

The Future of Commerce has Arrived

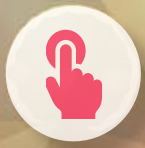
Understanding the New Asian Consumer



High performance. Delivered.

The new Asian consumer expects seamless shopping experiences that save time and make life easier. These expectations are evolving in a dynamic new marketplace that creates huge opportunities for consumer packaged goods (CPG) companies. But they must move now to capture them – or risk ceding control to the digital commerce players that have enabled the region-wide upsurge in digital commerce.





The future has arrived

How Asian consumers shop is changing dramatically. It used to be a linear process – from awareness through consideration to purchase. Now, in a connected marketplace, it's much more complex, with multiple, overlapping touchpoints along the path to purchase.

In a market that's redefined by digital, Asian consumers' loyalties are shifting away from brands. Instead, they're seeking solutions at the **'micro moments'** where decisions are made along their purchase journeys. From now on, companies that stand out will be the ones that can provide these solutions – seamlessly and intuitively.

It's a huge opportunity for CPG companies. The goal? To become integral to consumers' day-to-day lives: a **'smart assistant'** offering personalised, relevant solutions. The reward? Winning consumers' hearts, minds (and dollars) across the region.

But there's also a growing risk. If they don't take action now, CPG companies risk losing out to the new generation of digital commerce players. Having enabled the upsurge in digital commerce, these same disruptive platforms have become fearsome competitors. Amazon has already released its own private label line.¹ How long until Alibaba does the same?

To help CPG companies address this mounting threat, Accenture and IPSOS recently carried out research into Asian consumers, tracking their e-commerce preferences, pain-points, and motivations. This point of view is based on the results of our online consumer communities.



The future is now: understanding the new Asian consumer

Recent research into Asian consumers by Accenture and IPSOS points decisively to a new marketplace dynamic. Today consumers expect to get what they want, **when they want it**. By 2020, they'll be expecting what they want, **how they want it**...and, by 2025, **before they want it**.

This raises urgent priorities for CPG companies:

1

Consumers in Asia are shifting from seeking brands to demanding solutions



- In a connected marketplace, shopping's much more complex, with multiple, overlapping touchpoints along the path to purchase
- **And there's a growing competitive threat.** Digital-born platforms enabled Asia's e-commerce marketplace...now they're ideally positioned to capture consumers by providing the **seamless solutions** they demand.

2

The imperative for CPG companies? Act NOW to capture the micro-moment



- Up to now, CPG companies have focused on building brands and delivering value by traditional routes. In a digital marketplace, that's less and less relevant.
- The new priority? **Serve the micro-moments** where consumers seek solutions throughout their purchase journeys
- **How to achieve this?** Either partner with disruptive digital partners or, in less evolved e-commerce markets, drive market developments themselves.

3

The longer-term objective? Become the 'smart assistant' to consumers, delivering solutions proactively...without waiting to be asked



- CPG companies that make this leap can **lead the Asian market** and capture disproportionate consumer spend.

A booming digital marketplace

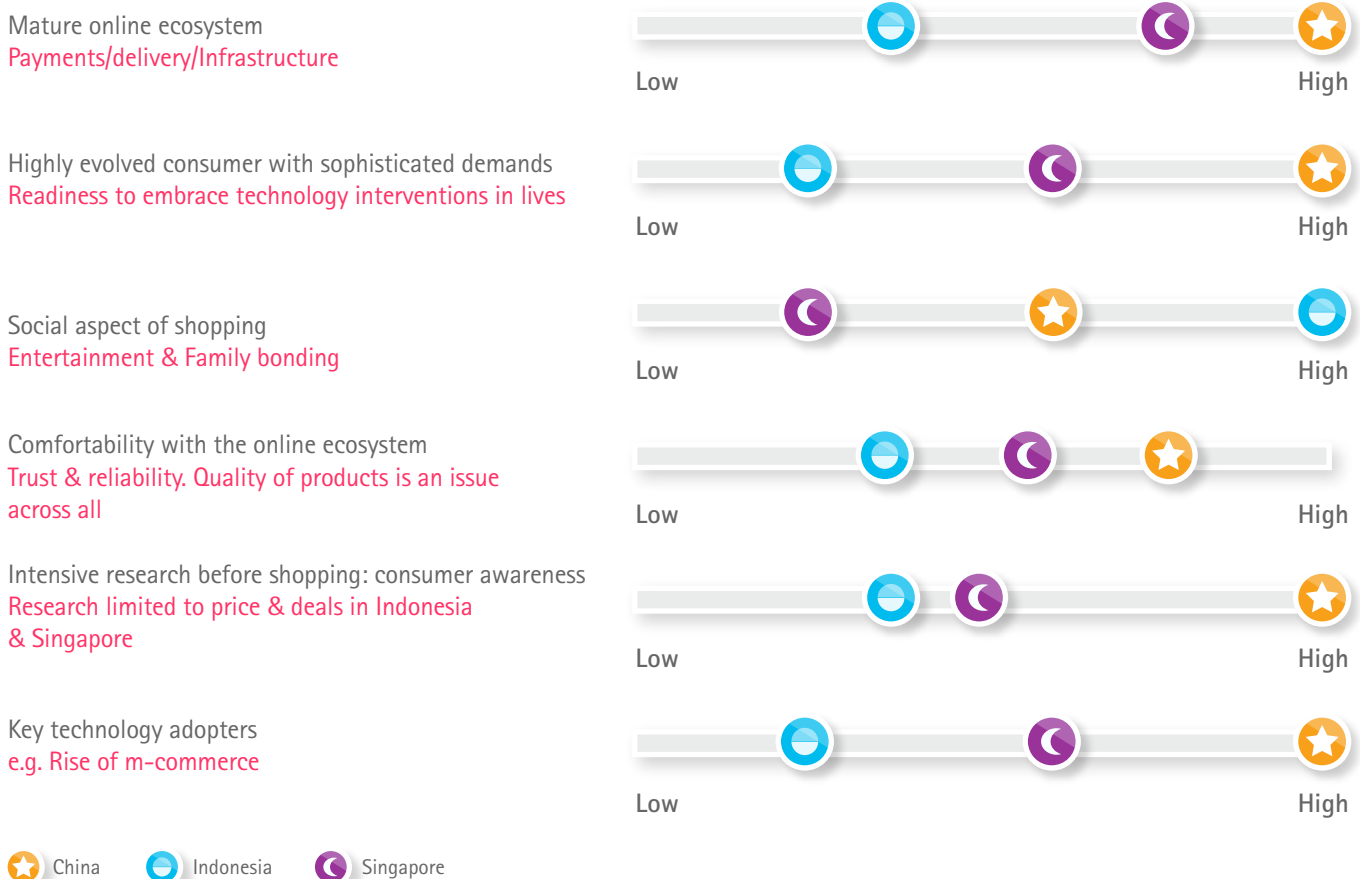
The Asian marketplace is an enormously attractive proposition. Crucially, it's affluent and becoming more so. By 2030, eighty-five percent of predicted growth in the middle-class worldwide will come from Asia and the region will account for more than 50 percent of global middle-class consumption.²

Within the next five years, up to 40 percent of total growth in consumer goods and services will come from just five countries in Asia (China, Thailand, Indonesia, India and Singapore³). By 2019, Asia's share of the global CPG market will be worth around US\$1.25 trillion (the largest segment, packaged foods, will be worth US\$780 billion).

