

Retail automation & payment solutions

Seeing exponential growth as technology solutions explode worldwide

Retail's ever-increasing need for greater efficiency at a lower cost is one of the driving forces behind retail automation, but the availability of new technology solutions in an increasingly digital world is also driving change in the retail space. In-store, the signs of automation are hard to miss, as points of sale, labelling, packaging, payment options and in-store weighing networks are automated, improved, and inter-linked to create an improved value proposition for store and customer, and an enhanced customer experience.

Meanwhile automation in the back end, from ordering and receiving, warehousing, transportation, workflows and logistics, security, stock control, merchandising and point of purchase is impacting the entire supply chain. Autonomous delivery vehicles, warehouse and delivery drones, warehouse robotics that lift, move and sort, automated re-ordering that uses satellite communications, and intelligent automation are just some of the technologies coming into play. This is an exciting time for FMCG retailers and wholesalers as technology solutions are changing the face of the industry.



Image courtesy of tdwi.org

Shopping technologies and digitalisation

“ Factors influencing shopping technologies and the digitalisation of the shopping experience include the minimising of touchpoints for greater health and hygiene, social media, a greater focus on sustainability and environmental impact, cashless payments and the surge in online shopping. ”

Big changes coming for Pick n Pay, Checkers, Woolworths and other stores in South Africa (businessstech.co.za)



Image courtesy of Albin Berlin, Pexels

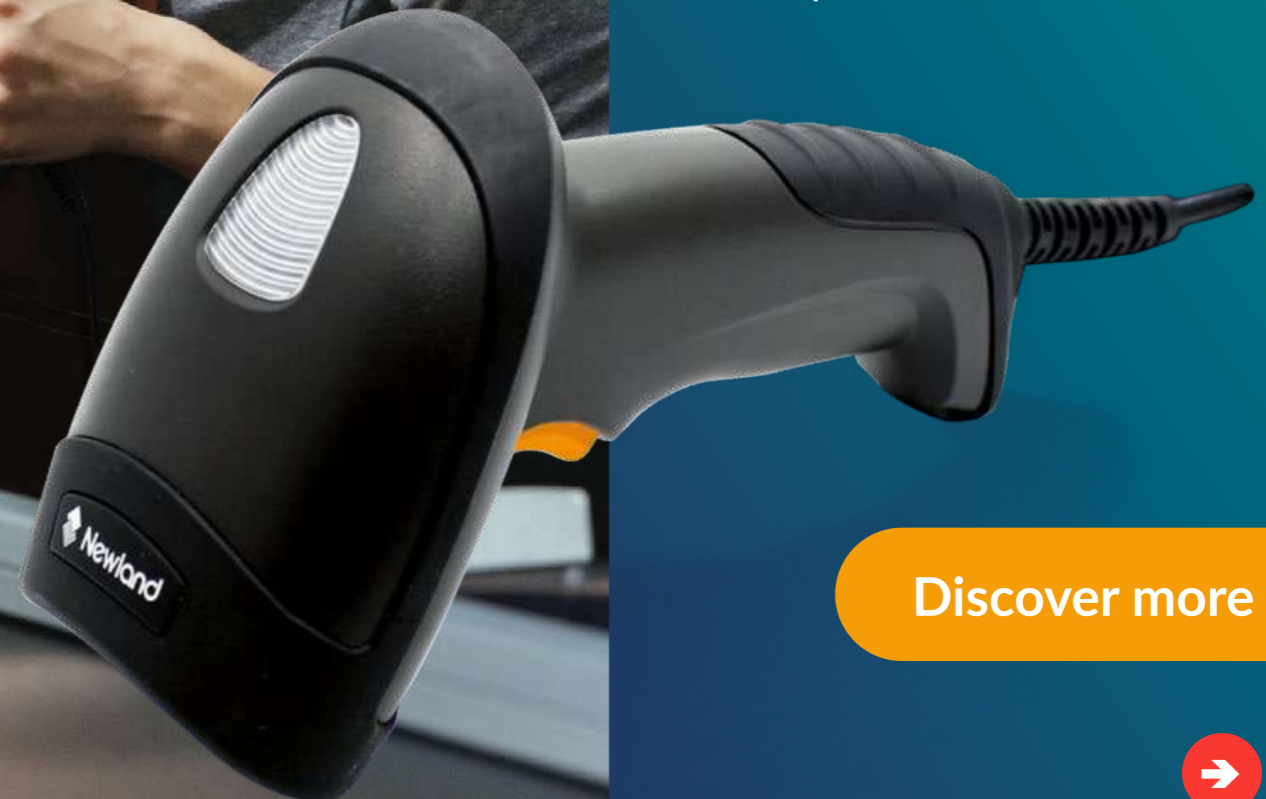




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Automation driving transformation

In an insights piece written for EY Global, the importance of customer-first technology takes centre stage.

“From creating a hybrid, omnichannel retail experience that blends the brick-and-mortar experience with a customised online presence, to finding “the right mix of invisibility, indispensability and intimacy,” it becomes clear that the technology behind retail automation is a vast and complex beast. ”

The EY Future Consumer Index indicates that consumers want the best of both worlds. “Fifty-five percent of people actively decide not to shop online because they feel it gives them less control of the purchase. Forty-five percent are mixing online and in-store for grocery shopping. Fifty-eight percent say they like to shop in bigger stores for more choice, consolidating multiple shopping trips into one weekly shop.” It should be noted that the last point “opposes an underlying trend toward more convenient formats, as consumers stay home more and shop on the go less.”

