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BuskPay Test Results

September 25th - November 30th 2020

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This research has been undertaken by The Busking Project CIC





What is the impact of BuskPay on busker earnings?

Introduction



We came up with the idea for BuskPay in 2018, but at the time there weren't enough phones on the market that could handle NFC tags.

Two years later, this had changed, so we finally put "BuskPay" to the test. The results of that test are below, but they can be summarised thus:

"We were able to prove that BuskPay technology works in the street, and it can increase how much buskers earn. Still, there is room for improvement."

The timing of the test was unfortunate. Ideally, we would have done the test in the summer, and during a year that was a little less pandemic-y. Just a few of the issues created by Covid-19 include:

- Lower foot traffic at busking pitches
- Differing lockdown restrictions from one place to the next
- Increased interest in cashless payment methods
- And an unknown impact on charitable sentiment and people's ability to pay

It is possible (although unlikely) that the net impact of Covid-19 was to

make people MORE likely to tip, at a time when all other live shows were cancelled. Would BuskPay have acted differently at a 'normal' time?

Still, although the extent to which BuskPay helps might change once we're all vaccinated, there's one thing we proved that wasn't at all certain before this test started: NFC Tags can work for street performers!

This document shows the best and worst findings from our study. Read through it with some healthy skepticism. And if you have questions, feel free to email them to me or catch me on WhatsApp here:

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Thanks,

Nick Broad
CEO and co-founder
The Busking Project CIC

What is BuskPay?

BuskPay is a 10mm thick board with three disks on it. Each disk has a transmitter inside, programmed to send phones to a performer's profile on our website: busk.co. Each disk displays a numerical amount (e.g. £3, £5, £10), which pre determine the value of the tip. The board also displays the performer's profile URL (e.g. busk.co/nick).

How does it work?

When a tipper taps their phone against one of the disks, their phone is sent to a web page where they can tip the amount on the disk. They can also type the URL into their browser and choose how much to tip the performer.

How is the tip processed?

With Apple Pay, Google Pay, manual card number entry or PayPal.

How long does the tip take?

The 'tap' is a quick physical action. Apple and Google pay take one or

two clicks to confirm the payment. Manual entry and PayPal take longer. The entire process can, with Apple/Google pay, take 7 seconds, if everything goes smoothly.

What values were used?

Street performers could choose to display a range of values from £1 to £100 (in GBP, AUD, CAD, NZD, and EUR).



What were the limitations?

1. The boards only work with tippers' phones, not their bank cards.
2. NFC tags don't work with older iPhone models (anything bought pre-September 2019).

What are the benefits?

1. Audiences can choose how much to tip. This is rarely a feature of other tap-to-tip methods, and yet it's an intrinsic part of the busking ethos.
2. The tap is super-fast. As the tip takes place on busk.co, the phone doesn't have to be near the board while the tip is being processed. Thus, multiple tips can happen at nearly the same time.
3. Buskers could display several boards at once, in different locations, thus avoiding queues at one cashless tip location.
4. The boards are waterproof, can be desanitised, don't require human contact and don't need charging or an electrical connection.

You can read more about BuskPay here: busk.co/buskpay



1. People will tip buskers by tapping their phones against the BuskPay boards

There were a non-zero number of tips to buskers with BuskPay. Put simply, we proved that the boards can work!

2. The majority of the buskers in the test would pay for a board

About 1/4 of the buskers in the test wouldn't pay for the board, either because they never were tipped through it, or, for one busker, because an issue with their Stripe account meant they never got a tip.

However, 18.5% said they would pay under \$10 for a board, 18.5% of respondents would pay \$10-\$20 for a board, and 37% would pay \$20-\$30 for a board. They were largely popular.

3. Buskers will continue to use their BuskPay boards in their current form.

62% of the buskers in the test saw enough value in the boards in their current form to continue using them. This is a big show of support, as there are other methods on the market to choose from.

Key findings

24% of respondents said that they “might” keep using the board. And only 14% would not use the boards again.

4. Performers with BuskPay boards seemed to be earning more in CASH than those without.

This is perhaps the most surprising result of the whole test; BuskPay boards seemed to have a big impact on how much cash buskers earned. Some of the feedback we got from BuskPay testers was quite phenomenal, despite the pandemic.

Several buskers who never got a tip through BuskPay still reported a large increase in their cash tips. This finding was not mirrored by respondents who never tested BuskPay.

5. Most buskers did not think they improved their ability to use the boards over time.

Our hope was that through the duration of the test, buskers would learn how best to display their boards, and what lines worked best with their audiences. Unfortunately,

only 37% of respondents said that they improved how they used BuskPay over time.

It is possible that many of the other users simply did not experiment with hat lines; 70% of our testers identified as “a musician who does not use a hat line, I just perform.”

6. The boards were not used that often.

BuskPay tips weren’t immensely popular, but some of those tips may have come from people who weren’t carrying any cash on them, and would not have otherwise been able to tip at all.

7. Some people were confused how the boards worked.

The vast majority of buskers in the test reported that they had to explain to people how to tip using the boards, and/or that people sometimes or often tried to tap bank cards.

37% of buskers would change the boards to “add more information about how the disks work”, and 33% said they would “change the

messaging” on the boards (they currently simply say “TAP YOUR PHONE TO TIP” on them).

8. Some buskers had a brilliant time with them. Others did not.

Some buskers were tipped via BuskPay. Some were tipped just via the URL displayed on their boards. Some reported significant increases in the cash tips they were getting. Others did not report any of those three findings.



The data collected

How many people tested it?

In total, 129 street performers applied to test out BuskPay. We chose 54 of them to send boards to. We based that choice on the 'quality' of their profiles on busk.co. In other words, we chose buskers who had taken more time to create a good busk.co profile (adding photos, gaining fans, writing a good bio, and so on), because we assumed that they would take the test more seriously.