In step with this explosive growth, and empowered by the proliferation of new digital technologies and connected devices, the highly evolved consumer has emphatically arrived in Asia. Across the region, digital is transforming the path to purchase, giving consumers more choice, more insights and, crucially, more power. Fast-growing consumer awareness and sophistication in online environments is a feature in all core markets (see figure 1 below) – and this will only increase from now on.

Figure 1. The Asian digital commerce shopping landscape

APAC Digital Commerce Shopping Landscape: China vs. Indonesia vs. Singapore



Introducing the highly evolved APAC consumer

So how do these highly evolved consumers make their purchasing decisions? And how will their expectations and behaviours change in the coming years? To answer these questions, we've mapped the consumer journey from today through to 2020 and on to 2025.

Shown in Figure 2, today consumers expect CPG companies to give them what they want, **when they want it**. By 2020, they'll be expecting to get what they want, how they want it.

And by 2025, they'll expect smart assistants that can provide what they want, **before they want it**. Transformed by digital, it's a journey that's placing increasing amounts of control at consumers' fingertips.

Figure 2. CGS IPSOS consumer revolution

Today...2016

Give me what I Want
When I want it



Basic Shopping + Experience Product+ Convenience=Value

- I make a shopping list
- I can tap into personalized assistance, where needed
- But...Shopping = chore

All at best price

Tomorrow...2020

Give me what I Want
When I need it



Smart Enhanced Shopping

- My shopping list is on my smart device
- I get expert guidance along the way
- Shopping = fun adventure

Seamless Shopping experience tailored to "my need"

Beyond: "Nirvana"...

Give me what I Want
Before I want it



Smart Lifestyle: Integration Focused

- What shopping list?
 - I chose what's automated
 - Take things off-my thinking list
 - Shopping=Automatic task
- Shopping fully integrated into life's moments

The fundamental needs for consumers in 2016 are clear enough: convenience and value, combined with the right level of choice and information. But the path to purchase has shifted dramatically. Instead of being linear (awareness→consideration→purchase), it's become much more complex, with technology interfaces at every touchpoint along the way (see Figure 3):

Most purchases are based on a mix of online and offline interactions. Consumers discover products in store, on websites, via social media and through advertisements. Prices are compared online and offline, blog reviews provide comparisons and feedback, and selections are driven by core considerations like value, quality, freshness and hygiene, depending on the product. Ultimately,

whether to buy online or offline depends on convenience, time and price. And crucially, every shopping experience – good or bad – influences the next purchase decision.

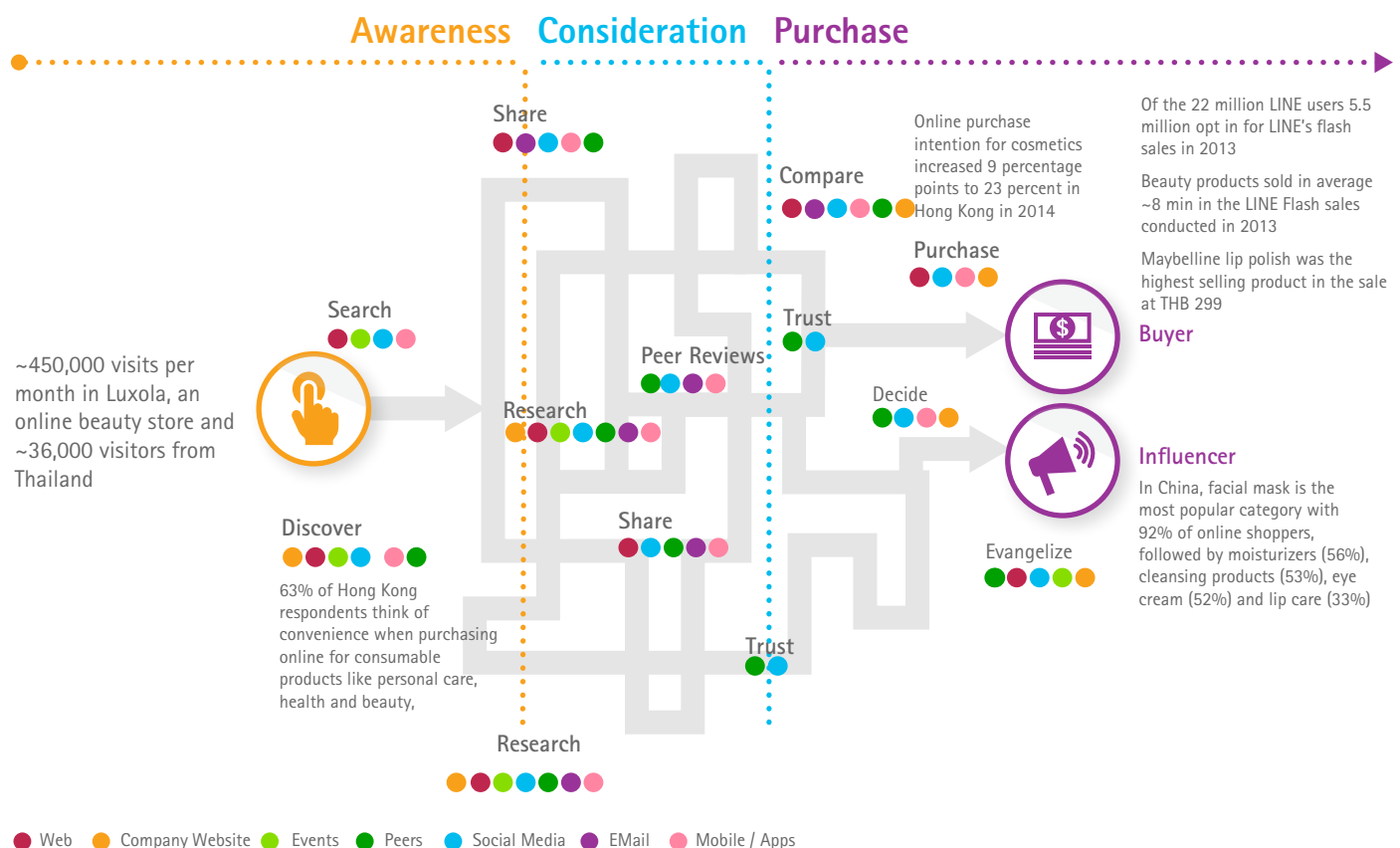
Our research shows that today's consumers see gaps in the current path to purchase. They want a seamless experience. And they're frustrated when traditional CPG companies can't provide it. It's why digital-born companies are capturing increasing market share.