EY sees retailers prioritising analytics and artificial intelligence alongside robotics and automation. The internet of things (IOT) and edge computing – with its biggest benefit being the ability to process and store data faster are also top contenders for retailers looking to invest in emerging and developing technologies.

Mendel Gniwisch (www.foodlogistics.com) agrees. “54% of grocers are already increasing their year-

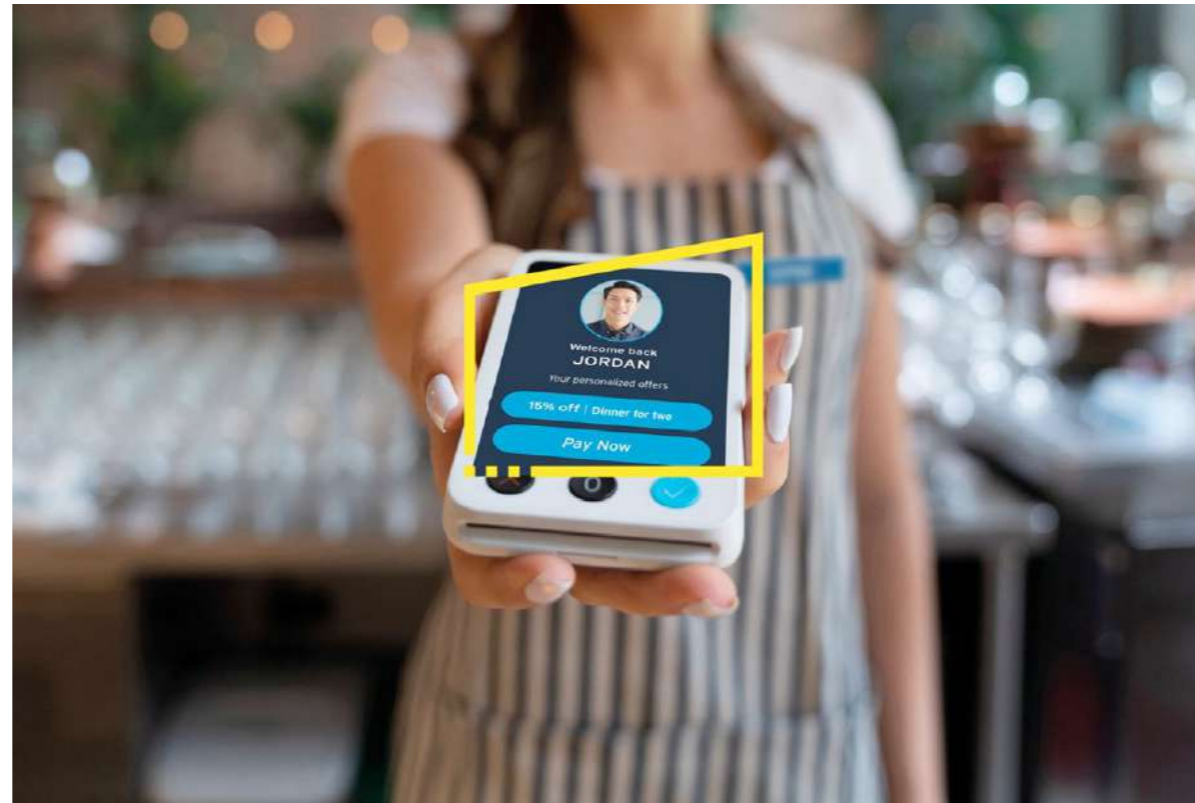


Image courtesy of EY Global

over-year tech spend with a focus on advancing digital and mobile capabilities, analytics-driven decision-making, personalized marketing and click-and-collect processes.” The trends to watch, Gniwisch continues, include ultra-rapid delivery, CEOs who think like CIOs, and augmented reality (AR), robotics, and automated fulfilment.

Retail digitalisation

Automating your manual processes is crucial for adaptability, agility, and growth.

Technology and weighing systems

For the software and hardware experts at Bizerba, retail automation just makes good business sense. Fully automated and customisable scales that weigh, pack, and label a variety of products can help meet the consumer demand for transparency.

Fully customisable labels can be used as a marketing tool and as an information port that includes everything consumers want and need to know about the product, such as weight, price, best before date, origin, ingredients everything can be included in one easy label.

Michael Berke, Vice President Global Sales & Marketing at Bizerba, knows it is important for retailers to stay open to possibilities

and keep an eye on evolving and developing technologies. Referencing how technology expands a retailer’s scale network, he says, “Integrate an inspection system into the GLM-levo CleanCut. Network your production with the BRAIN2 industrial software. If your requirements grow, BRAIN2 grows with you, and does so at low cost. I feel that this independence is the greatest value that Bizerba can offer its customers.”

