

Ferdie J. Deering

AUG 16 1983

Cash Customers Being Crowded Out

THE OTHER day only one of several cash registers at the hardware store was operating. Although two or three employees were standing idle. The day was hot and the line moved slowly as the cashier filled out credit card tickets for one customer after another. Nobody seemed to have any money.

Eventually our turn came, we paid cash and moved on. We had engaged in casual conversation with the stranger behind us in line. He had so paid cash. Outside he said, "Well, it's been nice spending this afternoon with you."

Making friends is fine but one wonders why stores don't give the matter some consideration, especially for cash customers. A few stores have "cash only" lines, but many do not.

The theory seems to be that people who charge their purchases buy more and don't complain much about prices.

However, since merchants must pay a percentage fee on credit sales, they make a little more profit on cash customers. They do not al-

low discounts for saving time of checkout clerks and extra book-keeping that charge account items take.

It is impossible not to note merchandise being bought by customers nearby while you are waiting in line. In many cases, total purchases being placed on bank credit accounts amount to less than \$5, not much of a purchase nowadays. Bookkeeping costs may exceed the merchandise costs.

Maybe a solution is on the way. That would be to have everybody charge everything and wait on themselves.

More than a year ago, it is reported, tests were begun at a couple of Oklahoma City filling stations for customers to insert their credit cards in an attachment on gasoline pumps, dial the gallons needed and payment would be transferred electronically from the customers' bank accounts to the filling station's account.

This is rather impersonal, as compared to our traditional image of a smiling, energetic employee bounc-

ing out to wash the windshield, check the tires and measure the oil. We're living in the age of serve yourself, whether you save any money or not.

If the self-charging system catches on it will spread. One automobile rental has started a self-service car return and several hotels/motels are reported to be considering computers to allow customers to do their own check-ins and check-outs.

A California grocery chain issued a catalog of 4,000 items which customers may use to order food by phone. They have to drive by three hours later to pick up their purchases.

The federal government is testing a program to transfer welfare funds electronically to grocers in lieu of paper food stamps. We might speculate that Uncle Sam could follow up on this device with instantaneous electronic tax collecting.

Nevertheless, a lot of us old-fashioned types like to deal with human beings and see the money change hands. Will there be a place for us in tomorrow's merchandise marts?