Digital Inside Out
Redefining retail

shaping tomorrow with you
Ready for the future of digital retail

While price wars rage on and the competition heats up, the UK retail industry is amidst a digital explosion that has changed the way we shop forever.

UK shoppers are a nation of digital trailblazers. We spend more time using technology than we do sleeping. In 2014, three quarters of us bought online. 36 million went online every day. And almost seven in ten accessed the internet on the move.

Retail leads in the digital era

It’s clear that retailers are at the forefront of digital. In a recent Fujitsu survey, respondents placed retail as the number one sector for digital service improvement, with online shopping ranked in the top three most valued digital services.

But digital goes beyond online shopping. After the rush from bricks to clicks, smart retailers understand that digital’s true advantage lies across their value chain – from fulfilment innovation to logistics and in-store service.

At Fujitsu, we call this an ‘inside out’ approach to digital.

Fujitsu – a digital partner for retail

Helping retailers maximise the digital opportunity is top of mind at Fujitsu. And by combining your business knowledge with our technology expertise, we can realise its full potential – empowering employees and winning customers with premium experiences.

This report lays out our insights on retail’s digital agenda and shows how Fujitsu can turn it into reality.

*On average, consumers rated their satisfaction with digital retail services as 7 out of 10*

**“Today’s hyper-connected world calls for seamless and secure shopping experiences across physical and virtual touch points. Fujitsu continues to discover, develop and deploy the latest innovations to help retailers do this – meeting shoppers’ changing expectations while uncovering new efficiencies in store and in the back office.”**

**Rupal Karia, Head of Retail and Hospitality**

*http://stakeholders.ofcom.org.uk/market-data-research/market-data/communications-market-reports/cmrmarketcatalystcontent/?pageview=6*

*http://www.ons.gov.uk/ons/dcp171778_373584.pdf*
Customers don’t think in terms of digital and physical channels, they just think of ‘my channel’. Whether they’re seeing what friends think on social, browsing in a shop, comparing prices online or buying on a mobile. This gives retailers a standout digital imperative: to let today’s empowered customers shop when they want and how they want. The shopping journey must now cross multiple channels for a consistent, ‘one brand’ experience that can increase convenience, deliver value for money and build customer advocacy.

Bridging virtual and physical worlds

In the omnichannel world, no single channel rules. Instead, it’s about creating seamless paths to purchase with the best blend of online and offline touch-points. E-commerce retailers have quickly caught on to this concept, as the likes of Birchbox opens a shop in New York, Argos gives eBay a bricks-and-mortar footprint and Amazon launches its first staffed pick-up and drop-off location at Perdue University in the US.

In parallel, technology is re-energising the high street, as retailers find ways to entice shoppers with experiences that cannot be replicated online. This goes above and beyond the convenience of self-checkout, as we see pioneering examples of how digital can enhance the physical shopping experience:

- Smart mirrors, colour-smart apps, and body-sizing kiosks augment the task of ‘trying on’
- In-store ‘gamification’ grabs the attention of younger audiences
- QR codes can connect customers with content that educates and advises
- Context-aware digital displays tempt shoppers
- Beacons embed in-the-moment offers into the shopping process
- Electronic shelf-edge labels provide dynamic pricing capabilities.

From cross-channel and omnichannel, to social selling and smart mirrors – digital is a fundamental part of everyday retailing in a world of connectivity. But what exactly does digital mean to your customers?

The best of both worlds

- retailers blend the physical and digital
  - Fashion retailers, including Topshop, are using augmented reality to let shoppers try on products.
  - LEGO stores gamify the shopping experience by bringing models to life on screen, in 3D
  - Build-A-Bear’s digital kiosks keep kids entertained and have driven up sales by 30% since launch.
  - Argos’s digital stores replaced paper catalogues with tablets that let customers pay instantly and fast-track the shopping process. It has also teamed up with Blippar, an augmented reality app that lets people scan from physical catalogues to retrieve more information on mobile devices.

Fujitsu innovation in retail – Gaze tracking reveals insights on shoppers

Often, the movements of the eye tell us about a shopper’s intentions. So Fujitsu focused on these eye movements to create ‘Gaze Tracking’ technology that infers what people want to do – without being obtrusive.

The solution can be installed without impacting stores’ displays or showcase designs. By putting gaze tracking sensors in various places, store managers can gather data that shows which products customers are interested in, leading to more effective marketing.

