By Guy Lerner

Retail automation
The future of retail, happening now

Improving efficiencies, enhancing customer experience, driving business growth

The South African supermarket landscape is undergoing a significant transformation. Driven by rising inflation, customer diversification, and ever-changing socio-political realities, increasing efficiency while reducing costs remains a top priority for most retailers, both physical and virtual.

Enter retail automation. More than just a buzz-phrase, retail automation is actually a suite of powerful tools designed to streamline operations at the shopfront and back-end, making it easier for supermarkets to focus their efforts on the business of selling.

Retail automation has many different touch-points, from hardware to software, and relies on modern communication links and digital technologies like artificial intelligence (AI) and machine learning (ML) to function optimally. Some of its core components include …

Visual by SimonKadula, www.canva.com

Retail automation is a suite of powerful tools designed to streamline operations at the shopfront and back-end, making it easier for supermarkets to focus their efforts on the business of selling.

• **Point-of-Sale (POS) systems:** Modern POS systems are the workhorses of retail automation. They manage not just transactions, but offer features like barcode scanning, inventory management, and integrated payment processing, minimising errors and streamlining checkout processes.

• **Inventory management software:** Keeping track of stock levels has never been easier. Inventory management software predicts demand, automatically generates purchase orders, and optimises stock allocation across stores. This reduces out-of-stocks, minimises waste, and ensures shelves are always stocked with the right products.

• **RFID technology:** Radio-Frequency Identification (RFID) tags embedded in products allow for real-time tracking and data collection. This simplifies stocktaking, prevents shrinkage, and enables targeted promotions based on product location and customer behaviour.

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- **Automated replenishment systems:** Gone are the days of manual stock checks. Automated replenishment systems analyse sales data and automatically trigger orders to replenish stock, ensuring a seamless flow of products and preventing disruptions.
- **Robotic Process Automation (RPA):** Repetitive tasks like invoice processing, data entry, and customer support can be automated with RPA. This frees up valuable human resources for more complex tasks, improving overall productivity.


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Beyond efficiency:
Personalising the customer experience

Retail automation isn't just about streamlining processes – it's about enhancing the customer experience. Getting there, however, takes many different forms. This includes …

- **Data-driven personalisation:** Customer data analysis allows retailers to understand preferences and shopping habits. This enables personalised product recommendations, targeted promotions, and customised marketing campaigns, fostering customer loyalty and boosting sales.

Illustration by Vir Leguizamón, www.canva.com
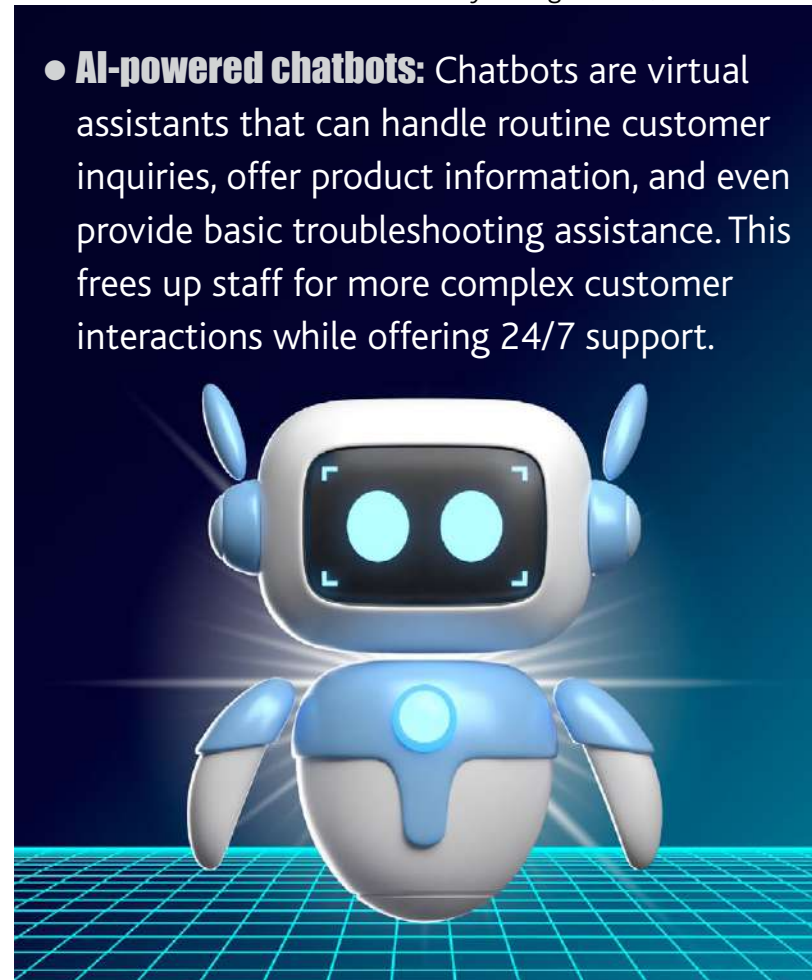
- **AI-powered chatbots:** Chatbots are virtual assistants that can handle routine customer inquiries, offer product information, and even provide basic troubleshooting assistance. This frees up staff for more complex customer interactions while offering 24/7 support.

