



Key drivers of ATM use in convenience stores

Consumer Intercept
Study Report

ncratleos.com

Allpo

NCR ATLEOS

ATM

Safe and secure



Touch screen or
press any button for
all other services

Receipt



Executive summary

How do in-store ATMs increase customer traffic and purchase behavior? What motivates customers to choose an ATM in a store over an ATM elsewhere? How often do customers use retail ATMs and how far do they travel to do so? How much cash do they withdraw, what other transactions do they make and what other features would they like to see? How much money do they spend in the store?

To explore these topics, NCR Atleos commissioned Creative Consumer Research (CCR) to conduct an intercept study and analyze the resulting data. CCR conducted 15-minute interviews with 412 ATM customers at convenience stores in six markets: Syracuse, New York; Phoenix, Arizona; El Paso, Texas; Tampa Florida; Canton, Ohio; and Fresno, California.

Interview questions were designed to explore the impact of the ATM on customer traffic and purchase behaviors in general along with the effect of surcharge-free ATM access on foot traffic and purchase intent. The questionnaire was developed to elicit customer feedback on the benefits of surcharge-free ATM access and how those benefits influenced their visits to the store and purchases made.

While many convenience store retailers, large and small, agree that in-store ATMs can help increase foot traffic and cultivate repeat purchases, there are a variety of options available for how best to implement such a program. The data and findings that follow are presented to help retailers evaluate the benefits of turnkey ATM services from the Allpoint Network and NCR Atleos.

Overall findings

Awareness—Consumer familiarity with the ATM in the store and the Allpoint network

- Of customers who visited the store to make a purchase, 88% were aware that the ATM was in the store
- 57% said they were familiar with the Allpoint Network
- 61% of those who were familiar with the Allpoint Network said their bank provides them access to the network

Convenience—Satisfying key lifestyle factors such as time-savings, security, free to use, cash now

- Customers selected “convenience” and “immediate need for cash” as the key reasons they used the ATM at the store
- Most chose “free to use” and “secure/safe to use” as their primary factors in selecting an ATM
- 35% said if the ATM was removed from the store, they would probably shop there less often
- Customers said if new ATM features (like deposits, bill paying, cash advances and transfers) were available, they would be likely to use them
- 28% of customers said they visited the store primarily to use the ATM
- 38% of customers said they use the ATM in the store at least once per week
- 41% of customers who withdrew cash from the ATM did so for general use
- 57% of customers who made a purchase drove 5.1 to 6.8 miles to the store where they used the ATM

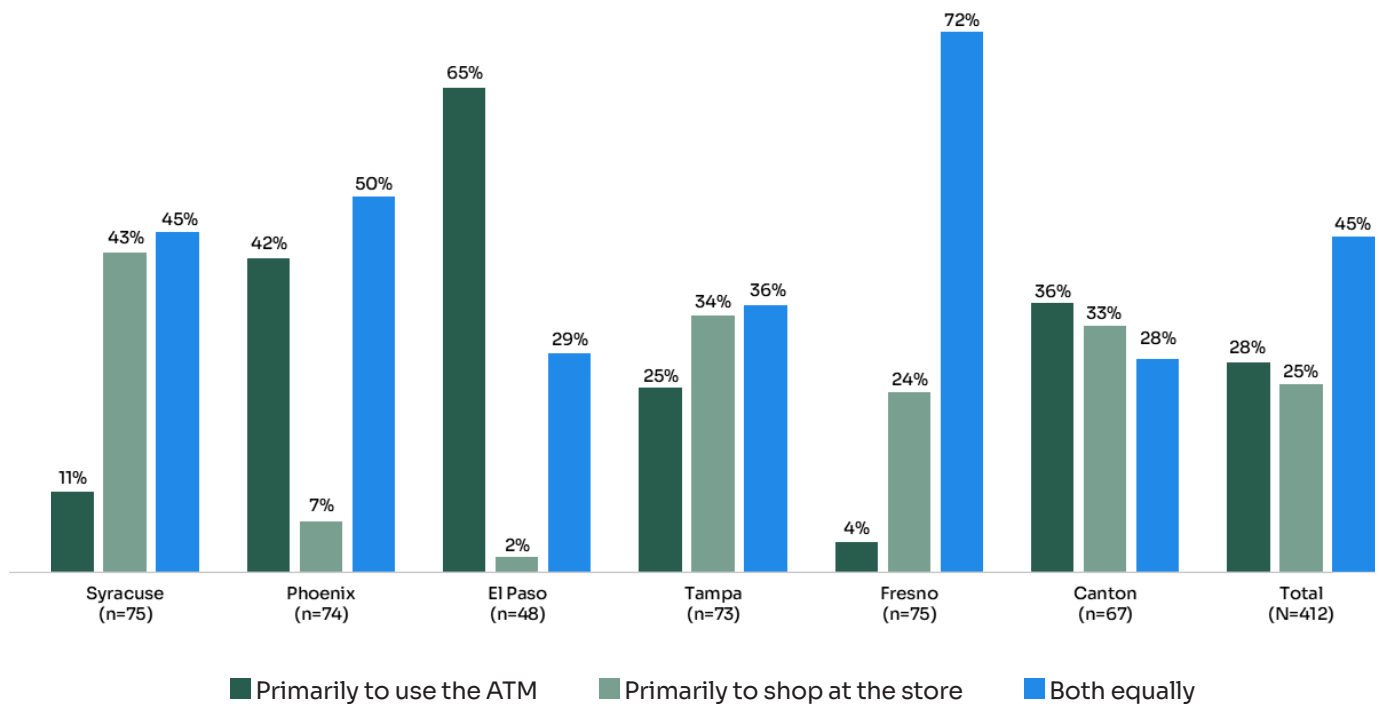
Purchasing power—Importance of being able to use the ATM to get cash for everyday spending

