THE SHAPE OF FOOD RETAILING IN THE NEW NORMAL SPECIAL REPORT:
FRICTIONLESS SHOPPING

Scan, Pay, Go is a solution that can be deployed today. It is low risk, relatively low cost and offers unique ways to build consumer relationships. Once up and running, repeat user-ship can be as high as 92% with a 20% average basket size increase from app users (as claimed by Ubamarket). It can work in conjunction with existing self checkout units, whilst simultaneously offering a till-less option and a seamless link to 'Just Walk Out' in the next decade. With more than 90% of us using smartphones, it is a sensible avenue for most retailers to explore."

—— **The authors**

"Convenience for our members and customers is at the forefront of our digital transformation journey. Creating new and innovative ways to engage and shop with us, we have launched our new 'Scan, Pay, Go' mobile shopping app, in conjunction with Ubamarket, which is being trialled in selected stores. Simple to set up and easy to use, the app enables customers to self-scan items into their online basket and pay for their products – all via their mobile phone – bringing a new, digitally-enabled way of shopping into Central England Co-operative stores."

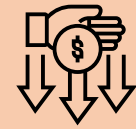—— **Deborah Robinson, CEO Central England Coop**

MOBILE TECHNOLOGY

DIGITALLY-ENABLED SHOPPING
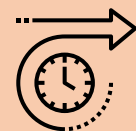
CONSUMER ADVANTAGE

COST & BENEFITS

CUSTOMER ENGAGEMENT

ACCESS DATA

THE FUTURE

This paper is motivated by the desire to help convenience, food and roadside retailers understand the technology choices that make shopping more convenient

Ubamarket® – the fastest, easiest and most affordable Scan, Pay, Go app for retailers!

For retailers

- Built for your brand
- Best-in-class
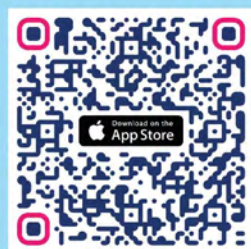- Compatible with any POS

For shoppers

- Scan & bag as you go
- 'Magic shopping list'®
- Till-less payment

ubamarket.com

info@ubamarket.com

@ubamarket

EXECUTIVE SUMMARY

Over 90% of our food shopping is done within convenience, grocery and roadside stores and that we voluntarily - or involuntarily - interact with a manned or self service till for the majority of our shops. Rising inflation and cost increases 'across the board' are impacting all convenience, foodservice and grocery retailers across the world. Some retailers will become insolvent – the cost of this has also risen! - and many will see their profitably massively reduced to a point where investment in customer service and growth is impossible.

What is to be done? The positive data is that > 90% of retail purchases today are made in store and that consumers want to support their local shops – independent and corporate – provided they sell what we want and offer experiences beyond the basic transaction.

Using technology and increasing convenience. Many of us have been slow to embrace technology that will reinvigorate our physical spaces and allow the human element to flourish. Examples are Electronic Shelf Edge labels and Ubamarket's Scan, Pay & Go App which does away with the need for self-service tills (& eventually all tills) and where it is used has increased basket spend by 20%. We can 'bring the magic' to our stores when staff bandwidth isn't monopolised by the cash register. The 'Just Walk Out' technologies being trialled by Aldi, Sainsbury's and Tesco are fantastically convenient but currently too costly for most food retailers.

Retailers considering a digital retail investment or a full conversation should focus on two areas:

◉ What is the customer benefit and experience brought by the investment, such as a frictionless checkout?

◉ What routine operational tasks can we remove or speed up through this automation, such as staffing tills or inventory management?

1. INTRODUCTION

"Do we require a total digital transformation or should we move in baby steps with regular digital updates" is a question sitting in many retailers' board rooms. On the surface it looks like a straightforward choice, likely built on budget and management time parameters rather than a customer requisite. There are, however, other significant issues such as compatibility with 'working just fine' legacy applications, corporate structure and culture, plus often fixed strategic policies. The result can be inertia as the actual need is often difficult to pinpoint, or the CTO and CIO (occasionally!) baffle us with science, which then scares lay board members away from enacting the original customer service or retail operations needs.

