

THAT MAKES CENTS



Season 4 Episode 5

What's next for the consumer industry: CES and NRF trends

Host: Maggie Gross, Brand leader at Deloitte Digital

Guests: Bobby Stephens, Loyalty leader at Deloitte Consulting

Chris Ahn, US Software Defined Vehicles leader

Ed Johnson, US Consulting leader

Maggie Gross: Hi, everybody. I'm Maggie Gross. Welcome back to That Makes Cents. This is the podcast where we break down consumer industry trends and explore their impact on both businesses and on us as consumers. For you regular listeners, you may not know me, but I am a brand strategist by trade and a marketing leader in our consulting space. I'm going to be taking over today as guest host for this episode only, while our very own Bobby Stephens joins in the hot seat. Before I do that, Bobby, how are you feeling about this switch?

Bobby Stephens: I'm digging it. First of all, Maggie, I think you'll probably do a better job than me. So, I'm pleased and happy for our listeners, so they get to hear somebody else for once. And secondly, this does let me sit back and relax and maybe concentrate on landing a few more dad jokes than normal. So it's a double bonus for everybody.

Maggie Gross: In today's episode, we're going to dive into some of the findings that our leaders gathered from both CES, the Consumer Electronics Show, and the National Retail Federation's Big Show, also

called NRF. CES, as a lot of you know, is one of the biggest, buzziest tech events of the year. It offers a first look at next-generation TVs, laptops, smartphones, gadgets, cars, and so much more.

And NRF's Big Show brings together retail technology innovators, industry experts, brands, and retailers to participate in panel discussions. They present on key topics in retail. They showcase their retail solutions. And today, we're going to highlight some of the key innovations and trends that we

discovered while we were at both of these shows. So, to round out the conversation, I'm also joined by Chris Ahn, US software defined vehicle leader, and Ed Johnson in our retail practice.

And then, as you all know, Bobby Stephens, US loyalty leader and primary host of That Makes Cents podcast. Before we get started, I'll let Chris and Ed introduce themselves to the audience. And Bobby, how about you give us a little bit of background on your role in representing Deloitte at the Big Show. Chris, you want to go first?

Chris Ahn: Sure, thank you. My name is Chris Ahn. I serve on our automotive leadership team. In that role, I help our clients navigate a lot of the trends and disruptions around the industry. Specifically, for those disruptions, I focus a lot of my time on how a lot of our on-road vehicles—whether they're passenger cars or commercial vehicles or autonomous vehicles, autonomous taxis—how those vehicles are incorporating more and more software to drive feature and functional behavior for passengers. And what does that mean for automakers, suppliers, dealers, and ultimately consumers? I'm born and raised in Detroit. I grew up with auto in

the blood. Fun fact: I'm a son of a retired 30-year front-line worker for GM.

And going back in his day, vehicle customer experience was actually defined by bending steel and tuning gears. And so it's been really fascinating for me to see how far we've come to take on some of these challenges in the industry today.

Maggie Gross: Wow. Must be really interesting dinner conversations when you [laughs] when you talk about your job with your family.

Chris Ahn: Oh, yeah. You know it, you know it.

Maggie Gross: Ed, what about you?

Ed Johnson: All right, Maggie, thanks so much. Ed Johnson in Deloitte's strategy practice and focused on retail and consumer products. And for the industry, I lead what we call our insights and capabilities. And in that capacity, I'm always looking for the next big innovation, both to bring to our clients as well as to bring home and to play with.

And so CES for me was just mind-blowing and eye-opening in so many respects, and I can't wait to share that. I'm a strategist by

trade; spend most of my time working with chief merchants and chief sales officers, and retail and consumer products, specifically in helping them collaborate better on pricing, promotions, etc.

Can't say I have a fun fact as fun as Chris's, but I'm based here in Miami, and I've actually just really enjoyed watching the number of trade shows and everything that have come through town recently. And just an exciting time for the industry. And it's great to be able to watch it all in my backyard.