I think the Internet is the place of growth. Everyone now has a smartphone. Everything is accessible to everybody. It’s accessible to seven-year-old kids and it’s accessible to 90-year-old women and men. It’s accessible to everybody, so the power of it is just immense…

MD, shoe retailer

http://risnews.edgel.com/retail-news/5-Steps-to-Creating-Compelling-Store-Experiences89032
A revolution in logistics

Perhaps the power of the digital/physical meeting point is demonstrated best by the radical shift in logistics and supply chain agility, which has reached new frontiers in meeting our desire for instant gratification.

Waiting at home all day for a delivery is rapidly becoming a thing of the past, as delivery slots shrink, and ‘follow my parcel’ features give consumers up-to-the-minute alerts on when to expect goods.

This trend looks set to continue, as innovations around Click+Collect give us greater choice over when and how to receive goods. The next wave of adoption takes this model further, letting consumers buy products and try them out within the hour; access Drive Thru Click+Collect points; or pick up products from locations that suit their needs.

Examples of innovation in practice come from the John Lewis click and commute store in St Pancras, Doddle’s pop-up parcel collection in railway stations and Amazon’s collection lockers across the London Underground. ASOS has also trialed Click+Collect changing room pods that open between 6am-9pm.

In 2015, Mintel expects around 17% of all internet retail sales to be collected by customers – up from 15% in 2014.5

Top 5 reasons why shoppers choose digital5

1. Speed
2. Simplified processes
3. Cheaper
4. Ability to do things anywhere, on the go
5. Keep track of interactions

In 2016, Transport for London processed 10,000 orders at its Click+Collect stations in the first 10 months of operation

• Over a third of UK consumers have used Click+Collect services in the past year
• 64% say they shop online more because retailers offer Click+Collect services
• Over half say that Click+Collect encourages them to visit stores more frequently
• 25-34s are twice as likely to have collected online grocery orders from a drive-through collection point
• 16-24s are more likely to consider paying a higher delivery charge for same-day delivery of groceries

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The ability to pick up orders when people are not even in our restaurants is going to become important to us, so mobile technology particularly is something we expect to expand dramatically

CEO, food retailer

Fujitsu innovation in retail – Real time track-and-trace

Fujitsu offers highly specialised software, designed specifically for courier businesses using bar-coded tickets. The solution uses real-time data from scans at the pick-up, depot and delivery stages to provide accurate track-and-trace information, and a complete history of a parcel’s movements.


Fujitsu helps retailers translate different types of data from in-store and online customer transactions. This creates a full-circle view of shopping habits, transaction histories and personal preferences.

By putting these insights into the hands of shop-floor staff, retailers can:

- Instantly recognise and reward shoppers
- Offer customers relevant information and peer-sourced recommendations
- Support the sales of high-value goods
- Encourage people into stores for product advice and guidance.

Customer Experience: We deliver in-store and cross-channel solutions to change the way your customers shop with you, increase sales and reduce costs – including self-service, POS, labour productivity and mobility, digital media networks and other in-store innovation.

Retail Process Improvement: We bring systems expertise and business consulting that helps

Rich media

- Fujitsu innovation in retail – Helping employees give customers the personal touch

Home Depot, for example, now works with manufacturers to make sure that its products are compatible with the Wink connected home system. And in 2014, Sears opened three ‘Connected Solutions’ stores, which offer a wide range of products including smart locks, thermostats and fitness products.

Social selling

As e-commerce developments from Facebook and Twitter show, shopping is getting social. In the US, retailer Nordstrom is leveraging this trend by using the Like2Buy platform. This harnesses the power of the ‘visual web’ by letting customers simply tap on the image of products they’d like to buy directly from their Instagram feed.

The social shopping experience

Social enables highly visual shopping experiences

How Fujitsu can help

'All about me'

Retailers know that the way to stand out in this intensely competitive market is to encourage closer relationships between consumer and brand. Our increasingly connected world opens up new scope to do this, as we see retail experiences shaped around individuals and a growing ecosystem of connected logistics, devices, machines and consumer products.

By delivering hyper personalised experiences retailers can recognise and reward customers with tailored promotions, recommendations and content. This can be seen most acutely in the need for retailers to meet the high expectations of ‘millennials’ – the always-on generation who expect brands to play by their rules and will quickly tell social peers what they think of their experiences.