> *Many retail CEOs have fallen foul of a big IT project that has failed to deliver. It will require a combination of consumer push and undeniable business benefit to convince retail leaders to take a committed leap into the world of frictionless retail.*
>
> *Convenience retailers have struggled to develop useful and relevant mobile apps. Pre-pandemic, the lion-share of convenience apps were narrowly focused around discount and loyalty programs with few additional capabilities. The pandemic shined a spotlight on these gaps as many apps were unable to meet the needs of customers who did not want to visit a store. Similar challenges are faced by fuel brands. You have to wonder why someone would download an app to pay for fuel when they already have NFC-enabled apps and cards. Moving forward, retailers must consider how to move beyond gimmicks and deploy apps that are capable of being an integral part of the customer experience. Perhaps it requires delivery, or perhaps it requires customisable food service and integrations with new checkout technologies. Every retailer is unique and must determine what works for their brand.*
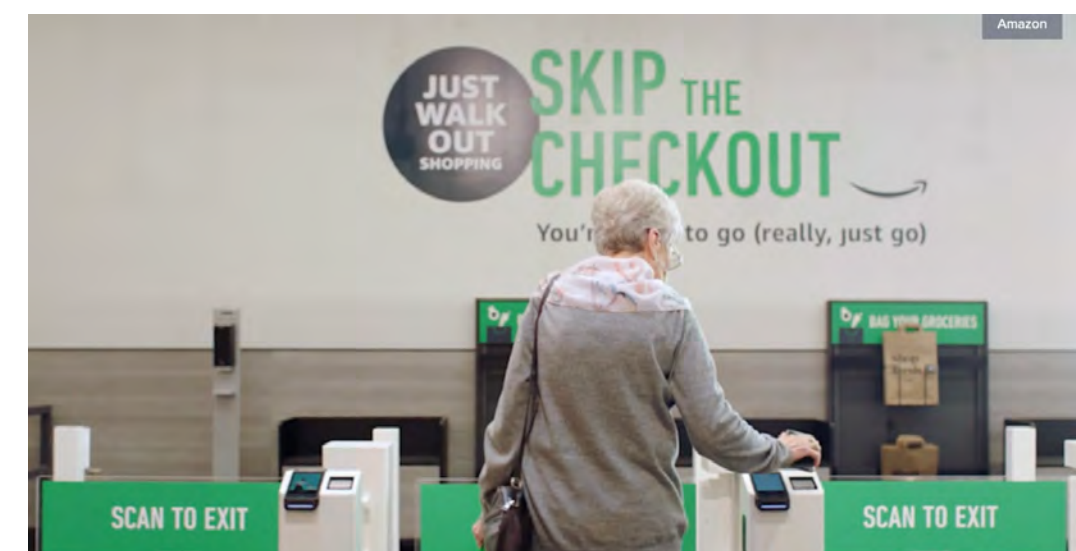>
> — **Frank Beard**
> Retail analyst USA

Any digital retail conversation should centre on two areas:

◉ What is the customer benefit and experience brought by the investment, such as a frictionless checkout?

◉ What routine operational tasks can we remove or speed up through this automation, such as staffing tills or inventory management?

Many retailers, foodservice providers and third parties launched apps in 2020 to support the increase in digital shopping for home delivery and 'click 'n' collect'. This period also saw a rise in third-party applications capable of being re-skinned for different retail customers. The long-established apps from the national grocers and food delivery houses have experienced increased usage. These apps have evolved over time to provide more intuitive user experiences, using data to remember customer needs as app usage increases.

There is no doubt that delivery and click & collect channels have experienced significant growth over the last 2 years. However, we must not forget that over 90% of our food shopping is done within convenience, grocery and roadside stores and that we voluntarily - or involuntarily - interact with a manned or self service till for the majority of our shops.

Retailers the world over are trialling different frictionless technology in their stores to offer customers more convenient shopping. Amazon first launched 'Just Walk Out' Go stores in Seattle in January 2018 and now retail in some 30 locations in the USA and London. Amazon also operates the full size grocery store Amazon Fresh in the USA and London with the technology.

https://www.365retail.co.uk/why-amazons-new-just-walk-out-supermarkets-will-change-everything-forever/

> *Amazon's new "Just Walk Out" Supermarkets will change everything.*
>
> — **Mark Landini**
> Landini Associates

Tesco is working with Trigo trialing cashierless technology in its Welwyn Garden City HQ and the High Holborn Tesco Express stores. Items are automatically added to a digital shopping basket as customers pick them up from the shelves.

The USA's largest supermarket chain Kroger is working with Caper in trialling a high-tech grocery cart that lets shoppers scan items as they go and leave the store without waiting in a checkout line. Shoppers scan each item before placing it in the cart. There is a scale for fresh produce and other pay-by-weight items. The screen on the cart will suggest items as they go, notifying shoppers about sales and recommending various items. When finished, shoppers pay directly on the cart and are given a green light that lets them know they can leave the store. Shoppers using the cart are offered a 5% discount on Kroger-branded items.
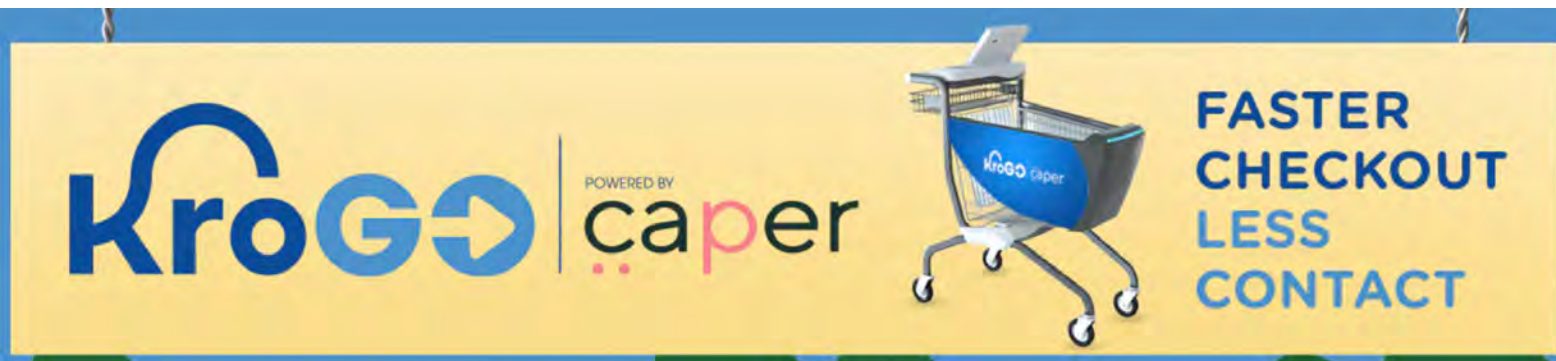
China is the world's second largest retail market and contactless app payment is standard. Alibaba's Alipay and Tencent's WeChat Pay dominate and many cities such as Hangzhou (home to Alibaba) and Shenzen (home to Tencent) are 'cashless cities'. This author tried to pay for taxis and 'mom and pop' stores with cash in January 2020 and was always greeted with "no cash, Alipay!".


