they do when they can't complete a payment, and how businesses and payment providers can do more to win and retain this group's custom.

We identified a revenue opportunity of around £70bn-a-year in high street retail and hospitality – primarily from attracting and retaining the custom of disabled people and their families.

70% of the people we surveyed said they actively avoided shopping at locations where they knew they would have a problem completing a payment. In addition, around two-thirds of people said in the previous month they had actively chosen a location because they knew it had accessible payment terminals.

This is also a community that shares information; almost 60% of people had told their disabled friends about a positive experience with accessible payments, and 60% also said they have been influenced to visit a specific location after hearing about a friend's positive experience.

We estimate the impact of these positive referrals and experiences at £32bn annually across the U.K.

However, there is also an opportunity – potentially worth £38bn a year – from salvaging negative experiences, as disabled people often are forced to leave a location without making the purchase they wanted to.

£32bn

The estimated annual value of positive referrals from disabled customers about their accessible payments experiences

£38bn

The estimated value of salvaging negative experiences where disabled people are forced to abort their desired purchase journey

1. U.K. Parliament disability statistics – October 2024 ([U.K. disability statistics: Prevalence and life experiences – House of Commons Library](#))



Breaking down the barriers to completing a payment

Key areas of opportunity

“I feel totally disempowered from making payments.”

Payment terminals are a crucial part of the shopping experience, but they can present significant challenges for disabled customers. Based on extensive feedback from this customer group, including analysis of hundreds of free-text responses within our survey, we found three main areas where merchants and their payment providers could improve the payment experience:

01

A more accessible environment around the checkout and payment terminal

02

Improvements to payment terminals themselves

03

More – and better – staff assistance



01

A more accessible environment around the checkout and payment terminal

Physical layout barriers are one of the most significant causes of frustration for disabled users. 57% of the responses referenced the need for terminals or card readers to be more physically accessible.

Many individuals, particularly wheelchair users, reported difficulty reaching terminals. One customer suggested: "Bring the terminal closer if possible or help my card get onto the terminal." Another said merchants could help by "making sure tills are wide enough for my wheelchair and lowering the card reader to me, as well as helping me pack or taking stuff to my car."

The physical environment around terminals often lacks sufficient space for manoeuvring, making it difficult for those using mobility aids. Customers wanted merchants to ensure paths to terminals are clear and easily navigable, card readers are within easy reach, and payments desks are accessible for wheelchair users.

"Have lower tills so I don't have to shout to be heard and can reach the items and card reader."

02

Improvements to payment terminals themselves

For many, payment terminals are not just physically inaccessible – they are also difficult to use. Customers with visual impairments cited issues with small, low-contrast text and poorly positioned screens.

“It’s really frustrating when the text on payment screens is too small for me to read,” commented one. High-contrast, larger screens, and clearer writing on screens were common requests.

Auditory challenges were also prevalent. Deaf or hard-of-hearing customers often missed audio prompts. Some customers also requested sign language support or text-based communication tools, such as telecommunication relay services.

“The queues are always tough for me as it takes me time to pay - there are always other customers waiting behind me.”

Another recurring concern voiced by disabled customers was feeling rushed or overwhelmed at payment terminals, for example because on-screen prompts move too quickly, or because of social pressures when there are queues forming.

Many disabled customers prefer to maintain their independence while making payments. They appreciate it when staff are available to help, but do not want to rely on them entirely, instead preferring to use payment terminals independently. One customer expressed: “I’d rather not have to rely on them (staff) at all – nobody else has to.”

Ensuring that payment terminals are easy to use allows disabled customers to complete transactions independently.



03

More – and better – staff assistance

The quality and availability of staff support has a significant impact on experiences for disabled customers. Feedback from our survey and focus group revealed that staff often lack awareness of the specific needs of disabled customers. One visually impaired customer shared: "I'll be standing right in front of the cashier, and they'll say, 'you can pay here'... but I can't see." Other customers complained of similar experiences.