Fast forward to 2020, and priorities have evolved. Consumers are looking for instant solutions to life situations, personalisation and value – all delivered seamlessly. Expecting to get the solutions they want whenever and wherever they need them, they're shopping in a truly

omni-channel environment – across physical and virtual worlds. In this new marketplace, every purchase is based on multiple micro-moments, often happening simultaneously (see Figure 4 below) and, increasingly, companies that can act as 'smart assistants', providing solutions wherever they're needed, are winning market share.

The bottom line? Technology has made life easier for consumers in 2020, and the purchase journey has changed to address many of the frustrations they're experiencing today (see Figure 5):

Figure 3. The path to purchase in 2016



Source: <https://www.techinasia.com/line-pulled-55-million-interested-shoppers-flash-sales-thailand-infographic>
<http://www.nielsen.com/hk/en/press-room/2014/more-than-eighty-percent-hong-kong-consumers-will-engage-in-e-commerce-for-non-consumable-entertainment-related-products.html>
http://www.slideshare.net/iclick_interactive/china-online-retail-market-study-part-2
 DBS Report: Asia Retail Sector, 30th April 2015

Figure 4. 2020 Path to purchase⁴

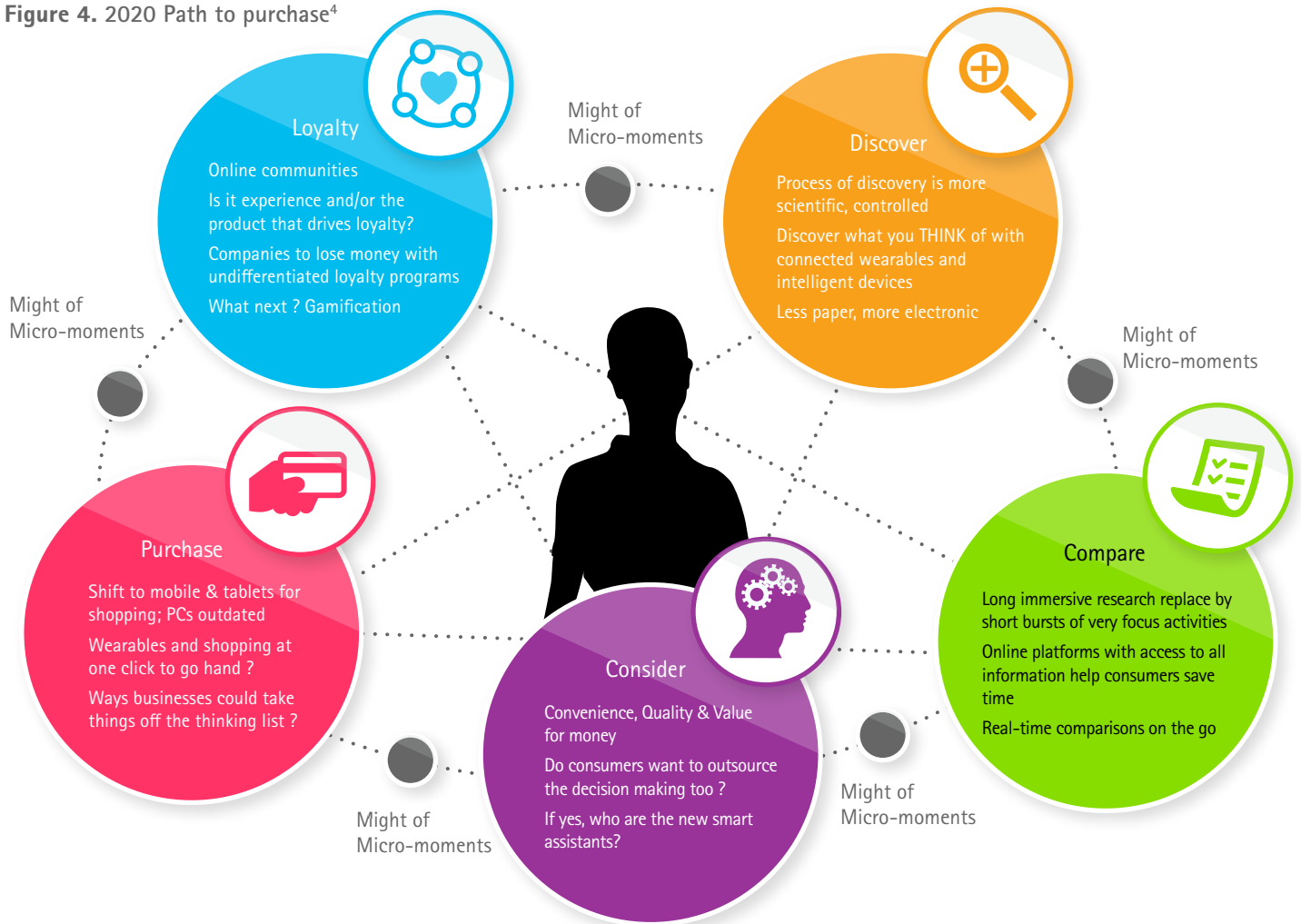


Figure 5. 2020 – technology's making life easier

2015

You're making my life easier!
 Everything's so much more efficient
 with less travel and less time used.

I want products in the quality
 promised to me!

I need to be connected, always.

I need to be sure about my
 purchase – I want to get to
 know a product, before I buy it.



By 2025, consumers' lifestyles have evolved to become even smarter – and thanks to technology, shopping is becoming seamlessly integrated into their day-to-day lives. The purchase journey has accelerated and it's in a continuous state of motion, with consumers expecting instant gratification and no hassles. Automated purchases are the norm for certain types of products. Leading companies are predicting when consumers need key items and delivering them automatically. They've become true 'smart assistants' and they're reaping the rewards.

