

RETAIL, CONSUMER GOODS AND TRAVEL TECHNOLOGY REPORT

2018



AWARDS & RECOGNITIONS

Featured in Econsultancy's C Top 100 D Digital N Agencies UK'S TOP 100 DIGITAL AGENCIES

Endava was recognised as one of the top 3 UK technical agencies in Econsultancy 2017 report, and 13th in the overall ranking of UK agencies in order of digital income.



Endava was recognised as one of the top 25 British businesses with the fastest growing international sales in the Sunday Times HSBC International Track 200.



GIARTE OUTSOURCING PERFORMANCE 2017

Endava received 100% positive recommendation score in the 2017 Giarte Outsourcing Performance study, the top Dutch IT independent benchmark study.



TOP 100 OUTSOURCING SERVICES PROVIDERS WORLDWIDE

Endava was recognised as a Top Company for Innovation in the Leaders Category of The IAOP Global Outsourcing 100[®] list for the second consecutive year.



FT 1000 - EUROPE'S FASTEST GROWING COMPANIES

We are proud to be recognised in the FT1000 list of Europe's fastest growing companies and stand out as the 7th largest company by headcount in this ranking.



ITO COMPANY OF THE YEAR IN ROMANIA

Endava was recognised as ITO company of the Year, at the Romanian Outsourcing Awards for Excellence Gala 2017.

TESTIMONIALS

"We continue to build on the strength of our relationship with Endava, who successfully support Worldpay's technology teams with engineering innovation."

- Mark Kimber

Chief Information Officer | Worldpay

"Working with Endava is second nature to us now. The team work as part of The Open, and know our needs and expectations inside out. Every challenge that comes their way is overcome, and their innovation has helped improve the digital side of The Open, year on year."

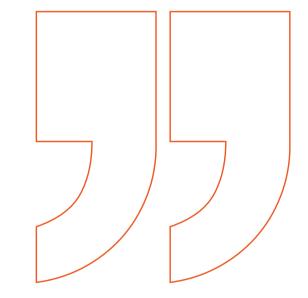
- Kevin Bain

Head of Digital Development | The R&A

"Endava has certainly established a very positive reputation at Jupiter. The team impressed me with their expertise, engagement and hard work. It means we can approach the go-live of our new website with confidence."

- Andrew Chiverton

Head of Projects | Jupiter Asset Management



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WHY YOU SHOULD READ THIS

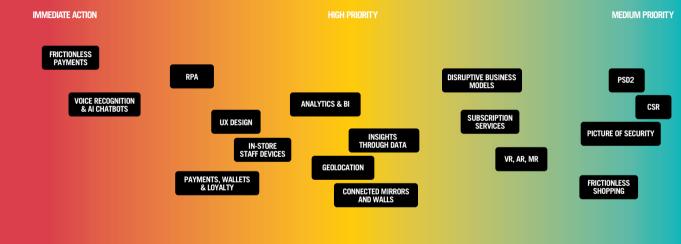
It is a time of rapid change and great excitement in the Retail and Travel industries. Every challenge presented by new technologies and trends is also an opportunity. Across all industries, it's become clear that, to compete in the modern environment, businesses need to become more agile and exceed the latest user expectations. In this report, we have collated the latest technology and user experience trends Endava believe Retail, Consumer Goods and Travel companies should be mindful of. Now more than ever, the worst strategy is to do nothing.

This publication is intended to illuminate and stimulate ideas around current and future trends and technologies in the Retail, Consumer Goods and Travel industries.

This book highlights some of the key technology trends we are seeing in the market and our experience in helping businesses deliver them.

BRADLEY HOWARD Head of Digital Innovation, Endava

TECHNOLOGY TRENDS



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We are in the middle of a user interface revolution.

INTELLIGENT INTERACTIONS

WHICH DEVICES REALLY NEED A TOUCHPOINT?

Two years ago technology experts predicted everything would have a touchscreen in the future. Amazon then released its voice controlled product, Alexa, Microsoft deployed Cortana as part of Windows 10, Apple's improved (and more secure) Siri became integrated into iOS and Google launched its Home speaker.

A number of Virtual Reality headsets offer eye tracking add-ons to enhance their experiences. Thought control headsets are already available for purchase for under \$500. Their functions range from wheelchairs to prosthetic limbs to games. The challenge for these interfaces is likely to be what thoughts to filter out rather than what to execute!