- **Frictionless payment options:** Contactless and cashless payments are rapidly gaining traction. Tap-to-pay solutions like Snapscan, wearable payments and mobile wallets like Apple Pay and Google Pay are becoming the norm, offering a faster and more convenient checkout experience.

Albert Fayard, regional sales manager for sub-Saharan Africa for POS manufacturer Posiflex, says that AI and ML are going to be the main drivers in personalising the customer experience through retail automation in the coming year.

"Hardware [in the context of a computer's delivery system] manufacturers are gearing up to provide AI and ML-powered solutions for the POS environment in the form of self-checkout and personalised self-service functions," says Fayard.

> **"** Software developers are also using AI to automate enhancements in customer experience, with functionality like identifying customers and automatically recognising their buying preferences, thus enabling retailers to merchandise more effectively. **"**

Fayard adds. "AI and ML are also integral for interrogating Big Data for improved stock control procurement and management."

We are already seeing these and other technologies creating exciting and innovative retail concepts like Checkers Rush, a concept store that automates the entire shopping-to-checkout journey for consumers with little to no interaction with retail staff. It's all part of the Shoprite group's Shopritex division, which has already launched the successful Sixty60 and Xtra Savings concepts for consumers nationwide.

ShopriteX is the Shoprite Group's tech and innovation hub "aimed at reimagining grocery retail for a customer-inspired future. Marrying the best of data science and technology in the

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Pieter Engelbrecht

Shoprite Group ecosystem, ShopriteX aims to save customers time and money through innovation and creating more personalised shopping experiences." Pieter Engelbrecht, CEO of the Shoprite Group, was recently quoted as saying that Shopritex "represents [the group's] investment in fit-for-the-future precision retail, which is increasingly digital and data-led," and that the next era of growth for the Shoprite Group is about 'precision retailing'.

Retail automation: Challenges and opportunities

While South African customers revel in the birth and expansion of new 'seamless' services like Woolworths Dash and Checkers Sixty60, retailers are scrambling behind the scenes to make sure all the different gears and levers required to make these systems work are actually functioning.

When it comes to retail automation, those gears and levers typically involve some sort of advanced technology – or more likely a combination of different technologies interfaced into each other. It's all part of the so-called Fourth Industrial Revolution (4IR), an amalgamation of different convergent technologies currently underway across numerous industries, each with their own challenges and opportunities.

In South Africa, one of the main challenges in the way of seamless retail automation is, at a macro level, the slowness of pace in embracing 4IR across the retail supply chain. According to a recent study by the Wholesale and Retail Seta, almost half of retailers in South Africa are yet to seriously invest in 4IR technologies and embark on meaningful digital transformation journeys. Source:wrseta.org.za

There are several factors we can use to explain the slower uptake.

