

GLORY

# SELF-CHECKOUT THE POWER OF CHOICE



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# INTRODUCTION

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## The Power of Choice

**Business used to dictate options to consumers, and consumers accepted these limitations.**

People would visit local stores, and simply accept the resources, technology and experiences provided by retailers.

Today, there has been a shift to consumers having more of an upper hand – and they won't accept sub par experiences. There are unlimited options to meet today's shopping demands with consumers having the online world at their fingertips.

Brick and mortar retailers are not just competing with other local merchants, but a whole new category of online retail. And while in-person shopping continues to be viable, popular and important to local economies, consumers globally are demanding access to products from online sources, and in light of this, the challenge for physical retail experiences continues to increase.

To remain competitive, in-store retail experience must be exceptional – meeting and exceeding consumer expectations. Above all, today's customer wants – and expects – choice. They want choice for what they buy, where they buy it, and how they pay for it. And they want choice for their in-store in-person experiences.

It's up to retailers: Deliver on choice. One of the key ways to address this is through digital transformation of the checkout experience.



# THE RISE OF SELF-CHECKOUT

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# THE RISE OF SELF-CHECKOUT

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## Starting big, and getting smaller

Self-checkout started out in supermarkets in the 1990s. Over the years it has become a staple of the shopping experience in large grocery stores, steadily growing in popularity around the world.

Today we are seeing a shift as smaller stores (like convenience stores and specialist retailers) are undergoing digital transformation of their checkout process. This wouldn't have been feasible with the large self-checkout devices that are common in supermarkets, because of space constraints. However, as the market demand for self-checkout has evolved, so too has the technology.

### Small, modular self-checkout devices are changing the game.

New flexible solutions can be implemented to meet the needs and constraints of the retailer – and can be installed as a free-standing experience, wall-mounted or on a desktop.

This means that smaller retailers can now install one or several self-checkout kiosks without a huge physical footprint in their store, and that's exactly what we are seeing.



The S22 Lite from Acrelec  
with Glory CI-10 cash recycler

# THE RISE OF SELF-CHECKOUT

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## Consumers have changed.

Over the space of a few short years, consumer behavior has experienced extreme disruption, with established patterns and trends dramatically accelerated by the effects of the pandemic.

Some changes have reverted to pre-pandemic states, but many have not.

One of the biggest changes occurred during lockdown periods, during which many consumers who were previously uncomfortable with digital technologies such as mobile apps (at home) or self-service devices (in-store), were forced to try them, use them and become comfortable with them.

The trend towards using self-service and self-checkout (SCO) options in both retail and hospitality was already strong, but the pandemic sent it soaring.

**45%** of customers are more likely to use self-service than before the pandemic

Source: Acumen

What does this mean for the future of retail?  
Is this digital transformation a change for the better?

And what does today's consumer actually want?



# THE RISE OF SELF-CHECKOUT

# 80%

of consumers consider it important for retailers to provide a choice of checkout options

## Today's consumer wants choice.

It's what we've become used to. Since the dawn of the internet (and especially the smartphone), people get what they want, when they want it, where they want it. And that includes their retail experience.

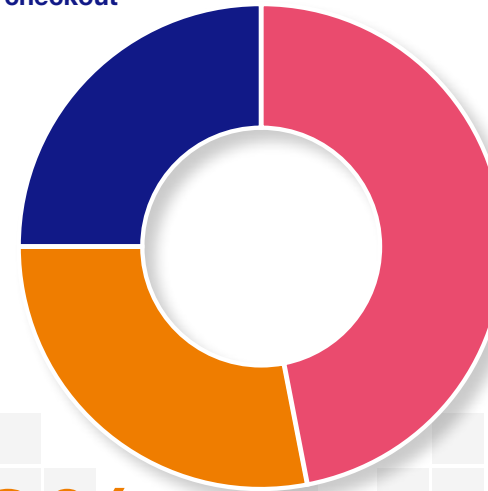
Remember, retailers don't decide what makes a great experience – customers do. The checkout experience is an essential part of the customer journey, and the last touchpoint before they leave your store. Most of the time, their perception of the experience is only as good as their last interaction with you.