These examples may lead to a future without traditional user devices such as keyboards, mice and touchscreens.

FRICTIONLESS PAYMENTS

Digital wallets have so far been unsuccessful for the most part. Whether in a wallet or replaced by a new payment container, the winning solution will be almost frictionless, universally accepted, with an assurance of security. There is also the expectation of no cost to the consumer, who fully-expects an audit trail back to the transaction, and the detailed components of that transaction. Customers need to trust the frictionless model because there will be no immediate confirmation of the cost.

We expect to see many more frictionless payments appearing. Uber started the trend and Amazon has illustrated how a frictionless supermarket would operate. Text-based chatbots and voice controlled appliances such as Amazon Alexa, Google Home, Microsoft's Cortana and Apple's Siri are starting to demonstrate how a payment mechanism can work seamlessly across different user interfaces.



EXPERIENCE

Endava has been developing chatbots for clients in the Financial Services, Insurance, and Telecommunications industries, and integrating voice recognition services within media. We have experience with a variety of solutions including those made available by Amazon, Microsoft Cognitive Services, Facebook, and other proprietary vendors.

VOICE RECOGNITION & AI CHATBOTS

SHALL WE PLAY A GAME?

The idea of conversing with a computer may have been far-fetched thirty years ago, but with the rampant availability of chatbots and voice recognition systems, such as Amazon Alexa, Google Assistant and Siri, the practice has become commonplace. Chatbots allow customers to converse with a system in a natural language format, using the common interface of a messaging application. Voice Recognition Technology (VRT) takes the system one step further by replacing the text-based chat with spoken requests and digitised responses, as if speaking to a live individual.

The technologies are quickly becoming a staple of customer service, providing efficient and consistent support that is agnostic of time zones – computers need not sleep. Retailers are integrating chatbots and VRT into their online properties and mobile applications to assist customers with purchases and support needs. The experience can be carried further, using the technologies to provide assistance to customers while in a retail location.



We refer to omnichannel as a common platform for a retailer that provides seamless support for web, mobile, and physical purchases.

COMPLETE OMNICHANNEL

With physical retailers developing an omnichannel strategy, they need support for the payment systems that support them. Most acquirers currently have separate e-commerce gateways and physical POS acquiring systems. Larger retailers are already tying these together. The need is to provide this to smaller merchants which aspire to an omnichannel presence.

A purchase started online may need to be completed in an app or in person. Most of this is the retailer's shopping cart, but there are good use cases for the authorisation or pre-authorisation to be completed digitally, and the transaction completed in person. Examples include an order-ahead at a restaurant that is not simple fast food. The restaurant wants an assurance the order will be paid for, but they want to leave open the tip and possibility of last minute up-sells.

Another consideration would be larger ticket custom orders of items that are picked or delivered (furniture, jewellery, clothes, etc.). Merchants want a pre-authorisation but would like to have an in-person final payment for fraud and interchange reduction purposes.



EXPERIENCE

Endava partnered with a well-known retailer to reimagine their in-store experience by combining it with the best elements of online shopping. Cutting edge technologies, including connected walls in the floor room and connected mirrors in the fitting room, were employed to transform the way consumers interact with the brand and its products.

A seamless integration with the retailer's existing customer applications, CRM, and inventory systems allowed for 360-degree journey mapping and analytics. When these experiences were installed in the brand's flagship locations, in-store sales increased by 300%, customer engagement increased by 84% and basket size increased by 59%.

The mirror communicates with in-store staff devices, allowing customers to request different sizes, colours, recommendations or simply general assistance. The fitting room has traditionally been the area of a store with the lowest satisfaction. By increasing customer service and experience in this space, our client's conversion rate has risen to 66%. All of this wouldn't have been possible without innovative UX and design thinking that focused the experience around what shoppers wanted to do right here and now, as efficiently and delightfully as possible.

We have our connected mirror installed in our London Head Office with our retail and hotel solutions.

Contact us if you wish to visit for a demonstration.



CONNECTED MIRRORS AND WALLS

HOW CAN CONNECTED WALLS ENHANCE THE IN-STORE EXPERIENCE?

The purpose of connected walls and similar interactive screens is to bridge the best aspects of the online and in-store retail experience. We expect to see many more deployed to stores in various forms, providing additional functionality to consumers.