Alibaba's Hema (English: Freshippo) grocery stores offer 'Scan & Go'. Customers use the Hema mobile app to scan QR codes on each item they wish to purchase then the item is added to their digital shopping cart. The product's QR code also provides information about the product including how fresh it is (by looking at when it was delivered to the store). Other data includes nutritional information, customer reviews, recipes as well as if the customer wants the item delivered to their home.

Aldi China also offers 'Scan & Go' across its stores.

This paper aims to provide a 'plain English' view of the digital technology available for retailers to offer a frictionless or simply a more convenient - time saving - shop for their customers. It is important to recognize what's motivating the investment. The authors believe that customer experience is central to any shopping automation decisions that are made. Technology will successfully disintermediate the till provided the user experience is the foundation for all decisions and investment. The NIH and knee-jerk approaches that have driven many retailers to spend $ millions on developing poor apps offering even poorer customer experiences will be superseded by retailers buying into best-in-breed technology developed by specialists.
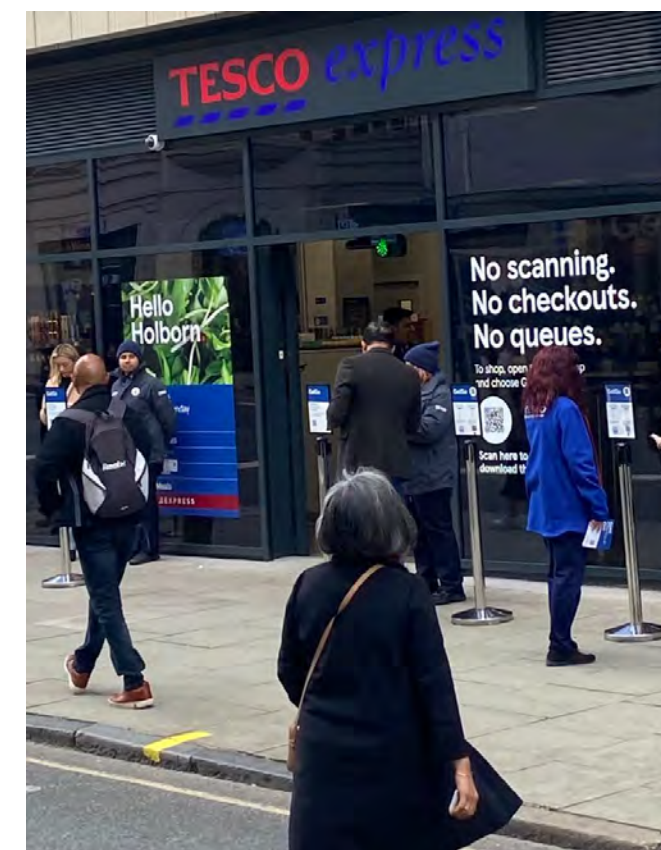
2. CONSUMER ATTITUDES

Audited 2021 statistics show a large percentage of UK and Ireland consumers are interested in the option to use autonomous shopping in stores. Over 40% of people in the UK (18m) no longer use cash when shopping in supermarkets, bars or restaurants. The view is that cashier interaction is unnecessary for many occasions. A large proportion (28m) state they wish to be able to complete their supermarket shop and exit the store in under 20 minutes.

It was recently announced that the contactless pay limit in the UK would be rising to £100. In Japan the limit is closer to £150 and for periods of the pandemic, MasterCard, Visa, and American Express increased their limits to $250 in the USA.

Many stores and hospitality outlets impose no limits on Apple Pay and there are no arbitrary limits on GooglePay that are not self-imposed by the user. All these trends point to increasing consumer demand for and confidence in faster payment mechanisms.