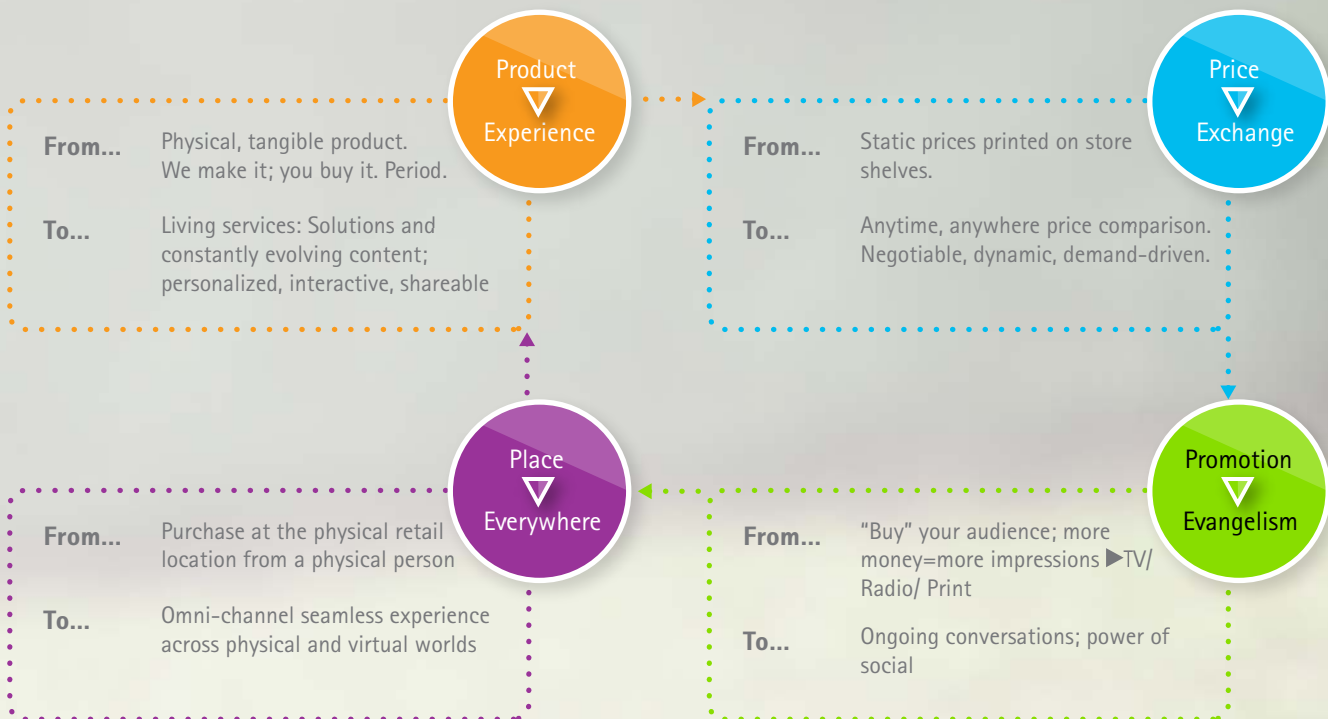
The rules of the game are changing rapidly (see Figure 6 below). Consumers' lives are becoming increasingly seamlessly integrated with technology and, as this happens, we're witnessing a dramatic evolution in the consumer journey.

Loyalties are shifting inexorably from brands to solutions and there's a growing expectation that companies will be on hand to provide solutions at every micro-moment along the path to purchase.

CPG companies need to recognize this shift and act now. Outside of China, where the e-commerce market is evolving rapidly, they have an opportunity to take the lead in fast-growing and increasingly sophisticated consumer markets – notably Indonesia and Singapore. Wherever they concentrate their efforts, the priority must be to focus on the new consumer, understand how their needs are changing and develop the capabilities needed to meet them.

CPG companies need to think about the strategic value of their product to Consumers. There are some products and brands where the consumers will want to have a deep engagement and relationship with the brand. Many of the cosmetic companies come to mind as brands that consumers have significant passion around and will look to engage in a deep way. Other products are more transactional. As a consumer goes through the micro-moments, it is important that the brand is there and relevant. While cooking or putting together a shopping list, a CPG company wants a consumer to think of their brand, not generically the category. Getting your specific brand on the "auto-mated shopping list" or default categories will be critical.

Figure 6. Marketing Evolution – From 4Ps to 4Es.



Source: http://www.ogilvy.com/On-Our-Minds/Articles/the_4E_-are_in.aspx



Digital changes everything...and there's tough competition

Up to now, CPG companies across Asia have focused on building their brands and business value in a linear way (see Figure 7 below):

But just as the path to purchase has become less linear and more convoluted, so has the operating environment for CPG companies. There's increasingly fierce

online competition for shoppers' hearts and minds from the same disruptive digital platforms that have enabled the upsurge in connected commerce across Asia. And with the region's digital infrastructure growing more developed (and more pervasive) all the time, this competitive threat can only escalate.

Asia is seeing a fast-growing population of connected consumers – and a vibrant new ecosystem of suppliers and vendors with strong footholds in the digital space (see Figure 8 below):

Figure 7. Traditional CPG value chain

It's time to reinvent the old view of value chain and path to purchase

Value Chain: Traditional CPG

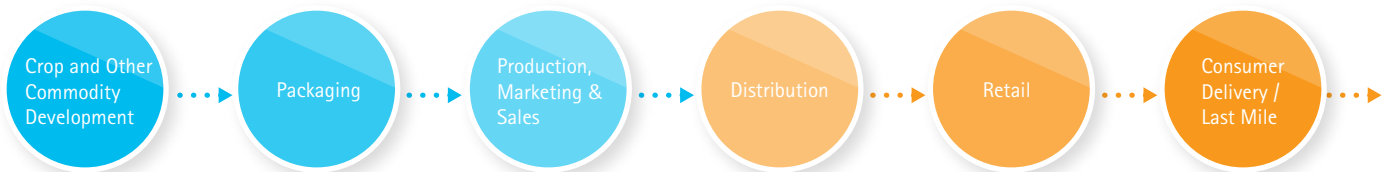
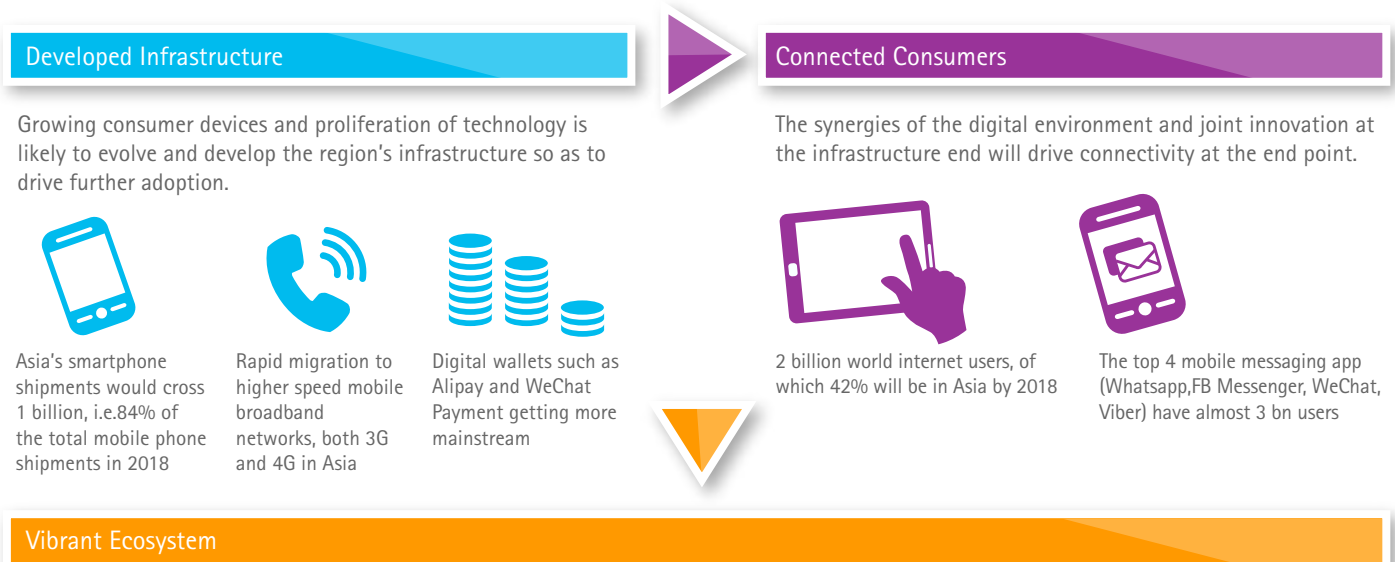