Large-form touch screens can enable retailers to provide an improved experience for shoppers in stores. These 'connected walls' recognise all items in a room through RFID and seamlessly provide valuable information about the products. It can identify other sizes, colours and recommendations that are available to the consumer, putting the retailer's entire catalogue at their fingertips.

UX DESIGN

LOOKING TO IMPROVE YOUR CONVERSION RATE AND BASKET SIZE? A FOCUS ON THE OPTIMAL USER EXPERIENCE WILL MOVE THE NEEDLE.

Increasingly savvy customers are now accustomed to simple, efficient, and delightful digital interactions thanks to industry-disrupting start-ups with a focus on user experience. They expect highly-personalised experiences delivered through the principles of user-centred design (UCD) from the websites and applications they use regularly.

In addition, tools such as usability testing, A/B testing, multi-variate testing (MVT), and funnel analysis can serve to validate and optimise design decisions–often in a production environment–to maximise KPIs. Many of these features are available out of the box from content Management Systems and e-commerce platforms, yet they are not implemented for a variety of reasons even though they can have a significant impact on the bottom line.

EXPERIENCE

One of the oldest and most well-recognised residential real estate franchises in North America engaged Endava to redesign their internal processes and systems alongside their external applications for agents, buyers, and sellers in order to align their complete suite of digital effort and increase revenue.

We leveraged business intelligence and analysis while designing the optimal experience, using the simplest, most efficient and engaging interactions that satisfied both the business and the end-user goals. This helped our client substantially improve their traffic and increased leads by 70 percent through a user-friendly, cost-effective platform that allowed the sellers themselves to participate in the marketing of their homes and by telling the stories only they could tell.

EXPERIENCE

Endava has worked with a global leader in payments processing to integrate their software into a new mobile payments product. This Point of Sale system offers the latest design and has the advantage of being a tablet device that enables an enhanced customer experience by transacting away from the base unit as well as providing the store associate with valuable information wherever they are in the store.

IN-STORE STAFF DEVICES

HOW CAN DIGITAL DEVICES EMPOWER THE IN-STORE EXPERIENCE?

In-store devices can enable sales staff and third parties to work more efficiently, often in real-time. Staff should embrace features of the device they use – such as tablets or smartphones. However, many systems are unable to use these technologies and do not keep pace with consumer-based offerings. Many companies think of an omnichannel experience for customers. We recommend you think of omnichannel for customers, staff, and suppliers.

GEOTARGETING & LOCATION-BASED SERVICES

HOW DOES YOUR IN-STORE EXPERIENCE VARY FROM THE ONE AT-HOME?

With the continued proliferation of location-aware, connected mobile devices, retailers have the increasing ability to connect with customers the moment they walk into a shop. Geotargeting uses the capabilities of these devices to recognise the arrival at a location and serve a tailored experience.

The challenge here is to think of the different features customers may want to use at a specific location, or depending on the time of day. Customers can be checked in for an appointment, or prompted whether they'd like personal assistance (or to be left alone). The existence of products in an online shopping cart can direct the customer where to find the product within the store.

Geotargeting can be expanded outside of the in-store experience, as well. Beacons can be placed outside the retail shop to catch customers walking past and notify them of offers and deals inside. Paired with GPS information, the real-time notification can be made unique to the exact location of the customer.

EXPERIENCE

Endava has a long history providing digital services for The R&A, organises of The Open Championship, golf's oldest Major, played since 1860. For one week every year, millions of fans follow the pursuit of the famous Claret Jug Trophy.

Endava was challenged to develop an application that could change face depending on whether the user was attending the event, or was away from the event. At the event, they can accurately locate and track favourite players, find onsite amenities, and watch videos which are restricted if away from the event.



ROBOTIC PROCESS AUTOMATION

HOW COULD YOU IMPROVE YOUR CUSTOMERS' EXPERIENCE WITH ROBOTIC PROCESS AUTOMATION?

Robotic Process Automation (RPA) provides an automated response to human interaction. RPA has been used in the financial services industry for several years, to automatically manage customers' funds at a scale which would have been uneconomical if people were employed to perform those same tasks.

It has historically been based on specific algorithms, but recent advancements have enabled it to expand functionalities to include machine learning. It can be used in the Retail industry to provide customer support and suggestions to customers and staff.

EXPERIENCE

Endava is currently supporting a number of our clients in the Financial Services and Insurance industries in an advisory role around how they implement RPA.