3. THE FUTURE OF NEW CHECKOUT TECHNOLOGY

Investing in a customer app is a natural progression for any retailer. It's essential to have an affordable, scalable and versatile foundation to build on. If we start with the wrong platform we invest money and time building more legacy technology. The right app is an investment in the future and a medium to long term replacement for self-checkout units. Consumers do not have the time or inclination to adapt, so the app must work alongside and in conjunction with existing retail payment technology.

'Just Walk out' technology today is hardware reliant and requires a high level of investment to implement and manage. Aldi will be trialling "Just walk-out" in their London Greenwich site, at a reputed cost of £1.8m. It is important to note that this store is the smaller Aldi "local" format. Store size, quantity/versatility of product range and cost of implementation/operation are all significant barriers that autonomous checkout technology will need to overcome - as store size and product range increases the computing power required to operate the technology increases disproportionately.

Costs and levels of inaccuracy continue to fall as providers scale their solutions. However, in the authors view it will still be some time before these solutions are wholly fit for purpose, particularly where a retailer's offer is geared towards fresh food, food-to-go or age-related items such as alcohol. In the interim, the market may move towards a hybrid solution of the current Scan, Pay & Go (SPG) - using customers' own devices - combined with product recognition and AI/AR, but without the reliance on the hardware of tills, SCOs, cameras, sensors, barriers and RFID tags. The best Scan, Pay, Go solutions could provide an essential gateway to future generations of technological advancement because they'll form the basis of a mature and well-established store/customer relationship.

The pandemic has forced previously reluctant consumers to adopt technology, and that trend will have an impact on the uptake of future platforms. In the UK smartphone ownership increased to 90% of the population by 2021. We are increasingly used to conducting virtual business and family meetings via Facetime, Whatsapp, Teams, Zoom, etc. We are also used to online shopping and e-commerce and want the 'best bits' of that experience in our store shopping, such as no queues, quick payment, personalised offers, product information on allergens, provenance and sustainability and better value. This is no longer the exclusive domain of younger consumers.

The store-branded Ubamarket Scan Pay & Go solution is a multiple award winning, best-in-breed app designed to continually evolve, benefitting stores who want to offer their customers a frictionless shopping experience with proven, affordable mobile technology whilst collecting valuable customer behaviour-pattern data".

—— **Scott Annan**
Co-author

4. FRICTIONLESS SHOPPING TECHNOLOGY OPTIONS

AUTONOMOUS CHECKOUT

The most radical category of new checkout technology can be found in emerging autonomous systems, sometimes referred to as checkout-free. This is an area that has benefited from significant external investment, with a steady stream of new players entering the market. It is important to highlight that for most of these new providers their solutions are at the Minimal Viable Product (MVP) stage of their development. Using ceiling-mounted cameras paired with image recognition software, and occasionally sensors on the shelving, these systems track each item handled by customers and charge them for whatever they remove from the store. Our research indicates that the latest improvements in AI and camera technology can negate the need for shelving sensors, which in turn could reduce some of the significant capital costs. As previously stated, fresh (loose) products, food-to-go and large formats with high product density are the next barriers that autonomous checkout technology needs to overcome.

The most famous example of autonomous checkout technology can be found at Amazon Go. Their first location opened to the public in Seattle on January 22, 2018, and the company has since expanded the Just Walk Out® (JWO) concept to many other USA cities and London. Even the most basic version of this system currently requires an estimated installation cost of approximately $1m per site. Similar systems are also built for retailers by Standard Cognition, Zippin, AiFi, and others. Their systems can be found in a diverse range of formats from convenience stores and micro markets to the refreshment sections of sports venues. In most cases the MVP version has been restricted to small kiosks or select concession areas to limit complexity in technology and operations.

Żabka Poland plans to continue roll-out of their autonomous store format using AiFi's frictionless platform

In order for the checkout process to be removed, customers must 'check in' and be connected with a form of payment. Sometimes this means gating the store and requiring customers to swipe a credit card or scan a QR code to enable access. It can also mean tapping a button on a mobile app to let the store know that you're ready to begin shopping. The check-in process will undoubtedly evolve in many directions as retailers and vendors experiment with a variety of options.

Beyond the obvious convenience to consumers, autonomous checkout enables retailers to redeploy and potentially reduce labour. The simple fact is that store associates are often tasked with running cash registers at the expense of their other duties including cleaning, stocking, and most importantly customer service. Autonomous systems also open the doors for significant benefits in business analytics, inventory management, loss prevention, and more.

SCAN, PAY AND GO

SPG technology enables consumers to skip checkout lines by scanning and paying for items with their mobile phones. Rather than totally replacing the checkout process, retailers typically offer it as a convenient alternative for their customers.

In the most effective examples, the functionality is delivered via an 'own brand' retail app, building on the affinity that customers have with the store brand. SPG technology interacts with customers directly through their mobile phones. Retailers can use the apps to make recommendations, upsell, and even assist with locating items in their stores.

SPG technology can also be deployed quickly and is an attractive option for retailers who want new checkout options for hurried customers and/or want to nurture a closer, personalised relationship with all of their customers. Because it uses customers' own devices it is more cost-effective and versatile than installing self-checkout tills. Adding SPG functionality can create new marketing opportunities, driving adoption of loyalty and rewards programmes.