What shows did they do?

Unfortunately—for the purposes of this test—70% of our buskers identified as a musician that does not have a 'hat line'. Only 15% of buskers were musicians that did verbally ask their audiences for tips, and only 15% were 'circle shows' (the kind of comedy/circus act you see in the biggest tourism hotspots).

How did we track responses?

We had two ways of tracking data:

through a survey that buskers filled in after each show, which got 95 responses; and data on the 130 tips our testers received during the test

Where did the performers busk?

In total, we sent boards to buskers in 8 countries: Poland (1), The Netherlands (1), Germany (1), Estonia (1), Portugal (1), Australia (5), Canada (7), USA (7), UK (31). However, not all of the performers used their boards, mainly thanks to Covid-19 restrictions in their areas

Only 41% of the testers who actually used their boards were in large cities. The rest either busked in towns or travelled around, busking in a mixture of places. In the UK, the buskers who tested the boards were in 24 towns and cities. Only three of the performers were in London.

A limited 'control group'

Obviously, you can't get a perfect control group for research into

busking. However, we asked street performers who were not involved in the BuskPay test to respond to a similar survey to those who were using BuskPay, to see how the two groups' experiences compared.

Data Limitations

1. Buskers may not have filled in the voluntary surveys after every show. We know of two buskers who used the boards who never filled in a survey.
2. Buskers with similar experiences may still have filled in the survey differently from each other. Self-reported data has limitations.
3. We don't have enough data. So, we can't answer questions such as "do the boards work better for musicians than circle shows", or "do the boards work better in big cities than small towns", or even "do the boards work in some countries better than in others?"
4. Perhaps most significantly of all, these tests took place during the Covid-19 pandemic, throwing up a whole host of unknowns related to how well the boards would perform once the pandemic is over, and life has returned to normal.

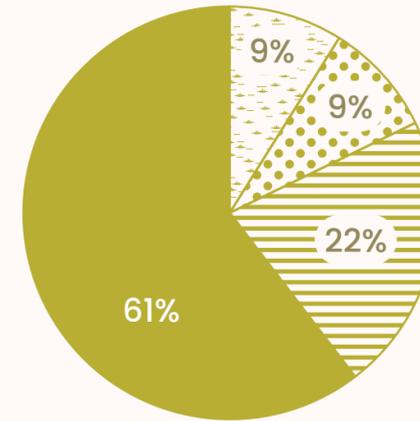
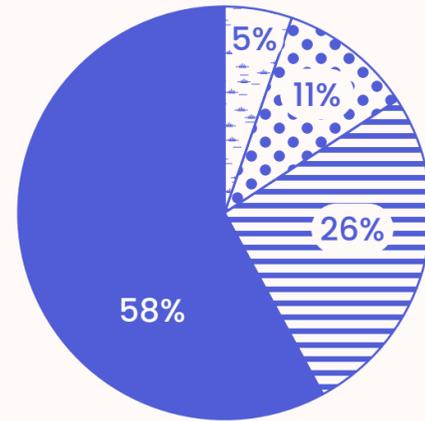
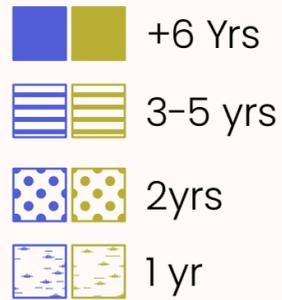
BuskPay Testers

19 respondents

Control Group

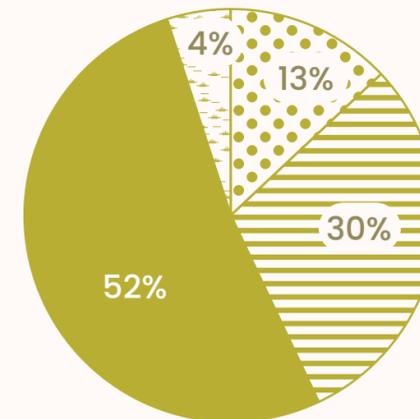
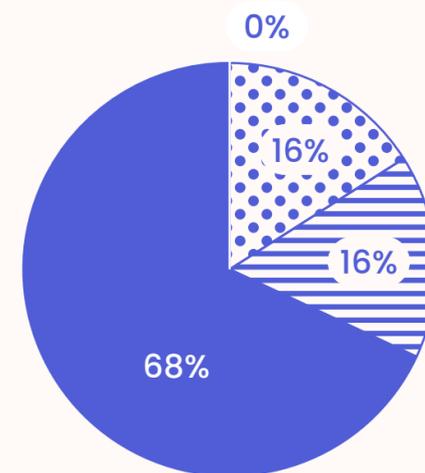
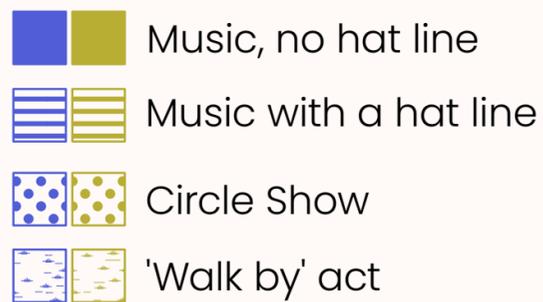
46 respondents

How long have you been busking?