ADVICE FROM

EOIN WOODS

CTO, Endava

A lot of people are chasing around trying to implement RPA Proof of Concepts. We think that a lot of people haven't noticed the problems yet. The key principle to RPA is using it in situations where the workload is repetitive and structured, ideally with structured data. The ideal case is a relatively simple process that takes a lot of people such as rekeying data between systems.



- RPA programming can be quite intricate and complex, yet is done through a visual interface. Consider how you will staff RPA projects with a mix of RPA experts, experienced software engineers, testers and architects.
- RPA is much less flexible, efficient and robust than traditional API based automation – we'd always try to use or create a reliable API first. If that isn't possible, then RPA.
- RPA can be a useful temporary step when it will take a long time to get APIs in place.
- RPA can be quite fragile and can stop working when the underlying applications change. It has to be integrated into testing cycles.
- Large numbers of RPA robots need to be deployed, managed and monitored carefully, using tools. Vendor tools are just emerging and so you may need to build more.
- Remember that RPA robots contain code, it just happens to be created using a visual interface. So make sure you know how you will develop, test and version manage this code. For example, if you find a problem in production, how do you reliably rollback to the previous version quickly?

VALUE THROUGH DATA

"Without data you're just another person with an opinion." W. EDWARDS DEMING

Unlocking insights that couldn't be uncovered otherwise is the ultimate goal of every data project. There is more and more data available and it might look overwhelming at first, but the value it holds cannot be emphasised enough. Smart retailers take a structured approach to data and keep the end goal in mind: How can data help generate insights needed to positively influence business outcomes?

The first step is gathering the data and guaranteeing quality. The structured and unstructured data gathered across the full customer journey will then need to be stored and made available for analysis. Big data projects have a technical dimension but retailers that are excelling in data have made sure that the business is as much involved as the technical departments.

Data as reporting is a typical first step in data strategy maturity. We see that the smartest retailers have grown beyond this and have started using data in a predictive fashion to anticipate user needs. Digital channels are optimised with behavioural targeting and best-next-action capabilities. Production lines and supply chains are optimised by using real-time demand data. New regulatory frameworks such as PSD2 are opening new opportunities around data for retailers.

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ADVICE FROM

JOURIK MIGOM VP of Digital Product Strategy, Endava

- a structured approach to data is key. Data quality, governance of processes and smart use of systems and technology are the building blocks to execute an ambitious data strategy;
- industry leaders have mastered data and measure almost anything throughout the full user journey and value chain. The result is having near real-time insights;
- organisations require an agile structure to act on data insights rapidly;

EXPERIENCE

As part of a short-term Endava Labs engagement, Endava built a dashboard that collates data feeds from several sources and overlays them in a series of screens, giving the customer a new layer of relevancy compared to standard tools. We customised the dashboards, providing unique geographical overviews, large screen dashboards for our customer's offices, and even created a printable version of their annual reports.

ANALYTICS, BUSINESS INTELLIGENCE & DASHBOARDS

HOW CAN WE LINK YOUR ORGANISATIONAL KPIS TO OUR WEB ANALYTICS?

Hyper personalisation can be a key differentiator in what is a crowded retail/travel industry. Imagine being able to offer every customer consistently personalised, relevant experiences on the devices of their choice. You already have the data, it's just a matter of understanding how to use it.

INSIGHTS THROUGH DATA

Data has become one of the greatest assets a company has, but it is only valuable if actionable insights can be generated out of it. Many organisations across all industries are struggling to collect, analyse and act on an increasing flood of data. They are often hindered by inflexible platforms, incomplete analytics, and databases unsuited for the challenges of evolving datasets.

Smart retailers take a structured approach to data and keep the end goal in mind: How can data help to generate insights needed to positively influence business outcomes?