Independence is the key word here. Automation and digitalisation should make things easier and increase a retailer’s independence while improving the customer’s shopping experience. Integrated scales, packaging, and labelling systems that connect to sales points and stock tracking software offer proven ways to cut costs, improve efficiencies, and reduce the risk of human error.

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RFID and traceability

While radio frequency identification (RFID) tags and labels are not new, the technology has had far-reaching effects in terms of traceability, warehousing and merchandising, as well as security. A great example is Decathlon, the French-based multi-sports hub that quietly stormed our shores. All their clothing (all private label and own brand) contains a sewn-in RFID label.

This label means each unit can be traced, from manufacturer to warehouse, to store to sales point. This makes tracking stock and sales easy and is an excellent theft deterrent too. It is also much less invasive than the potentially dangerous security wires often used by local retailers.

While RFID still plays a major and vital role in retail, next-generation asset tracking solutions utilising BLE (Bluetooth Low Energy) and UWB (Ultra-wideband) provide real-time traceability and increased location data.



Image courtesy of losspreventionmedia.com

“RFID technology continues to evolve, with the ability to link to surveillance videos, provide a digital fingerprint of the store, assist with stock control and reduce organised retail crime making it an invaluable asset for retailers.”



Image courtesy of cba.ca

Automated cash management

From cash verification and banknote validation technology to cash recyclers and smart safes, the technology and hardware involved in cash handling is aimed at security, efficiency, accuracy, and accountability.

By removing the potential for human error and decreasing the amount of physical labour that goes into cash handling, you can streamline processes, reduce opportunities for theft or error, and free up your staff for other tasks. Mark Templemore-Walters, operations director at Cash Connect, says automated cash management is all about “leveraging a complete set of fintech solutions that can help your retail business to innovate and grow.”

He goes on to add that a truly automated cash management and payment solution should eliminate all staff touch points associated with manual reconciliations and banking.

“This will ensure fast and error-free cash management, while reducing overhead and back-office costs. Eliminating manual reconciliations and banking, and count and double-count supervision,

frees up staff time for more meaningful work. Depending on how much cash they process each month, a retailer can save up to 40% in cash costs by deploying a fully automated, end-to-end cash management service with a robust cash vault.”



Image courtesy of techcentral.co.za

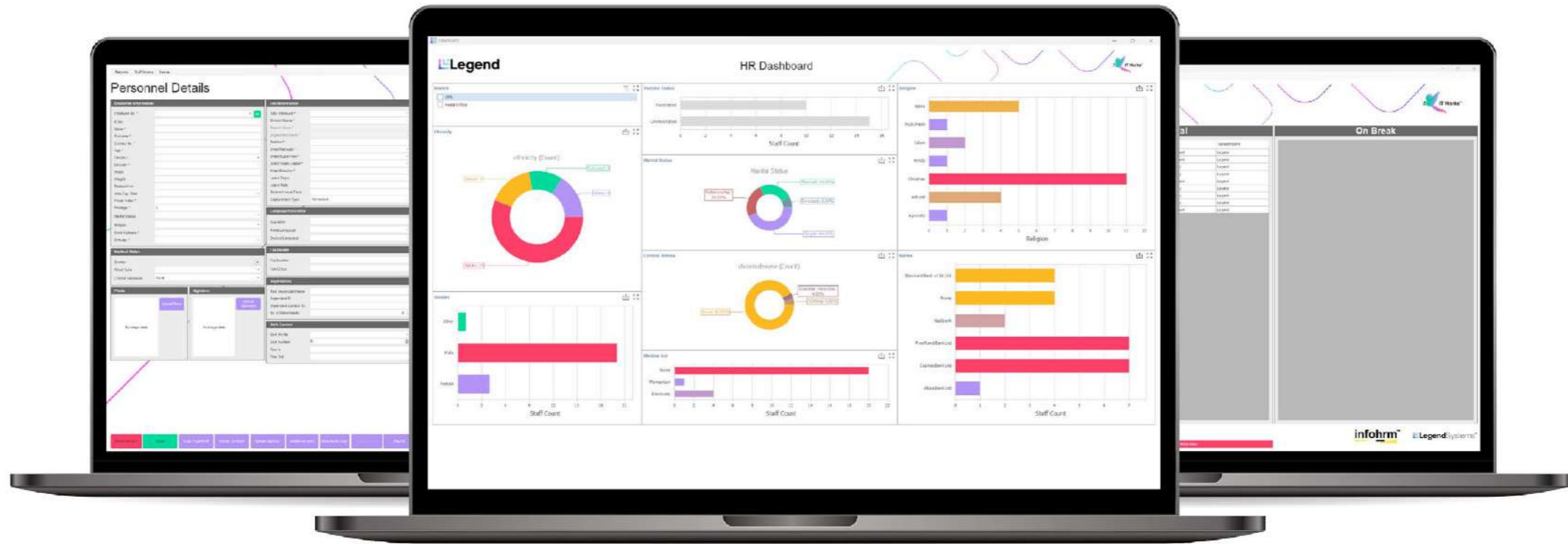
“South Africans are being encouraged to wean themselves of their reliance on cash”

Self-checkout – retail automation at its most divisive

For some customers, the pinnacle of retail automation is self-checkout. Grab your groceries, scan and pack them yourself, pay, and off you go. However, countries like South Africa present numerous challenges to this level of automation, with union resistance, poor connectivity and an unstable power supply, and theft some of the

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major stumbling blocks. Industry experts remain slightly divided on the possibility of this type of technology taking hold in South Africa.

