

Mobility Plaza®

Fifth "Experts Panel" by Scheidt & Bachmann again a complete success

One had the feeling that the industry was just waiting to finally meet in person again. The lively discussions and interesting conversations during the 5th Experts Panel by Scheidt & Bachmann on 21 September 2021 testify to this. The topic this year, around which the presentations and discussions revolved and obviously also moved all participants, was "Seamless Customer Journey — how your customers benefit".



Christian Warning, Managing Director of **The Retail Marketeers GmbH** and industry insider, guided the participants through the programme of presentations and discussion rounds.

In his dinner speech "**New Work, New Leadership - only for the sunny side of the business?**" on the previous evening, **Sven Hantel, DB Station&Service AG**, Member of the Board of Management for Production, emphasised that a successful business not only requires a customer base, but also motivated employees. He vividly explained how Deutsche Bahn involves employees in decision-making processes or even hands over decision-making altogether and thus achieves good results. Change processes have already been implemented more successfully than was the case in earlier projects when decisions were made top down.

To start the series of presentations on Tuesday, Christian Warning took everyone on a tour d'horizon of the current developments and trends in the fuel retail market. On the way to becoming a mobility hub, new technologies will become increasingly important at petrol stations. Self-scanning or self-checkout solutions as well as seamless payment are seen as the most important tools to positively shape the customer journey. A better range of mobility and food convenience services will compensate for declining fuel sales. These points aptly introduced the 3 thematic blocks of the event:



This is where **Jörg M. Heilingbrunner** picked up with his presentation and opened the first thematic block of the day, "**Future of Mobility**". The petrol station as we know it today must change and prepare for the trends of the coming years. With his outlook "**How will we live in 2050?**" he gave an impetus to the topics that a petrol station must fulfil on its journey from Vehicle Centric to Customer Centric in order to remain competitive in the future and offer a pleasant customer journey for the petrol station customer. In addition to offering alternative fuels to achieve the goal of zero emissions, the petrol station will also be the hub for many new mobility services. A mobility hub that is both a meeting place and a place to stay, but also offers the possibility of a quick local supply, is the realistic scenario for the filling station of the future.

Matthias Möhlig, Director Customer, Markets, Digital Sales at **BMW**, addressed the future of vehicles from the BMW perspective in his presentation "**In-Vehicle E-Commerce. Customer needs, PreRequisites, and Solutions**". The vehicle already forms an interface to many services on and off the road. As a BMW customer, you can book services for your vehicle via the BMW app and have direct contact with BMW. The possibility of paying for parking, refuelling and tolls via the on-board computer in the vehicle has also already been realised. In the future, however, many other possibilities for integration into the vehicle are possible and are already being planned. In the future, it will also be possible to order and pay for food services directly from the vehicle. The focus here is on standardised interfaces and the simplicity of integration into existing systems. Here he also addressed the industry directly: Strong partners are needed for implementation, as the topic of payment in particular cannot be solved unilaterally.



Sarah Schmitt, Head of the Capital Office and Director of Public Affairs, **bft - Bundesverband Freier Tankstellen und Unabhängiger Deutscher Mineralölhändler e.V. (Federal Association of Independent Petrol Stations and Independent German Oil Traders)**, told us about the future of the industry from the association's point of view. In 4 thematic areas, she explained innovations that will have an impact on the success of a petrol station. On the one hand, she showed e-fuels as part of the solution to reduce Co2 emissions. There are still some hurdles in the way of the success of e-fuels, such as the still high production costs or the fundamental attitude of politicians towards the new fuels. Here, the company is in contact with the responsible politicians and is trying to push the issue forward. At the same time, the company is working on building up the charging infrastructure at petrol stations and plans to have created around 222 charging points by the end of 2022. In addition to the range of fuels, innovative shop concepts play a major role in the success of a petrol station. Here, Ms. Schmitt brought beautiful examples of a Sprint filling station, which show that with the right idea, a filling station can also be designed in an appealing way. The fourth success driver is the development of innovative payment systems, especially payment by smartphone.

Harald Pöpke, Senior Product Manager Self-Checkout & API Solutions at **Scheidt & Bachmann**, started the second block of topics "**Innovative Shops**". His presentation on "**Innovative solutions to improve the customer journey**" used many practical examples to show how a self-checkout solution can be implemented at petrol stations and at the same time take into account the special requirements of a petrol station. With SIQMA Smoove, Scheidt & Bachmann has launched the first self-checkout terminal on the market that has been specially tailored to these requirements. The topics of fuel sales and fleet card acceptance certainly represent the biggest point of difference

compared to similar solutions from the retail and catering sectors. However, the sale of age-restricted items and the connection of vending machines of various types can also be implemented. The SIQMA Connect platform offers even more solutions that positively influence the customer journey at petrol stations.