- 55% of ATM customers said they made a purchase
- 61% of customers who made a purchase visited the ATM first
- 16% of customers who made a purchase used the cash they withdrew from the ATM
- Customers who made a purchase in the store withdrew an average of \$68 from the ATM and spent an average of \$15 in the store
- 21% of customers said they pay an ATM fee at least once per week

Understanding intent: In-store shopping vs ATM access

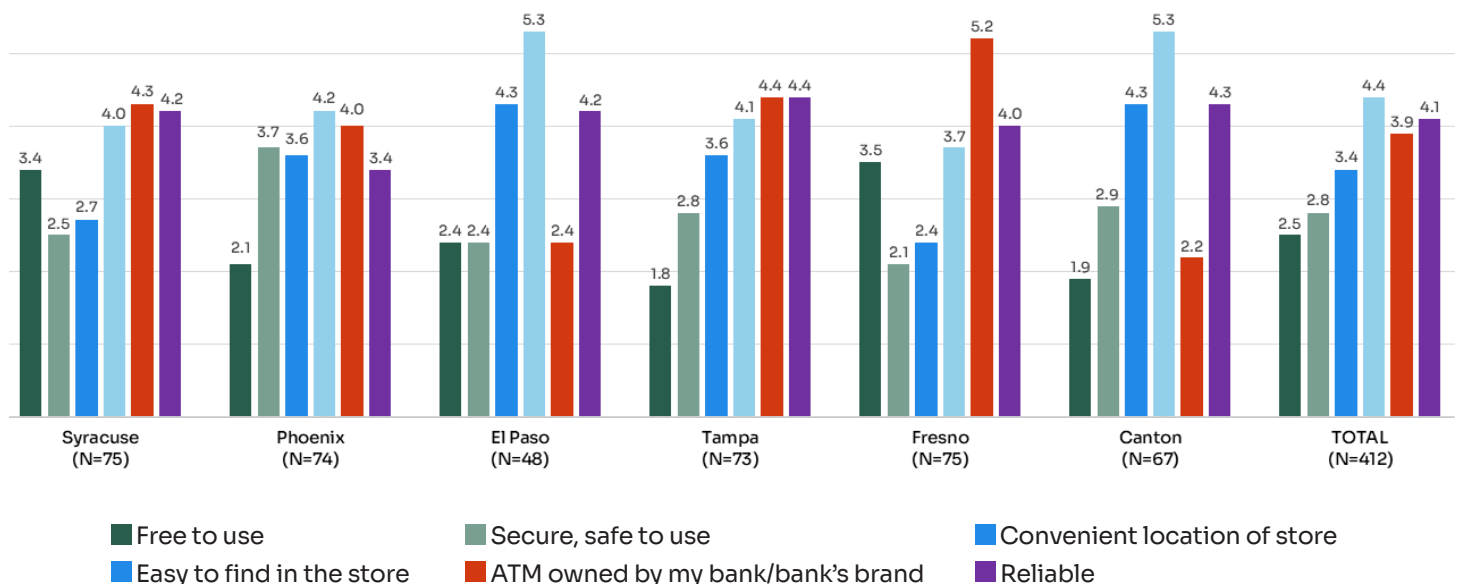
Visitation for ATM use and shopping rates vary by region.

For example, the percentage of customers who said they visited the store primarily to use the ATM (65%) is significantly higher in El Paso than in other markets. In Fresno, ATM usage and shopping while in that store were tied at 72%—apparently, most customers in Fresno visited for both reasons.