Maggie Gross: Well, and it being February, I think most of us are jealous here in Miami.

Ed Johnson: Exactly.

Maggie Gross: Alright. Bobby, what about you?

Bobby Stephens: Well, first of all, it's been hard not to chime in already, so I'm getting used to this new role as guest, but it's OK. So for those who don't know, NRF is the National Retail Federation, and the NRF Big Show is their biggest annual event. It's held every January in New York City with a—this year, about 40,000 attendees estimated from around the globe. So it is really a big show.



This year I had the privilege of co-leading Deloitte's overall presence with my colleague Adam York. And I got to meet so many clients, so many vendors from, again, all over the globe and digital, in-store, supply chain—all the key parts of retail. So just all the key components and key players around the industry. The highlight probably though for me personally was I got to share the stage for 30 minutes with Mary Dillon, the CEO of Foot Locker. It was really fun, really informative. She talked a lot about how Foot Locker is accelerating all things related to customer and digital engagement, as well as getting back to kind of their brand place at the heart of sneaker culture.

And I think our first part's around customer and digital engagement, that's—when we talk about trends in a little bit, you're going to hear definitely more of that because that was a pervasive theme. So all in all, a packed, energizing, and innovative three days in New York City.

Maggie Gross: Yeah, that discussion, between you and the Foot Locker leader, it was amazing. So inspiring. And so to kick off the conversation, we'll talk about some key takeaways from each event. I was really lucky, I actually got to go to both. And I'd say a common thread I came away with—again, knowing my background is in marketing and kind of brand strategy—is imagining all of the ways that digital technology is enabling brands not just to communicate with their audiences, but participate throughout the journey with their audiences.

And so when I think about CES, the digitally enabled vehicles, the software dev—like, the ability for brands to actually engage with customers as they're driving and reach them with messages based on where they are or what they might have just done, really started to get me intrigued as a marketer. And then the same thing for NRF. If I think about the way that retailers are now opening and it's no longer a single purchase within a store, but a much

more digitally enabled experience and ecosystem, I just got really pumped. And so, Chris and Ed, I'd love to know some of your CES takeaways.

Chris Ahn: Yeah, I'll go first. I mean, you hit it spot on. I mean, AI software-based services... it just completely took over the West Hall of CES. For those of you who haven't been to the event, the West Hall is a dedicated hall just for automotive. And actually a lot like last year, we saw more services and solutions on exhibit there than actual automakers or vehicle makers that were there. And it's a little bit of a turnaround compared to what we saw back in 2016, [20]15 time frame when there were vehicle launches that were happening there.

So there's been a significant shift in how that show is kind of approaching the consumer as it pertains to mobility solutions and things like that. I mean, it was really incredible how many different use cases that were introduced through the vehicle, Maggie—kind of like as you were saying earlier—this customer engagement through this different channel. And it's all powered by software, right?

And I saw solutions where you could order pizzas using natural language conversation from your car on your way home. There were in-cabin monitoring systems that would automatically tune the lighting and the climate control to match passenger comfort. There were full windshield holographic displays that kind of amplified the critical information of the vehicle that were there. I mean, you imagine it and you were seeing it there.

And that was my big takeaway from the show, Maggie, was all this technology that was there—it's possible today. This isn't a show that's five to seven years out in the car anymore. The compute power that's needed to make all this stuff happen in a car exists now, and it's possible now. And the thought that I really took away from that, in the capacity that I serve my clients

in, was if we know that the compute power is there for the consumer to be able to take in all this stuff, there's a lot of pressure on automakers to move fast enough now to bring these things to the consumer. It's almost like a race. Who can actually scale this stuff out at the right price and at the right time for consumers to really be able to enjoy it and experience it, you know?

Maggie Gross: Hmm. And I think equally important, it's not just on the OEMs to figure that out, so...

Chris Ahn: That's right.