Some indicated that feeling rushed during transactions is a significant issue, and that staff sometimes display signs of frustration or impatience with how long it takes them to complete a payment and leave the payment area. One customer said: "On staffed checkouts, it's about having patience and not immediately making a frustrated observation about someone as soon as they've moved away because they took too long, or making them feel like they shouldn't be out on their own if they can't do things quickly."

Another customer said staff should be prepared to allow extra time and maintain a calm and helpful tone throughout the transaction. Some customers went as far as to say that a lack of patience from some staff had made them feel unwelcome or burdensome. Some suggested that staff should be trained in sign language or use written instructions when needed.

Disabled customers struggled when payment amounts were not read out, steps were explained too quickly, or visual and written aids were not provided. For those with hearing impairments, the absence of lip-reading, sign language, or written instructions made transactions particularly challenging. Additionally, customers felt frustrated when staff made assumptions instead of asking how they could assist, leading to a sense of being misunderstood and unsupported.

A recurring theme was the importance of respecting the autonomy of disabled customers. While help is appreciated, it should be offered respectfully and only when needed. Some customers preferred to be left to complete their transaction independently, while others wanted staff to follow their lead rather than take over. Maintaining dignity and avoiding patronising behaviour is key.

Overall, a common belief among those we spoke to and surveyed was that one size does not fit all.

"I am a rock climber, but anything to do with payments is more stressful than rock-climbing - riskier as well."

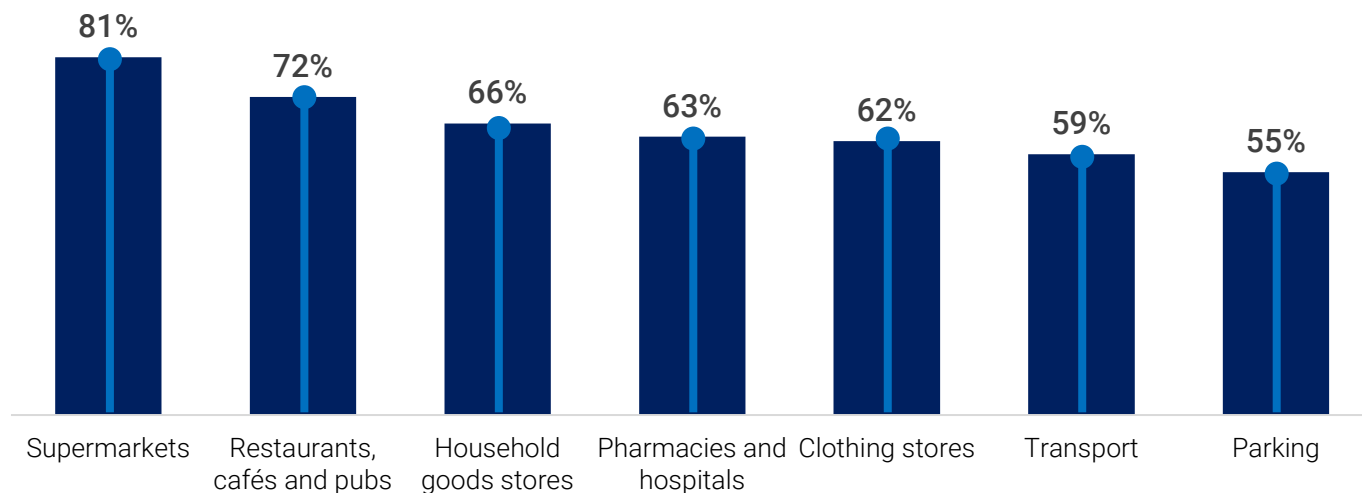
The challenges identified in our research can have significant emotional and practical impacts. Disabled customers face extended times to access and use payment terminals, which can greatly affect their experience. One disabled customer explained: "I try and avoid places with these [terminals], especially where shops have removed the majority of staffed tills. As a disabled person, I have to queue for far longer than an able-bodied person, and this is uncomfortable."

In particular, a number of respondents said the issues they encounter can affect their independence and leave them more reliant on others. "I have to go home and get one of my kids or my wife to look at my receipts to make sure of my payments," said one.