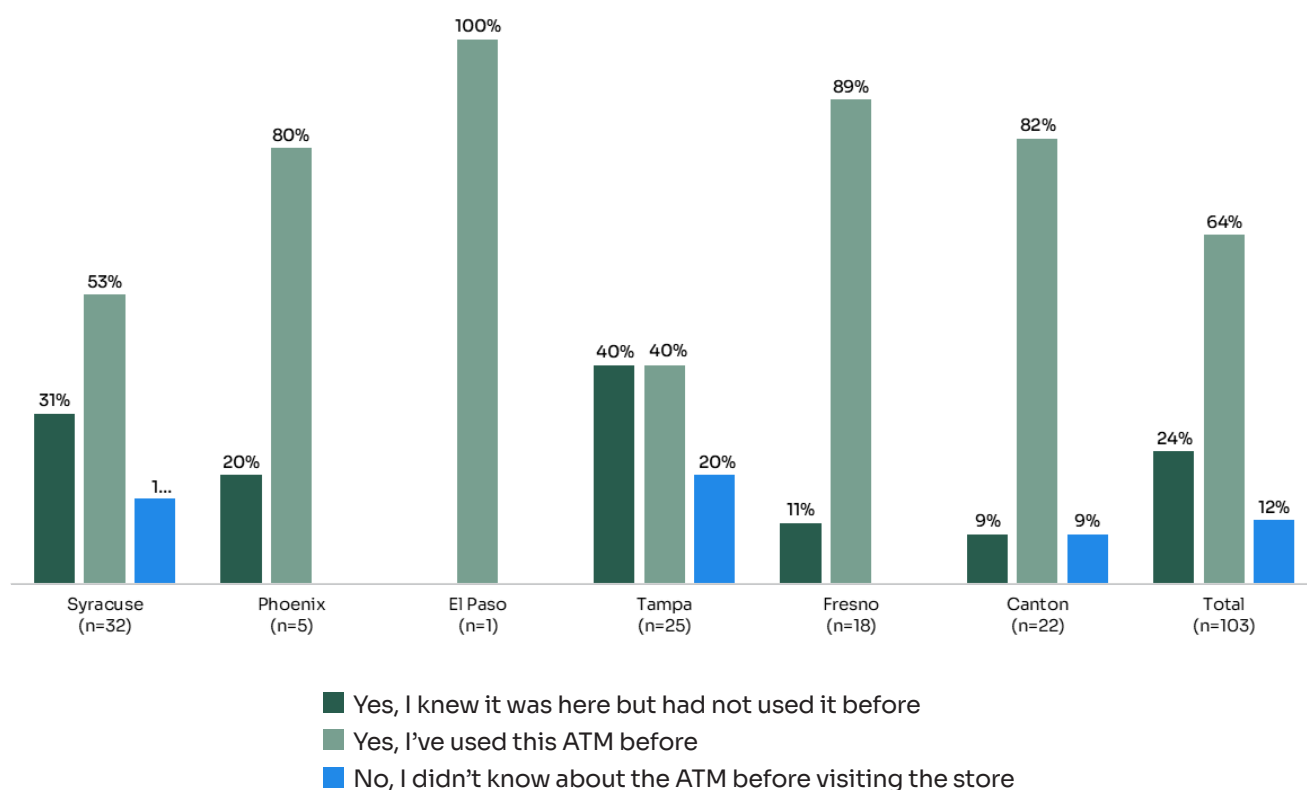
What factors did customers consider when choosing this ATM?

Customers interviewed said the following factors led them to choose this ATM: free to use, easy to find in the store, secure and safe to use, owned or branded by their bank, convenient location of store and reliable. “Safe to use” was the most frequently cited attribute. (Scores represent the average ranking of the factor; 1= most important, 6 = least important)



Did customers know the ATM was there before they came?