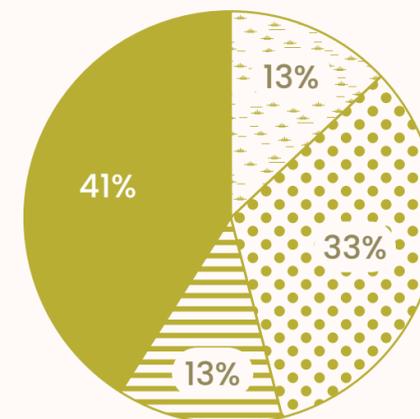
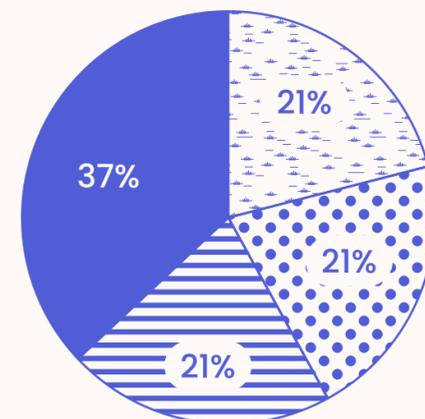
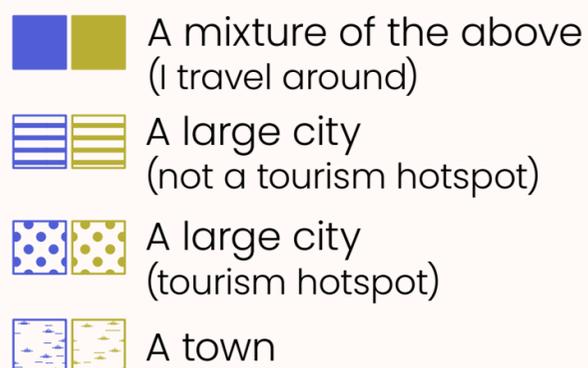
The street performers both in our test and in the control group had more or less the same experience street performing, with the majority of respondents in both groups having busked for 6 years or more.

What kind of busking do you do?



Similarly, both groups were mainly musicians who did not have 'hat lines'. However, there were twice as many musicians who DID have a 'hat line' in the control group.

Where do you busk?



BuskPay buskers were more likely to perform in a large city (but not in a tourism hotspot) or a town, and less likely to perform in a tourism hotspot than the control group.

Overall impact on cash tips

It's possible that the increase in reported cash tips is explained by an economic principle called "anchoring". For example, if a sign shows £3, £5 and £10 on it, those three 'anchors' might convince passersby that a £0.20p tip is too small in comparison.

Quotes from participants

"It was a good day for cash. Nobody took any notice of the buskpay sign. I wish they would, as its so much quicker to set up than the iZettle."

"This was a very unusual night to start the trial, as it was the first night of the local 'curfew' where bars all closed at 10pm due to new Covid restrictions. Although no-one used BuskPay to donate, it is possible that the very presence of the board, showing £3, £10 and £20 may have encouraged higher than average tips, since I received a lot of notes in a short space of time. I made more in 90 minutes than I sometimes do in 6 hours, and it would have been interesting to see whether the BuskPay board was used later in the

night, but unfortunately the police shut down the show and dispersed the sizeable crowd that had gathered just a few minutes after 10pm."

"It may have worked as its own 'hat line' resulting in more cash tips than usual."

"I received a lot of notes in a short space of time. I made more in 90 minutes than I sometimes do in 6 hours"

"One lady looked at the boards' numbers and got her purse back out to make it £2 instead of £1. I think she thought the numbers were 'asking prices'."

" I feel like the board makes me look more professional and I do seem to attract less small coinage when it is on display."

"A bright day, not too cold. A reasonably good cash take, probably brought about by it being the last day to shop before a month's lockdown."

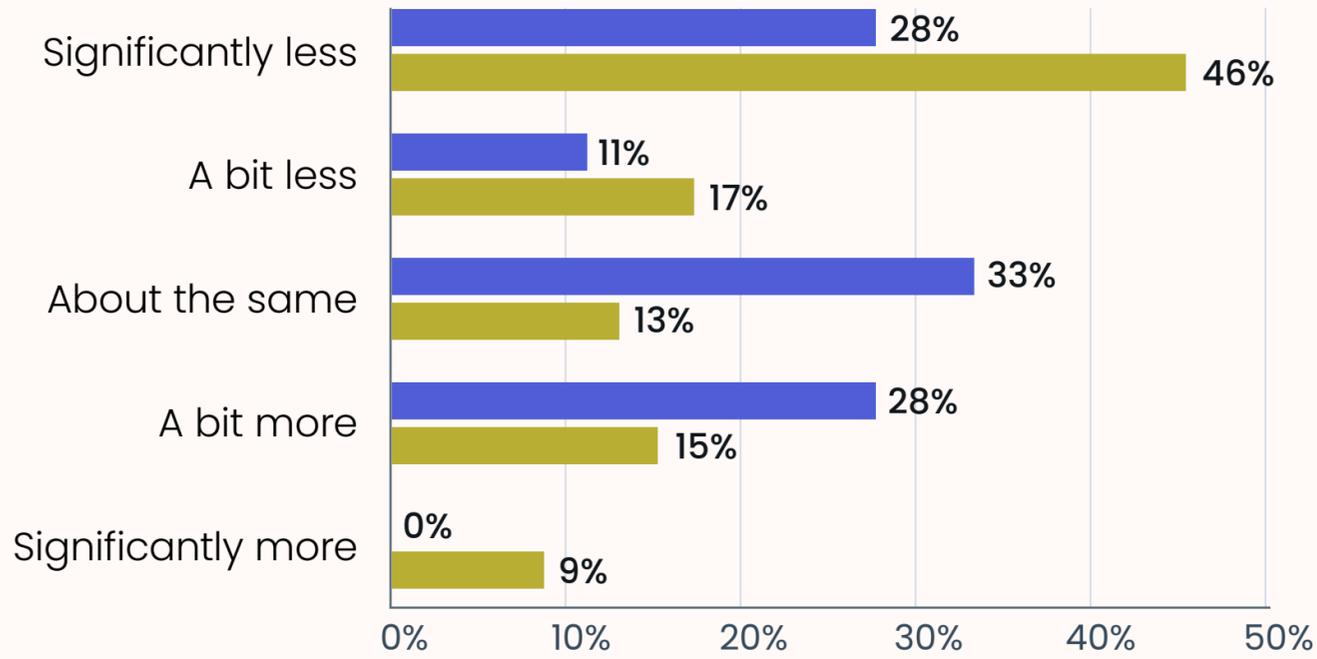
"The quality of the tips was great. Lots of fivers and way more £1 coins than silver coins. Only 2 pence worth of coppers."