Achieving this at scale involves making sense of vast amounts of data – relating, for example, to customer preferences, locations, behaviours, shopping habits and social conversations. By collating data from a plethora of places, retailers can turn insights into real-time action and craft on-the-fly buying journeys for different groups of people.

A personalised approach can also ignite more imaginative types of reward programmes, as the ‘points-for-purchase’ model becomes jaded. Instead of generic points and mass discounts, modern loyalty programmes will use personalised offers that reward consumers for specific action and engagement.

Retailers go hand-in-hand with shoppers

Google’s Project Tango takes the personalised shopping experience further by offering customers, 3D in-store maps that help people find products and show promotions popping out.

Nurturing loyalty in more imaginative ways

Walgreens now lets its members earn points whenever they engage in healthy activities like walking and weight tracking.

Retailers get personal

- Timberland sends location-based offers to opted-in users in and around its stores. These entire customers to compete against the clock for time-bound offers.
- Shoppers at London’s Westfield malls can enjoy a personalised shopping experience on their mobiles via an app that lets them vote for the brands they like and dislike.

Safe and secure

Consumers today aren’t just looking for unique shopping experiences; they also want their buying journeys to be safe and secure.

Fear over security breaches or data theft is an inhibitor to digital experiences; they also want their buying journeys to be safe and secure.

For customers to trust brands with their data – and let them play a bigger role in their digital lives – retailers must ensure water tight data security and compliance.

The Internet of Things – connecting people and machines

By 2020, the number of devices connected to the internet is predicted to reach 50 billion3. In this hyper-connected world, the emerging ‘smart home’ market will connect everything from washing machines and fridges to light bulbs and toothbrushes. This generates limitless potential for retailers:

- Opening up a diverse ecosystem where new services can be co-created with adjacent industries, such as healthcare
- Taking logistics to a new dimension, syncing our in-fridge items with next week’s online shop or shipping products even before we realise we need them
- Creating new opportunity to leverage data collected from wearable or ingestible sensors, providing consumers with highly targeted services
- Connecting in-store appliances and infrastructure for proactive maintenance or energy efficiencies.

The social shopping experience

Social enables highly visual shopping experiences

How Fujitsu can help

Customer Experience: We deliver in-store and cross-channel solutions to change the way your customers shop with you, increase sales and reduce costs – including self-service, POS, labour productivity and mobility, digital media networks and other in-store innovation.

Retail Process Improvement: We bring systems expertise and business consulting that helps you discover and exploit hidden business value.

Store Managed Services: We keep thousands of stores running with leading edge end-to-end installation, support and maintenance. We have global capability alongside lean service and continuous improvement methods, plus innovative commercial deals.

Customer Centre Loyalty Product: Delivering cross-channel loyalty and customer engagement programmes (including mobile device coupon offers).

Kiosks: Dedicated, full-feature devices ranging from ergonomic self-service terminals to ‘concierge’ kiosks that act as virtual sales assistants.

Specialist Handheld Devices: Tablets and mobile POS terminals – designed specifically for retail – improve efficiency, enhance the shopping experience and maximise profit.

Digital Media: Innovative in-store communications that mesh with your other channels.

2 http://www.emarketer.com/Article/loyalty_program_members_demand_more_personalized_experiences/1010567
Empower the back office

Retailers understand that digital success depends on making shopping rewarding, personalised and effortless. Fujitsu understands that being effortless takes effort.

The digital experience starts in the back office and touches each and every element of the retail value chain – from warehouse management to transportation, merchandising, finance and HR. With a comprehensive approach to front and back office functions, retailers can leverage the full impact of digital to modernise and transform.

Future-facing workforce

Our research shows that a healthy 65% of retail employees think that digital services make their lives easier. Encouragingly, 70% are satisfied with these digital services – compared with just 54% two years ago.

Despite this, 67% of employees think that their employers should invest more in digital in the next two years. And when asked where this investment should be spent, sales and customer service came out top.

So how can retailers use digital to support their sales and service teams?

An obvious answer is the use of mobile devices to give staff real-time information at their fingertips. In fact, retail employees named this as the number one benefit of digital in the workplace.

Mobile applications can help staff in a myriad of different ways – from stock control in the warehouse to category management and merchandising.

