

Payments:

The hidden opportunity in the restaurant experience



Create a recipe for returning customers

According to Nobel Prize-winning behavioral economist Daniel Kahneman, two things determine how people remember experiences: the highlight of the experience and how it ends.

Known as the peak-end rule¹, creating a great dining experience is a lot like that: As a restaurateur, you want to provide customers with a distinct high point. Just as important is a grand finale that makes them really want to return - and recommend you to others.

High points for your customers could come from many places—an extensive menu and wine list, excellent service, appealing ambiance and, of course, the quality of the cuisine itself.

But, no matter how much effort you put into creating memorable peaks, if things fall apart after the customer asks for the check it will have a serious impact on whether they will return.

So, how can you maximize your diners' overall experience? Good customer service, which includes handing them the bill, goes a long way in creating a lasting impression.

Serve up exceptional service

When asked to rate their restaurant experience, customers ranked good service as the most important part of the meal.

A study¹ from the *Journal of Services Marketing* found that customer satisfaction was most affected by the responsiveness of restaurant staff, followed by price and food quality—in that order.

Another report found that 39% of customers would make sure they didn't go back to a restaurant with bad service for more than two years, and 85% of those customers would actively warn others of an establishment's poor service².

Customers know the difference between good and bad service and will notice if things slip as they head towards the end of their meal. Ending on a bad note could hurt your chances of converting a diner into a returning customer.

¹ Anadalleb S, 2006, Customer Satisfaction in the Restaurant Industry: An Examination of the Transaction-Specific Model, *Journal of Services Marketing*, < https://www.researchgate.net/profile/Syed_Andaleeb/publication/241729526_Customer_satisfaction_in_the_restaurant_industry_An_examination_of_the_transaction-specific_model/ks/556e501108aeab777226a3a3.pdf >

² Kahneman D, 2000, Evaluation by moments, past and future: Choices, Values and Frames

Make getting the check effortless

When it comes to paying a restaurant bill, a credit or debit card is by far the preferred method. According to *Small Business Trends*, 90% of restaurant customers wish to pay in this fashion.³ A Discover® Global Network study found that while traveling internationally, 76% of Discover® Cardmembers prefer to use a credit card when paying at restaurants.⁴ These high rates of card usage represent a big opportunity.

If you aim to draw an international crowd, restaurateurs must be prepared to accept the payment methods their customers prefer and clearly communicate the payment methods they accept. Using payment acceptance signage can go a long way in capturing tourist spend.

Create a lasting impression

Even when a restaurant delivers a great dining experience and seamless payment process, there's still room to go above and beyond.

According to OpenTable, 69% of diners said that complimentary extras were key reasons for their restaurant loyalty,⁵ so adding a small accent to an already excellent experience may help seal the deal for recurring patronage.

For example, one leading UK restaurant chain presents customers with chili seeds disguised as a matchbook when they deliver the bill, creating a talking point that extends beyond the walls of the restaurant.

In another instance, the flagship restaurant of a London-based restaurant chain offers free ice cream to all patrons upon leaving, continuing the dining experience after it's over.

Restaurant loyalty

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The conclusion? Even the end matters

Creating positive lasting impressions should be one of every restaurateur's main goals.

The best remembered meals need a 'peak' enjoyment point—the moment that is talked about on social media, in reviews, in blogs and shared among friends—and a truly memorable ending.

The last experience that the customer has will be particularly important in their memory of your restaurant, and in particular, whether they choose to recommend you or not.

Make sure that your customers' last memory is one of delight and pleasure, not irritation or annoyance that they either couldn't pay the bill easily or in the way they usually do.



[Click here](#) to learn more about how Discover Global Network can help you create a more positive payment's experience for your customers

3 Sophy J, 2018, Restaurant Owners Learn 60% of Consumers Will Judge Them on Food Quality, Small Business Trends, Viewed 26th March 2019, < <https://smallbiztrends.com/2018/02/restaurant-experience-statistics.htm>

4 DFS Services LLC, 2018, Discover Cardholders who have travelled internationally over the past 18 months, C+R Research Study of 3,000 Discover Cardholders

5-6 OpenTable, 2016, Hospitality, Reviews and Repeat Guests: Why Personalized Experiences Matter, Viewed 26th March 2019, < <https://openforbusiness.opentable.com/insider-information/hospitality-reviews-repeat-guests-personalized-experiences-matter/>