Figure 8. The new digital infrastructure



Source: Forrester Predictions 2016: The Entitled Customer Emerges In Asia Pacific Nov 2015
<http://www.emarketer.com/Article/Asia-Pacific-Boasts-More-Than-1-Billion-Smartphone-Users/1012984>
<http://www.idc.com/getdoc.jsp?containerId=prSG25293414>
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<https://www.techinasia.com/talk/top-10-ecommerce-businesses-asia-startups-learn>
 Accenture Shift to Digital – Perspectives on digital transformation in Consumer Goods industry, Jan 2015



Looking ahead, projected growth in digital technologies – from connected devices, wearables,⁵ and virtual reality⁶ to 3-D printing⁷ and advanced machine learning⁸ – will empower consumers to seek even greater control along the path to purchase. Companies that are ahead of the curve in Asia realize this. They're using these technologies to influence purchase decisions and capture a greater share of the marketplace (see Figure 9 below).

Technological advances are derailing traditional CPG ways of thinking. The shift to how consumers will shop and buy in future has already begun. And driven by early adopters in this space, it's gathering momentum.

Companies like Amazon, FedEx and Google are using drones to speed delivery times way beyond their competitors.⁹ With augmented reality, Ikea's customers can see products in their homes before they buy them.¹⁰ Consumers can watch the 'Hilfiger Collection' runway via 360-degree 3D virtual reality, before shopping the collection online.¹¹ And Mondelez stores can now display products on smart shelves with sensors that analyse faces and behavioural characteristics for consumer profiling.¹²

Figure 9. The new digital toolkit

Consumer Needs



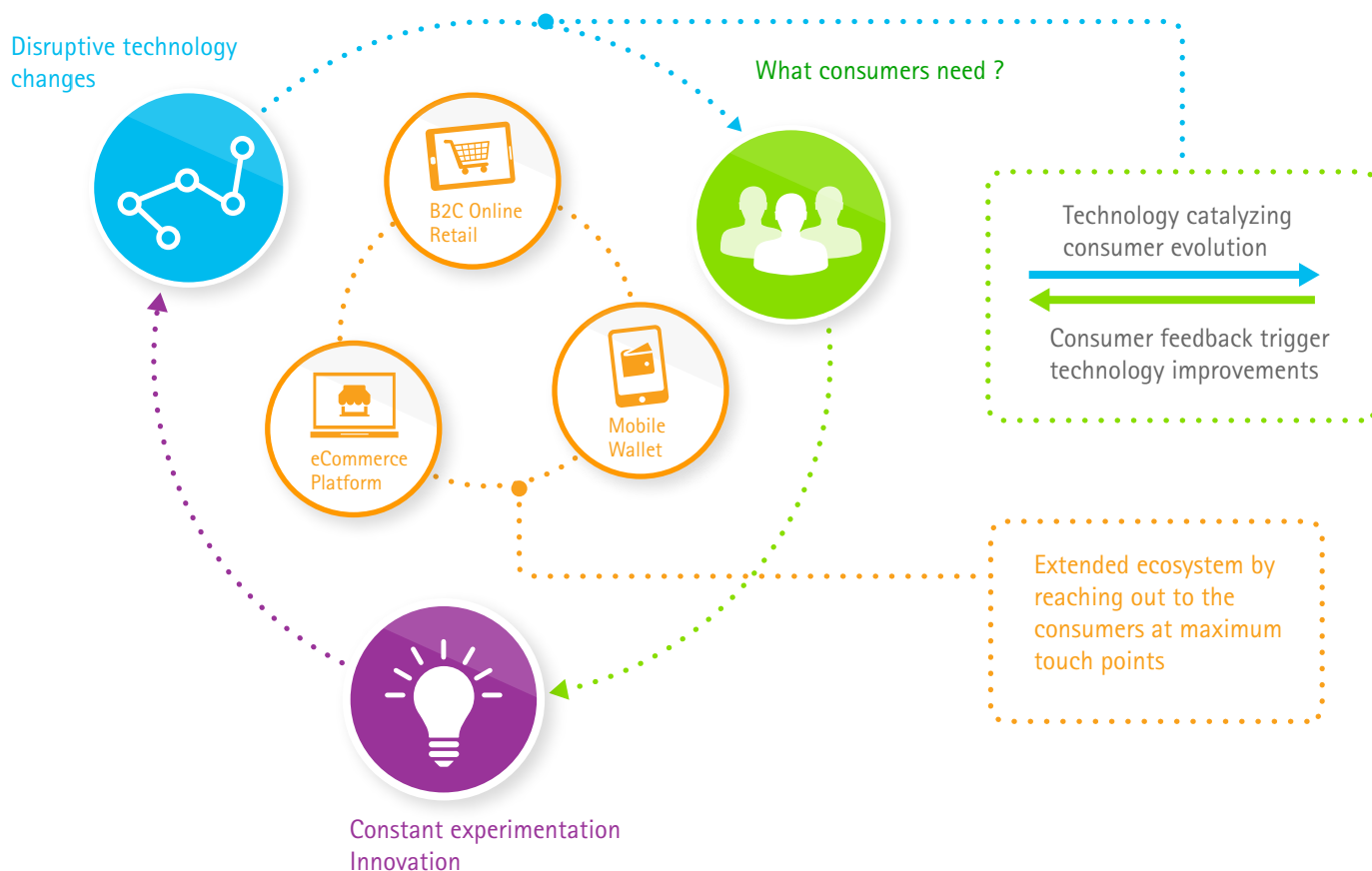
For companies like these, it's all about using new technologies to ensure that consumers are central to everything they do. Leading disruptors like Alibaba¹³ have redefined the entire value chain to achieve this objective (see Figure 10 below):

From its roots as an e-commerce company serving small and medium-sized business, Alibaba's steadily expanded its offering. From incorporating online payment services and launching an online marketplace, to adding monetisation platforms and developing a cloud computing platform, it's put in place a future-focused infrastructure for e-commerce that leaves most CPG companies trailing in its wake.^{14 15}

We're seeing technology evolve at a rapid pace to keep up with new consumers. Leading-edge companies like Alibaba are embracing these developments and creating new ecosystems to facilitate consumers' paths to purchase and meet their demands for improved digital engagement.¹⁶ How can CPG companies compete?