Christian Schiess, Managing Director at Bizerba South Africa, says, "In my opinion, until the unions see that digitalisation has its benefits to the job market, I feel South Africa will not be able to move on to fully automated systems in the retail industry and make room for self-checkout."

Wendell Trican, a Solutions Expert at Bizerba, presents another view. "We have a volatile market for retail and while some stores are able to make it work like Leroy Merlin in their hardware departments I feel we would only ever get to a 50/50 split of retailers who could make it work and those who simply face too many challenges."

For those who are considering it, there's plenty to weigh up. "Digitalisation has become a reality and the significance of intelligent applications will continue to expand in leaps and bounds," says Hendrik Ohse, Director of Global Software Sales at Bizerba.

“ At an international level, Bizerba customers in the retail sector have shown a growing interest in software solutions that work with AI (artificial intelligence). Part of the reason is the pressure e-commerce and retail digitalisation are bringing to bear on brick-and-mortar retail spaces. As usual, adaption is the key to survival. ”



Image courtesy of Bizerba

The benefit of self-checkout is clear as staff typically tied to the till can be redirected to other points in the store, while self-checkout counters typically use less physical space than manned counters, adding to precious retail floor space. Scanning errors and deliberate theft, however, can result in such huge losses that self-checkouts become a drain and are removed. When it comes to technical errors, Bizerba has been able to leverage its experience and expertise in the retail sector to develop digital solutions for these problems.

In general, South African labour unions are vehemently against anything that can be seen as taking away jobs from people, and with South Africa's unemployment figures, this concern is valid. Another point against self-checkout is the need

“ South African labour unions are vehemently against anything, such as self-checkouts and cashierless stores, that can be seen as taking away jobs from people, and with South Africa's unemployment figures, this concern is valid. For many, cash remains their only way of transacting. ”



for some form of non-cash payment solution. For many South Africans, this is still unfeasible as cash transactions remain their only way of transacting. At best, self-checkout would be limited to certain points within certain stores, to smaller high-end retailers catering solely to consumers able to transact, or as a hybrid solution of self-checkout and manned tills – a popular option in several Australian retailers.

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Online shopping

During the pandemic, consumers embraced online shopping and e-commerce for its ease, convenience, and safety. Tech-savvy retailers rejoiced, and the rest scrambled to put online shopping solutions into place. The ubiquitous delivery bike is now a common sight on metropolitan and suburban streets, with any retailers not yet fully operational online pushing hard to become so.



Image courtesy of Cottonbro, Pexels

“But all online shopping experiences are by no means equal, and the difference between success and failure is time, thought, understanding your customer base, and an excellent tech partner.”

Lizette Spangenberg is the Head of UX/UI Design at DVT, experts in digital technology transformation and a Dynamic Technologies group company. In this instance, user experience (UX) and user interface (UI) design focus on the relationship and interaction between consumers (users) and retailers (companies).

It ensures the look, feel, and interactivity of the digital product is intuitive, effective, appealing, and easy to use. And this is, of course, vital to any online shopping experience.



Image courtesy of EY Global

“Nobody wants to debate which button they should click to perform an action, or whether something even is a button you can click, they just want to buy something. It really needs to be intuitive and easy to use.”

Spangenberg – who has deep insight and expertise on what customers expect when they log on – understands some of the main challenges that FMCG retailers face in terms of their online shopping platforms. Ease of use and an intuitive interface are two that spring to mind.

She says, “Many platforms sell the same brands, so the easiest and least stressful to use will likely be the ones that people will go back to. The ability to find the right products is also crucial. It’s very important to let consumers search in a variety of ways: by brand, by type of product, or even in context – for example, by putting all the pantry-related items together as you would in a physical shop.”

It’s the simple things which can make or break an online shopping experience. She explains, “Being able to perform actions without needing to think about it too much means a lot to users ...

Closing an online interaction is as important as getting consumers to your site in the first place. Transparency, Spangenberg believes, is one of the most important factors when it comes to closing a transaction. “If someone gets to checkout and there are suddenly additional charges that weren’t communicated upfront, like large delivery costs, or handling fees, they’ll abandon the transaction. Or if the delivery time isn’t communicated upfront and they suddenly see it will take seven days to receive their goods, then they will often rather go and buy the items in-store.”

For Spangenberg, putting yourself in your consumer’s shoes is imperative to the online platform’s design process. She says, “Speak to the people you are creating a solution for – your customers – because as the designer or client you’re rarely the target market, and there are things your customers may find important that you,

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as a retailer, may never consider.” Tailoring your online offering to meet consumers’ needs and demands, while providing a superior experience, is a good way to attract and maintain an online shopping base.

The importance of testing a system

When you automate any system, testing is vital to ensure everything works exactly the way it should. When it comes to your online platform, this is particularly important as one bad experience can put a consumer off for good. Your online platform is your presence in the world of e-commerce, and the experience needs to be as satisfying as your in-store offering if you want to attract and retain customers. This is where tech partnerships with industry experts become invaluable.