"I think the board has a great psychological impact in terms of making people think what an appropriate tip is."

BuskPay Testers | 19 respondents

Control Group | 46 respondents

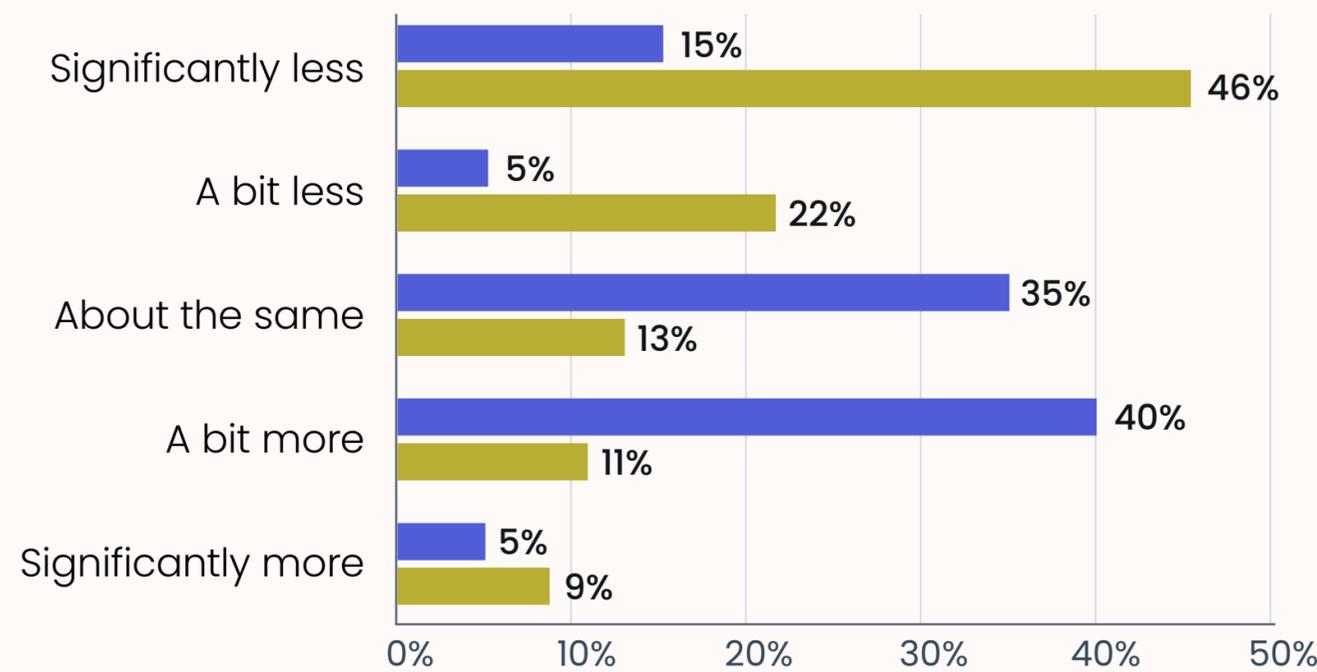
Compared with the same period last year, how much did you earn per show in Oct/Nov 2020?



Although neither group earned significantly more in 2020, what seems to be a very important result is that BuskPay testers were far more likely to report making “about the same” or “a bit more” than they did last year.

This clearly shows that BuskPay was effective in helping buskers earn more this year.

Compared with the same period last year, how much did you earn per show IN CASH in Oct/Nov 2020?



Although our control group reported more or less the same difference in earnings and difference in CASH earnings, our BuskPay users reported improved cash earnings, when compared with their general earnings.

This seems to suggest that the BuskPay boards helped performers to earn higher cash tips – and that that was the biggest driver of increased earnings.