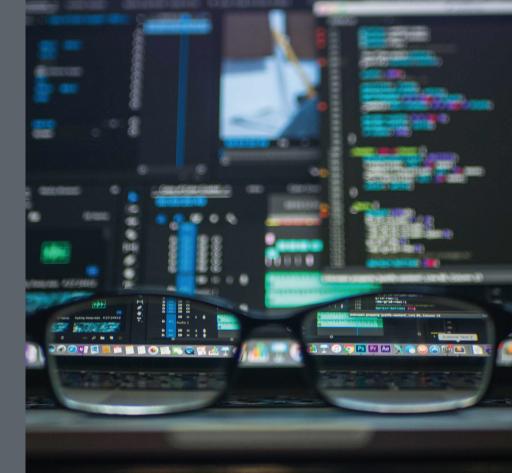
EXPERIENCE

Endava has created a system that uses unique approaches in anomaly detection for a specialist flight safety company. Using in-house expertise in 'Big Data' knowledge and scientific input we have been able to provide the client a new way to approach this challenge. The new approach offers significant scaling advantages over the old system, providing an optimal solution for the company. In addition to this, it provides a wide variety of business intelligence reporting which combines large numbers of flights, significantly improving previous reporting capabilities.

ADVICE FROM

JOCHEN RUF Head of Insights Through Data, Endava

Especially in Data Science projects the availability, accessibility and quality of data is often underestimated as the main success factor. Starting initiatives in this area can easily be supported by internal Analytics teams having experience with the business and the technological aspects of the required data and therefore enabling data Science projects.



PAYMENTS, WALLETS & LOYALTY

HOW COULD YOU IMPROVE YOUR PAYMENTS PROCESS TO INCREASE CUSTOMER CONVERSIONS?

In any commercial transaction, the buyer will likely remember the best moment, worst moment and the last moment. Traditionally, in a retail/travel transaction, the final moment will be the payment. New features can improve the conversion rate and basket size. The features include staged payments (e.g. monthly), or multiple payment methods (e.g. pay a percentage on one payment card and the remaining amount on a different payment card) and integrate loyalty or rewards in the payment process.

By implementing payment options through a virtual wallet, the wallet can also keep track of digital receipts, warranties and extended warranties, introduction books, loyalty schemes, returns, and insurance documents (e.g. gadget cover). Endava works with some of the largest payment processors in the world and we have produced fraud detection systems, processing platforms, value-added services, future trend security, and operating software.





DISRUPTIVE BUSINESS MODELS

WHICH PRODUCTS COULD YOU CHANGE FROM ANNUAL TO PAYG (PAY-AS-YOU-GO) OR SUBSCRIPTION MODEL?

As technology becomes more embedded in our lives and data is constantly collected by smartphones and other devices, retailers can leverage this information to provide new products and services. The days of rigid annual products can be replaced by convenient pricing for consumers, reducing the annual churn. These policies could be presented as a subscription (keep paying until the product or service is terminated) or PAYG (Pay-As-You-Go) – literally only covering customers for a specific time or usage policy.

Services can be changed in real-time; for instance a product may have one PAYG rate while not being used, and another rate when in use. There are even subscription models where the opposite is in place – if the product is not used for a month, the monthly cost doubles.

SHARING ECONOMY, PAYG, SUBSCRIPTION COMMERCE, REAL-TIME, CLICK & COLLECT, FREEMIUM

WHICH PRODUCTS COULD BENEFIT FROM A CHANGE IN PAYMENT MODELS?

Research agency Consumer Intelligence reports that consumers overpay £1,400 over ten years by being over insured. Car Insurance services can be changed in real-time; a car may have one PAYG rate while a car is parked in a secure venue, and another rate when the car is travelling. Perhaps the rate may change depending on the car's speed, location (lower/higher risk areas), and number of occupants.

EXPERIENCE

We built an interactive mobile sales platform for the United States' largest on-the-ground sales force. We replaced individually constructed PowerPoint presentations and manual Salesforce data entry with dynamic, customised iPad presentations that allowed for on-the-fly audio and two-way connection to Salesforce. This had a dramatic increase in efficiency.



ADVICE FROM

BRADLEY HOWARD

Head of Digital Innovation, Endava

- For some items (often non-physical and fulfilled via a digital delivery channel), companies will offer more freemium pricing models to entice mass market customers to move between competitors;
- Expect to see some freemium-style pricing model appearing – free up to specific limits (transactions or value), then tiered pricing;
- Depending on the scale of the asset, we may see flat subscription or usage (value) based pricing.



INTEGRATED SUBSCRIPTION SERVICES

HOW CAN INTEGRATED SUBSCRIPTION SERVICES INCREASE SALES AND IMPROVE A BRANDS RELATIONSHIP WITH THE CUSTOMER?