Another added: "I have to rely on other people to spend my own money." These experiences underscore the significant challenges faced by individuals when systems are not designed with accessibility in mind.

The business opportunity

In the previous 30 days, how many times did you (or the person you care for) choose to visit a location because you were aware that it had accessible payment terminals?



71%

of disabled people avoid a shop if they know they won't be able to make the purchase.

70%

of disabled people experience problems completing a transaction more than twice a month.

47%

of the time they leave the shop without making the purchase.

Whilst...

57%

of people have told their disabled friends about their positive experiences with accessible payment terminals.

60%

have visited a specific location because they have heard about a friend's positive experience.

As you can see above and opposite, data from our survey presents an extremely compelling business opportunity.

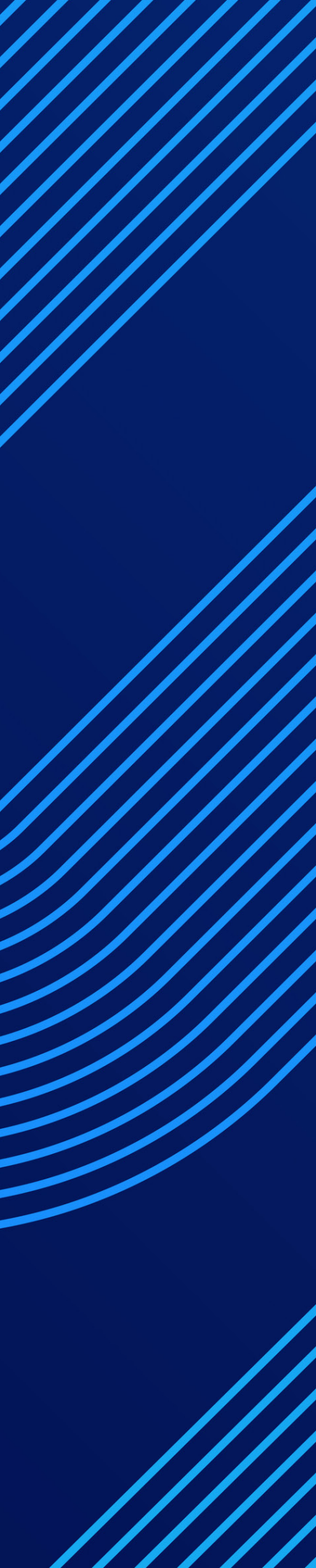
We also heard numerous stories from our focus group that reinforced the survey findings, whether it was customers using local, independent shops rather than big grocery stores because they knew someone would help them, or specifically going somewhere because the parking payment terminal had large, easy-to-read-and-use screens.

One focus group member said they now visit a neighbouring town 10-15 miles away because the parking payment machines are designed with accessibility in mind. They said: "It is my new place to go and park because I can pay easily and with my phone. It makes my life easier."

Another customer highlighted their preference for a specific shopping centre where staff cater to their needs. "The staff have their card machines ready and hold them up for you," they said. "It's about the customer service." Another participant echoed this sentiment, adding: "The staff tell you everything in their communication – the amount, how much I paid, the change."

So, what can retailers, pubs and cafés do to capture this opportunity? Expanding on the three problem areas identified from our research, these solutions emerged repeatedly:

- Improved physical accessibility around the payment terminal
- Improvements to the payment terminals
- More, better-trained staff



Improved physical accessibility around payment terminals

The checkout area is one of the most critical points of interaction between businesses and their customers. For disabled individuals, however, this space often presents physical barriers that can turn a routine transaction into a frustrating experience.

More than half (57%) of our survey respondents highlighted the need for card readers and payment terminals to be reachable, particularly from seated positions such as wheelchairs or mobility scooters. Many explained they often rely on staff to move terminals or assist with card placement simply because the equipment is not designed with accessibility in mind. To address this, businesses should consider the following improvements:

- Install height-adjustable or mobile payment terminals that can be repositioned as needed
- Ensure wide, unobstructed access around tills and self-checkouts to accommodate mobility aids
- Provide adequate space for turning circles, allowing wheelchair users to navigate comfortably

“Make sure tills are wide enough for my wheelchair and lower the card reader to me.”