- **Load shedding:** South Africa's ongoing struggle with load shedding disrupts power supply and can cripple automation systems reliant on constant electricity. Retailers are investing in backup power solutions like generators and solar panels to ensure uninterrupted operation during blackouts.

- **Limited internet connectivity:** Related to load shedding but also a serious challenge in its own right, areas with unreliable internet connectivity can hinder the smooth operation of cloud-based automation solutions. Exploring alternative technologies like satellite communications or prioritising local servers may be necessary in some regions.

- **High upfront costs:** Implementing automation solutions can be expensive, and smaller retailers may struggle with the initial financial investment. Exploring leasing options or phased implementation plans can help mitigate this challenge.

- **Skills shortages:** Upskilling the workforce is crucial for successful automation adoption. Training programmes need to equip staff with the skills to operate, troubleshoot, and maintain automation systems. Since automating of certain tasks can lead to job losses in the sector, retailers also need to develop clear communication strategies and explore reskilling opportunities for impacted employees.

Training programmes need to equip staff with the skills to operate, troubleshoot, and maintain automation systems.

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- **Integration complexities:** Integrating various automation technologies with existing systems can be complex and require specialised expertise. Partnering with experienced technology providers is crucial for smooth integration and system compatibility.

- **Compliance with POPIA:** Retailers need to ensure their data collection practices for automation purposes comply with the Protection of Personal Information Act (POPIA) to avoid hefty fines and reputational damage.

- **Limited tech savvy:** not all customers are comfortable with online shopping or virtual cards. Offering alternative payment options is an absolute necessity, and consideration of a store's customer base is essential when making decisions about automating and payment options.

- **Privacy concerns:** Some customers may be apprehensive about data collection practices associated with automation. Ensuring data privacy and transparency in how customer data is used is crucial to build trust and customer buy-in.

By acknowledging these challenges and developing proactive solutions, South African retailers can navigate the path towards successful retail automation. Investing in the right infrastructure, upskilling the workforce, prioritising security, and ensuring customer acceptance will pave the way for a future of efficient, personalised, and customer-centric retail experiences with appropriate and relevant payment options.

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- **Cybersecurity threats:** Increased reliance on technology makes retailers vulnerable to cyberattacks. Investing in robust cybersecurity measures and data encryption protocols is essential to protect customer information and financial data.

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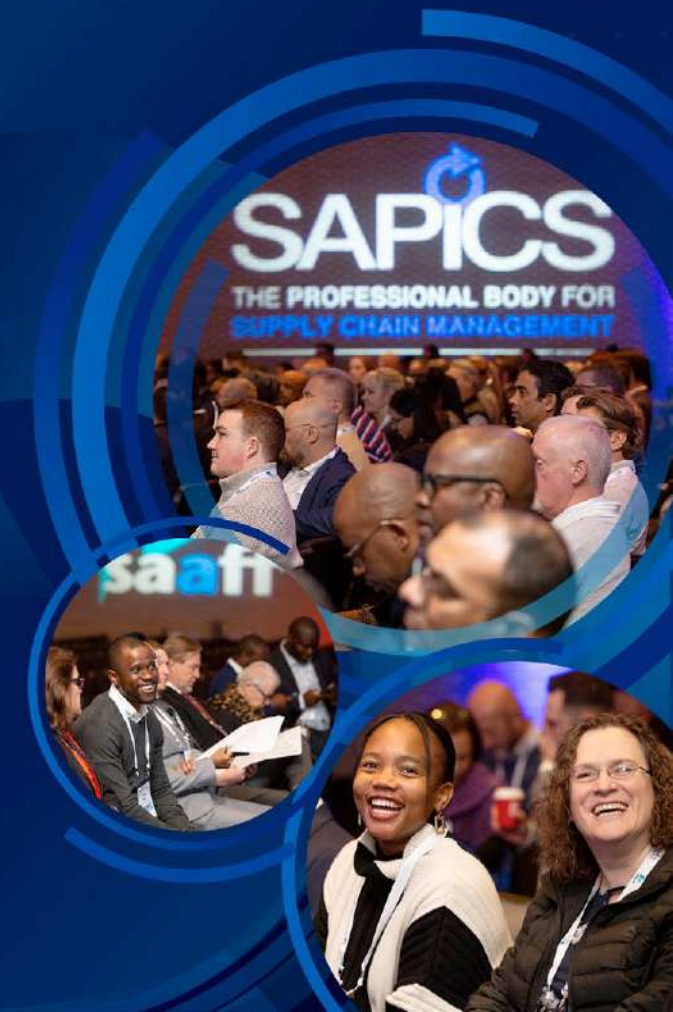
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Payment solutions: Changing as we speak