Figure 10. Alibaba redefines the value chain

Alibaba has been self tuning & reinventing; it has constantly factored consumer needs e.g. contributing to the payment ecosystem with Alipay



The digital commerce opportunity for CPG companies

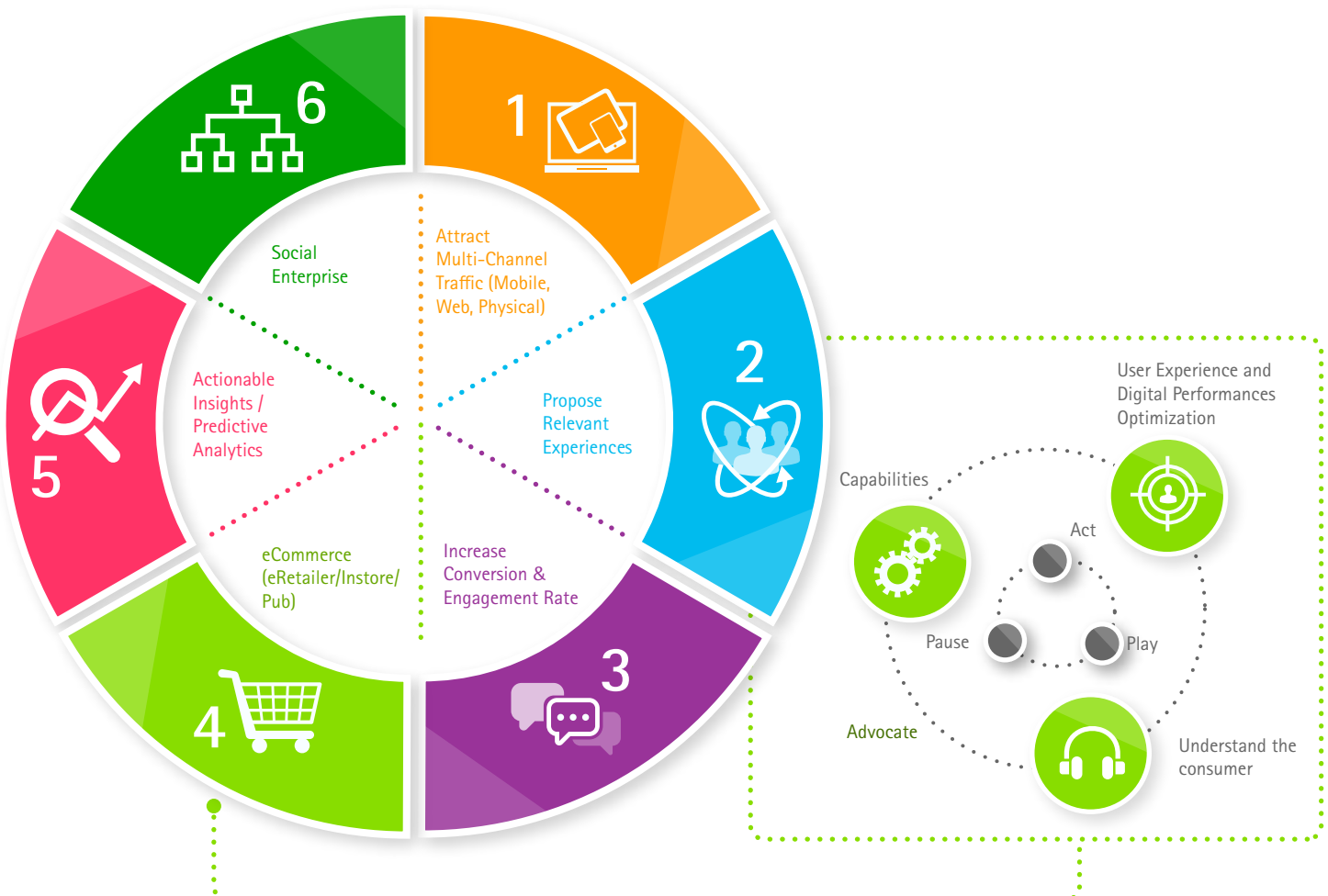
However rapidly the market's being transformed by digital, it's clear from our research that consumers are still not satisfied with their purchase journeys. Today's top 'ask', according to our online consumer communities,¹⁷ is for a single platform where they can search, buy, share experiences and be rewarded. In other words, seamless shopping experiences are still in short supply.

This represents an outstanding opportunity for traditional CPG companies. The objective? Focus on using digital commerce technologies to bridge existing gaps in consumers' purchase journeys and provide the seamless shopping experiences they're looking for.

We know that the battle for consumers is already being fought in the micro-moments that make up each purchase journey. The priority for CPG companies is to expand their view of digital

channels beyond the 'buy' button so they can begin to harness new opportunities for driving sales and measuring success in as many of these situations as possible (see Figure 11).

Figure 11. The new normal path to purchase



The first step is to develop a strategic e-vision for the future. This needs to be built on in-depth understanding of the trajectory of travel for APAC consumers and familiarity with the 'new normal' path to purchase. To shape this e-vision around their needs, CPG companies need to start asking the right questions (see Figure 12 below):

Once their e-commerce vision takes shape, they'll be ready to take essential next steps. These might include:

- Enhance interactions across multiple touchpoints
- Partnering with e-commerce platforms to reach new consumers/markets
- Leveraging value from cross-border e-commerce
- Investing in brand building, with integrated marketing initiatives spanning online/offline
- Adopting a 'Mobile First' approach

- Integrating e-commerce initiatives with social platforms to engage consumers and build trust
- Investigating opportunities for product testing and product development through crowd-sourcing
- Leveraging insights from big data to enhance and fine-tune consumer interactions across multiple touchpoints.

Enhance interactions across multiple touchpoints

CPG companies need to discover the role of each digital touchpoint in the consumer journey (shown in Figure 11), unbundling activities along the path to purchase and beyond into smaller, more manageable (and win-able) scenarios.

Establish partnerships with e-commerce platforms

It sounds counter-intuitive, but CPG companies should consider developing partnerships with the same digital players that threaten to seize competitive advantage in many Asian consumer markets.

Some CPG companies are already doing so. Last year, for example, Unilever partnered with Alibaba to extend its access to China through the digital native's data-driven ecosystem.¹⁸ Key areas for collaboration between the two organisations include rural China penetration, cross-border e-commerce, consumer protection and big data. Unilever's also forged a partnership with JD.com to expand its direct selling capabilities in China.¹⁹ By launching a flagship store on the JD.com website, the company can now promote some of its most popular global brands to a massive new audience.