Izak Burger is a Delivery Manager at Inspired Testing, a Dynamic Technologies group company. He understands how the Covid-19 pandemic amplified the growth of online retail, and the pressure this has placed on retailers who need to ensure they have effective and competitive online shopping systems. He also understands that often, the only competitive edge you can really achieve is through pricing and the customer’s shopping experience. It is for this reason that retailers and system designers expend huge efforts to ensure a great customer experience.

For brick-and-mortar stores, retailers must ensure that the prices on the shelves are correct, there is sufficient stock on the shelves, and the point of sales system is functioning correctly.



The same applies to the online store. Burger says, “Satisfactory customer online shopping experiences can only be guaranteed through efficient and sufficient software testing. You can have the greatest online specials but if you cannot add them to your cart or basket, or if the link to the payment portal is broken, the specials are useless. To keep the online shop competitive and up to date, with new technologies and trends, constant system changes are inevitable. If there is any defect or dissatisfying user experience, your customer will log on to any of your competitor’s online sites for a better user experience. You can literally lose your customer at the click of a button! Therefore thorough testing on all aspects of your online system is so essential.”

For Burger, an efficient and sufficient test approach should cover the following ...

- Are the system changes, whether updating existing functionalities or adding brand-new functionalities, working correctly as per the business requirements? Implementing functional testing will allow these questions to be measured.
- What is the impact of the system change on existing functionality? This can be achieved by regression testing. The more system changes, the bigger your regression testing requirements will be. This pressure can be relieved through automated regression testing.
- What is the impact of the changes on system performance? You don’t want to keep the customer waiting. These impacts can be measured by system performance testing.

- Is the usability of the site still the best it can be with the new changes incorporated? Usability testing will ascertain if the site is accessible, useable, findable, desirable, and useful.
- Does the system still have enough burglar bars and alarms based on the changes that have been made? Cyber-crime is a massive threat to retail companies due to the increase in online traffic and transacting. Solid security testing will mitigate this huge risk.

“The lack of proper testing of system changes in the retail industry can have a devastating effect,” warns Burger.

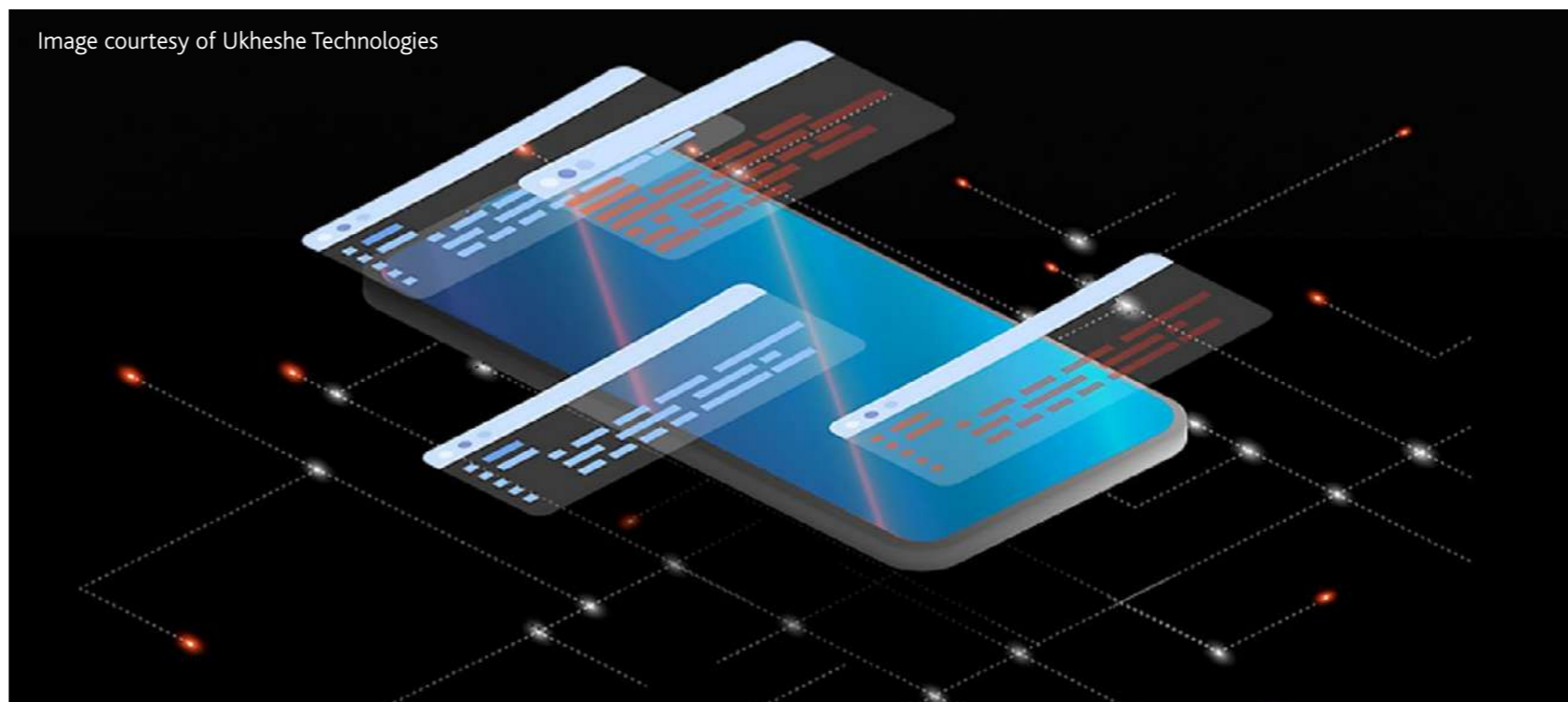
“ Besides mitigating risks, efficient and sufficient testing will give your online site that polished edge which might just put you ahead of your competitors. ”