While the immediate challenges to unlocking retail automation in South Africa seem daunting, they're far from insurmountable.

- **Investing in backup power solutions** like generators and solar panels can mitigate checkout disruptions caused by load shedding. Retailers like Woolworths are already exploring renewable energy sources to power their stores and warehouses, and they're not the first major retailer to do so.

- **Prioritising automation systems** with offline functionality can also ensure some level of operation during blackouts. For example, retailers can explore hybrid cloud solutions or implement local servers to minimise reliance on constant internet connectivity.

- **Mobile payment solutions** and digital wallets are enhanced by AI-enabled features such as face recognition and fingerprint scanning for authentication.

- **Virtual cards** are digital bank cards that can be used to shop online. This is a more secure way to pay for online purchases and banks are encouraging their customers to adopt this payment method.

- **AI integrates different payment systems** to ensure compatibility across platforms, especially critical for supermarkets that operate both physical and online stores.

Payment solutions at Pick n Pay

Pick n Pay has introduced a number of new payment solutions in 2023 and 2024, including …

- **Pick n Pay Crypto Payments.** According to an article on MoneyWeb, Pick n Pay customers can

Illustration by Dustick, www.canva.com

pay using cryptocurrency on their smartphones from their preferred Bitcoin Lightning wallet, or directly from their Binance, Luno or VALR accounts. The payment option is available to customers at all PnP stores countrywide, including PnP Clothing and Express shops. The advantage for Luno and VALR customers is that they don't have to withdraw crypto and convert it before making purchases.

- **Pick n Pay Store Card.** Customers can apply for Pick n Pay credit telephonically or online. The account is linked with the Smart Shopper rewards programme. The facility is run by RCS and the card can be used at Pick n Pay stores for groceries, pharmacy, clothing and big-ticket items. The credit ranges from R1 000 to R40 000 depending on the limit for which the customer qualifies. Customers can access their account or profile online or via a mobile app. They can also query their account in-store. Monthly statements are issued and cardholders can contact the RCS Contact Centre for support and queries.

- **PayJustNow.** Pick n Pay has partnered with PayJustNow, one of the fastest growing buy now pay later providers in South Africa. PayJustNow enables customers to split payments for purchases at Pick n Pay Hypermarkets into affordable payment terms over three instalments. Customers pay 34% upfront and the remaining payments of 33% each aligned with their salary dates. It is designed to assist customers afford high-ticket items such as electronics, home appliances and mobile devices. PayJustNow is a digital application process with no fees or interest and customers can purchase online through https://payjustnow.com/stores or identify items in-store, including general merchandise, mobile and clothing that have the distinctive PayJustNow logo. They then scan a QR code, adding the desired item to their in-app transaction basket. The application process takes less than 10 minutes to approve. Qualifying customers will receive a unique WiCode generated by the PayJustNow app, enabling them to purchase the item(s) at the Pick n Pay checkout within 15 minutes.

- **MoreTyme.** In addition to PayJustNow, Pick n Pay offers TymeBank's MoreTyme, an interest-free payment method that allows customers to pay for items over three instalments. There is no activation fee and no monthly fee. Customers can make purchases online or in-store.