Retailers and brands are following in the footsteps of disruptor subscription specialists, such as Amazon, Walmart, Birchbox and Graze. Innovative subscription models, including auto-replenish, Discovery Boxes, Personalised Bundles and Memberships are opening up additional recurring revenue streams. The regular delivery of subscription products provides a marketing opportunity to upsell, promote new products and to understand customers' personal preferences.

MPP Global Solutions & Endava

It is vital to partner with specialists to maximise the business outcome. For subscription services, MPP Global and Endava provide a best of breed solution combined with experience of delivering the highly complex requirements of enterprise projects. MPP Global's eSuite platform is a purpose-built cloud solution that is trusted by major global brands such as Sky, Daily Mail Group, Juventus FC, Specsavers, L'Equipe and Debenhams. Endava supplies clients with the confidence that projects will be delivered to their exact requirements.

ADVICE FROM

MPP

Scheduling Flexibility: A subscription schedule could be across any frequency, so ensure you have the technology that supports this level of flexibility. PCI-DSS/GDPR Compliance: Subscription means holding payment details and customer information, make sure this data is secure.

Customer Self Care: Empower the customer, make sure they feel in control of their subscription account. Provide access to make changes online. All Subscription Options: Ensure you have options to launch new business models and the ability to scale.

All Payment Types: Do not miss an opportunity by limiting payment options, ensure existing PSPs and the subscription platform can work together.





EXPERIENTIAL RETAIL

EXPERIENCE IS THE NEW BRANDING.

Brands used to be built through advertising campaigns, today's consumer is evaluating a brand on its actions rather than its words. In this new world, the experience across all touchpoints has become one of the most powerful ways for brands to prove their purpose and to drive more engagement. Innovative retailers have started using a wide range of digital capabilities to respond to this new trend, transforming shopping into an exciting experience built on implicit and explicit technology.

The back-office is becoming a data hub where customer preferences and real-time product availability create endless opportunities. The front shop is becoming a much more visual and entertaining environment that allows brands and customers to browse, select and fulfil in easier and exciting ways.

New channels such as AR/VR and voice assistants are added to the existing omnichannel journeys to increase engagement and efficiency. Some retailers use technology in-store to drive traffic as the offline channels complement the rising online shopping. Ipsos research has found that 82% of smartphone users consult their phones on purchases they are about to make in-store (2016).

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ADVICE FROM

JOURIK MIGOM VP of Digital Product Strategy, Endava

- Be brand and experience first, technology second
- Have a holistic strategy across all touchpoints but a phased roll-out plan
- Measure everything, data will help you optimise later
- Balance creative aspirations with technology reality

EXPERIENCE

Endava produced a proof of concept for a high-end jewellery retailer, creating a smartphone application that was used to scan jewellery items with no visible price. The device would scan the features and touch points of the item and relay an augmented reality tag which in turn disclosed the value of the item. This was extremely effective as customers could discreetly check the prices and learn other valuable information about desired items.

VIRTUAL, AUGMENTED & MIXED REALITY

WHAT INFORMATION WOULD BE USEFUL IN AN AUGMENTED REALITY VERSION OF YOUR RETAIL SHOP?

Augmented reality can overlay graphics on to the real world, rather than a simulated 3D environment. In virtual reality, the user is fully-immersed in the computer-generated 3D environment, while augmented reality can provide additional, contextual information about products or navigation around a retail store.

Think about using augmented reality to layer items like jewellery onto users, place virtual furniture into a customer's home and more. The AR service can be personalised to an individual shopper or provide extended analytics to staff. Virtual reality can provide a retail experience to customers from any location. A customer can experience a virtual preview of a venue to help them choose tickets for an event. VR can answer 'what-if' scenarios of taking products into another environment such as: "What would this product look like in my house?" or "how would this top look outside?" Alternative realities allow customers new ways of engaging and familiarising with a product they're browsing.

FRICTIONLESS SHOPPING

TAKING THE PAIN OUT OF SHOPPING AND CREATING A TRUE SEAMLESS OMNICHANNEL EXPERIENCE.

Making all aspects of shopping easier and more enjoyable is an ongoing obsession for retailers. Yesterday's e-newsletter is today's hyper personalisation; yesterday's free returns is today's delivery in the hour. The ambition to constantly improve the shopping experience is aimed at driving higher frequency and generating larger baskets – online and offline.