Glory's research, commissioned through KANTAR, revealed that 80% of consumers consider it important for retailers to provide a range of choice for checkout options.

Furthermore, when consumers reach the checkout, 47% of respondents don't choose the same checkout option every time, but rather choose the option that best meets their needs in the moment.

# 25%

always choose  
staffed checkout



# 28%

always choose  
self-checkout

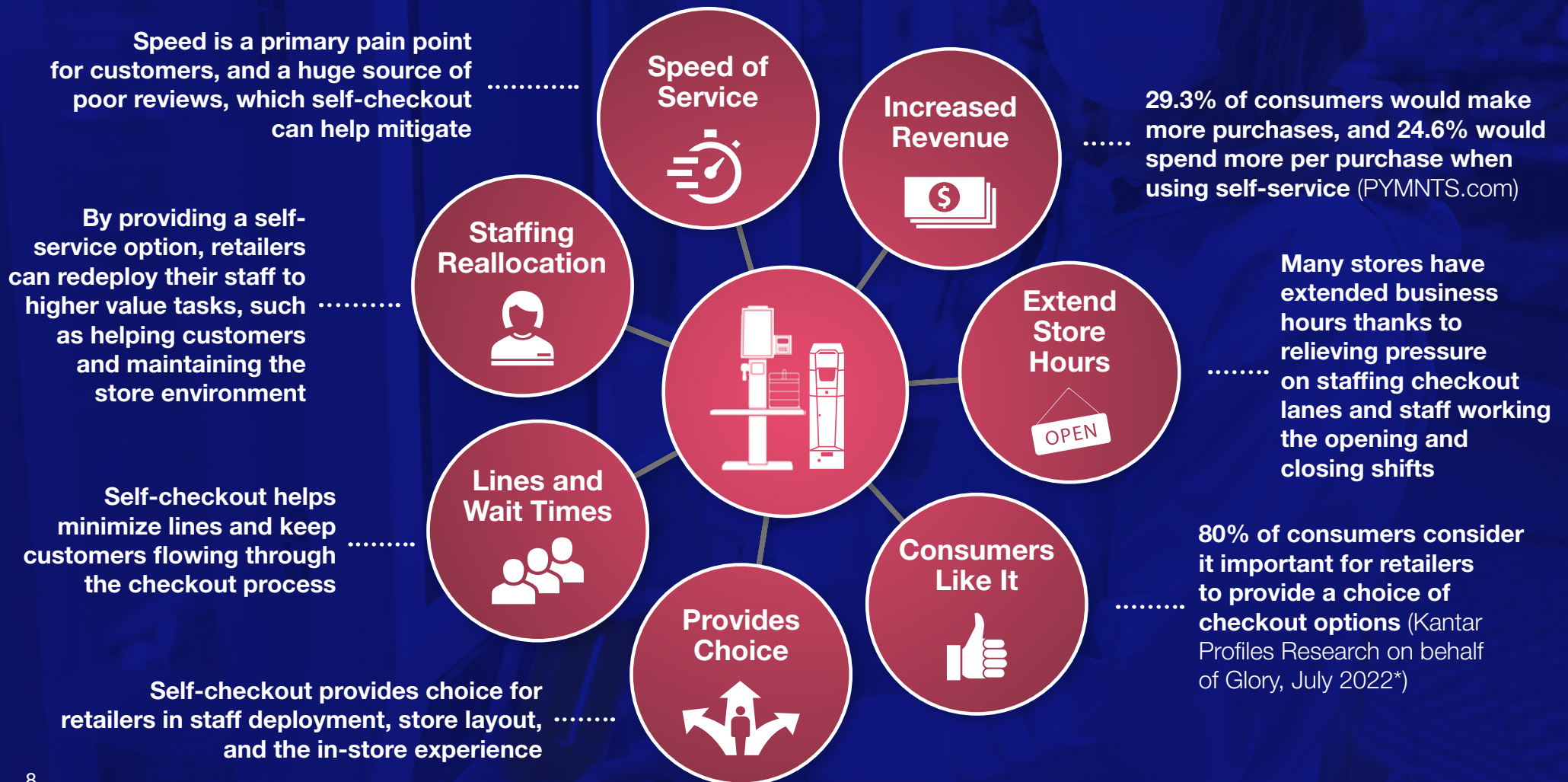
# 47%

choose the checkout  
option that best  
meets their needs  
in the moment

\*Source: Checkout choice – Kantar Profiles Internet Omnibus Survey, 2022, July, Global Sample=3,167 adults (16-64). Research commissioned by Glory.