- **RCS Finance.** To cater for customers seeking to finance various large-ticket items, such as high-end TVs and refrigerators, the retailer has also recently introduced RCS Finance. This offers a loan of up to R250 000 with up to 60-month repayment terms for purchases on a large, single transaction.

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Dr Dawie de Wet

Dr Dawie de Wet, group CEO of off-grid telecommunications service provider Q-KON, says that the most difficult challenges for local retailers to resolve are issues in the external environment that they can't control and also can't really change, and yet must work around if they want to keep trading.

"In the context of the retail industry, I would expect that macro issues such as load shedding and water supply could seriously affect trading," says Dr De Wet.

66 In the case of load shedding, it also disrupts connectivity networks, which directly impacts trading and transactions, and so I believe the main technology challenge is to always be online, and to do so within budget limitations. **99**

Q-KON's Twoobii Smart Satellite service is already certified by most major banks in southern Africa, and seamlessly integrates with on-site retail PoS Systems via a local network cable or using Wi-Fi.

"Satellite networks are the most reliable way of keeping communications up in times of local

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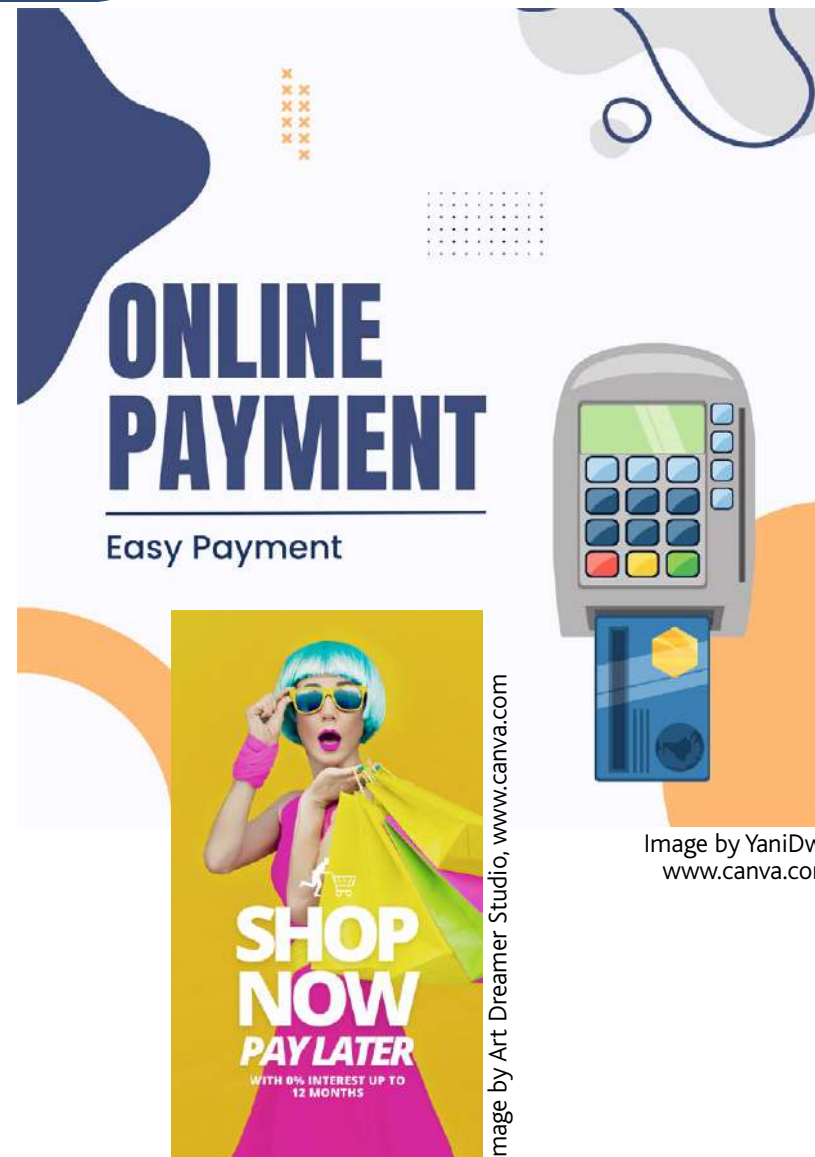
disruptions, be it from load shedding or other factors," says Dr De Wet. "As long as you can provide power (mains, generator or solar), your satellite terminal will remain connected to the internet and will keep you online," he says. "Satellite has zero dependency on local mobile towers, cables or any other network elements – all of which can be impacted by load shedding and vandalism, for example."