These adjustments not only improve usability but also promote independence and reduce the need for staff intervention – creating a more inclusive and dignified checkout experience.

Improvements to the payment terminals

Our research identified that the barriers faced by disabled customers vary depending on the type of physical impairment they have. We received a wide range of suggestions as to how different barriers might be overcome.

Visual and auditory usability

To improve usability, businesses can introduce high-contrast, large-font displays and enable adjustable screen angles and brightness to suit different visual needs. Adding audio guidance, volume controls, and tactile buttons can also support customers with hearing or dexterity impairments. Additionally, providing quiet zones or hearing loops at designated tills can make the checkout experience more inclusive.

Inclusive payment technologies

Feedback from disabled customers highlights a range of features that would make payment terminals more accessible, intuitive, and empowering.

Voice-activated assistants and screen readers: One of the most frequently suggested improvements is the integration of voice-activated assistants and screen readers. These tools can guide users through the payment process with spoken instructions, helping those with visual impairments or cognitive challenges navigate each step with confidence.

Tactile interfaces: Our focus group expressed a strong preference for tactile interfaces. Replacing or supplementing touchscreens with physical buttons or braille indicators would make terminals more usable for individuals who find touch interfaces difficult or inaccessible. This tactile feedback can be especially valuable in noisy or visually complex environments.

Mobile card readers and smartphone-based payment options: By allowing customers to use their own devices – often already equipped with accessibility features they are familiar with or tailored to their needs – businesses can reduce reliance on fixed terminals and support greater independence. Several members of our focus group expressed a preference for using their smartphones to complete transactions, particularly when paired with accessibility features such as screen readers. Supporting self-scanning apps – already in use in some retail environments – can empower customers to manage their shopping experience from start to finish with minimal friction.

Biometric authentication: Features such as fingerprint or facial recognition were suggested to simplify the payment process for those with limited dexterity or memory impairments. These technologies can streamline transactions while maintaining security and privacy.

Multisensory feedback: Finally, customers called for multisensory feedback to confirm when a transaction is complete. This could include vibrations, audio cues, or visual signals – ensuring that users receive clear, accessible confirmation regardless of their sensory abilities.

Looking ahead

The concept of a retail model where payment is automated and seamless, holds significant promise. For many disabled customers, the ability to bypass traditional checkout altogether could eliminate some of the most persistent barriers they face. By investing in these technologies, businesses can create a more inclusive and future-ready retail experience.

More and better trained staff

“Staffed areas can leave you with a more positive experience and make the likelihood of a return higher.”

While technology plays a vital role in improving accessibility, the presence, training, and attitude of staff remain equally important.

In our survey, two-thirds of respondents said they preferred to use staffed payment terminals. Yet only 30% reported frequently being able to access the assistance they needed. This gap highlights a significant opportunity for businesses to improve the in-store experience through better staff support.

Train and position staff strategically

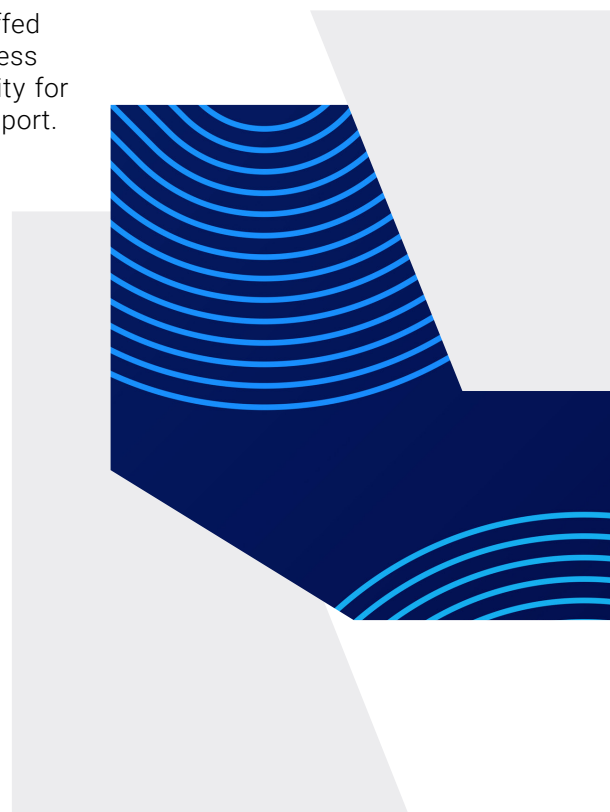
Staff presence and behaviour can significantly influence the checkout experience. In our research, disabled customers consistently emphasised the importance of staff who are empathetic, patient, and proactive. Recommendations include:

- Training staff in disability awareness and inclusive communication
- Positioning staff near self-checkouts and accessible tills
- Encouraging a culture of attentiveness, patience, and respect

Recognise and reward good practice

Positive experiences highlighted in our research often involved staff going above and beyond company policy. One participant noted: “If I have to go to my tube station, the staff sometimes help me. It's not officially their job.” Another said: “They go out of their way to help, and it's not something that they advertise; they do it from the goodness of their heart.”

These examples suggest that businesses could benefit from formalising and recognising such behaviour. One idea raised in the focus group was the introduction of “disability ambassadors” – staff members trained and empowered to support disabled customers. These roles could serve as a visible point of contact and a symbol of a business's commitment to inclusion.



Address staff confidence and capability


Our focus group facilitator from Disability Rights U.K. shared that many retail staff feel unsure or nervous about how best to support disabled customers. While some retailers are investing in training, there is room to go further.

Maintain independence, privacy, and dignity

Many disabled customers value the ability to complete transactions independently. Additionally, privacy and confidentiality during the payment process are essential.

Ultimately, how disabled customers feel during their shopping experience influences where they choose to shop. As one respondent put it: “Be attentive and willing to help; don’t make me feel like a nuisance for asking for assistance.” While some welcome assistance, others prefer to manage payments on their own – provided the tools are accessible and intuitive.

To support customer autonomy, businesses should ensure that payment terminals are fully usable without staff intervention. At the same time, discreet support should be available for those who need it. This might include staff offering help (without drawing attention) or being nearby and ready to assist if asked. By balancing independence with respectful support, businesses can create a checkout experience that is both empowering and inclusive.



“I’d rather not have to rely on them (staff) at all – nobody else has to.”

Differences according to retail category

There are some notable differences between the various categories of retail and hospitality.

In grocery, when a disabled person experiences problems paying, they are much more likely to ask someone else to help them (53%) but will still complete the purchase. This is perhaps unsurprising, as everyone needs to eat. So, the opportunity here is to make payments more accessible and become the destination of choice for disabled people and their families and carers. 81% of disabled people say they frequently choose a supermarket based on how accessible it will be to make the payment.

In more discretionary categories such as clothing, it is much less likely that a disabled person will ask someone else to help them (only 39% of respondents said this). 28% of customers said they would leave the store and make the purchase online, while a further 19% said they would just not buy anything at all. Here the opportunity is to foster customer loyalty by delivering great in-store experiences, including making purchases.

Cafés, pubs, and restaurants also benefit hugely from having accessible payments, with 72% of people saying they frequently choose where they go based on that reason, and 24% saying they did that at least once a week.

Final thoughts

Disabled people are used to finding workarounds to help them cope with everyday life, whether by getting help from partners, carers, friends; by only going to places they know they can make a payment; or by shopping online. It is notable that 15% of the time they still fail to complete the transaction they want to make in-store.

Clearly, a location that makes the payment easier is going to attract more business and given that this is a community that frequently shares information, the word-of-mouth impact is significant.

