

Good afternoon, everyone.

When was the last time you actually used the cash in your wallet? Or do you prefer electronic money? This summer vacation, my mom and I went to Thailand and Singapore—and let me tell you, our wallet went through a real identity crisis! First stop: Singapore. From the moment we arrived, it felt like the future. No one used cash. People tapped their cards, tapped their phones—tap, tap, tap! Signs everywhere said “No Cash.” Even the vending machines seemed to say, “Coins? Are you serious?”

Honestly, carrying cash there felt strange. Paying with bills was like pulling out a paper map in the age of Google Maps. Completely out of place. We could hardly use cash anywhere: not on trains, not on buses, not even at vending machines. Everywhere was tap-only. Believe it or not, the airport was one of the few places that still accepted cash.

But just a two-hour flight later, everything changed.

Next stop: Thailand. And suddenly—our wallet made a comeback tour. Here, cash was king. Street food stalls, tuk-tuks, massage shops, little mom-and-pop stores—all preferred cash. The moment I held a stack of baht in my hand, I thought, “Ahh, finally, money makes sense again!”

One shocking example happened at a restaurant near our hotel. The bill was 450 baht, but when we tried to pay by card, they added a mysterious 100 baht credit card fee! Isn’t that crazy? That kind of fee was common there. So, cash was definitely the better option.

And the hotel? They asked for the deposit in cash—in cash! On our last day, they handed us back a pile of baht just before we headed to the airport. I stood there thinking, “What are we supposed to do with all this? Buy 100 coconuts? Treat the whole plane to pad thai?”

In the end, we brought home a lot of Singapore dollars and Thai baht. Our wallets had collected quite the souvenirs.

So, in just one trip, our wallet lived two completely different lives: In Singapore, it was a slim, digital, high-tech fashion model. In Thailand, it was a big, overstuffed wallet with paper sticking out everywhere. And honestly? Both worked.

Back in Japan, I started to wonder: what about us? Japan is... unique. We don’t fully commit to cash, and we don’t fully commit to cashless either. Instead, we offer everything. At Lawson, you can choose from 19 types of barcode payments, 16 kinds of electronic money, 13 types of cards—and of course, cash. That’s 49 different ways... to buy an onigiri!

Just imagine a foreign tourist standing at the register, being asked, “How would you like to pay?” They look at the screen and think, “Wow, Japan sure has a lot of options! I just hope they have mine.” So, will Japan become like Singapore, or like Thailand? With apps like PayPay getting popular, I think Japan will move closer to a cashless society. But maybe, just maybe, we’ll keep offering all kinds of payments forever... because that’s the Japanese way.

Each system has pros and cons. Cashless is light and convenient, but risky if your data gets hacked. Cash is simple and safe—you can see how much you have—but it’s heavy to carry. For me, no matter how convenient cashless is, I believe cash will always be the most reliable backup. But I have to admit—it’s great when splitting the bill with friends.

So here’s my advice: In Singapore, your card is a magic wand. In Thailand, cash is your superpower. And in Japan? Well, just be ready to choose between 49 payment methods at Lawson.

Thank you.

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Why Is Paying So Complicated