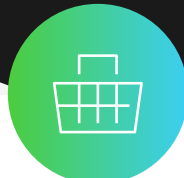


# STORE OF THE FUTURE

From checkout-free to **rapid delivery** – what might the future of grocery shopping look like?

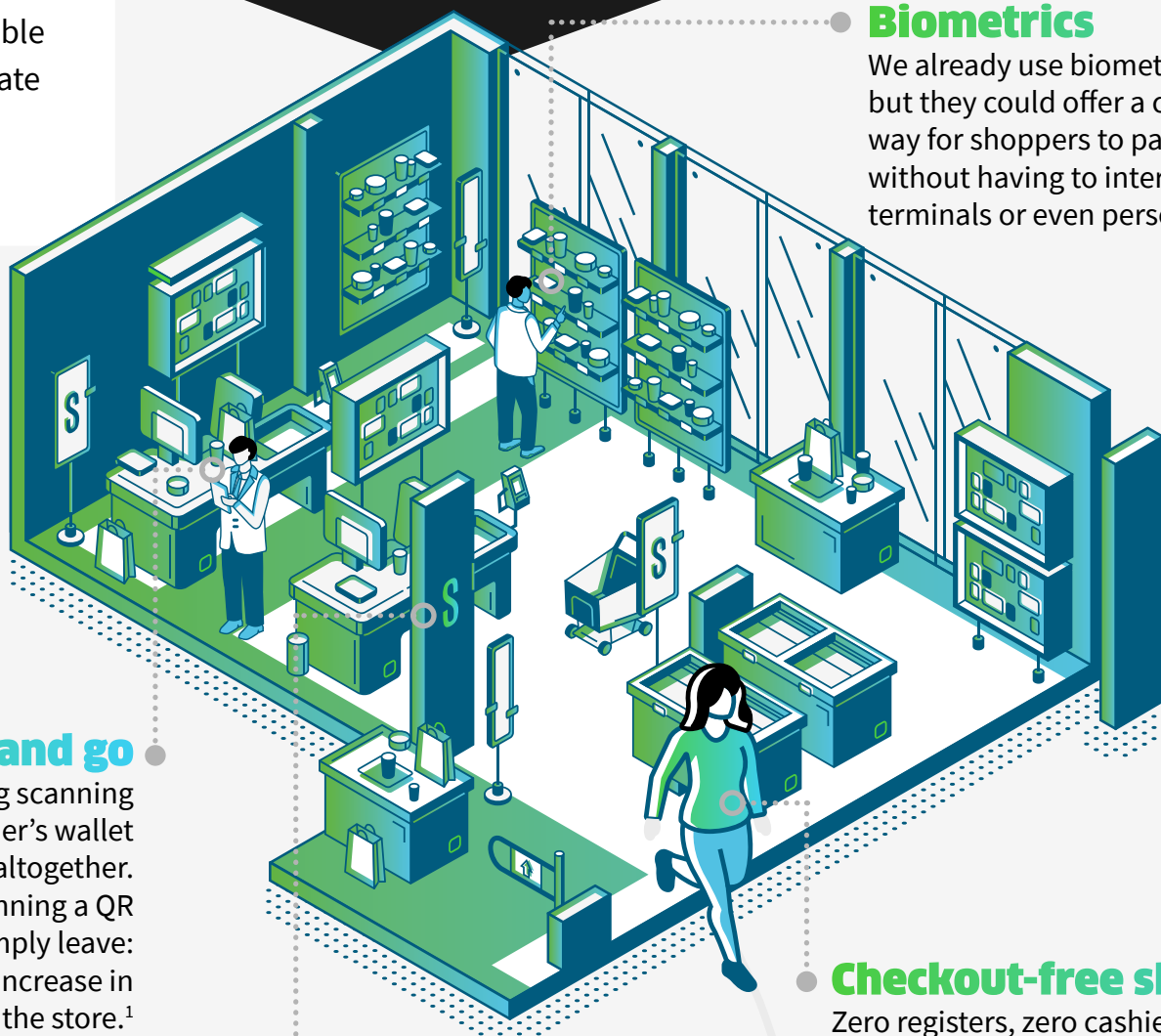
How people want to shop for groceries is changing, and the stores that serve them are driving some of the most exciting trends Retail has ever seen.