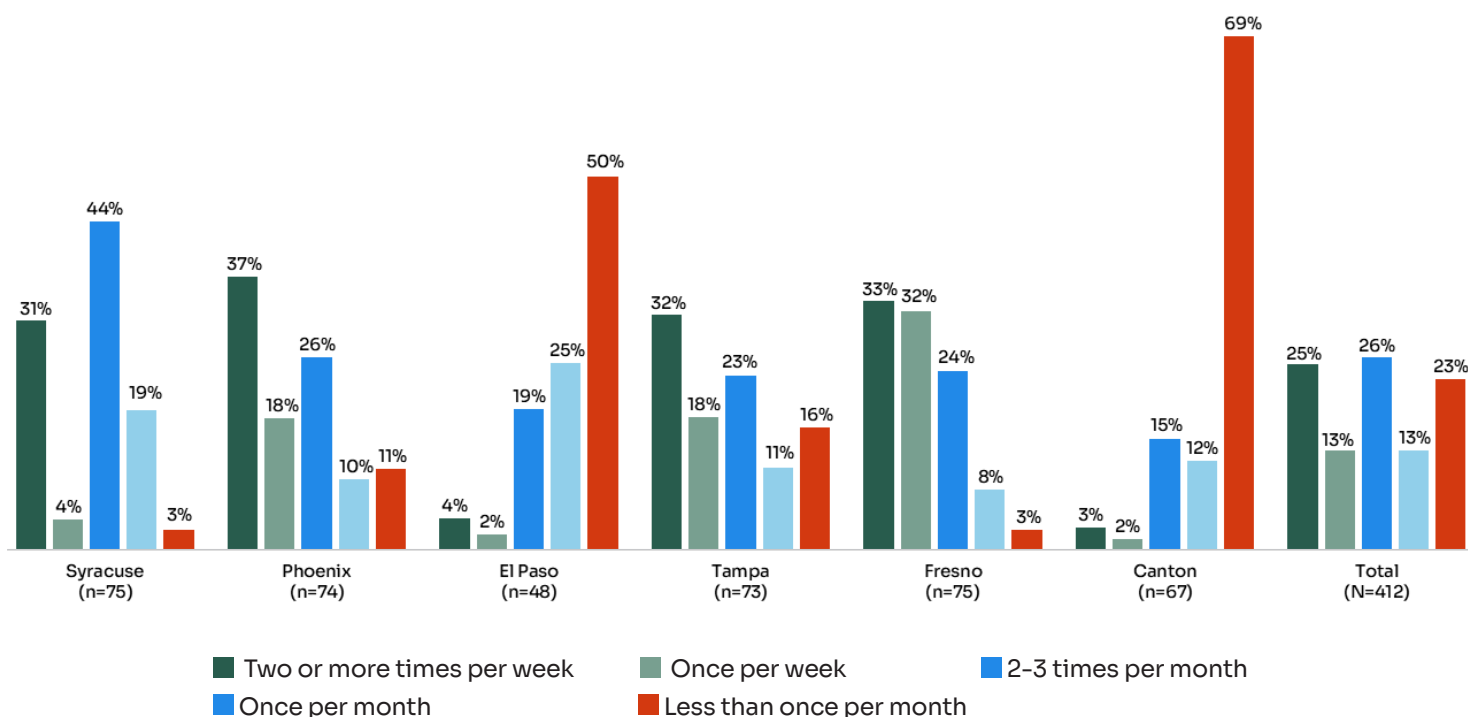
Across all six markets, most customers interviewed had either used the ATM in the store before or were aware that it was available. In half the markets, every person interviewed knew the ATM was in the store before this visit. In the El Paso market, 100% of customers interviewed had used the ATM before. This question was only asked to those whose visit was primarily to shop at the convenience store.



How often do customers use an in-store ATM?

ATM use frequency varies widely by market.

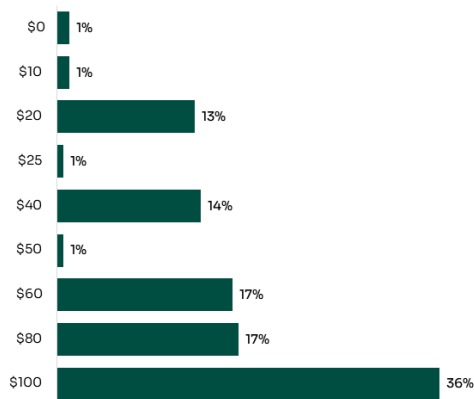
An average of 25% of customers surveyed said they use an in-store ATM two or more times per week, but this percentage varies by market. For example, 33% of customers in the Fresno market used it that often, but only 4% in the El Paso market did. In Syracuse, 44% said they use it two to three times per month, but in Tampa, only 23% did.



If customers withdrew cash, how much? And how did they use it?

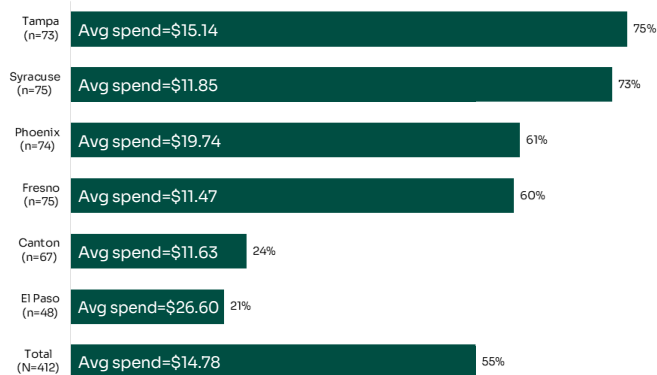
Between 21% and 75% of customers surveyed (responses varied by market) said they made a purchase in the store and more than 61% said they did so after visiting the in-store ATM. The average withdrawal amount was \$68.37 and the average purchase was \$14.78.