# THE RISE OF SELF-CHECKOUT

## Why do businesses choose self-checkout?





# THE RISE OF SELF-CHECKOUT

## Why do customers choose self-checkout?



# CHOICE WITHIN SELF-CHECKOUT

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# CHOICE WITHIN SELF-CHECKOUT

## Does payment choice really matter?

Self-checkout is presented as an alternative to traditional checkouts. But is it a true alternative if it doesn't offer the same payment choice?

Not for everyone. Self-checkouts that only accept cards or digital payment exclude a significant portion of the population who prefer (or depend on) cash.

The specific percentage of your customers will depend on what country you are in, what region, the demographic of your customers, and the type of business you own. But globally it is estimated that 20.5% of payments are still made in cash, even after the pandemic drove more people to digital payments (Source: WorldPay). Though in different countries it can be as high as 70% (Romania) or as low as 4% (Norway).

No retailer would choose to exclude 20% of their customers from making a purchase using a self-checkout option. Why offer the choice, only to limit it at the point of purchase?

# 20.5%

**Global share of transactions still made in cash today**

(Source: WorldPay)



# 90%



**of consumers agree that self-checkout devices should accept all payment types (cash/card/mobile pay)**

(Source: Kantar Profiles Research on behalf of Glory, July 2022\*)

Even in countries with low cash usage, there are many who choose cash because they are unbanked, underbanked, prefer cash for budgeting purposes, get paid in cash, or a variety of other reasons.

As the above statistic demonstrates, even the majority of those who use card or mobile payment most of the time still prefer to have the choice to use cash when it suits them.

If you are invested in providing consumer choice in checkout, then payment choice should be a part of that equation, allowing your business to serve all types of customers, with better experiences.

# CHOICE WITHIN SELF-CHECKOUT

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## More choice for retailers

Self-checkout doesn't just provide choice for customers – it gives retailers new options too.

The choice of where to deploy your staff – whether it's keeping your shelves filled or helping customers with their needs – frees you up to provide the best customer experience possible.

It also provides options to combat the labor shortage that so many retailers are battling with today. Automating parts of the customer journey with self-checkout can keep your store open without sacrificing the experience of your customers.

Investing in your customer experience says something about your brand. It says that you care about your customers, that you are a premium brand, that your business is concerned about meeting consumer needs. Most of all, you set your business apart by providing choices in how consumers interact with your business.

Delivering choice for the checkout process is good for you, it's good for your brand, and it's good for your customers.

# CHOICE WITHIN SELF-CHECKOUT

## Choose your solution

Whether you are looking for a full self-checkout solution, or you just want to add cash automation to your existing provider, Glory can help.

Our partner Acrelec delivers digital transformation through world-class, modular self-checkout solutions to suit any store size. Glory also partners with a range of other self-checkout providers to integrate cash automation with their existing solutions. Find out more [here](#).

Regardless of the size of your stores or the shape of your needs, Glory can help you find a solution that fits.

Don't try to serve yesterday's customers with yesterday's technology – give today's consumers what they want.

**Give them the power of choice.**

Get in touch with Glory's team to discuss how we can help you find the right SCO solution for your business.

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### Acrelec S15

A full-size, modular self-checkout with a wide range of options to suit larger stores



### Acrelec S22 Lite

A small, modular, and incredibly flexible self-checkout device that can be installed free standing, wall mounted, or desktop



### Glory CASHINFINITY™ CI-10

The CI-10 can be integrated with a staffed till as well as a wide range of devices from other partners to provide payment choice through POS cash automation

To explore what cash recycling solutions could do for your business, get in touch with the Glory team at:  
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