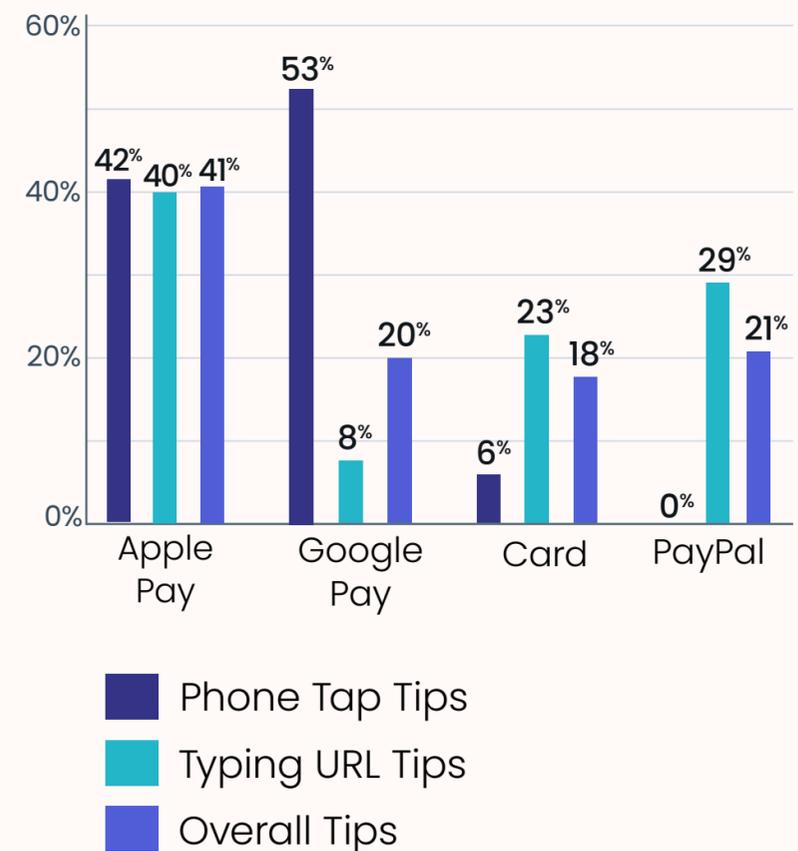
Tips by method

Method	Phone Tap Tips	Typing URL Tips	Total
Apple Pay	41.67% (15 tips)	40.22% (37 tips)	40.63% (52 tips)
Google Pay	52.78% (19 tips)	7.61% (7 tips)	20.31% (26 tips)
Card Payments	5.56% (2 tips)	22.83% (21 tips)	17.97% (23 tips)
PayPal	0.0% (0 tips)	29.35% (27 tips)	21.09% (27 tips)
Total	36 tips	92 tips	128 tips

there were large swings between the popularity of the other three methods.

Not all buskers accepted PayPal tips. And the way our website is set up, Apple Pay and Google Pay are the default payment method; if people want to switch to PayPal, they have to click a button. And yet, it's still interesting that ZERO people opted to pay with PayPal after tapping their phones.

Payment method preference



The average tip through BuskPay (and the URLs) was pretty high, compared with the average cash tip a busker can expect to receive:

- GBP: £4.50 per tip (105 tips)
- AUD: \$6.88 per tip (8 tips)
- CAD: \$3.50 per tip (6 tips)
- EUR: €6.25 per tip (4 tips)
- USD: \$10 per tip (3 tips)
- PLN: 4 Zloty per tip (2 tips)

In total, buskers were tipped 36 times with BuskPay (phone taps) and 92 times via their URL (manually entered).

We don't know how many times the boards were displayed, so we don't know what percentage of the time the boards were used by audiences. However, buskers reported getting tipped with BuskPay 20% of the time.

Only two buskers (7%) reported getting a tip from BuskPay in the first 30 responses to the post-busk survey. This proportion quadrupled to eight buskers (27%) in the last thirty responses in the survey.

Apple Pay was equally popular both with phone taps and typing URLs. But

Technical challenges

No device comes without technical issues. ALL the other devices on the market have some combination of the following issues:

- Tippers can't choose the tip value
- They require charging or batteries
- They require the busker to have an internet connection
- They are expensive to buy
- They can't be knocked around
- They are not waterproof
- They don't work abroad.

BuskPay doesn't suffer from ANY of those issues. However, it does have its own problems, as evidenced by the following quotes:

Quotes from participants

"I had a few people attempt to pay with their card and then couldn't pay with their phones."

"When the person tapped the value they weren't sure if it worked. It did in the end, but they also followed the link on the board to tip me through busk website as well."

"One person tried, but instinctively with a card. A lot of people were staring at the sign."

"An attempt was made to use it, but iPhone too old. They said they'd go to the website to tip."

"Someone attempted it and the tap function did not seem to work. I guess you actually have to tap (touch) the button. Not just get close?"

"I had another try on the £2 button. But it did not work. I do not know why it did not work."

"This time the £5 sign worked straight away. Did not have any futile tries today. That feels good. Will keep going."

"Someone took a picture of the web address and I have since received a donation. Yippee."

"One lady tried to tap but her phone didn't support it (older iPhone)."

"One tap. She was familiar with the technology. Turns out she had to

enable NFC on her android device (she doesn't keep it turned on all the time)"

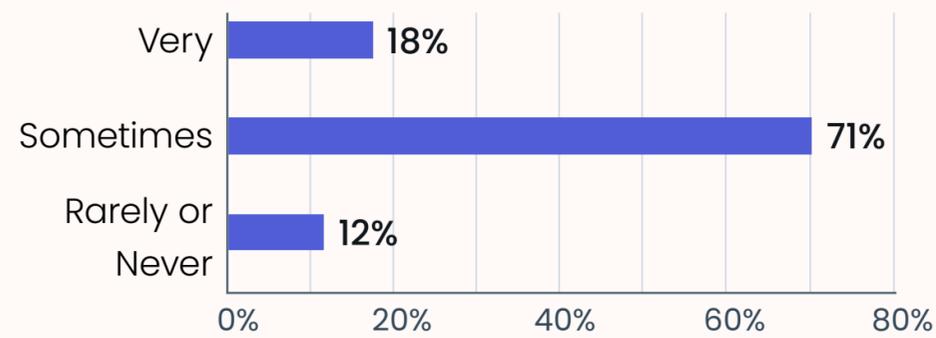
"Nice man thought it was brilliant but thought he could use his card. Had to explain."

"Two ladies came up. One tried to use Apple pay with her iPhone unsuccessfully, and the other lady used her phone with Google pay, and I got my first tip using the board! Yippee!"

"My experience over many days now seems to follow a pattern. Overall with the board I've made £65, which is great, but most of the time it's because I've directed them to the website and the contactless hasn't worked. The majority of people who have tried have had iPhones and it has never worked, Android a bit better, some people have taken a picture of the link to pay later, but generally don't in the end, probably forgotten."

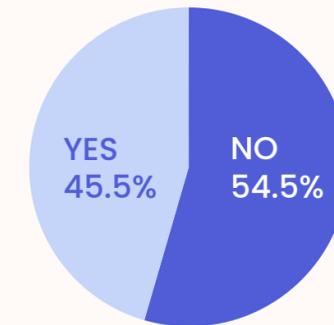
"A couple of people specifically came up to look at the sign, which was promising. One person attempted to use it with ApplePay but was unsuccessful - have never had success with ApplePay yet, but have with GooglePay."