Amount of withdrawal

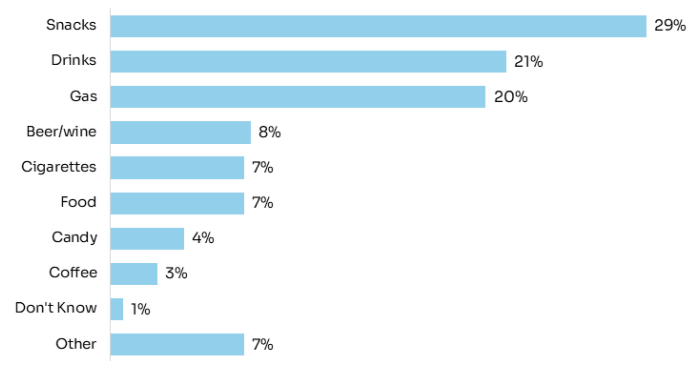


Market	Average withdrawal
Syracuse (n=46)	\$80.43
Phoenix (n=44)	\$56.59
El Paso (n=9)	\$71.11
Tampa (n=27)	\$65.37
Fresno (n=34)	\$64.12
Canton (n=9)	\$86.67
Total (N=169)	\$68.37

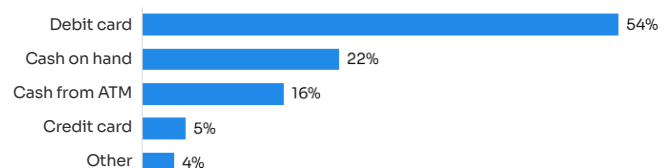
Made a purchase while in the store



What did you purchase