Most retailers have adopted a design approach that puts the shopper at the heart of the journey. Pain-points are addressed and unmet needs create great opportunities. The big e-commerce platforms are becoming powerful technology hubs with state of the art digital capability that drives business results. Technology helps reduce friction in the browsing phase with better product recommendations, easier checking of availability of full stock and more transparent pricing. Innovative retailers have addressed legacy issues between online and offline systems to deliver true omnichannel experiences to their customers.

Best-in-class retailers have started creating better payment options, a point that currently sees higher friction. Some are even making payments invisible, like Amazon's grocery shopping experiment.

ADVICE FROM

JOURIK MIGOM VP of Digital Product Strategy, Endava

- Friction comes in different stages of the shopping journey, make sure to address all of them;
- When designing for a more frictionless experience, the mind-set of the consumer at the time of the interaction should guide us rather than the moment in the journey. Some friction can actually be good as it creates reassurance or it can reinforce the brand experience;
- Be mindful when you take out friction to focus only on negative friction;
- Friction can be explicit but also implicit. The implicit friction points can be opportunities to delight the customer and create very positive business outcomes.



PSD2

ARE YOU READY FOR IT?

Beyond rearranging the European Financial Services and Payments ecosystem; PSD2 has implications in other industries, including Retail & Travel.

For retailers to benefit from this transition, e-commerce, payments and digital professionals should utilise PSD2 to make overdue changes to payment strategies and operations. With the customer's permission, retailers will be able to take funds directly from a customers' bank using an application programming interface, cutting out traditional 'merchant acquirer' payment methods. Instead, the load would fall on third party players, payment initiation services providers, and account information service providers that can consolidate account information from multiple banks on one platform.

This will all drive higher information security requirements, customer complaints should be resolved quicker and transaction surcharges could reduce

EXPERIENCE

Endava is currently supporting one of Europe's largest payments providers with developing their PSD2 strategy. We are building an API integration and certification platform that will help the industry on-board and support FinTech's wanting to access the bank's platform.

EXPERIENCE

Endava developed a global social sharing platform supporting the entire digital experience for a high-end retailer. This supported their charitable mission to reduce hunger across the globe. The multi-channel, responsive platform embedded social functionality focussing on message-based video capture, including Snapchat geo-filters and augmented branding.

Every purchase related to the campaign equalled a certain amount of meal donations. The aim was to raise awareness across social media and track the impact of the campaign and the meal donations around the world, in particular. Users could see directly affected areas on a global map.

CHARITABLE GOALS, SOCIAL MEDIA & CSR

HOW COULD A DIGITAL STREAM HELP YOUR CHARITABLE GOALS?

Corporate Social Responsibility (CSR) is the umbrella term for the charitable goals of an organisation. CSR often helps both employees and the external charity, providing a mutual 'feel good' factor for both parties. Often, CSR and digital are seen separately, but in reality the more successful the digital stream becomes, the higher the benefit to the organisation and charitable efforts. Brands as well as individual increasingly feel a sense of identity through their social media presence. Combining a company's charitable goals with its social media stream becomes only logical.

PICTURE OF SECURITY

Cybersecurity company PixelPin provides businesses and individuals with an alternative method of two-factor authentication, which is secure and user-friendly. Its security solution uses visual, cloud-based technology to allow users to log into their online accounts with a personal picture, instead of an alphanumerical password.

Individuals are increasingly reliant on being able to access critical online platforms and services from a multitude of mobile and desktop devices. PixelPin's iOS/Android libraries and web solutions allow users to undergo the same login experience on desktop as they would on a tablet or smartphone. The initial registration process with PixelPin is straightforward and engaging. Users upload their personal picture and choose four consecutive points in a unique sequence, to gain access to their data. Once registered, users enjoy a simple way to log into their online accounts

ADVICE FROM

PIXELPIN

- PixelPin is a software-only solution, the technology adopts industry and open standard frameworks and plugins. This ensures a fast and efficient integration process; once implemented, businesses can have PixelPin live within forty minutes;
- PixelPin is cost-effective to integrate as underlying technology is software-only, thus no hardware-related costs;
- The mobile version of PixelPin is FIDO certified, and we were one of the first software developers who decided to adopt the new standards.