Leading Scan, Pay, Go apps enable enhancements in customer experience including interactive shopping lists, personalised offers, exclusive app-only offers, product information, location guidance etc. These pre-visit planning tools can add a whole new dimension to customer engagement as well as providing retailers with unique customer insights.

> "
> *Convenience for our Members and Customers is at the forefront of our digital transformation journey. Creating new and innovative ways to engage and shop with us, we have launched our new 'Scan, Pay, Go' mobile shopping app, in conjunction with Ubamarket, which is being trialled in selected stores. Simple to set up and easy to use, the app enables Customers to self-scan items into their online basket and pay for their products – all via their mobile phone – bringing a new, digitally-enabled way of shopping into Central England Co-operative stores.*
>
> — **Deborah Robinson**
> CEO Central England Co-operative Limited
> "

SELF-CHECKOUT

Self-checkout systems come in many forms: micro-market kiosks, the larger tills often found at grocers or big-box stores, and newer systems that use image-recognition to quickly identify items once they're placed on a surface.

Although self-checkouts still require queuing and can present customers with friction, they do create opportunities for retailers to redeploy labour. A single employee can easily monitor a bank of self-checkout stations and assist with requests for age-restricted products. Retailers can either reduce staffing or refocus employees on other tasks.

The latest form of self-checkout stations use image recognition to identify items. Rather than scanning, consumers can simply place their items on a surface and select a form of payment. The advantage is primarily one of speed. Their limited surface area does restrict their use to small baskets, and retailers should also consider if their increased speed justifies their cost.

The self-checkout is also popular in many unattended micro markets. These retailers typically use tablet-style systems that are offered at a much lower price point than the systems used by grocers. New iterations have also introduced facial recognition capabilities that facilitate quicker ordering and payment, and it's likely that this area will see continued innovations.

CART-BASED SYSTEMS

While autonomous systems are being deployed in smaller retail formats, some grocers are using alternative computer vision and sensor systems mounted to shopping carts. An example of this can be seen at Amazon Fresh stores. Items are automatically identified as they're placed into the cart, and customers who exit through the Amazon Dash Cart lane will see a payment processed to the card on their Amazon account.

As with autonomous checkout, cart-based systems require customers to 'check in.' This is crucial as they need to be connected with a form of payment. In the case of Amazon Fresh, customers use their Amazon app to sign-in with a QR code. Some vendors even allow for customers to swipe a credit card rather than signing in through a mobile app.

The advantages of cart-based systems are similar to autonomous platforms. Without the need to queue, customers can simply walk out of the store when they're finished shopping. For retailers, it's also possible to replace checkout registers with these systems and reduce or redeploy labour.

The disadvantages are inaccuracy, high cost of implementation and the ongoing maintenance of high-value hardware as well as maintenance of the carts themselves.

5. TECHNOLOGY INVESTMENT CONSIDERATIONS

The big question always to ask before any investment in technology is: 'Does it meet a customer demand and / or does it allow me to reallocate costs and staff people to better service my customers?'

AUTONOMOUS CHECKOUT - THE ULTIMATE CONVENIENCE?

If we fast forward 10 years, in the author's view every new convenience store is likely to be built with some form of integrated autonomous checkout technology. It will become the norm and the preferred experience for consumers. However, there will still be instances, predominantly in independent retail, where the customer experience model will focus on direct interaction with team members and the consumer benefit of "Just Walk Out" technology are less apparent.

Many operational and technical issues still need to be ironed out. A potential flaw with autonomous checkout technology is that it doesn't charge for the items right away because it takes time to compute and reconcile as the store system updates (this is not the case with Scan, Pay, Go which operates in real-time). On average it ends up charging about 2 hours later but it can be up to 24 hours later. Also if an item is picked up and put back on the shelf it can require a manual verification with the camera footage being sent to a manned screen where a person authorises the returned item.

At present the technology is suited to smaller stores and leading providers such as Standard Cognition https://standard.ai/ currently only target convenience stores.

Amazon is trialling their technology in the much bigger Amazon Fresh stores and in two Whole Foods Markets, although it is clear that the current prohibitive costs to install the technology will need to reduce significantly before wider adoption is viable. Whole Foods customers not wanting to shop with Just Walk Out can use traditional or self-checkout lanes as well as pay at the customer service counter.

Autonomous checkout technology still requires the customer to have an app on their own device registered with payment details so the better and more feature-rich the app is, the better the customer experience will be. This is why Scan, Pay, Go can be a sensible starting point and foundation for a wide number of eventualities as it's ready to go, right now, at scale without any of the barriers or limitations of 'Just Walk Out'. Entry gates, shelf sensors, motion sensor cameras and other hardware is required in every store to enable 'JWO'. These are not 100% accurate. Currently it can cope with a limited product file as products can't be too similar to each other. At the moment, Amazon handles up to 5,000 SKU's accurately, Grocery stores have up to 100,000 with the minimum being about 3,500 for convenience stores.

