



Improving Accessibility in Payments: A £70bn ESG Opportunity

Unlocking inclusive financial solutions for sustainable growth

20 October 2025

Identifying a £70bn annual business opportunity for UK retail and hospitality by making PoS payments more accessible

Establishing and highlighting the opportunity

- **AlixPartners** is a global firm that helps businesses tackle critical challenges through rapid performance improvement, transformation, restructuring, and risk mitigation.
- For this initiative, we partnered with organisations combining **research**, **human** experiences, and **industry** insight to ground our findings in **real-world needs**:
 - **Project Nemo**: A disability inclusion campaign positioning fintech as a leader in accessibility.
 - **Disability Rights UK**: A national advocate for disabled people, ensuring the research reflected authentic voices and everyday challenges.
 - **Potloc**: A consumer research firm that conducted targeted surveys to generate actionable insights.

What we did

- Surveyed **300 disabled people** and **50 carers** across the UK about their payment experiences in everyday settings e.g., shops, restaurants, healthcare, and transport.
- Held an in-depth **focus group** with 16 disabled participants, facilitated by Disability Rights UK, to gather personal stories and practical insights on in-person payment barriers and strategies they use.
- Built a **data model** to systematically analyse survey responses, identify accessibility challenges, quantify commercial opportunities, and propose practical solutions for inclusive PoS design.

Our Phase 1 Partners



Project Nemo

POTLOC

Improving accessibility in PoS payments benefits both customers and businesses. We are now engaging with organisations on how this aligns with strategy, initiatives, challenges, and impact measurement.



Inclusive Payments: A strategic lever for ESG goals, customer loyalty and commercial value



- 1 **Shop Avoidance:** 71% of disabled people avoid a shop if they know they won't be able to make the purchase
- 2 **Frequent Frustration:** 70% of disabled people experience problems completing a transaction more than twice a month
- 3 **Lost Sales:** 47% of the time, they leave the shop without making the purchase
- 4 **Word of Mouth Wins:** 57% of people have told their disabled friends about their positive experiences with accessible payment terminals
- 5 **Destination Driven:** 60% have visited a specific location because they have heard about a friend's positive experience

From Barriers to Bridges: Enabling inclusive PoS payments with targeted solutions

- 1 Improved physical accessibility around the payment terminal:** Over half of disabled customers face barriers at checkout, underscoring the need for accessible layouts and terminals that support independent transactions
- 2 Improvements to the payment terminals:** Disabled customers recommend inclusive technologies - such as voice guidance, tactile interfaces, mobile readers, and multisensory feedback - to make payments more intuitive and empowering
- 3 More, better-trained staff:** Technology alone isn't enough; well-trained, empathetic staff are essential to delivering inclusive and supportive payment experiences.



Shaping the Phase 2 Whitepaper: From Experience to Impact

Building on our whitepaper exploring disabled individuals' experiences with PoS payment accessibility, we're now focusing on the role of banks and payment providers in shaping more inclusive payment journeys.

We're keen to understand:

- **Strategic Alignment:** How does payment accessibility fit within your broader innovation and sustainability strategy?
- **Challenges & Opportunities:** What are the key barriers or opportunities in creating inclusive payment experiences?
- **Initiatives:** Are there current or planned efforts around accessible PoS systems, assistive tech, or inclusive customer journeys?
- **Impact Measurement:** How do you assess the impact of accessibility improvements e.g., on customer loyalty, transaction success, or brand reputation?

Would you be interested in collaborating on research, pilots, or case studies to highlight best practice in accessible payments? What would make such a partnership most valuable for you and your team?



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