How curious were passersby about the BuskPay boards?



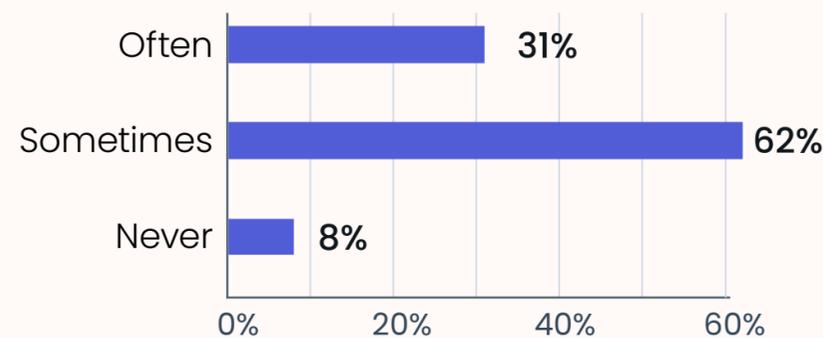
Very few performers (just 12%) said that people were 'rarely' or 'never' interested in the boards. Most of the time the boards garnered interest from tippers, even if they didn't end up using them.

Did tippers instinctively know how to use BuskPay?



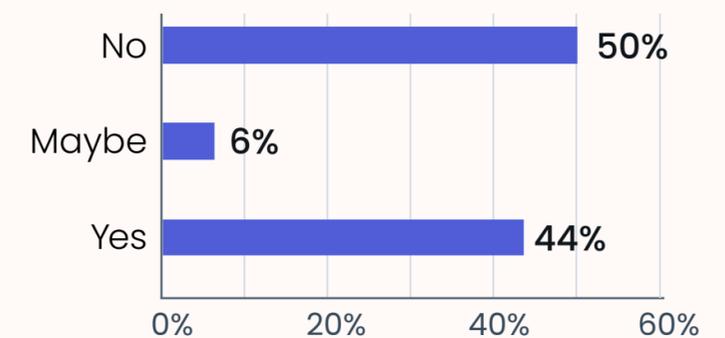
One of the clearest failings of BuskPay is that members of the public didn't know (without having to be told) that they could tap their phones to tip. Perhaps unsurprising; this is a new technology after all!

How often did phone taps work?



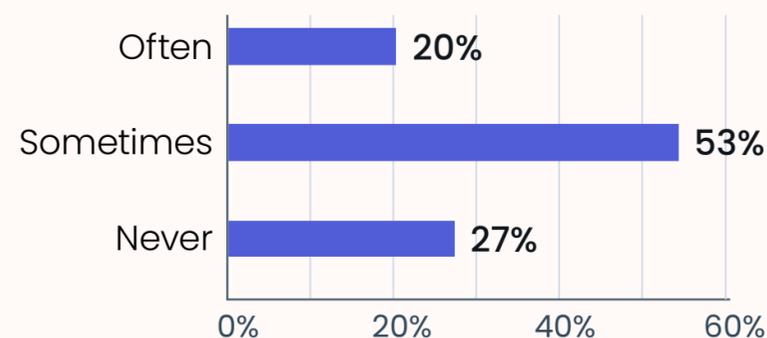
Most iPhones on the market in Oct/Nov 2020 still didn't work with NFC tags. So, we expected reports that phone taps only sometimes or often worked. This will improve as iPhones are replaced with newer models.

Did you get better over time at using BuskPay?



We hoped buskers would get better at telling passersby how the boards work, and learn to display them better. Unfortunately, half the buskers said they saw no improvement.

How often did tippers try to tap their bank cards?



This was another commonly reported issue; some tippers believed that they could tap their bank cards to tip (they can't). Better messaging may improve this behaviour.

Testers' Final thoughts

We asked street performers to give us their final thoughts on how well the boards worked. We already had a lot of data, but we wanted to give them a space where they could say whatever was on their minds. Here are their final thoughts.

Overall impressions by testers:

"Only one person mentioned it: a former busker who thought it was a great idea and asked where I got it."

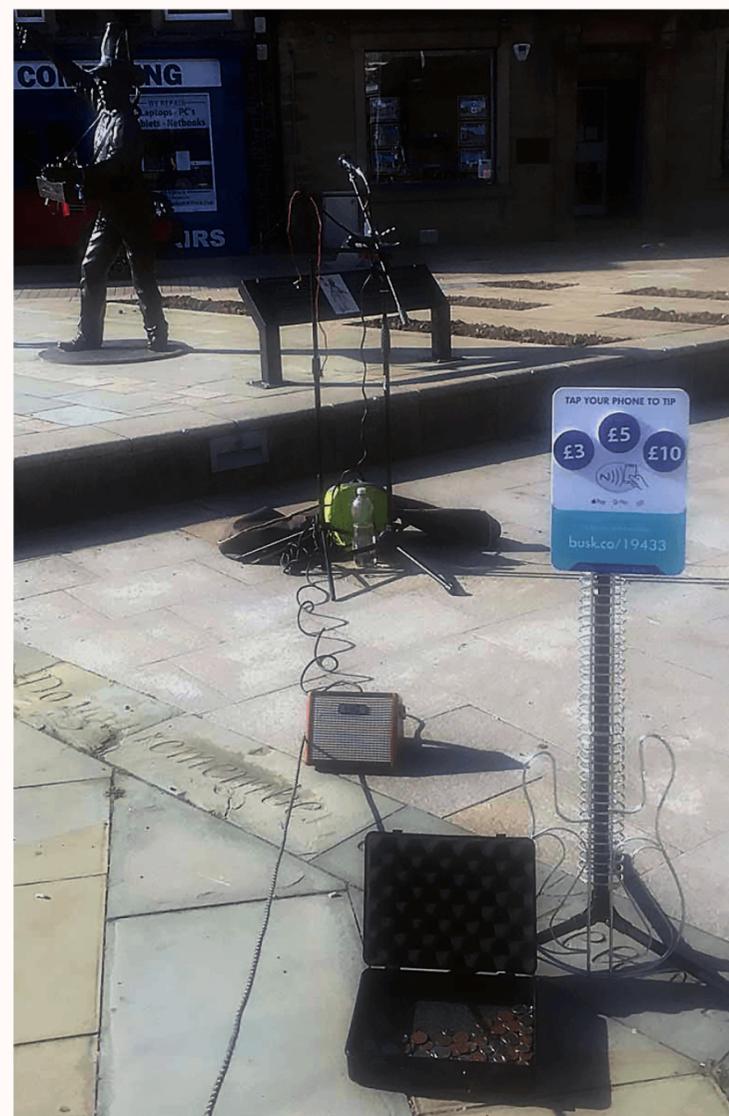
"Maybe (at least for the trial period) another board with an easy to read/understand explanation might be worth investing in?"