Top 3 benefits of digital to retail employees

1. Time savings
2. Real-time information
3. Working flexibly

Hand-held devices can also empower consultative in-store experiences. Employees can browse product information with customers, compare prices and guide people through their purchase decisions. This can be further enhanced through personalisation, for example, by making customers feel valued with exclusive discounts.

Approaches like this elevate the role of on-the-floor employees and place them firmly within a retailer’s overall brand experience.


70% of retail employees are satisfied with the digital services provided to them, compared with 54% 2 years ago.¹¹
Sales and service teams go digital

**Dixons Carphone**

has equipped all its store employees with tablets so that they can access its PinPoint app. This is a needs-analysis tool with a live tariff checker that also utilizes other live data to determine recommendations for individual customers.

**Shoe retailer Schuh**

has enhanced the call-centre experience with live video. Fifty percent of engagements are now via video, with customers connecting to Schuh agents to ask questions about things like colours and sizes. These interactions greatly add to the bottom line as the value of orders involving such a rich engagement are 10-15 percent higher and the conversion rate is four-times greater.12

Equally, media-rich applications can evolve the call centre. This includes pre-programmed business flows that help guide callers to the ‘next best action’, or the inclusion of new features such as co-browse and co-chat.

These developments not only bring cost efficiencies – through automation, information transparency and process standardisation – but also give consumers a better call-centre experience.

"In two or three years, we won’t be giving our customers till receipts. We’ll be emailing their receipts to their house, or to their phone, or to wherever it might be."

Managing Director, Footwear Retail Company

Reducing the cost of retail operations

Protecting profitability by reducing operational costs is a daily reality for retailers. This means eliminating wastage at every turn – from efficiency in logistics and cash handling through to lower energy emissions and inventory shrinkage.

By making infrastructure more intelligent – particularly through machine-to-machine innovations – retailers can harness new levels of efficiency. For example:

■ Connected logistics optimise transportation schedules while improving customer satisfaction with accurate delivery times

■ Data collected from smart in-store appliances, such as refrigerators, can be used for condition-based maintenance

■ RFID – already successfully used in the transportation of goods – can be applied on an item-level basis for inventory accuracy, anti-theft systems and automated check-out processes.

Fujitsu innovation in retail - Connecting inspection to action with Fit2Trade

Every day, retailers execute a series of inspection checks that are essential to the safe running of stores. These checks span everything from fire extinguishers and refrigerators to exit doors and cleaning schedules.

The tasks involved often rely on paper-heavy tools and manual processes. This leads to margin for error, cost inefficiency and the risk of non-compliance with regulations.

Fujitsu’s Fit2Trade solution transforms inspections by digitising the process. It provides an easy-to-use dashboard and workflow engine that lets store managers design processes, allocate tasks and track progress centrally. Employees can then be notified of required action via a choice of mobile devices, removing the overheads of paper-based checklists.

Fit2Trade is a managed, cloud-enabled service that connects with on-premise systems and is made available on a pay-as-you-go basis. This gives retailers instant access to a solution that can mitigate compliance risks, ensure a quality shopping experience and improve productivity.

Key benefits:

■ Reduce the risk of non-compliance

■ Make sure things get fixed

■ Increase staff productivity

■ Free up time for value-add activities

■ Increase the quality of checking

■ Improved in-store customer experience

■ Protect brand reputation.

Fujitsu innovation in retail - Streamlining in-store operations

Fujitsu works with global retailers to drive business efficiencies that increase sales, operational effectiveness and customer satisfaction.

Our solutions can help you:

■ Connect point-of-sale, order management and ERP solutions for real-time updates on inventory count and location

■ Offer self-checkout features that are faster, more reliable and more energy efficient

■ Improve cash handling, counterfeit detection and security

■ Apply biometrics for access control, at the point of sale and within back-office cash handling locations

■ Stop losses at the point of sale by comparing what leaves the store with what has been scanned

■ Analyse, identify and prevent many forms of skimming and unauthorised discounting.
Changing times for IT

Like all industries, retail’s IT departments are responding to the familiar mantra from the business: ‘do more for less’. But achieving this means doing more than just cost saving – it means making a difference to the bottom line.

