



Insight by Zonal, Powered by NIQ

People vs Tech in 2026

Exclusive Zonal and NIQ insights
into how consumers are redefining
the balance between human
interaction and digital touchpoints

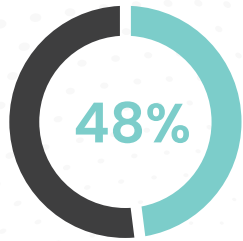
Zonal **NIQ**

GO Technology Report, [March 2026](#)

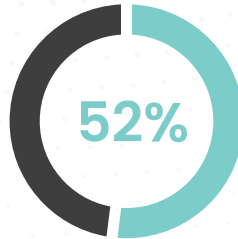


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People vs Tech in 2026: Key numbers



Of consumers think **human interactions** are the most critical factor in hospitality experiences—**19** percentage points more than in 2023

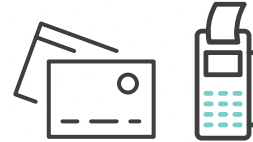
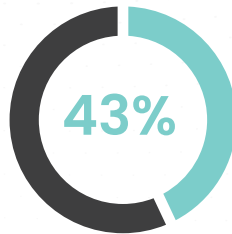


Think technology has a **part to play in the best experiences in hospitality**

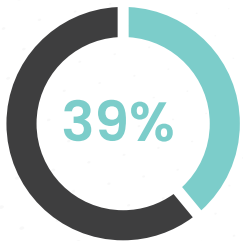
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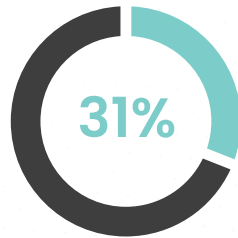
Extra monthly spend on eating and drinking out from people who think tech helps deliver the best experience



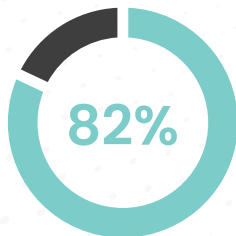
Are **paying by cash less frequently** than they were three years ago



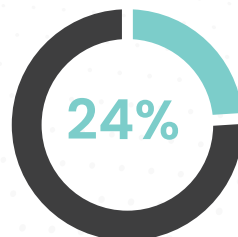
Are **paying by card more often** than they were three years ago



Are **paying by mobile more often** than they were three years ago



Would tip when paying a bill at the table, while **63%** would do so via an app



Would like venues to accept more walk-ins



Tech convenience vs the human touch

Combining technology with face-to-face service is one of hospitality's most important balancing acts. Over time, digital solutions have become integral to eating and drinking out, but the latest GO Technology research also provides reminders of the lasting value of personal connections.

Nearly half (**48%**) of consumers think human interactions are the most critical factor in their hospitality experiences—**19** percentage points more than in a similar survey from Zonal and NIQ in 2023. This growth may partly reflect staffing changes that many operators have had to make following the immense pressure on their labour costs in recent years, which has reminded some guests of the importance of human engagement when they eat and drink out.

The sentiment was also reflected in last year's **GO Technology research into the social value of hospitality**, which found that being remembered by staff was the top factor that made a venue special. Consumers also highlighted the importance of adequate staffing levels and training in delivering a positive experience.

But while people matter, technology is now at the core of hospitality journeys as well. Just over half (**52%**) say either that technology enables and enhances great experiences, or that it is a blend of the digital and human that provides the best visits. This desire for a combination of the two shows how guests want tech to slot in to their experiences with no friction.

Attitudes inevitably vary by age. Younger people are much more likely to embrace technology when they go out, and a quarter (**25%**) of Gen Z think tech provides the best

experience. That's five times more than the figure of **5%** among the Baby Boomer generation. More than two thirds (**70%**) of this older cohort believe human interaction is the most crucial factor—double the **35%** in Gen Z.

However, it's interesting to note that the number of Gen Zers favouring technology has fallen since 2023. This suggests that even digital-native generations like the face-to-face aspects of hospitality, and that staffing cuts have led to reappraisals of the value of sufficient staffing and good service.

Preferences differ by many other demographics. Men, regular visitors and those living in city and town centres are all more likely to prefer tech in hospitality than women, occasional users and rural dwellers (see box). Those who embrace tech also tend to be higher spenders, allocating an average of **£17** more per month to eating and drinking out than those who prefer human-led experiences. Digital solutions can help to make these people's visits more convenient and keep them coming back—which in turn frees up staff to give their attention to guests who prefer the human contact.