AVAILABLE AUTONOMOUS CHECKOUT SOLUTIONS

Standard Cognition (www.standard.ai)
Utilises camera AI, sensor shelves & smart cooler technology

Trigo (https://www.trigo.tech)
Current trials with Tesco UK and REWE in Cologne, Germany

AiFi (www.aifi.com)
Early formats utilised shelves with Sensors and camera AI. Later deployments utilising camera AI only.

UST Global (www.ust.com)
Utilises camera AI

Zippin (www.getzippin.com)
Utilises camera AI, portable shelf weight sensors for existing shelves

Amazon Just Walk Out (www.justwalkout.com)
Utilises camera AI and some shelf weight sensors

AWM Smart Shelf (www.smartshelf.com)
Utilises cameras with portable retrofitted smart shelves

SCAN PAY GO - A VERSATILE LONG-TERM OPTION WITH LOW COST OF ENTRY

In the period of time required for autonomous retail models to become refined and affordable, there is an opportunity for retailers to benefit from a frictionless model through proven, low cost, high quality Scan Pay Go solutions. For these reasons, SPG can be a viable long term solution for certain retail formats, as a stand-alone entity or even in conjunction with 'JWO' based technology as it evolves, perhaps creating a 'best of both formats' approach with a sophisticated, consumer facing app at the heart of it to engage the customer and enhance the experience.

Successful deployment of Scan, Pay, Go is largely dependent on the retailers' ability to convince customers to download and use their app, as opposed to any practical barriers linked to the technology. It also demands ongoing commitment in making that customer's app experience as rewarding as possible so they continue to use it but, once this is achieved, statistics provided by Ubamarket show a 92% repeat user rate. Those retailers that have successfully overcome these obstacles have benefited from many advantages, uniquely found within SPG models:

- SPG works alongside current payment mechanisms, hardware and back-office systems. That compatibility can be retained when and if stores move to autonomous checkout

- It provides a direct vehicle to interact with customers, where retailers can curate and customise experiences

- Similar to self checkout, its implementation can lead to a direct and immediate reduction of operating costs with one store reporting a £2k per week saving on labour costs alone

- As a solution that is predominantly reliant on tech that each customer already owns and trusts (i.e. a Smartphone), it can be implemented at scale across large store estates in a short time frame

- There is no need to maintain the rigid adherence to planograms often required by Autonomous Checkout systems

- Age verification can be built in and local legislation is increasingly adapting to digital verification methods

- A reported basket increase averaging 21% (via Ubamarket in participating stores)

App Features
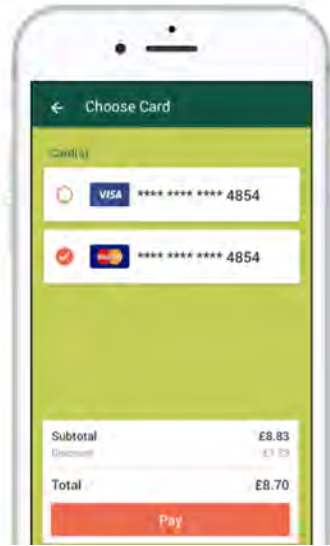
Write a list
Add branded or generic items. List acts as personal in-store guidance system.

Scan products
Scan product barcodes or shelf edges. A running total appears on your screen.

See latest offers
Real time offers – simply tap to add to your shopping list.

Earn loyalty
Earn, redeem and keep track of your points in the app.

Jump the queue
No need to re-scan products at the till – long queues are a thing of the past.

Pay in-app
Scan products, tap 'checkout' and pay in-app or at the till.

https://ubamarket.com

SCAN, PAY & GO APP MUST HAVES

Basic functionality must be robust and must work flawlessly

Registration must be fast, simple and ideally a one-off task

App needs to be intuitive with minimal touchpoints

Scanning must be simple and seamless

Payment must be integral, flexible, till-less, compatible with POS systems and payment gateways and with affordable gateway/transaction fees

Shopping list should be automatic and interactive, i.e. items recognised and crossed off as you scan

A good app will reduce the amount of hardware you need in-store and all the associated costs

https://fygi.io/scan-pay-go/ - Fygi
This is a hybrid online shopping app that allows you to shop 'online' - It utilises a product recognition scanner. As you walk around the store you photograph the product you want to buy and it would then take you to the relevant product page in your website.

Once you have completed your basket, pay in app, it then presents you with a QR code to allow you to collect your products. It is focused on clothing retail.

https://www.digipay.guru/scan-and-go-self-checkout-payment-solution/ - Digipay
This app is focused mainly on their payment wallet, where the customer tops up their Digipay wallet and then allows the payment to be deducted from this balance.

They have developed a fuel solution which requires an RFID tag to be attached to the car and a special pump nozzle which then recognises the car and deducts the money from their wallet.