While the IT systems that retailers use to drive automation depend on the availability of electricity, the good news is that they consume

less power than refrigeration or air conditioning. Adequately sized alternative and backup power systems, such as diesel generators, battery power (possibly with solar panels) and UPS systems, have therefore become a must.

Cash Connect operations director Mark Templemore-Walters says …
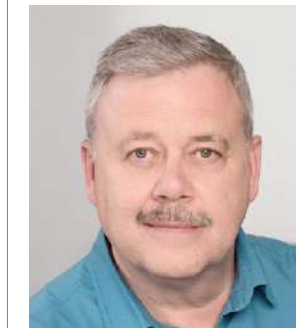
Mark Templemore-Walters

66 Investing in backup power has increased operating costs for most retailers, so they have to find smarter way to cut costs while implementing automation technologies that keep their businesses running efficiently and attract new customers. **99**

From a payments perspective, retailers can look at using fintech solutions to automate the trading environment, from card acceptance and cash enablement to cash access to instant capital.

"Smart, robust cash vaults and automated cash handling can return tangible cost savings to the retailer's balance sheet," he says. "Automated cash handling can deliver a saving of up to 40% in time and money by enabling retailers to protect their cash, increase business efficiency and reduce risks."

Finally, leasing automation equipment or implementing solutions such as cashless payment systems in phases can make them more financially accessible for smaller retailers. This allows for a more controlled financial outlay and avoids overwhelming upfront costs.

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Automation best practices

All of these solutions combine to ensure that customers and staff with varying levels of tech-savviness have a positive experience and give South African retailers the tools they need to drive their automation strategies forward despite the current fiscal and operational challenges they face.

While retailers that have already demonstrated a willingness to invest in automation technologies have a head start for attracting new customers and growing their footprints in the years ahead, it's never too late to understand and implement best-practice solution to embarking on your own automation journey.

- **Identify your pain points.** Invest in automation to address specific pain points where manual processes are time-consuming, error-prone, high-risk, or inefficient.

- **Set clear objectives.** Outline measurable goals, whether it's reducing costs, improving accuracy, enhancing customer experience, or increasing productivity.

- **Screen suppliers and service providers carefully.** Assess their scalability, ease of integration with existing systems, costs, support services, and long-term viability. Ask for customer references.

- **Invest in employee training and change management.** Ensure that your staff are adequately trained to use and support automated processes.

- **Be customer-centric.** Efficiency is important, but don't automate at the expense of the customer experience. Prioritise investments that support customer choice, improve service quality and personalisation, reduce wait times, and contribute to a safer trading environment.

The benefits of automation are clearly evident

The benefits of automation are evident for those who are adopting the technologies. Faster checkout times improve customer loyalty. Multiple payment options mean you can cater for different customer segments. Manual tasks are reduced. Automated data collection and data analytics optimise massive amounts of data (within privacy parameters, of course). AI recommendations allow for product suggestions to suit individual preferences. Automated inventory management results in more accurate stock levels and pricing. Automation also makes it easier for retailers to scale up their operations, either when opening physical stores in new locations, or expanding their online presence.

By adopting automated and digital solutions and fostering a culture of continuous improvement, FMCG retailers can turn challenges into opportunities. This will enable you to create a future of efficient operations, a skilled and adaptable workforce, and a seamless and secure customer experience that will keep you competitive in the ever-evolving retail landscape. **SR**

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Sources:
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