Tech convenience v the human touch

Key demographics of consumers who prefer human-led and tech-led experiences in hospitality

 Guests who prefer human-led experience

 Guests who prefer tech-led experience

Gender



Male

50% | 55%



Female

50% | 45%

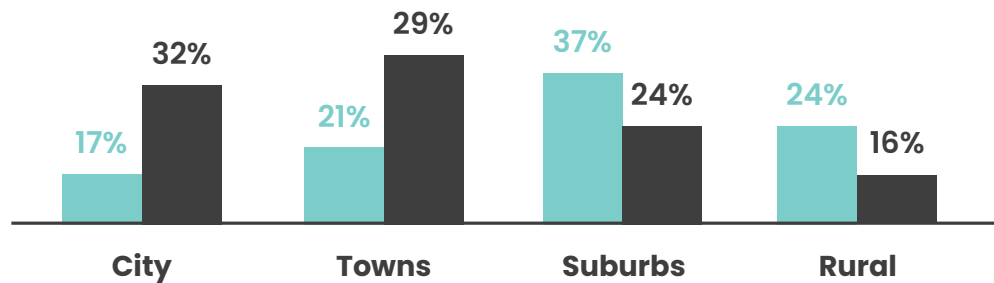
Parents

44% | 39%

Weekly users

38% | 58%

Location



Five hospitality payment trends

The death of cash is a prediction that's often made in hospitality, and the last few years have brought more decline in its use and a surge in other payment methods. Here are five key developments revealed by the GO Technology survey.

1. Cards dominate

Contactless cards are now the norm in pubs, bars and restaurants, and two in five (39%) consumers say they are using them to pay more frequently than they were three years ago. One in eight (12%) is using them less—probably because they've migrated to mobile or app methods—and just 4% never pay this way.

2. Cash dwindles

Use of cash has been steadily falling for years, and contactless preferences during COVID accelerated the trend. More than two in five (43%) consumers say they are now paying with cash less frequently than they were three years ago. However, there's a core of older people who are likely to always use cash—especially when tipping (see page 4). Venues that go cashless risk alienating this cohort.

3. Mobile gaining traction

Mobile-based payments have been tipped to overtake cards for some time. But while they're now widely used, take-up may have slowed lately. Three in ten (31%) are paying by mobile more often than in 2023, but this is behind the figure for cards. Use is far higher among younger groups like Gen Z (94%) than Baby Boomers (38%), so this method is likely to continue to grow in the future.

4. App use continues to rise

Apps have shaken up engagement in hospitality, and their use continues to evolve. A fifth (21%) say they are using them to pay more frequently than three years ago—slightly more than the 16% who are using them less. These figures are very similar for website- or QR-based payments.

5. 'Pay and go' slow to grow

'Pay and go' technology, which allows consumers to settle their bills and leave without any further staff interaction, has added yet another means for guests to pay in pubs, bars and restaurants. However, only 18% are using it more frequently than in 2023, while 13% are using it less, and 41% have never tried it at all. Again, Gen Z (80%) are more than three times as likely to embrace this tech than the Boomer generation (25%).

Cash v tech

Which of these methods do you use to pay in pubs, bars and restaurants?

1. Card (96%)

2. Cash (94%)

3. Mobile (73%)

4. App (70%)

5. Websites / QR codes (67%)

6. 'Pay and Go' tech (59%)



Tipping points

With most guests ready and willing to reward hospitality teams for good experiences, how is technology changing the tipping process? Our research reveals some interesting developments.

Despite controversies about mandatory service charges and the amount of money that actually reaches staff, tipping is still engrained in restaurants. More than nine in ten (**92%**) consumers say they tip, with Gen Z adults (**95%**) the most likely to do so, and Baby Boomers (**90%**) under-indexing.

While tech-enabled payment has become the norm, tipping is still something that people prefer to do face-to-face. Four in five (**82%**) consumers say they would tip when paying the bill at the table with a server, while only **18%** would never do so. Cash remains a popular option too, with **73%** willing to tip spontaneously with tip jars.