"A street trader showed interest in the Buskpay and asked where he could buy one to use for selling his hot dogs and burgers. I told him it was a buskers-only device, but at least it shows that other people are seeing the advantages in having something like this."

"They often go with the card (not reading the sign) and I have to tell

them it's only for phones, but overall it works fine!! Great tool!"

"Folks noticed the sign and commented on it, sometimes to their companions. One guy asked about it and said 'it's going to be everywhere soon.' He also asked if busk.co was a public company. A couple took photos of the sign (they usually just want to take photos of me!)"



"Maybe it is interesting to know that all (6 or 7) people who tried until now were women. Men have not tried at all. Interesting."

"I think they are good looking and give a professional presentation to cashless tipping."

"In my experience, as a musician without a hat line, most members of the public struggle to understand the concept of the BuskPay board without a verbal explanation."

"I like the simplicity of the BuskPay board. It's far quicker and easier to set up than the iZettle, which can be a nuisance (no power packs or batteries to charge, and iPhone to set up and make sure that they connect together, and stay connected with Bluetooth...). Unfortunately, the public recognise the iZettle far more as a payment method, so it's worth the hassle."

"I really wanted BuskPay to work, but I feel it's still a bit ahead of it's time, and the general public needs to catch up

with the technology before it's a viable alternative to cash (or card readers)."

"I think the boards are a tremendous idea. Where I'm from (west coast of Scotland), NFC payments are only just getting some attention from the public, so, although I may not have gotten many tips from the board so far, I'm excited to see how it performs in the future. If nothing else, I love how professional it looks when I'm playing!"



“The board attracted attention and looked professional... It certainly has a psychological effect on people encouraging more generous tips than usual.”

“The board attracted attention and looked professional as part of my set-up. It certainly has a psychological effect on people encouraging more generous tips than usual. People who had no cash on them were glad to still have other options for tipping. Several people were fascinated by the board and said what a good idea it was.”

“Cashless payments are going to be an even bigger part of everyone's lives in the very near future — buskers

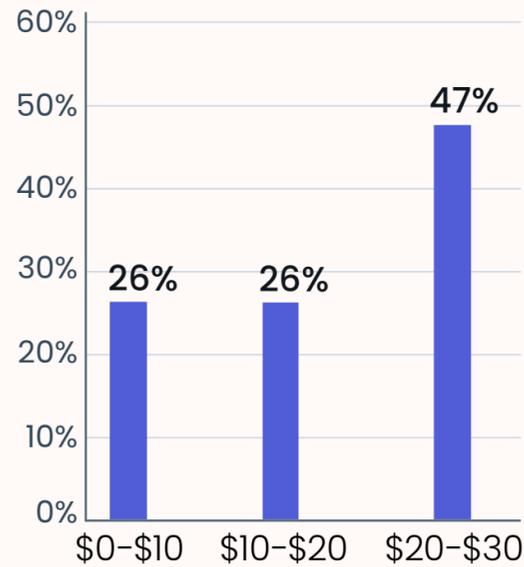
need to be able to accept cashless tips or be left behind. “BuskPay: The Future Of Busking!”

“BuskPay opens up the market for buskers to earn more in a different world! Very attractive signage and easy to use! Definitely recommend!”

“A device that will likely become used more and more in the coming years. No need for batteries or WiFi, which is a bonus. Will turn some heads, and if you're lucky you might get some money too.”

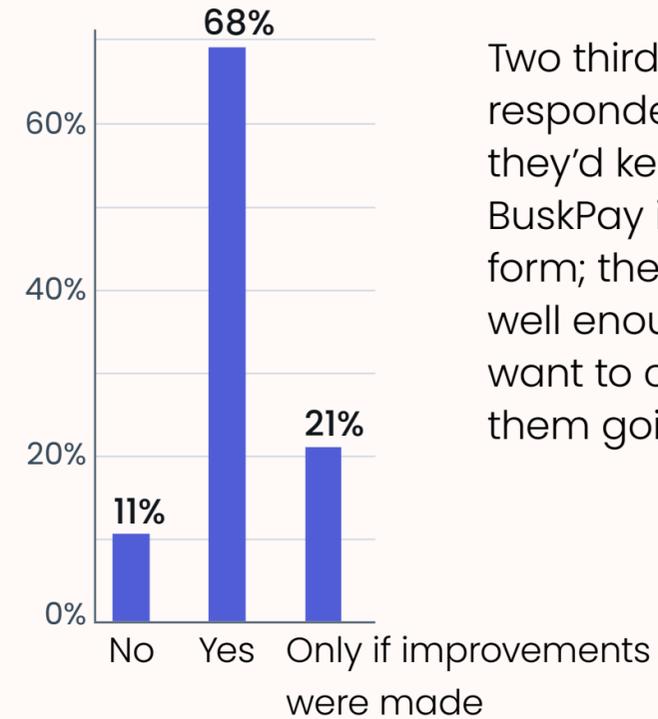
BuskPay opens up the market for buskers to earn more in a different world!