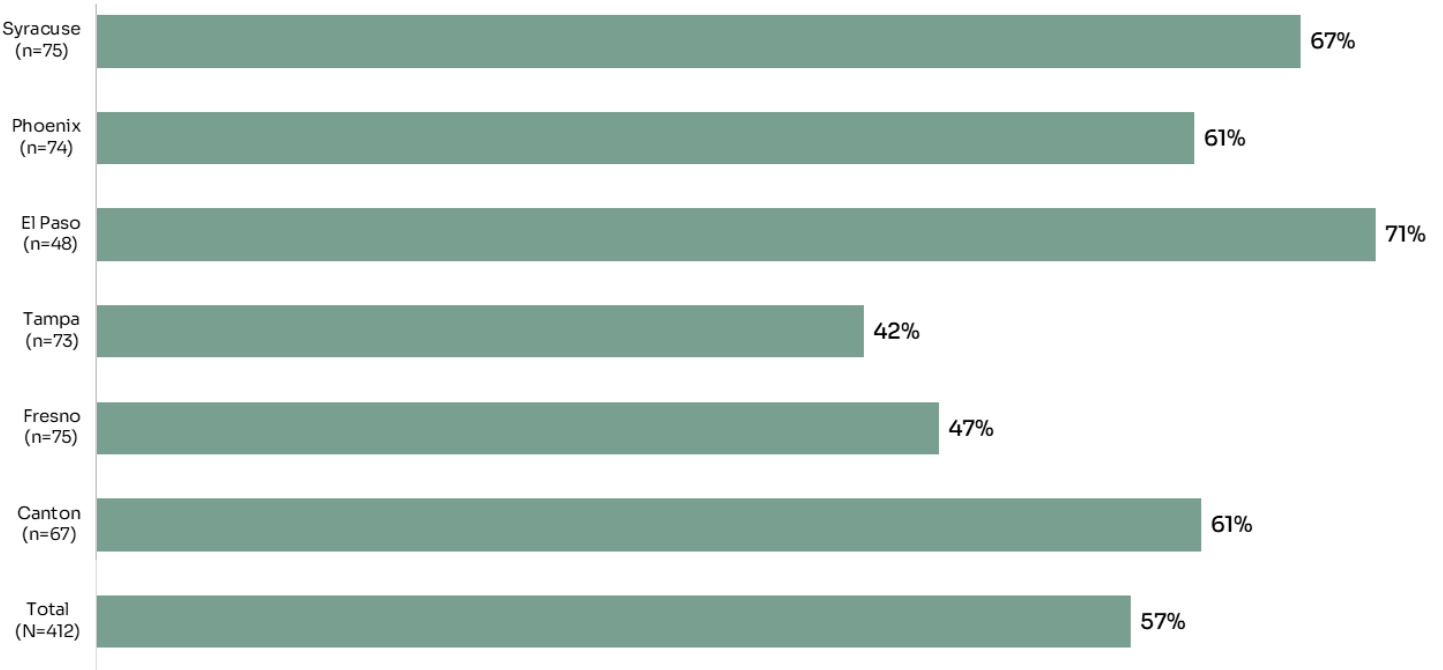


How did you pay for your purchase



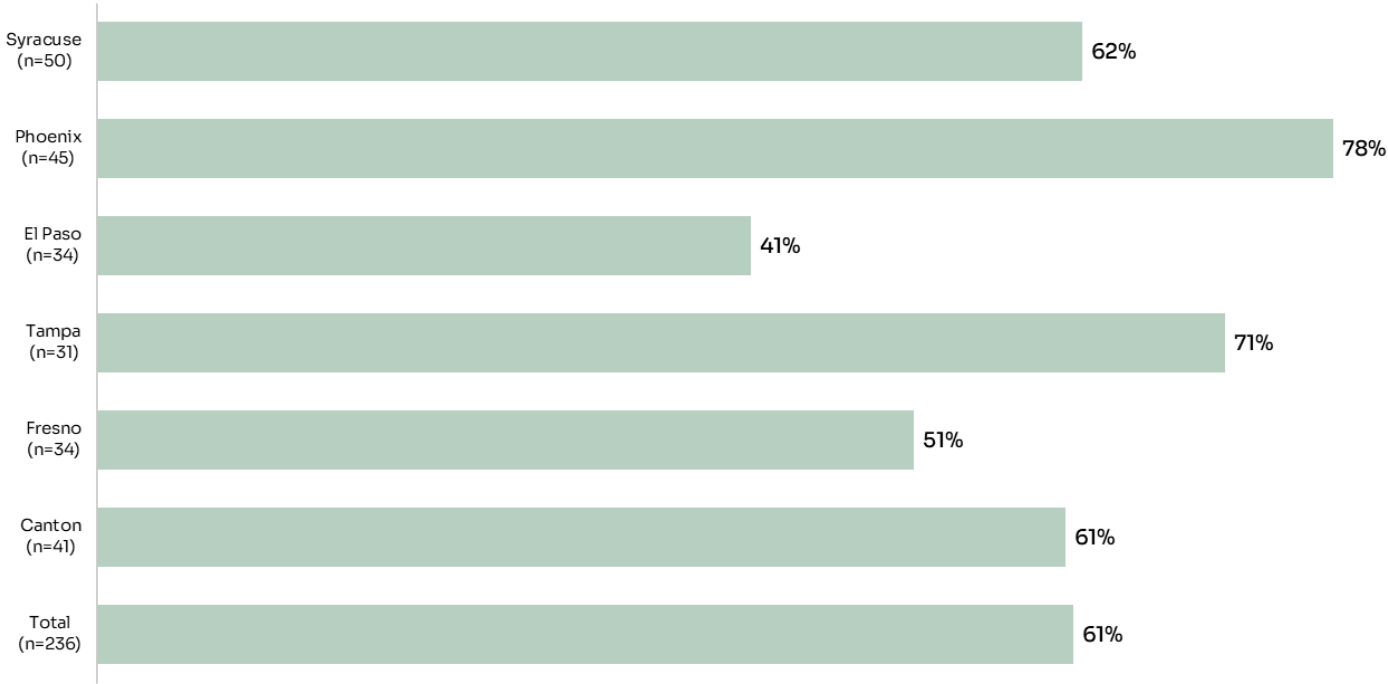
Were customers familiar with the Allpoint Network?

An average of 57% of customers said they were familiar with the Allpoint Network, but this varied between markets: in El Paso, 71% were familiar, but in Tampa, only 42% were.