## Take a walk with us down the shopping aisles of tomorrow as we imagine what the future holds for the grocery market



### Noticeable trends

Look out for this icon to discover other noticeable trends that we anticipate are set to reshape the grocery market.



### Biometrics

We already use biometrics for security, but they could offer a contactless way for shoppers to pay for groceries without having to interact with card terminals or even personal devices.

### Scan, pay and go

Brands like MishiPay are using scanning technology integrated with the shopper's wallet to remove the need for a checkout altogether. Shoppers create their basket by scanning a QR code, pay using a phone and then simply leave: stress free for the customer and an increase in basket size for the store.<sup>1</sup>

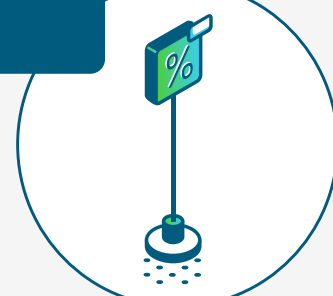
### Checkout-free shopping

Zero registers, zero cashiers, zero friction. In 2016, Amazon Go released the first 'just walk out' store. Brands like Amazon are using sensor technology, cameras and sophisticated AI, allowing shoppers to simply pick up their items and walk out.

### Building loyalty

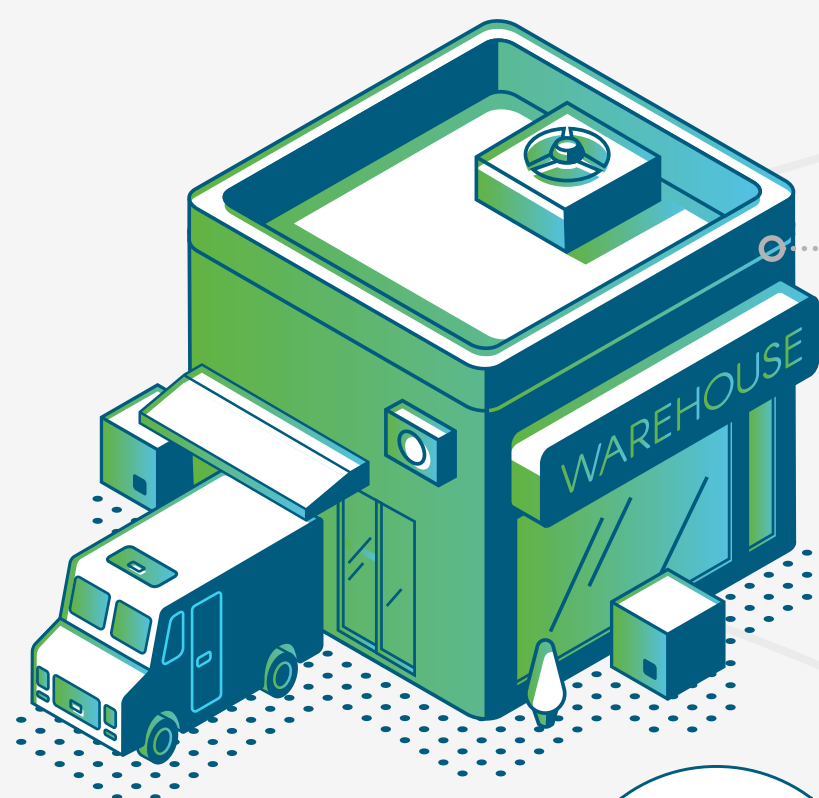
Intense competition, emerging challengers and price pressure points mean loyalty is key to avoid churn. Big Data and AI are making it possible to deliver personalized loyalty programs and more relevant offers. For high-end brands, this could translate to exclusive products and services.

### An increase in competitive discounting and price matching



### Going dark

As shops on the high street close their doors, grocery brands are moving in.<sup>2</sup> These 'dark stores' aren't opening to the public: instead they're acting as auxiliary real estate to enable rapid delivery and click-and-collect to new audiences, without needing huge warehouses.