Figure 12. Asking the right questions
What is our eCommerce vision?



Partnerships like these will help CPG companies to secure market share in a hyper-competitive connected marketplace. But it's essential for them to protect their brands on these digital platforms. Robust data management is key. So is sophisticated analytics that can deliver real-time insights into consumer experiences on digital platforms – and how these can be improved.

Identify 'Hunger marketing' opportunities

In the 'internet of me' world, CPG companies need to explore opportunities for 'hunger marketing' – creating exclusivity for specific products through online-only offers. We know that 22 percent of impulse food sales are online exclusive items. The same trend applies in categories including baby products and personal care. Online-only offerings can also include product customisation (targeted at urban consumers with high expectations) and value-based promotions (retailing prices on e-commerce platforms are typically 20-30 percent lower than in-store prices).

Leverage value from cross-border e-commerce

Catering to demand for genuine, quality, foreign products, cross-border e-commerce platforms are driving the development of a completely new ecosystem with sellers and consumers at its heart (see Figure 13 below):

It's a massive opportunity for CPG companies. Cross-border e-commerce is predicted to soar in value; in China alone, a compound annual growth rate (CAGR) of over 50 percent has been predicted for the period 2014-2020 (from US\$21 billion to US\$245 billion).²⁰

Think 'Mobile First'

Asia's gone mobile: the number of unique users of smartphones in the region will double between 2014 and 2019 (from one billion to two billion),²¹ Singapore already has the world's highest smartphone penetration (at 85 percent)²² and mobile internet penetration in Indonesia should top 56 percent by 2019. Today's Asian consumer expects to remain connected round the clock and CPG companies' digital commerce strategies have to be built to

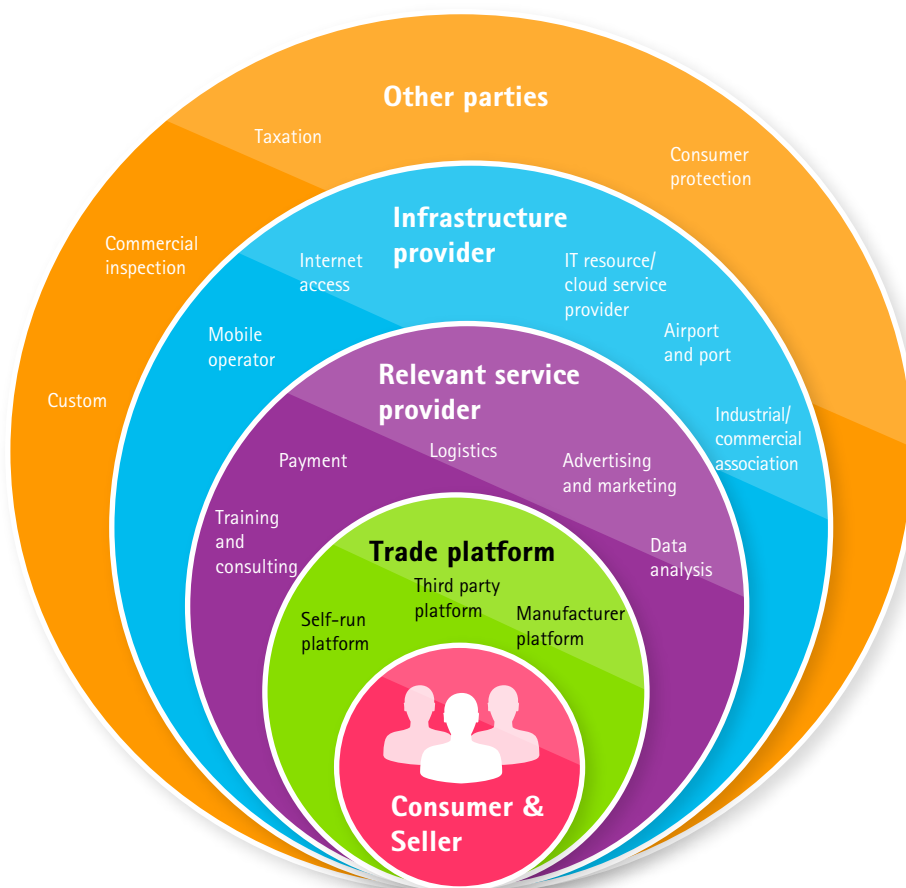
deliver. That means ensuring information fits screen sizes, contains deep details and appetising images and, above all, is easy to use and navigate from start to checkout.

Develop online-to-offline capabilities

By 2020, 65 percent of transactions in Asia will begin online and finish offline. CPG companies must develop seamless online-to-offline ('O2O') capabilities that complement and expand e-commerce related opportunities. Amway, the health and beauty products business, shows what can be achieved. The company's already built seven experience spaces in China, soon to expand to 50. These include interactive installations that allow consumers to better understand its brand and help create unique brand experiences in physical settings. The efficiency of internet-based business models allows stores, and sales representatives in Amway's case, to offload a large amount of inventory online and focus on more interesting areas in-store, such as serving its customers and creating an experience that reflects the company's brand values.²³

Figure 13. Platform-based business ecosystem

Cross-border B2C Platform-Based Business Ecological System



Moving ahead: next steps

CPG companies have an outstanding opportunity to position themselves as leaders in fast-growing digital markets in Asia, including China, India, Indonesia and Singapore. Development of more scalable technology platforms and back-end processes will be key to delivering seamless omni-channel shopping experiences. Implementing advanced analytics is another priority. This will equip companies to predict and influence purchases, helping them move closer to the role of 'smart assistant' where they can provide hyper-personalised solutions – before consumers request them. Meanwhile, the addition

of subscriptions to existing e-commerce ventures should jumpstart growth by positioning CPG companies to secure and retain a greater share of the consumer's shopping basket.

To help companies get started on this journey, Accenture has developed an e-commerce value assessment (EVA) methodology. Designed to gauge e-commerce readiness and identify priority actions for the business, this provides our clients with audits and assessments of their existing ecommerce solutions, suggestions for improvement, and identification of future ecommerce growth opportunities,

along with technology architecture and integration opportunities, governance models, optimum partnership/operating models and omni-channel commerce frameworks. We recommend companies select partners who can straddle the bigger spectrum of services and provide value based deals, as opposed to working with multiple smaller niche vendors. To find out more, please visit: <https://www.accenture.com/sg-en/service-accenture-interactive-omni-channel-commerce>





Case study

Indonesia consumer experience

Meet Aminah in 2015



Aminah, 34 Teacher

Who is she?

Aminah lives in Jakarta & works as a teacher in a girls high school

Lives with her husband and two kids -
9 years old daughter and 3 years old son

How does she buy?

Limited shopping online.

Word of Mouth & Family choices influence her.

Active on social media - looks for reviews

Aminah prefers...

Shopping with family - spend quality time

Purchasing from mall or convenience stores

What Aminah buys?