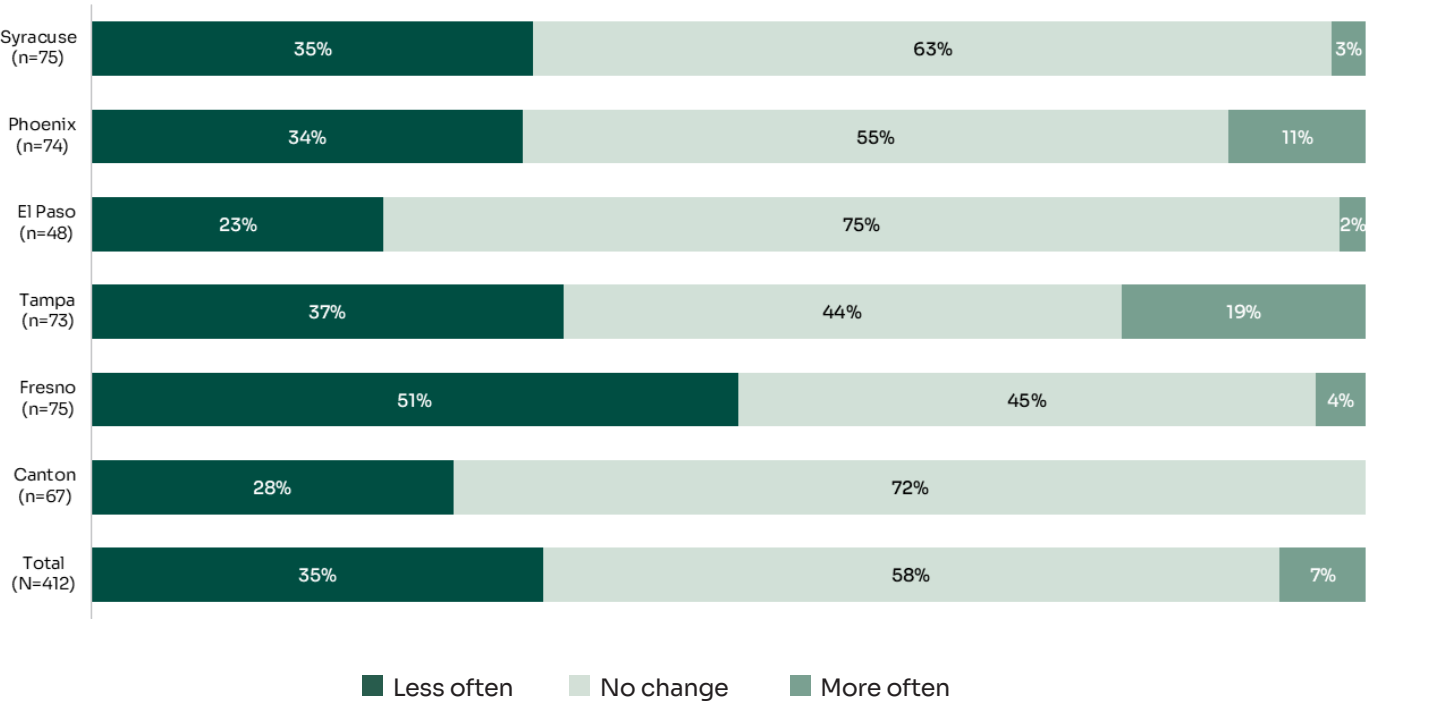
Did customers know they had access to the Allpoint Network through their bank?

61% of customers who were familiar with the Allpoint Network said their bank or credit union provides access to it.



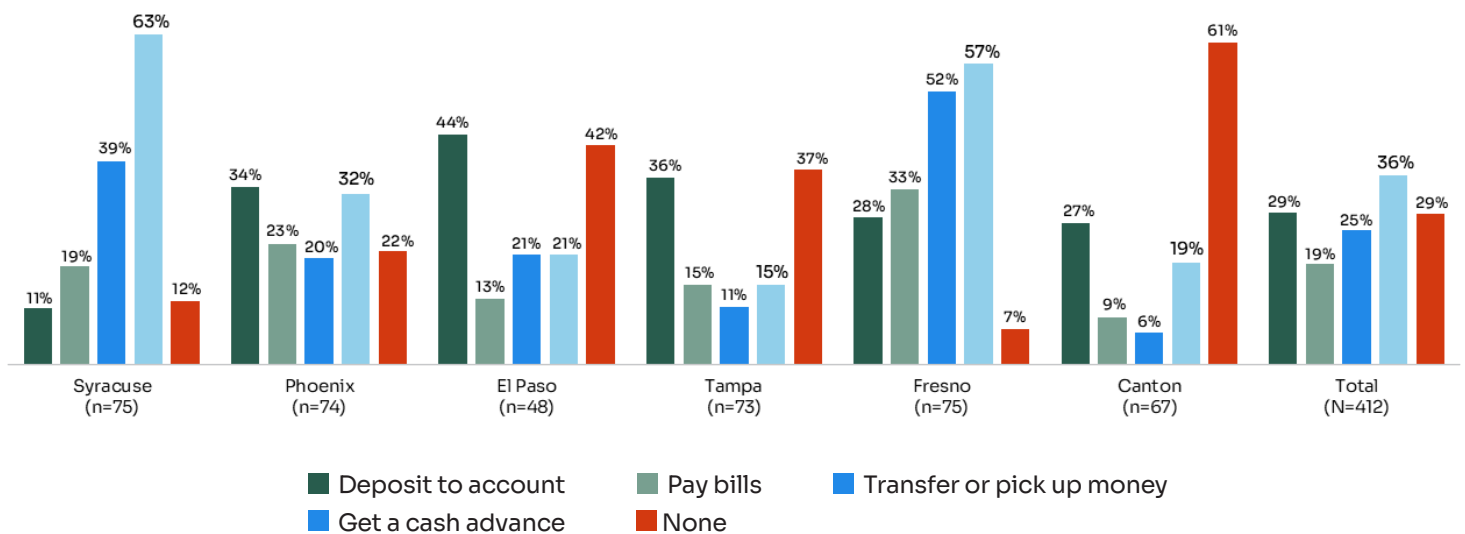
Would customers interviewed still shop at the store if the ATM were removed?

An average of 35% of customers interviewed said they would shop at the store less frequently if the ATM was removed, but this varied by market—it was 51% in Fresno and 23% in El Paso.