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COMPANY OVERVIEW

LOCATIONS

WESTERN EUROPE:

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LONDON | FRANKFURT | AMSTERDAM | COPENHAGEN

2 Parts

NORTH AMERICA:

NEW YORK | ATLANTA | NEW JERSEY | SEATTLE | DENVER

CENTRAL EUROPE:

BUCHAREST I CLUJ I IASI I CHISINAU I SOFIA BELGRADE I SKOPJE

LATIN AMERICA:

BOGOTA I MEDELLIN I CARACAS I MONTEVIDEO BUENOS AIRES I ROSARIO I PARANA

GLOBAL TECHNOLOGY COMPANY

WE WORK WITH SOME OF THE BIGGEST GLOBAL NAMES IN RETAIL, FINANCE, INSURANCE, TRAVEL, MEDIA, TELECOMMUNICATIONS & TECHNOLOGY AND HELP THEM TO BECOME:

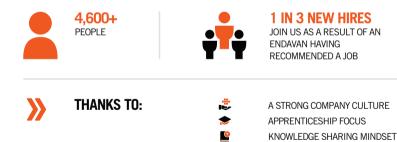




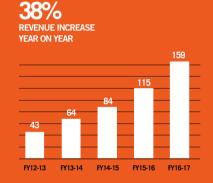


FACTS AND FIGURES

EMPLOYER OF CHOICE ACROSS OUR LOCATIONS



REVENUE (£M)

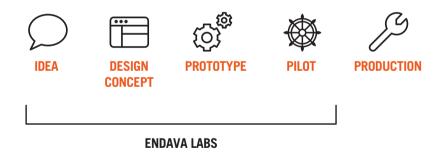


WE BUILD MULTI-YEAR RELATIONSHIPS WITH OUR CUSTOMERS AND IN THE LAST FINANCIAL YEAR 91% OF THE REVENUES CAME FROM CLIENTS WHO WERE WITH US DURING THE PREVIOUS YEAR. "We have been discussing this project internally for the last 18 months and you built the prototype in only 6 weeks."

- CEO, Insurance Company

Endava Labs was set up to help our customers navigate through the challenging environments of increased competition and new technologies.

Innovation is one of our three main tenets, along with quality and productivity. All successful concepts should see the light of day. Endava Labs nurtures these concepts through a prototype and into a pilot phase. Using agile methodologies, continuous testing, and validation, we guide an idea through the formative stages of the Innovation Lifecycle.



ENDAVA LABS



IDEA GENERATION

Orchestrating workshops, coordinating innovation councils, and organising hackathons to generate new ideas and concepts.

RESEARCH + DEVELOPMENT

Research and report on industry trends, create videos and marketing materials, and host lunchtime seminars to keep everyone up to speed.

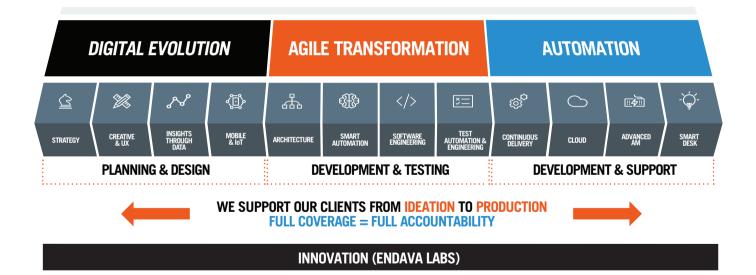


RAPID DISCOVERY PROCESSES

Conceive, develop and test prototypes in six weeks, and establish dedicated innovation scrum teams for continuous advancement.

ENGAGEMENT	OUTPUT	ENGAGEMENT	OUTPUT	ENGAGEMENT	OUTPUT	
IDEA WORKSHOPS	Help build upon current concepts and/ or generate new ideas	TREND REPORTS	Provide commissioned trend reports for a company, or its customers	FIRST PROTOTYPE	A six week fixed price labs team to work on a first prototype to prove how Endava can engage in this	
INNOVATION COUNCILS	Nurture & fund new ideas	VIDEOS & MARKETING MATERIALS	Support sales teams with thought leadership	DEDICATED	capacity Dedicated innovation	
HACKATHONS	Create new ideas within 48 hours and generate prototypes	LUNCHTIME SEMINARS	Host and present lunchtime seminars to help generate thought leadership	INNOVATION SCRUM TEAMS	scrum teams to prototype further concepts	

OUR SOLUTIONS AND SERVICES





If you'd like to discuss further the trends and hot topics, let's have a chat:

🛱 endava.com/Retail

endava.com/Travel

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