



## STORE OWNER CASE STUDY

‘Paul’s Stop & Shop’, Kettering

Store owner: Joginder Paul

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**Joginder Paul** has been running Paul’s Stop & Shop in Kettering for 35 years.

*“I have had a cash machine for 14 years, and if there’s ever a time that it’s not up and running, either for a refill or service, it makes a huge difference to the people that come to the store,”*  
says Mr Paul.

*“It’s really noticeable.”*

*“I try to offer my customers everything they need in the same place, so I have Lottery, Pay Point and CollectPlus in addition to my cash machine,”* he says.

*“That’s how I want to run my business, making sure people have the convenience of doing several things in the same place.”*

Indeed, convenience store owners have seen the value of an ATM in creating loyal customers: Four out of five customers visit their local store at least once a week, while more than 25% visit it every day. More than half of the customers, however, would not visit the convenience store if the cash machine wasn’t there, according to statistics from Cashzone.

*“Also, people will often use the cash they withdraw in the store,”* says Mr Paul.

*“So the cash point not only brings more people into the store, it increases my turnover as well. It’s very important for me.”*