With the advent of cloud and emphasis on end-user computing, this will create a two-speed approach to IT: through agile applications reliant on a secure, highly stable infrastructure. Within this, the ability to scale to the growth of big data will be key, as the digital ecosystem creates limitless connections.

This will increasingly be delivered via as-a-service delivery models, moving towards software-centric infrastructures and reserving in-house development efforts for those services that deliver competitive edge. Agile approaches to application development will also proliferate, championing a culture of ‘think big, start small, fail fast; scale fast’.

Top-of-mind themes for IT departments

• The ability to scale to exploding data volumes
• The security of corporate data across cloud environments
• Potential threats, from careless errors to full-blown industrial espionage
• Quality of service delivery to meet consumer expectations for premium experiences
• Maintaining service levels whilst reducing cost
• The overhead of maintaining legacy systems that struggle to adapt to new business needs
• The proliferation of ‘Shadow IT’ and the need to support non-traditional devices.

Asset utilisation.
Forecasting and scenario planning
Stock control and inventory management
Logistics and fleet management
Store profitability

Intelligent enterprise
As price inflation slows and consumer caution continues, retailers face a challenging economic climate. Growth depends on highly accurate data that can support strategic and operational decisions, relating for example to:

• Store profitability
• Logistics and fleet management
• Stock control and inventory management
• Demand and supply visibility
• Forecasting and scenario planning
• Asset utilisation.

Attracting talent
The benefits of a modern employee experience are not limited to sales figures – they are also part of HR’s talent agenda. Like all businesses, recruiting new people while motivating the current workforce is fundamental to growth. Retailers are also faced with the additional challenge of scaling up and down the workforce to react to fluctuating demand – for example in peak seasonal shopping periods. In addition, as working patterns become more varied and the ‘Generation Y’ workforce grows, labour market workforce imbalances are predicted to be a disruptive source for global businesses.

By creating a workplace that lets employees collaborate and work flexibly – on their choice of device – retailers can position themselves as an attractive employer in the battle for talent.

Staff Enablement: Give your staff access to all outlet functions on any device – fixed or mobile.

Staff Productivity: Technology and process changes to enable frontline staff to complete tasks more efficiently, automate non-customer facing activity and improve customer service.

Task Management: Automating distribution of tasks across the estate, with role-specific task allocation, improved planning of labour hours and feedback on task completion. Dynamic location of staff to service points and tasks based on footfall, predictive demand and available skills.

Device Management: Comprehensive service for all mobile devices – including those owned by staff members. A simple monthly price per device, covering every platform, to give you great usability, security and resilience.

Role-specific Communications: Equip your staff with the information and functionality they need to help customers.

How Fujitsu can help

Fujitsu innovation in retail – Moving to an ‘as a service’ model

In our experience retailers want to adopt the ‘as a service’ model in areas beyond software. Fujitsu is pioneering the ‘retail as a service’ model – recently deployed with Hallmark, a 3,000 store retailer in North America – to deliver a bundled, subscription-based suite of hardware, software and support services to retail. Founded on an open (not capex) commercial model and targeted at retailers seeking a simple outcome-based contract from their IT service provider, we believe Retail as a Service will be a key component of the future operating model for retail. Let retailers get on with retailing and let the IT provider run and service the engine.

Utility IT: We are migrating to a pay-as-you-go model for most of our services, so that the value of IT to the business is absolutely clear.

Retail Ready Network: Fujitsu combines superfast 24Mbit, commercial-grade broadband service with private cloud implementation. This supports the rapid provisioning of new connectivity, helping retailers accelerate new store launches and expand to data growth.

Infrastructure as a Service: Everything you need to run the business, on a pay-per-use basis. Our flexible hosting service, based in the UK, delivers fast and secure response times for customers and retail staff, to speed up transaction times. It also enables ultra-rapid deployment of websites and applications.

Managed Network Service: Rapid provision of bandwidth and resilience to overcome connectivity issues. For example, allowing the rapid provisioning of new connectivity to support new stores or meet increasing data demands.

How much data?

40TB per second of experimentation
20TB per hour by an operating jet plane
10TB of text in the books of the US Library of Congress
3.6TB per hour from a self-drive car
0.1TB from a sequenced human genome

Source: Economist, Intel IT Centre, Wikipedia, SmartData, Forbes
Fujitsu – a digital partner for retail

Fujitsu helps hundreds of global retailers master their digital challenges. Spanning the front and back office, we leverage more than 30 years of retail experience to deliver premium customer experiences that increase sales, operational effectiveness and customer satisfaction.