Maggie Gross: As the technology exists, you mentioned ordering a pizza, that's not what an OEM is going to do. They're then going to come up with the partnerships and the brand engagement that's actually going to make sense and, to a customer, not feel intrusive, but feel like it's actually adding some value to their lives.

Chris Ahn: Yeah. That's right.

Ed Johnson: You know, if I could just jump in for a second, Maggie. I mean, at Deloitte, we talk about the word "ecosystem" all the time, and sometimes we don't define what that means, but it's really, multiple companies coming together to solve a problem. And that's what I saw at CES more than anything else.

I sit in the retail practice, and one of the pain points that have prohibited our clients from adopting technology around digital signage in the store is the lack of power outlets in a typical retail environment. And so what I saw on display at CES was two companies coming together: one that was developing, indoor solar—the equivalent of solar power cells that are powered off of fluorescent lighting. That was one innovation from one company.

And then very-low-power consumption, e-ink shelf displays and shelf signage that could then leverage the very low electricity that is generated from these fluorescent



strips. And a super powerful system of innovation where two different companies with different competencies are coming together to solve one problem. Saw the same thing in the realm of robotics and AI. So, some companies focused on building the physical robot, others focused on the language model that would then power the avatar that that robot would then embody.

And so bringing these things together, you see that you don't have to necessarily have the whole thing figured out to be a relevant innovator and consumer goods anymore. You also need to be very tuned in to the ecosystem to figure out who you can partner with to best bring your idea or innovation to market.

Maggie Gross: Yeah. I think another thing that really strikes me about both of your perspectives is that Chris said it really was the future. The computing power is there; it's no longer a promise of what's to come next. But we're still dealing with retailers whose biggest challenge in implementing some of this technology is not having plugs. So it's this interesting disconnect between the power of possibility of these digitally enabled experiences and then

just the basic foundation of what many large retailers or organizations just have available to them to actually execute against. And I think that's something that's probably weighing pretty heavily on a lot of our clients' minds these days, right?

Ed Johnson: A hundred percent.

Chris Ahn: Absolutely.

Ed Johnson: I just think that for so long innovation and these shows—to Chris's point—they felt like four or five years out. And I think what I saw, this year anyway, were very practical innovations that probably have business cases that stand on their own two feet today, if not tomorrow, when the technology's just a little bit cheaper. But it's all right there on the cusp of what we can adopt.

Maggie Gross: Well, speaking of on-the-cusp adoption, things with immediate business cases, I think AI—we'd be remiss if we didn't also talk about that. It is top of everyone's mind as they think about not only how to drive efficiency, but how to really improve everything from operations to creative impact. And we definitely saw a lot

of AI opportunity at NRF. Bobby, do you want to talk a little bit more in detail about some of those themes that you saw?

Bobby Stephens: Yeah, I mean, AI wasn't just alphabetically at the top of the list this year. If you were to go there or read any of the recaps, it was number one in terms of just mentions. It was probably the number-one topic on both the main stage as well as any of the content pieces. But also if you just walked around the floors. There's sort of two or three separate exhibitor floors there, and there's always something about AI.

One thing that I would say, though, is there was kind of a one-up to it, which said in retail especially—it's AI plus humans, right? Or AI plus the store associate or AI plus the guy or gal working in the warehouse. And so if you think about AI assisting your customer service representative or AI assisting task management in the store, we were seeing a lot of those applications and really bringing it to life.

I think, to your point, the technology on itself, we all know it's kind of there and will continue to advance, but how do you apply it to things to make you more efficient, more

effective? And so we were seeing a lot of use cases in that regard, which I thought was interesting. There were other things going on though as well, other than AI. And some of them actually depended on a little bit of AI or machine learning or those types of technologies as well.

We had a lot of talk around consumer data, the connections that you could create through that, even taking it as far as loyalty and monetizing it through retail media networks—so lots around that. A lot around the stores being “back.” “Back” is a critical component of an overall retail experience. Sort of the unified channel-less experience now, but where stores [are] still playing a really key role in there.