Andreas Nagel, NFR Growth Manager Global Convenience Retail at **Shell**, reported on a well-designed customer journey and its influence on the success of a petrol station. In his presentation **"Seamless customer journey - a new interpretation of the familiar"**, the participants learned that in future the customer journey will begin even before a visit to a petrol station, namely online, during research and preparation for a purchase. There will no longer be "the" petrol station, but petrol stations will have to adapt flexibly to the needs of the respective customers and this individually for each location. The success of a petrol station will depend to a large extent on how suitably the offer is tailored to the respective clientele and how the communication and interaction with the customers takes place both online and offline. With a twinkle in his eye, Mr Nagel presented a vision of the future of a Shell petrol station: a short animation video gave an insight into the perhaps not so distant future with self-driving cars, intelligent voice-controlled assistants and the possibilities that a petrol station may well offer in the area of shop assortment in the future.

The future of unmanned shops has already begun for **Valora**. **Roger Vogt**, CEO Retail, brought some practical examples to his presentation **"Innovative shop concepts - self-checkout for even more convenience"**, in which he showed how well the 24/7 shops work in Switzerland and now also in Germany. "Convenience in shopping and in the product range combined with more and more fresh food - that's what Valora means by food convenience." This is also where it differs from the "normal" petrol station shop. Not only does the shop design clearly stand out from the average, but the range

of products does not always correspond to the "standard". For example, one location has a "real" baker who bakes the fresh bread on site and vegetarian and vegan dishes also attract customers. However, the focus of the presentation was clearly on the implementation of 24/7 shops in combination with an autonomous self-checkout model. The advantage: you can shop around the clock for exactly what you need: be it an energy drink or fresh eggs at night or the new internet router after closing time. Access is always via an app on the smartphone. This also reduces vandalism and theft, since the customers are known.



Carlo Caldi, Founder & Managing Director of **CAMPO GmbH**, is going in a similar direction with his shop concept Typy. Typy is the answer to the question "If shopping were invented today, what would it look like?" Behind the concept is a fully automated system that is able to control and monitor all processes using AI. The Typy Store is also open 24/7. The assortment ranges from fresh meals, which are prepared daily by a local caterer, to coffee specialities in organic quality, wine and other (alcoholic) beverages to many other articles for daily needs. The aim of the Typy Store is to offer a round-the-clock service without creating high cost pressure, but at the same time to cover the needs of mobile customers. Here, too, ordering, payment and authorisation are carried out via an app. This way, you know your clientele, even though the store is operated unmanned. The automation not only enables the shop to be optimised, but also the user data is evaluated in detail and used to improve the offer.

No shop concept without payment. Thus, the third topic of the day, "**Future payment**", came full circle. **Verena Hiegemann**, Product Manager Payment Systems at **Scheidt & Bachmann**, started. In her presentation, she presented the development of payment methods from the original exchange of goods to today's mobile payment and went into the requirements for payment in different use

cases. Every customer journey requires the appropriate and fast payment so that the customer continues to use the offer. However, since cash is still the most popular payment method in Germany, fallback solutions must not be ignored. All payment options must be considered as a whole and an offer created for all. The payment methods must interlock in order to provide customers with the best possible user experience.



This is where **Klaus-Peter Rapp**, Payment & Loyalty Project Manager, **ESSO Deutschland GmbH**, picked up with his presentation "**Future new payment methods for MÖG's**". He too said that the shopping experience is becoming more important and that payment has an important role to play in this. Digital value-added services must be created to offer the customer a better customer journey. He also sees that in-car payment will become established in the near future, 5G makes it possible and the banks are also opening up more and more in order to be able to offer a powerful payment mix. Accommodating the customer and offering familiar solutions is what merchants can do by integrating PayPal into their POS. Payments can be processed with PayPal via a simple QR code scan. Customer loyalty, higher shopping baskets and the acquisition of new consumers are clear advantages for this payment method. The major European banks also want a slice of the digital payment pie and are planning to set up a joint payment system with EPI (European Payments Initiative) to counter the solutions of MasterCard and Visa. However, this initiative is still in its infancy and it will certainly take a few years until this solution has arrived on the market.



giropay has been on the market since May 2021. **Robert Beer**, Corporate Development Director **S-Payment GmbH**, explained in his presentation "**Payment in new use cases for your customers**" how the new product of the DSV Group came about and what the advantages are. While stationary trade has lost turnover in recent years, online trade has clearly gained. Although the girocard is successful at the stationary POS, it hardly plays a role in e-commerce. With the new product giropay, the individual products girocard, paydirekt and Kwitt have now been bundled into one solution for e-commerce and made easier to understand. Another new feature is an app with which merchants can turn their smartphone into a card terminal. The solution is currently only available for Android, but the response is already very positive. In addition to the girocard, the popular contactless cards from Mastercard, Visa and Apple Pay are also accepted. Interesting for the petrol station: the integration of POS systems and SCO terminals and e-charging stations as well as carwash are already planned. The major manufacturers of e-charging stations have already integrated the giropay and girocard products. Others will follow. Payment by smartphone is also seen here as the most convenient solution for offering customers real added value. Thus, in addition to refuelling, parking can also be paid for via smartphone. Some projects have already been successfully installed in the field.