Ready for digital

Fujitsu offers end-to-end digital modernisation, integrating back office enablement with front office customer experience. This maintains the critical balance between business continuity and innovation, no matter where you are on your digital journey.

FUJITSU
• Unrivalled Legacy Apps Knowledge
• Enterprise-Scale Transformation
• Best in Class Global Technologies
• In Partnership with Innovative SMEs

OUR BUSINESS
• Customer-Centric
• Competitive
• Profitable
• Agile

Fujitsu’s Digital 2.0

Our solutions and services span the front and back office and beyond - including point of service, mobile and self-service solutions, end-to-end retail business applications such as business analytics, customer loyalty and dynamic digital media.

These comprehensive solutions are delivered through a suite of managed IT services across the store, networks, applications and infrastructure.
Helping you thrive in a connected world

To succeed in today’s retail environment we believe retailers should be exploiting the possibilities of connecting customer experience with operational efficiency in order to provide a consistent experience across all channels.

Fujitsu’s retail solutions can help businesses overcome challenges and turn them into opportunities. At Fujitsu we can help retailers:

- Offer a consistent and personalised customer experience
- Improve operational effectiveness
- Enable business transformation to keep pace with customer needs
- Take advantage of new technological opportunities to drive profitable growth
- Increase efficiency.

Our retail portfolio

- **Retail Enterprise Software Applications** – we offer one enterprise-wide application platform for all needs and all segments: specialty, general merchandise and grocery thanks to a complete solution portfolio for efficient customer relationship management, omnichannel, scalable and available globally.
- **Store and Mobile Managed Services** – we provide store ICT managed services to local and global retailers and our goal is to continually innovate engineering services so that your business can significantly increase the performance and agility of its overall operations, improve the customer experience and reduce costs.
- **Retail Consulting** – we work with retailers to define the solutions to their business problems; we use simple, tried-and-tested toolsets to diagnose operational issues, identify business improvements and build the case for ICT-enabled change. We specialise in customer experience consulting.
- **Point-of-Sale Solutions** – we offer a range of point-of-sale solutions including hardware, software and associated services. POS systems from Fujitsu are easy to use and install. Through its sophisticated chassis design, they can be flexible and individually integrated into any store concept.
- **Self-Service Solutions** – our self-service solutions include self-checkout, self-scanning and interactive kiosks, hardware, software and services, in addition to best-in-class mobile applications companions for shoppers and retailers in order to increase store efficiency while providing improved customer experience.
- **Mobile Solutions** – our mobile retail solutions include handheld payment devices, store associate performance management tablets and mobile-enabled retail software solutions.
- **Applications Services and SAP Retail Competence Centre** – we are leveraging with retail experts our best practices around applications, from application development and integration to application management and outsourcing, as our alliances ecosystem like with SAP in order to deliver best business value from your applications portfolio.
- **Retail as a Service / Cloud Computing** – we bring the value of cloud ICT to our retail clients; our services include software-as-a-service, infrastructure on demand and innovative commercial models to reduce Total Cost of Ownership (TCO) and increase business agility.
- **Enterprise solutions and services** – in addition to our retail-specific solutions, we also offer a range of ICT products and services for the wider enterprise including servers, storage, notebooks, system integration and legacy modernisation.
- **Digital Media Solutions** – we provide an end-to-end digital media service for retail (hardware, software and services) to drive customer engagement, performance improvement and operational efficiency.
- **WiFi for retail** – our high-quality WiFi services create a stage for new types of in-store digital interactions. This lets retailers offer innovative services, content and recommendations to guide customers through their shopping experience.
- **Retail Market Place** – our revolutionary PoS application lets shoppers buy anything, anywhere and at anytime; for omnichannel experiences that increase revenue, customer satisfaction and enterprise efficiency. Built on a modular and service-orientated architecture, retailers can also future-proof IT investment whilst reducing the complexity and cost of technology deployment.

Supporting the UK’s most respected retailers

**Fujitsu in numbers**

- +35 years of retail experience
- Working with over 500 retailers
- Spanning 52 countries
- Powering over 20,000 UK retail stores
- More than 100,000 global patents
- +£2.6bn R&D investment
Meet the team

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