Payment solutions

South Africa is an interesting case. Cash remains, and will no doubt continue to remain, the sole means of payment for many South Africans. But while credit and debit cards are still common methods of payment, the rise of alternate payment solutions continues unabated.

SnapScan, Zapper, eWallet, Yoco, Payflex, mobile and smart device payments – the technology is exciting, enervating, and innovative. The ability to pay and go gives retailers and consumers flexibility, agility, and accessibility.

Image courtesy of Ukheshe Technologies



Local tech start-up Payflex is a welcome addition to the family as it allows any consumer the ability to pay for bigger ticket items over a set term – the modern lay-by, if you will. But introducing a digital lay-by solution isn’t the only benefit.

In an article on IT-Online (it-online.co.za) Paul Behrmann, founder and CEO of Payflex, says, “Non-interest options like lay-by mean that the store holds the product until it is paid in full. Payflex consumers receive their orders immediately after paying just 25% of the cost. SA’s shoppers clearly love to buy now, pay later and overwhelmingly choose it over standard payment or credit options, according to our research.”

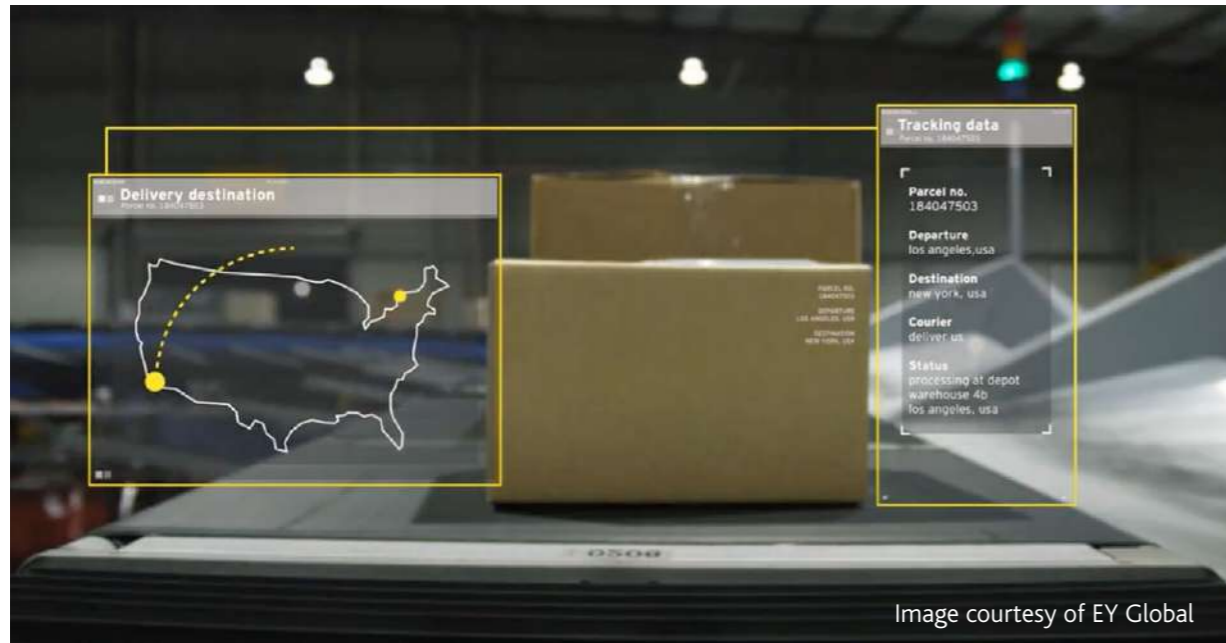
Another major change to the South African payments system is expected to be rolled out by the end of this year. In a TechCentral article by Duncan McLeod, BankservAfrica CEO Jan Pilbauer

revealed that South African banking customers will no longer need a bank account number to transfer money. A cellphone number, or any other piece of personally identifiable information, is all that they will need to make a payment to someone else. And this is just the tip of the iceberg.

According to Pilbauer, locals can expect technology-led disruption and innovation in the payment sector originating from emerging fintechs, telecoms operators, and social media players.

The aim is to enable cheap and virtually instantaneous payments that will be accessible to all. Two of the greatest challenges here will be tech accessibility in rural areas and people’s general mistrust of technology they don’t fully understand. We can, however, expect to see younger and more tech-savvy consumers embracing these developments.

Providing a multitude of payment solutions, making it easier for your customers to pay you, is a great idea. But how safe is it and should consumers and retailers be taking more precautions when it comes to this type of technology?