As we explained at the beginning of this report, 25% of the U.K. population is now living with a disability that impacts their day-to-day life, and this percentage is projected to increase. Spend and customer loyalty among this group will be directed disproportionately towards the businesses that actively cater for their needs.

For payments providers, this represents an opportunity to bring something new and interesting to their merchants. The battle for point-of-sale merchants amongst payment providers is intense and frequently focused entirely on price.

In e-commerce, payments solutions are often sold as an opportunity to increase conversion, reduce dropouts, and improve sales. We see accessibility in in-person payments as a direct analogy of this idea.

In e-commerce, the checkout page, the payment options and the logic behind them are all optimised to ensure no customer is lost in the process. For in-person payments, accessibility achieves the same objective by catering to all levels of ability and disability. E-commerce providers would be horrified by a 47% drop-out rate for customer segments in certain situations and would become laser-focused on addressing that underperformance.

We believe this gives in-person payments specialists an exciting new way to go to market to their merchants, with products that demonstrably improve their customers' revenue prospects and help them win a base of consumers they may have been overlooking.

In conclusion, the business opportunity to make payments more accessible for disabled people has a significant commercial advantage.

With an estimated

£70bn

annual revenue potential in high street retail and hospitality, the businesses that invest in accessible payment solutions stand to make substantial gains.

By addressing the physical, technological, and staff-related barriers identified in our research, merchants can attract and retain the custom of disabled people and their families. This not only improves customer satisfaction and loyalty but also encourages positive word-of-mouth referrals, further amplifying the financial benefits.

The population of disabled individuals will continue to grow, as the prevalence of disability increases with age, and people (customers) are living longer. Therefore, the imperative to create inclusive payment experiences will only become more critical. Embracing this opportunity now will position businesses at the forefront of a more accessible and profitable future.

Methodology

Project Nemo worked with AlixPartners throughout the research process to provide insights and connect us to key individuals already working in this space, as well as joining the focus group discussion and giving input on the conclusions as they were emerging from the research.

In partnership with Potloc, we surveyed 300 disabled people and 50 carers between 7 April and 25 April 2025 to gather data and insights on their ability to make payments at supermarkets, clothing stores, household goods stores, restaurants, cafés and pubs, pharmacies and hospitals, and transport and parking services.

We also conducted a focus group of 16 disabled people facilitated by Disability Rights U.K. in April 2025 to understand their personal experiences.

A model was developed, with thanks to Lukas Weber from AlixPartners, to compile and analyse the data from the survey. This model enabled us to systematically organise the survey responses and perform detailed analyses, providing valuable insights into the collected data.

We focused on physical disabilities – mobility, coordination, visual and hearing impairments – but many of the respondents were living with multiple disabilities, including cognitive and learning disabilities.

The Project Nemo logo is contained within a white rounded rectangle with a thin black border. The word "Project" is in a teal color and "Nemo" is in a purple color, both in a bold, sans-serif font.

About Project Nemo

Project Nemo is a disability inclusion campaign with a goal to set fintech as a sector leader in inclusion, deliver a lasting legacy of change. Project Nemo will kickstart conversations, convene allies and connect experts. The initiative's goal is to create a lasting legacy of continual progress towards a more inclusive fintech industry and services.

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ABOUT US

For more than forty years, AlixPartners has helped businesses around the world respond quickly and decisively to their most critical challenges—circumstances as diverse as urgent performance improvement, accelerated transformation, complex restructuring and risk mitigation.

These are the moments when everything is on the line—a sudden shift in the market, an unexpected performance decline, a time-sensitive deal, a fork-in-the-road decision. But it's not what we do that makes a difference, it's how we do it.

Tackling situations when time is of the essence is part of our DNA—so we adopt an action-oriented approach at all times. We work in small, highly qualified teams with specific industry and functional expertise, and we operate at pace, moving quickly from analysis to implementation. We stand shoulder to shoulder with our clients until the job is done and only measure our success in terms of the results we deliver.

Our approach enables us to help our clients confront and overcome truly future-defining challenges. We partner with you to make the right decisions and take the right actions. And we are right by your side. When it really matters.

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