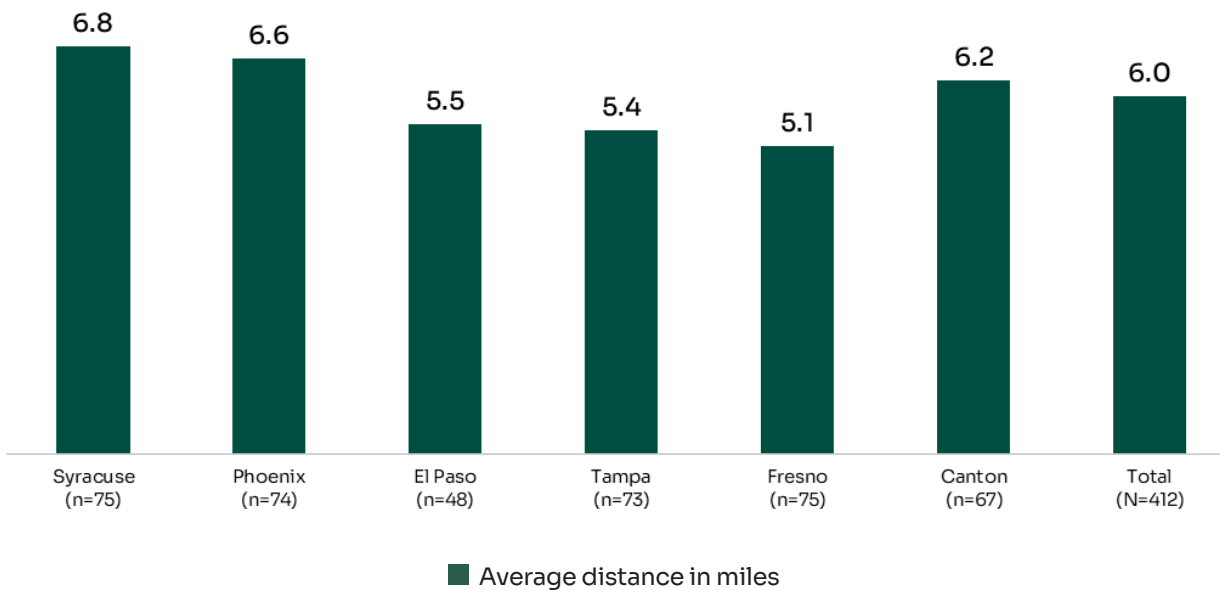
Would customers like to see more features at the ATM?

When asked whether they were interested in being able to do more types of transactions at the ATM, significant numbers of customers said they'd like to be able to make deposits, pay bills, transfer or pick up money and get cash advances. Nearly 40% said they wanted a cash advance feature, followed by deposit features and transfer/pickups.



How far did customers travel to get to the store/ATM?

Customers reported traveling five to seven miles to the store/ATM (distances varied by market), typically outside their home neighborhoods—likely while they were running errands or on their way to other destinations.





Conclusions: The value of innovation and service

Data from the NCR Atleos/CCR intercept study confirms that the presence of an in-store ATM drives foot traffic into the store, resulting in more purchases in the store. It also confirms that many customers place significant value on “convenience” as a driving factor in ATM selection and will pay a fee when that’s what it takes to get cash when they want it. But it also shows that “free” as a selection criteria is a fast follower and is the determining factor in many ATM selection decisions. Customers interviewed also made it clear that they want more innovative, up-to-date features and services at the ATM.

The Allpoint Network can help retailers provide all this and more with a turnkey solution.

With an Allpoint ATM in your store, the hardware, software and maintenance are typically covered through the network—including automatic upgrades to many of the features your customers are seeking. The location is included in the network’s online and mobile mapping systems, making your store a beacon to consumers looking for a quick, convenient place to withdraw cash. And it’s surcharge-free if their financial institution is a member of the Allpoint Network.

We know you have a choice of options for using ATMs to build traffic in today’s highly competitive retail market. Managing a complex web of factors like competitive pricing, promotions, loyalty programs, paid and earned media and technology will always be essential. Strategic partnerships such as ATM placement through the Allpoint Network or branding ATMs offer no- or low-cost solutions for expanding your customer base.



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Contact us at [NCRAtleos.com](https://ncratleos.com) today

Why NCR Atleos?

NCR Atleos (NYSE: NATL) is a leader in expanding self-service financial access, with industry-leading ATM expertise and experience, unrivalled operational scale including the largest independently-owned ATM network, always-on global services and constant innovation. NCR Atleos improves operational efficiency for financial institutions, drives footfall for retailers and enables digital-first financial self-service experiences for consumers. NCR Atleos is headquartered in Atlanta, Georgia, with 20,000 employees globally.

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