



IL NEGOZIO DEL FUTURO FRA FISICO E E-COMMERCE

7 novembre, 12.00 – 13.00

BAIN & COMPANY 

Who is going to talk today?



Moderator



Marco Bertin

Manager
at Bain & Company

- 8+ years of experience in the Financial Services practice
- Last 3+ years on Digital payments



Speakers



Danilo Arosio

*Business
Development Director
at PAX Italia*

- 15+ years in the payment and Fintech industry
- Relevant expertise in Business & Product Development



Gorjana Krstulovic

*Head of Experience &
Product Development
at Acepta*

- 15+ years in Financial Services industry
- 7+ years in the Acepta (ex BNL POSitivity) Marketing department



Vincenzo Romeo

*Innovation Director
B&A Business unit at
Ingenico Group*

- 15+ years in the Ingenico Innovation department
- Relevant expertise in Innovation and Project Management



Alessandro Viola

*Head of Corporate
Sales
at Nexi Payments*

- 15+ years of experience
- Last 4+ years in the payment industry



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A background of deep red, vertically pleated stage curtains. A soft, circular spotlight effect is visible, illuminating the center of the frame where the text is located.

LET'S SET THE
STAGE

Consumers are more and more demanding...



I want to be free to choose
the payment method I prefer

OMNI-ACCEPTANCE

I don't want to queue for the
payment

SEAMLESS PAYMENT

I have not yet made up my mind
whether I'll visit the store or buy online

OMNI-CHANNEL

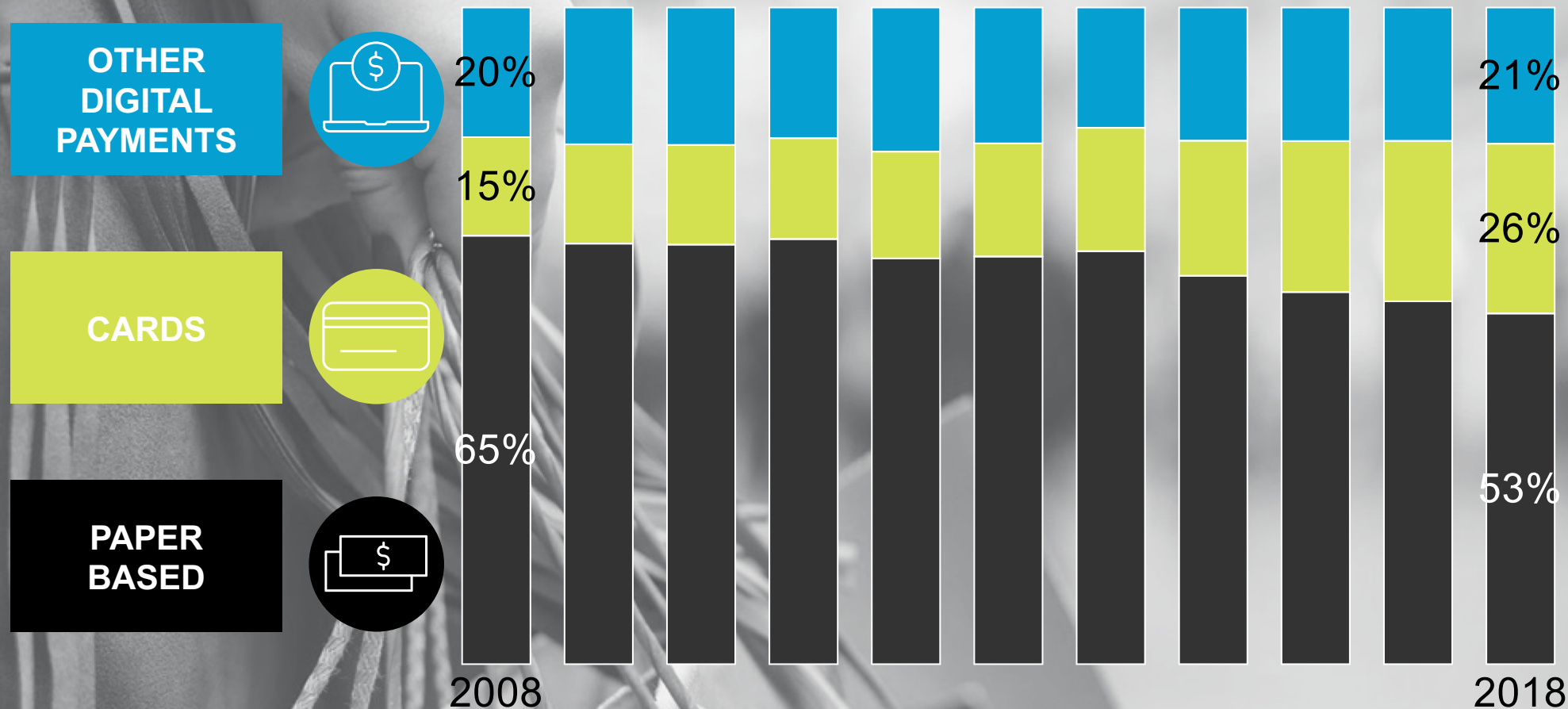
Which shoes would best match my
dress and my style for Friday's party?

PERSONALIZED EXPERIENCE

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...they want to be free to pay with any mean (*Omni-acceptance*)...