### Picking power

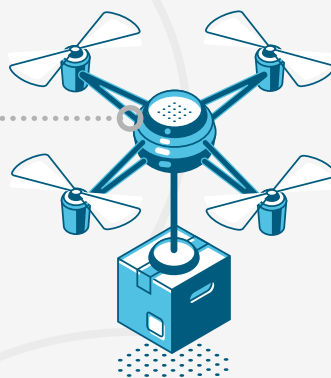
Every second counts for rapid delivery. Brands like Ocado and PepsiLabs are cutting the time it takes to build orders by removing picking from the store shelves. Automated robots zoom across dedicated tightly-packed fulfillment centres, reducing the need for space, shortening picking time and improving order accuracy.

### Greater focus on sustainability across the supply chain



### Rapid delivery

The demand for ultimate speed and convenience means 'next-day delivery' is now nothing special. Through last-mile fulfillment and more distributed warehousing and storage, *next-day* is now *same-day*, or in some cases even shorter: 'as little as 10 minutes'.<sup>3</sup>



### Changing role of convenience stores as people work from home more



### AI streamlined for improved payment processes



### Grocery brands are becoming digital trendsetters

Even post-pandemic, research suggests that as many as 50% of us now make an online grocery order once a week. That's not necessarily delivery to the front door: click and collect and curb-side pick-up are also viable options for delivery.

### Personalization and big data

For grocers, user data is a hugely valuable resource. Improvements to AI and database management are opening doors to new sources of data, including identifying shelving hotspots in store, product personalization online, dynamic pricing and AI-driven personal shoppers.<sup>5</sup>



### New channels emerging such as marketplaces, social commerce and live streaming



### Premium product ranges and own label products

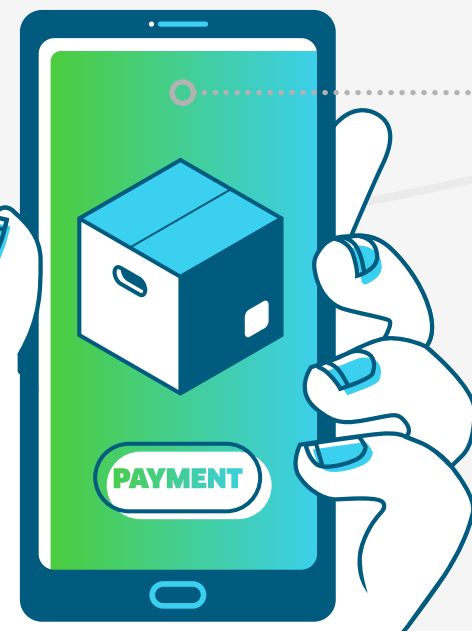


### Stronger partnerships with last-mile fulfillment companies



### Convenience and tech trends continue to diversify the payment space

As buying preferences continue to evolve, so too will the way shoppers choose to pay. Innovative and exciting trends like Buy Now Pay Later, crypto, and further possibilities unlocked by Open Banking could soon see a new landscape of payment opportunities emerge.



## STORE OF THE FUTURE

### Want to learn more?

Get in touch with one of our payment experts today, and keep an eye out for our upcoming Payments 2025 stories. We're here for your payment needs now and tomorrow.

[fisglobal.com](https://fisglobal.com)

[getinfo@fisglobal.com](mailto:getinfo@fisglobal.com)

[twitter.com/fisglobal](https://twitter.com/fisglobal)

[linkedin.com/company/fis](https://www.linkedin.com/company/fis)

<sup>1</sup><https://mishi.com/us/>  
<sup>2</sup><https://www.vaimo.com/what-is-a-dark-store-a-post-pandemic-retail-model/>  
<sup>3</sup><https://deliveroo.co.uk/deliveroo-hop>  
<sup>4</sup><https://www.mckinsey.com/industries/consumer-packaged-goods/our-insights/making-online-grocery-a-winning-proposition>  
<sup>5</sup><https://aimagazine.com/technology/how-ai-is-revolutionising-grocery-delivery-services>