Beauty & personal care products,
food & soft drinks, home care

Trusts Indonesian brands

Increased discretionary spending

Like consumers across APAC, Aminah expects convenience from online / offline shopping, with seamless experiences every time. But she doesn't always get them. Unmet needs include:

Unmet needs include:

- "I wish online shopping was reliable and online payment more secure
- "I wish there was more relevant online information available to help with purchase decisions"
- "I wish someone could be my personal shopping assistant, preventing me from forgetting important items and reminding me when I'm running low"
- "I want to enjoy my shopping time bonding with family. I wish purchasing was less time-consuming – offline (less time queuing at checkout) and online (faster delivery)."



How has Life changed for Aminah in 2020 ?

Discover...Compare...Consider in One Click

- 2015** Research (online + offline) very time consuming & tiring. Exhaustive information not available
- 2020** Online platforms aggregating data all required information across retail data.....scientifically combined with consumer's purchase history gives best deals in ONE Click

Online = Offline

- 2015** Is online shopping safe & reliable ??
- 2020** Ecosystem has evolved to provide a secure experience to consumer & win their trust with flexibility in payment options & stringent delivery protocols

No need to wait !

- 2015** Long queues take up time. Slow unreliable deliveries often ruin plans
- 2020** Virtual carts means easy quick check outs. Retailers have been evolved to integrate the best of both worlds – offline & online

Experience Anywhere Anytime ?

- 2015** Lack of multi-sensorial immersive experience for trying beauty products online
- 2020** Virtual reality & 3D Fitting rooms help them to experience the products the same way they do in stores

Fewer things to think about ?

- 2015** Needs a personal assistant to help in scheduling
- 2020** Connected devices & wearables help her schedule, alert her about what she needs to do

How Aminah lives in 2025 ???

Fast forward another five years...what will Aminah's life look like in 2025?

By then, the internet will be like electricity...invisible, omnipresent^{24 25} and taken for granted. It's become impossible to imagine life without this enabling technology. Consumers want to take things off their 'thinking lists'.²⁶ They expect companies to be their 'smart assistants'. And they demand seamless experiences that flow through every single touchpoint on the path to purchase.



Truly Connected Lives

Aminah no longer makes a list. Her wearable prepares a list with the information available from her **connected devices**.....connected fridge, connected wardrobes



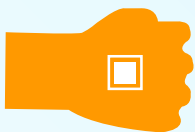
Online Shopping goes Social

Aminah likes to involve family while shopping...
Merge social with shopping
Shop together to get discounts



Click and Choose

Aminah clicks a picture of products with her **glasses** and gets the best deal on product.
On sharing her purchase on social media, she gets redeemable points / cashback



Skin is the new interface

.....**Not your screen**.²⁷ The implantable measures what personal care products she needs to use, swimwear that absorbs pollution, shirt that measures heart beat The real time data has altered and **influenced her decision making**

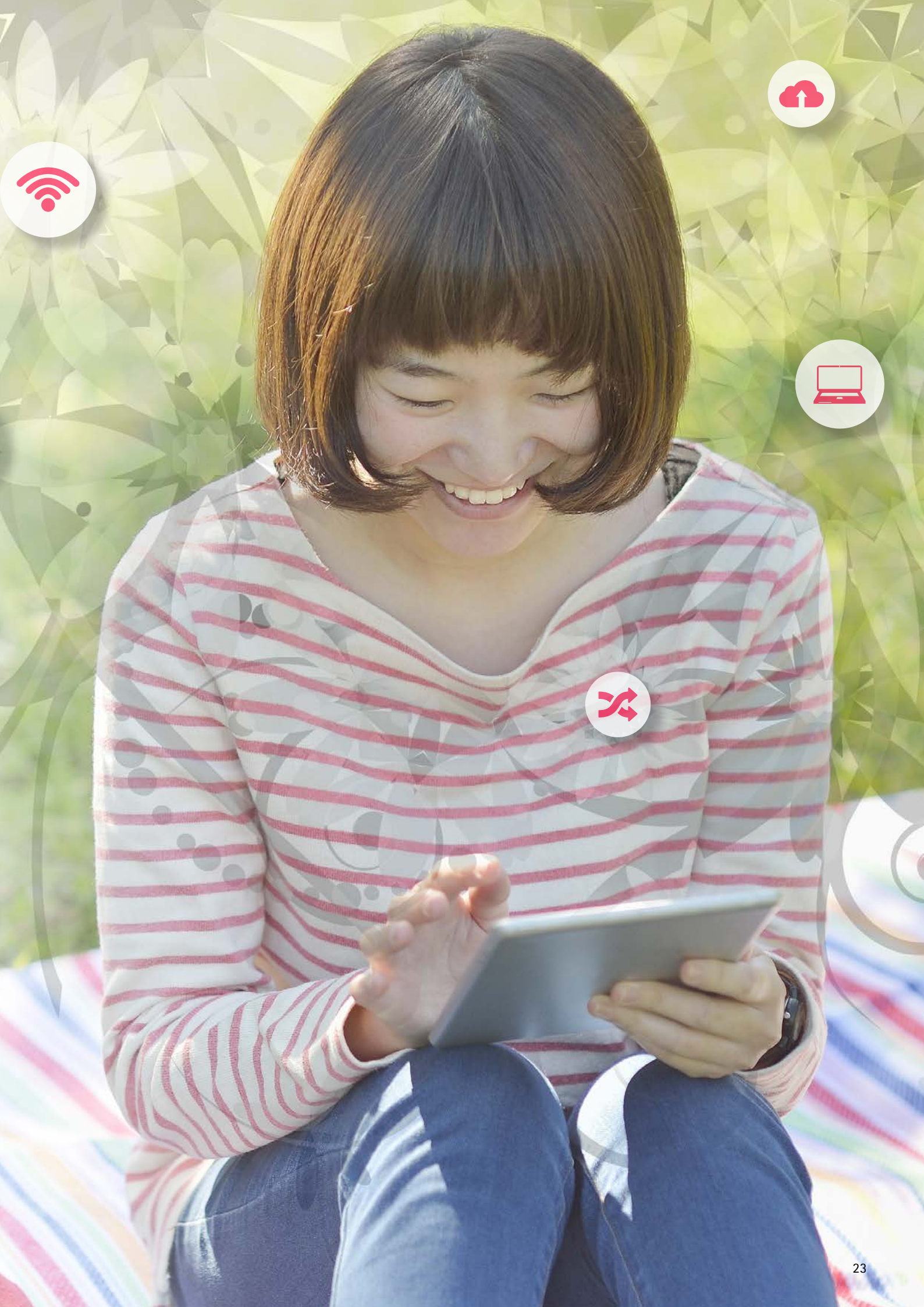


Secure, reliable online ecosystem

Aminah finds online payments are more secure with **retinal scans & biometrics**.
All formats have integrated to provide unique **LIQUID** consumer experience...across formats

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About Accenture

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