How much is Busk Pay Worth?



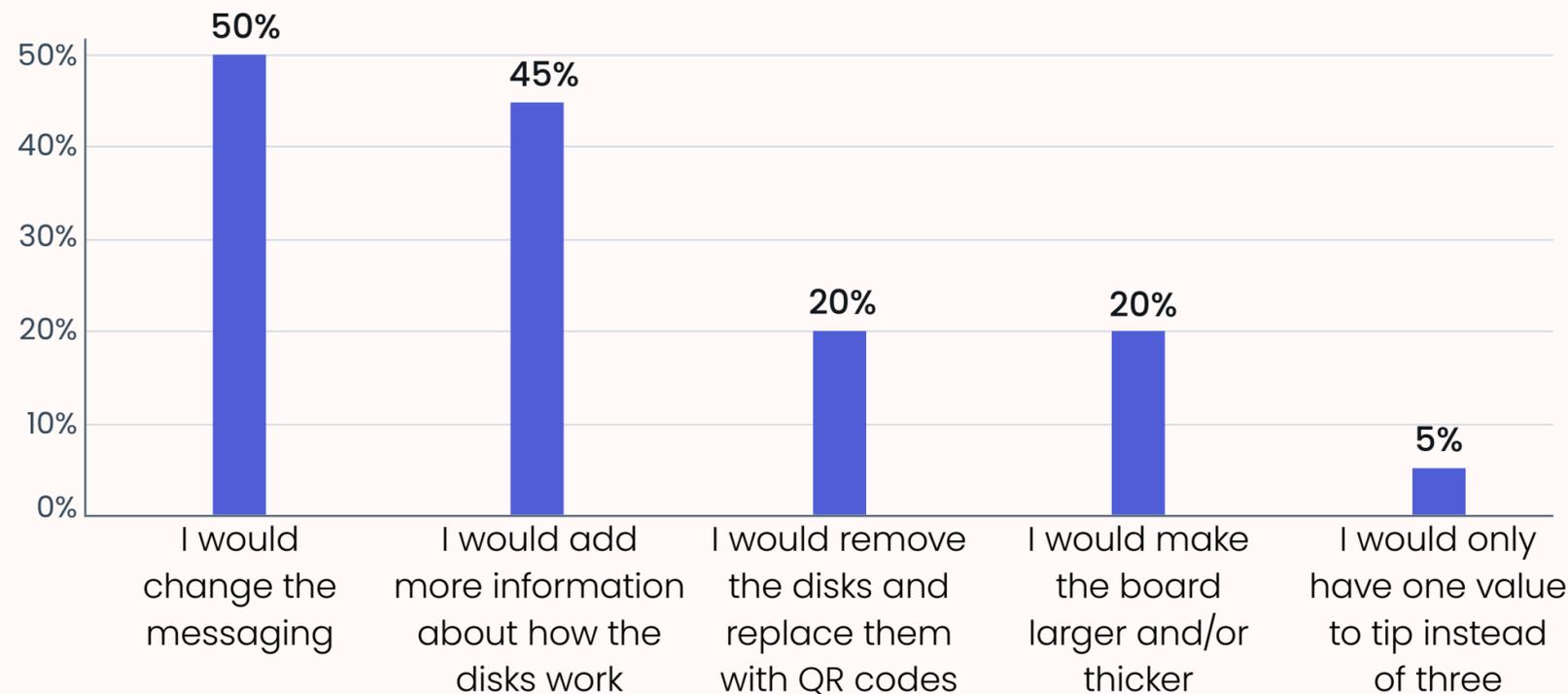
We will be making a range of improvements to the boards, but we might be able to make the project financially sustainable if we sell the boards for \$20 each, which seems doable, considering the responses to this question.

Will you continue to use BuskPay?



Two thirds (68%) of respondents said that they'd keep using BuskPay in its current form; the boards work well enough for them to want to continue to use them going forwards.

What changes would you make?



The most popular changes that Buskpay testers wanted us to make was around the messaging. They wanted to make passersby more aware of how the boards work, without having to explain it themselves, and several performers wanted us to add a phrase like "please support me" or something similar.



Conclusion

We have enough confidence in the efficacy of the BuskPay boards to want to start selling them in the future. However, there are certain changes we will be making, based on the experiences, requests and suggestions of our BuskPay testers:

1. Giving multiple messaging options. Some buskers wanted “Please support me” or “Buy me a beer” or similar messaging on the sign. When

we start selling the boards, we may give buskers the opportunity to choose (or even personalise) the message.

2. Make the PHONE part more obvious, to reduce the number of attempts tippers make to tap their bank cards.

3. Make a version of the boards where people can scan QR codes as well. One other product of the Covid-19

virus is an explosion of QR codes being used in “track and trace” schemes. We feel QR codes are probably much more familiar to the general public than they were just a year ago.

4. We might also give a larger board for buskers to purchase. 1 in 5 of our testers wanted something larger. This was a surprise for us, as the larger the board, the more buskers have to carry around with them!

5. However, the biggest change going forward will likely be simply that more and more iPhones will be able to use the board going forwards, as earlier models become obsolete. The boards are already useful, they already increase busker earnings, and they will only continue to become more useful as time progresses.

6. Finally, we are hugely thankful to the street performers who took part in the test and gave us feedback, who are far too numerous to mention. And we are also feeling pretty proud at the moment: we just successfully did a street test proving that an entirely new technology can be used to increase earnings for buskers!

Nick Broad & Liliana Maz
The Busking Project CIC

BOSK