AVAILABLE SPG SOLUTIONS

https://ubamarket.com/ Ubamarket
Ubamarket® provides retailers with their own branded 'scan and go' in-store app. It provides an end-to-end white label solution for retailers from small convenience stores (under 3,000 sq ft) to large superstores (100,000 sq ft +) and offers a wide variety of features.

Available for iPhone and Android. It is a high-tech, low-cost, data-rich solution that's simple to implement and revolutionises the consumer's shopping experience.
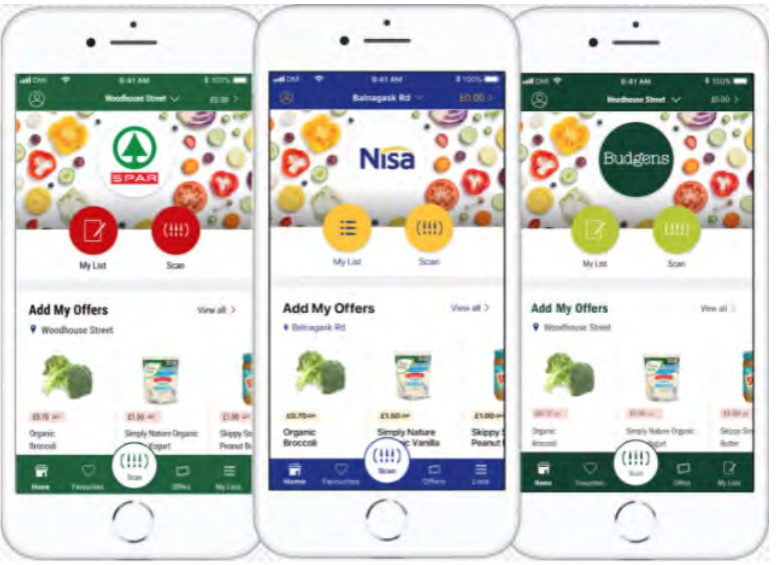

https://mishipay.com/ - Mishipay
Mishi is centred around payment rather than wider functionality and doesn't put specific emphasis on white-labelling the app for symbol groups or retailers. Like many apps, Stripe is the payment gateway of choice, which is effective but can be expensive.

MishiPay is in Flying Tiger (e. 20 stores across Europe); Muji (e. 12 stores) and e. 15 Relay stores in France.

https://www.extendaretail.com/solution/hii-retail-cloud-solutions/scan-go/ - Extenda
They offer a solution in the same format as the M&S app where it is a product scanner and online only.

https://futureproofretail.com/ Future Proof retail
A USA template based app for grocers (in the main). Do offer in-app payment and receipt.

https://snabble.io/en Snabble
The Snabble branded app is a scan and payment used by Aldi Switzerland (e. 17 stores), Ikea and Tegut in Germany.

MAJOR RETAILERS' PROPRIETARY SPG

https://www.marksandspencer.com/c/scan-and-shop - M&S
The app is embedded within the main M&S app. The solution relies on a permanently live mobile data connection If this is not available the app stops working. Does not handle restricted items. Is limited to a maximum shop value of £45.

https://smartshop.sainsburys.co.uk/ - Sainsburys
This app is available to nectar card users. It is not till-less and requires checkout at a self checkout.

https://www.asda.com/about/instore/scan-and-go - Asda
Similar to Sainsbury's and available to all customers.

https://my.morrisons.com/blog/food/introducing-scan--shop/ - Morrisons
In store trials

https://www.lidl.co.uk/about-us/lidl-app - Lidl
In store trials

https://www.waitrose.com/ecom/help-information/shopping-with-waitrose/shopping-instore/quick-check - Waitrose
Requires checkout at a self checkout.

EPOS PROVIDER OPINION

> *"With the rapidly changing retail landscape, it's important we embrace change and offer our customers the very best in innovative new technology. Our partnership with Ubamarket means that TLM customers can benefit from the very best till-less app/POS combination available anywhere in the World".*
>
> — **Adrian Felton**
> Managing Director, TLM Technologies Ltd.

> *"We have reviewed all the competition and Ubamarket is by far the most functionally rich and flexible solution for our retailers."*
>
> — **Tanveer Mirza**
> Co-founder of ITS

> *"The sheer simplicity and ease of use make the Ubamarket app simple for customers to use time and time again."*
>
> — **Darren Nickels**
> Retail Technology Operations Director at Henderson Technology – EDGEPoS

> *"We are delighted to be partnering with Ubamarket to offer Point Four customers the very best in scan, pay, go technology. We have forged a close working relationship with Ubamarket and we are both fully committed to delivering a fast, effective and affordable 'best in class' solution for the new era of in-store retail"*
>
> — **James Widdowson**
> Group Sales & Marketing Director of Point Four.

These industry opinions are significant as they show the huge shift in attitude from major POS vendors, universally accepting that the future is till-less whilst recognising the fact that dedicated, specialist third party apps are years ahead and far more advanced than any of the in-house retailer or POS developed systems. As with so many specialist tech solutions, whether they be POS, App or Loyalty based, Partnerships between leading brands tend to be the most effective and efficient way forward.