Consumer Payments in Italy by payment method, 2008-18



Digital payments:
From 35% to 47% in 10 years

...to buy wherever they feel like (*Omni-channel*)...

In-store payments



*Card payments steadily growing:
high single-digit at **+8%** in 2017-18*



*Boost of Contact-Less transactions:
+150% in 2017-18*

Remote payments



*Remote payments growing fast:
double-digit at **+15%** in 2017-18*



*Strong growth of mobile transactions:
+40% in 2017-18*

...to pay without any friction nor time loss (*Seamless customer experience*)...



Yesterday

99% of Italian shops



Dedicated space and employees
(cashiers) for payment

Long lines to pay at peak time

Today



Any store employee can act as a
cashier

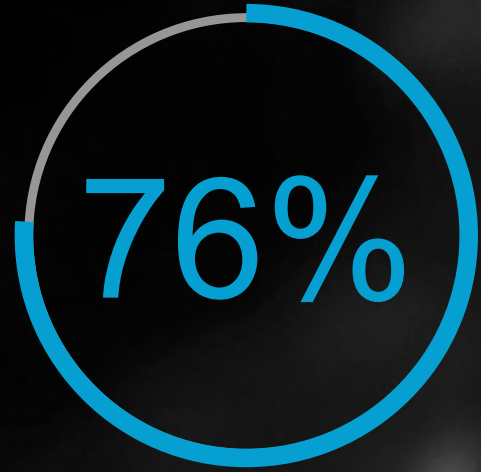
No lines to pay

Tomorrow



Invisible payment

... and to be helped to elicit their own, unique needs (*personalization*)...



...of customers
expect companies
to **understand**
their **needs and**
expectations

As **CUSTOMERS**, we expect retailers to...

Know our preferences

Anticipate our needs

Guide our in-store/online purchase

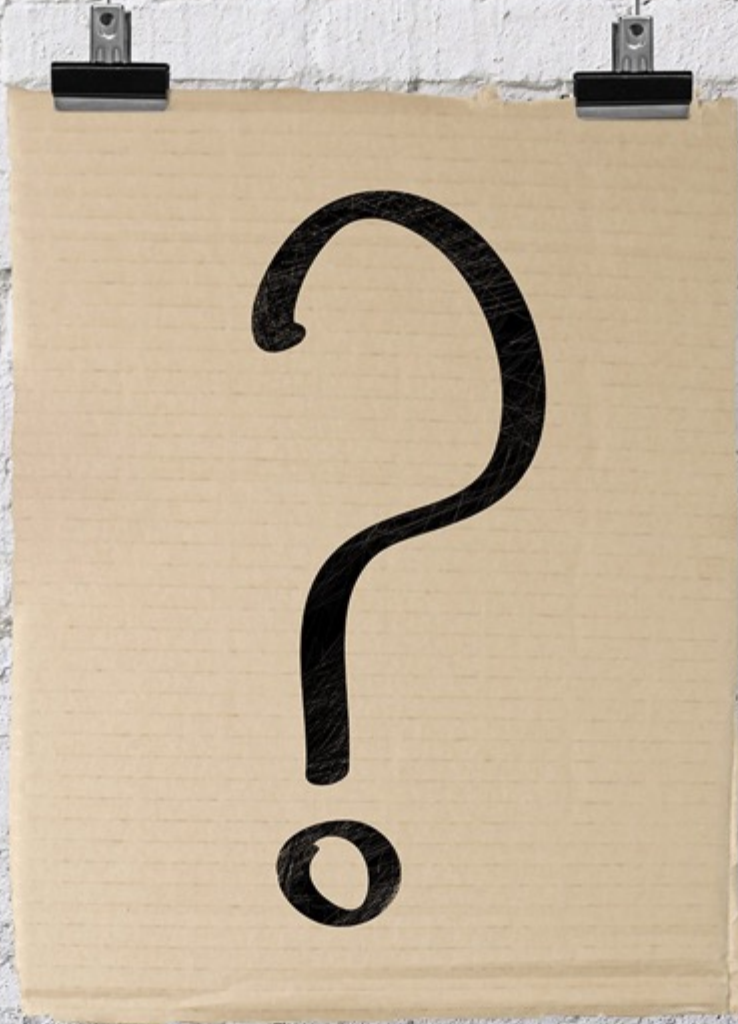
Simplify repeat purchases

Offer us personalized solutions

Source: Salesforce Research

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TIME FOR PANEL DISCUSSION



- 1 What are the **main challenges** that merchants will face in the next years?
- 2 Which **solutions** can Merchants leverage on in order to win these challenges?
- 3 What are the **benefits for the Merchants** enabled by these Smart payments acceptance solutions?
- 4 The **Store of the future**: what does it look like **today**?
- 5 **What's next?** What is the store of the future going to look like **in 10 years from now**?

1 What are the **main challenges** that merchants will face in the next years?



2 Which **solutions** can Merchants leverage on in order to win these challenges?



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3 What are the **benefits for the Merchants** enabled by these Smart payments acceptance solutions?



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4 The Store of the future: what does it look like today?



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5 What's next? What is the store of the future going to look like in 10 years from now?



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Thank you! And feel free to reach us @ ...



Moderator



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Speakers



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