But consumers are more resistant to tipping when they pay remotely. Fewer than two thirds (**63%**) would tip when paying a bill via an app or website—perhaps because they haven't received the level of human interaction that they feel deserves reward. A similar number (**64%**) say they would spontaneously tip via a tap-to-tip card machine.

Consumers are also sticking to traditional methods when it comes to the timing of their tips, with a clear preference for doing so at the end of their visits. More than two in five (**43%**) say they would never tip when they order at a table via tech. Nearly as many (**36%**) never do so when ordering with a server at the bar.

Habits vary by age. Younger adults are much more likely to tip via tech than older ones, who prefer to do so with servers at the table or via tip jars. Unsurprisingly, those who prefer tech in general in hospitality use it to tip much more regularly than those who like the human interaction. Frequent visitors tip more often than occasional ones too.

Tips for tipping: Three ways to give guests what they want

1. Respect the rituals

While many steps of hospitality are changing, consumers like their tipping rituals. More than a quarter (**29%**) say they avoid tech at this stage because they prefer to tip after a meal rather than when ordering. A fifth (**21%**) do so because they like to thank you in-person as they tip (**25%**). Tech that incorporates tipping at the preferred stages of the journey can make guests feel more comfortable.

2. Build trust

Some people need reassurance that the money they hand over will reach the people it's meant for. A fifth (**19%**) of those who avoid tech do so because they want to directly chose the recipients of their tips. Reassurance is vital, and apps and other solutions can help by providing clear indications of where the money will go.

3. Take cash

While tip-by-tech has a big role, venues that go completely cash-free may compromise tips. A quarter (**26%**) say they would never tip via tech because they prefer to use cash, and this method is particularly popular among big groups, where splitting the money can be trickier.

Room for improvements

What could pubs, bars and restaurants do better? Consumers think there's potential to use technology to deliver better experiences, but they see higher priorities on the human side of hospitality.

When asked about their most-wanted improvements, around a quarter flag staff training (26%) and staff numbers (24%), which may suggest that shortages of well-trained staff are increasingly evident. Third on the list of improvements is a desire for venues to accept more walk-ins (23%).

This may indicate frustrations with booked-up restaurants and a willingness to queue—possibly driven by social media clips of on-trend venues where people wait patiently for tables.

Customer-facing tech comes a little further down the list, with order and payment solutions the most commonly cited, though younger adults and regular visitors are much more likely to seek improvements here. This suggests many consumers are comfortable with the level of technology they get during their visits, but it doesn't diminish the vital role that tech can play behind the scenes to free up teams to deliver great experiences.

What improvements could venues make to improve your experience?

1. Train staff better (26%)
2. Hire more staff (24%)
3. Accept more walk-ins (23%)
4. Use order and payment apps (15%)
5. Take more reservations (13%)
6. Use order screens (12%)
- 7=. Use order and payment QR codes (11%)
- 7=. Better back-of-house systems (11%)
9. Use data to personalise visits (9%)





The view from NIQ

"In a tough trading environment, this research is a useful reminder of the importance of both human interactions and digital solutions in hospitality. It shows how technology has become deeply embedded in consumers' eating and drinking out habits, but it also highlights the enduring love for the personal touches that make pubs, bars and restaurants such special places.

Ultimately of course, this is not a zero-sum game. Very few people want their visits to be completely free of either personal contact or technology. Instead, operators need to identify the best places to deploy tech and spot the moments where personal connections are best. Flexibility is crucial too, and it's the venues that can cater for all preferences—especially at the ordering, paying and tipping stages—that will be best placed to succeed in the years ahead."

Karl Chessell, Director - Hospitality Operators and Food, EMEA, NIQ



The view from Zonal

"This new research puts human interaction at the heart of the guest journey, with nearly half of consumers thinking interactions with staff are what deliver the best experiences. At the same time, technology does have an important role to play in supporting the delivery of these experiences – with 52% of consumers recognising its contribution to delivering high-quality experiences in hospitality.

We know that technology plays a recognised role in helping operators deliver great guest experiences by enabling teams to spend more time with customers. This perfect blend of human interaction and seamless, accessible technology – removing friction and enhancing convenience – is what guests now expect."

Tim Chapman, Chief Commercial Officer, Zonal



About the report

This report is based on figures from Zonal and NIQ's exclusive GO Technology survey of 5,000 nationally representative British consumers in January 2026.

For more information about the research, please contact info@zonal.co.uk