In a recent Fin24 article Clayton Hayward, CEO of fintech company Ukheshe Technologies, says, "Digital innovation has enabled several payments options locally, such as contactless, virtual cards, QR codes and tap-and-go." He adds, "Apple Pay and SamsungPay have also launched, super apps are becoming more common, and we are also seeing chat services, such as the new TelkomPay in WhatsApp, reaching consumers for the first time."

But with the advent of new technology, so the potential for crime increases as criminals adapt their approach. Deloitte UK identified several potential risks for contactless payments, including "device and e-wallet vulnerabilities, malware within tags, eavesdropping data or man in the middle attacks."

The key to data security lies with the user, for the most part, from choosing safe passwords, being alert to phishing scams and not sharing secure information with anyone. Nevertheless, once a consumer's data is in your possession, the security risks are all on you. This is where cyber security comes in.



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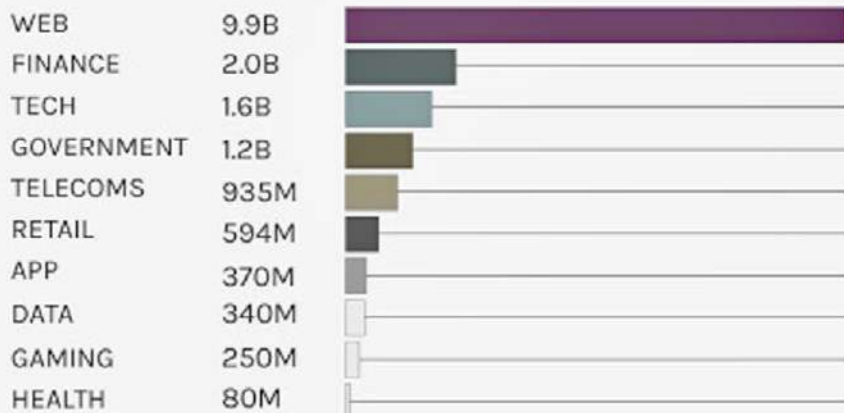
from 2004 - 2021

A data breach is an incident where protected information is copied, stolen, or exposed to an unauthorized person. The largest breach in recent times was the LinkedIn breach of 2021 in which 700 million records were lost. The visual on the right highlights the Top 50 known data breaches from 2004 to 2021.

The Web sector was impacted the most. 9.9B records were lost. The Tech and Finance sectors were also severely impacted, and they lost 1.6B and 2.0B records, respectively.

SECTORS - These are industry sectors which the companies belong to. There are 10 in total.

The number of records lost per sector is shown below:



Sources: News reports

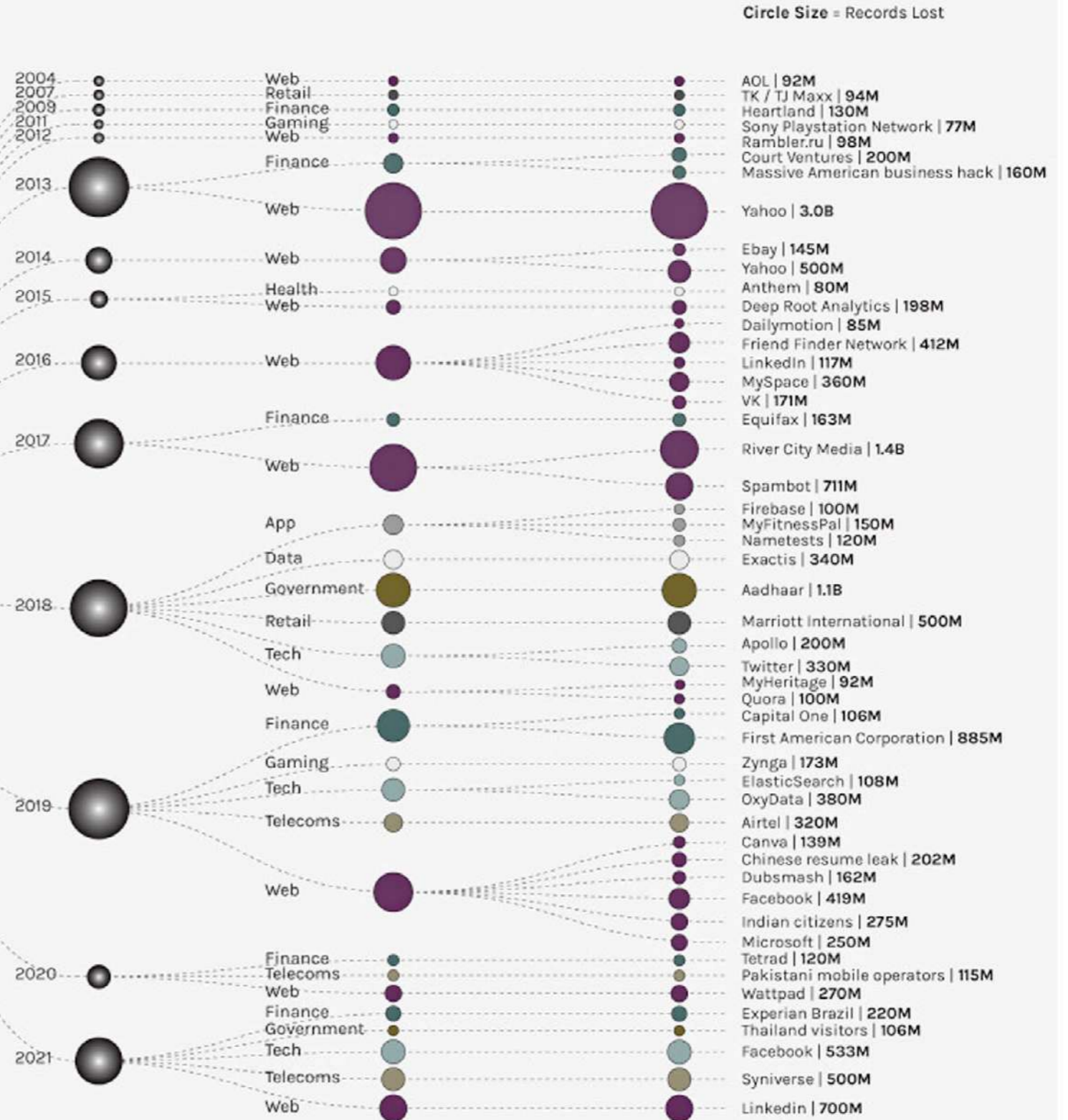




Image courtesy of itweb.co.za

Cyber security

“ Cyberattacks and online criminals are a real threat, and this will only increase as payment solutions continue to go digital and retailers continue to store their customers’ data. Email compromise is a favourite target of hackers. ”

In a recent LinkedIn post on cybercrime by cash handling company Volumatic, it was noted that “businesses have borne the brunt of this particular online crime for many years, but as the online demand continues to increase, the retail industry is now becoming more and more vulnerable to

cyber-related theft and fraud as attacks become more frequent and ever-more sophisticated.”

- See graph on previous page

South African retailers should take note and prepare themselves for the inevitable onslaught, as the recent cyberattack on TransUnion South Africa, which affected at least three million consumers and 600 000 businesses, is proof of this growing threat.

Other high-profile data breaches targeting South African companies in recent years include Experian, Dis-Chem, Standard Bank, Transnet, the Department of Justice and Constitutional

Development, and most recently Shoprite with a potential data breach. Using standard IT security measures is no longer a safeguard and retailers have no choice but to invest in powerful cyber security solutions to protect their business and their customers. **SR**



Image courtesy of Cottonbro, Pexels

Sources:

- <https://it-online.co.za/>
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Solutions for the networked supermarket of the future

Digitalisation and networked solutions as part of a modern customer journey were main topics at the Bizerba booth at EuroCIS 2022, the European trade show for retail technology in Dusseldorf, Germany. Bizerba presented cutting-edge solutions and innovations to make future shopping more convenient for customers and more efficient for retailers.

The topics of networking, digitalisation and artificial intelligence are important future-related issues. Bizerba exhibited its latest networked hardware and software solutions based on the motto, "Shape your future. Today." Through AI, visitors 'walked' through all the key stations in the supermarket. "We demonstrate a modern customer journey, from pre-ordering fresh products to contactless checkout and payment processes. These innovations open doors to a completely new shopping experience for customers and retailers," explained Andreas W. Kraut, CEO and shareholder of Bizerba.

Bizerba is digitalising brick-and-mortar retailers

Hendrik Ohse, Director of Global Software Sales said, "Customers at the supermarket are offered a one-of-a-kind shopping experience with our software solutions. From hassle-free in-store ordering and intelligent shelves to a self-service area that's effortless to use and an AI-based self-checkout – everything can be done intuitively, easily, and without long lines."



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By offering SmartShelf with integrated weighing technology, each product removed from the shelf is detected and recorded with gram and centimetre accuracy. This means that the intelligent shelves create entirely new opportunities for efficient inventory management and can also be used in non-staffed stores for reliable monitoring.

Continuous digital inventory monitoring guarantees that customers can always find fresh products such as fruit, vegetables, or pastries. The Smart-Shelf makes a notable contribution to waste reduction by providing insight into how sales of certain products vary, depending on the day of the week, the time of the day, and even the weather.

Loss prevention with Artificial Intelligence

Supersmart Scan & Go Loss Prevention System powered by Bizerba features a validation process which checks in mere seconds whether customers have scanned all products correctly using cameras and weighing sensors at checkout. Featuring intelligent hardware components and also artificial intelligence-based software, Supersmart streamlines checkout times and processes at the point of sale.

Tudor Andronic is responsible for the Supersmart solution and explains, "In self-checkout, Supersmart addresses lost sales due to shrinkage. Retailers can either complement and improve their existing Scan & Go solution with our validation process, or they can get everything from us as a one-stop-shop."

Moving confidently into the future

A digital pioneer in the retail sector, Bizerba acts as a holistic solution and digitalisation partner. Shoppers of the future will find everything easier, contactless, convenient, and innovative. One of the big winners is ultimately the retailer, who will benefit from significantly more economical workflows, saving valuable time and money. Bizerba has the solutions that retailers could use to move confidently into the future.