THE FUTURE

There is an inevitability about the move to autonomous retail technology, but as retailers take this journey it does raise some interesting questions. How can retailers retain their uniqueness and differentiation, avoiding becoming purely transactional to consumers? This question takes on increasing importance when considering the rise of Ultra Convenience operators that seek to disintermediate the need to even visit a store. It seems that striking the right balance between customer autonomy and customer service is key

Equally, what is the future role of customer service in autonomous environments? How can retailers create meaningful experiences centered around the interaction with team members? More experiences with consumers are directly taking place in digital domains - how can these data driven, curated experiences manifest to consumers in an autonomous environment?

These are important questions that will not be solved solely by the tech companies leading the charge in this area. It will fall on the shoulders of the retailers to redefine their purpose and store propositions to adapt to the profoundly different way that consumers will engage with their stores whilst using the best technology available to them, to assist.

Where does Scan, Pay, Go fit in this journey to truly frictionless retail? The authors believe that the very best SPG products offer a dependable customer interface which is required for retailers to understand and communicate with shoppers. This is an essential step on the road to truly frictionless retail. SPG is also a solution that can be deployed today. It is low risk, relatively low cost and offers unique ways to build a relationship with your consumer. The effort required to build and sustain usage is not to be underestimated, but once up and running, repeat usership can be as high as 92% (as claimed by Ubamarket) with a 21% average basket size increase from app users. SPG can work in conjunction with existing self checkout units before potentially superseding them, whilst simultaneously offering a till-less option and a seamless link to 'JWO' in the next decade. in a world where more than 90% of your available customers use smartphones it is a sensible avenue for most retailers to explore.

The authors recommend the multiple award winning and food retailer proven Ubamarket app to retailers who want to offer their customers a Scan, Pay & Go service that can work immediately using customers' own mobile devices and their existing POS systems. No ceiling camera, shelf-edge sensors, store entry gates or app development are required.
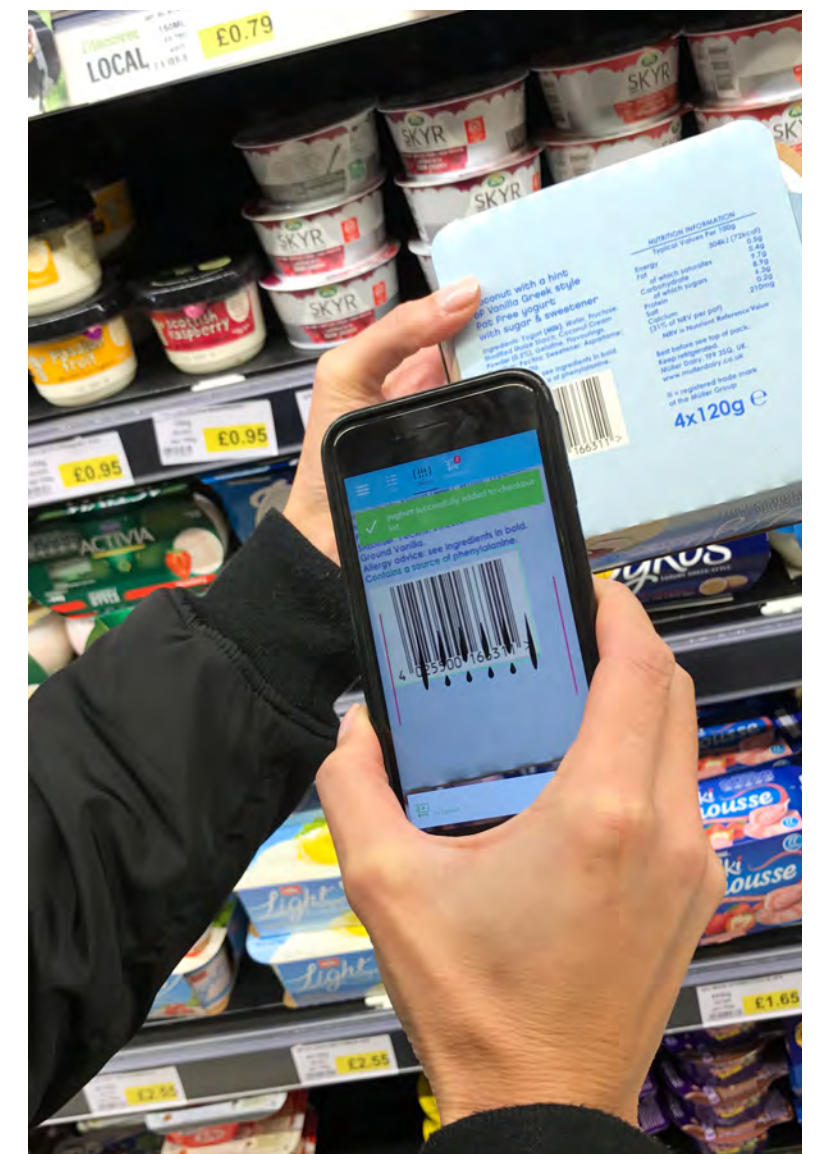
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