And we won't get in too deep on this, but there was also some talk around some of the external factors that people just weren't sure about. There was all kinds of talking about what do we think is going to happen here? Just good discourse amongst industry leaders on some of those things.

Maggie Gross: That's one of the best parts I think about going to shows and conferences like this, is it allows us to be present with other leaders, our clients, and ask provocative questions that maybe we don't all have the right answer to, but we can start to have that dialogue. And so, I think our listeners have probably heard there's some similarities between these two shows. But I'd love to actually start talking about what this might mean for our consumers overall and what folks should be expecting to see as the year progresses. Chris, do you want to talk first about what folks might be expecting to see as they go to the auto showroom floors?

Chris Ahn: Yeah, I think about this a lot. I mean, one of the things that the software in the vehicle is opening up, I think, Maggie, as you alluded to earlier, is opening up all these new channels of engagement for a consumer—in this case a passenger of some mobile device, right? We talked about ordering food on your way home, or think about maps automatically updating you to remind you to pick up your kids if you

forgot when you're on your way home. Or transparent TV screens that are becoming windows and windshields of the car.

Every year I go to CES, I see more and more convergence between—at CES there's the North Hall, which is consumer electronics and the West Hall, which is automotive. Every year for the last three years there's just more and more overlap between the two. I'm seeing cars in the North Hall where consumer electronics are, and I'm seeing things like retail or, in this case, restaurants where you're ordering pizza in the West Hall.

And so I've never been to NRF, but in the context of your question, it's just going to be fun to see not just how much the show evolves to bring those two things together, but how that manifests for us as consumers. Like how quickly we as consumers or drivers or passengers of vehicles are going to actually use those types of engagements. And I think these shows are really kind of pushing the envelope of our thinking a little bit as consumers and certainly as consultants.

This is stuff that we salivate over. These are problems that we just really, really love to tackle. It's really going to be a fascinating next 10 years as the speed of technology continues to innovate at the pace it is today.

Maggie Gross: Yeah. Ed, what are your predictions for the year ahead in retail?

Ed Johnson: Yeah, I'll take that theme of convergence that Chris just mentioned, and I'll add to it a little bit. I hope that this is the year of some real convergence in the shopping journeys between how a consumer experiences shopping online and how they experience shopping in-store. And what I saw on display, and what I've heard from—I was at CES—and what I've also heard from NRF is just more instances of in-store technology that bring some of the ability to do personalization and education that you have implicitly online, bring it into the store environment.

So I already mentioned the digital signage as an example of that. Another very compelling example I witnessed was an avatar that could speak 150 languages. And so if that avatar had the data behind it or the large language model based on a retailer's customer service scripts and processes and protocol, you could imagine walking into the store and no matter what language you speak, as the shopper, being able to have a conversation with that brand or with that retailer. Which you can already do online, right?

You just click the little flag and you translate the website and it's there, but in-store you don't get that same experience. And I think that's just another example of physical and digital convergence. And I think that this is the year where I know we're putting a big focus behind the reinvention of that in-store experience. And I think it's because the technology is now there to allow us to almost start to replicate the digital experience in the store.

Maggie Gross: It actually reminds me of something... as we were walking through the floor, Ed, there were these screens that similar to an online site can identify who I am because of everything else I've done online and cookies. This screen could look at us and identify our approximate age, our gender, and I think equally important, where our eyes were looking.

So similar to mouse tracking or heat map tracking on a site, you could do that in a store and you can start to understand which product set is most compelling to different audience members. And I thought that was really fascinating.

Ed Johnson: Yeah.

Maggie Gross: Because it does bring that convergence of digital analytics into a physical space where that has never really been the case before.

Ed Johnson: Exactly. And just watching how fast those cameras were working and then how quickly you could imagine the ad

copy could be versioned or the product that was emphasized, or—I don't know if you remember—the restaurant example? It's like you walk in and you look like a coffee drinker, so coffee goes to the top of the menu. But if you look like you're a matcha drinker, it would be matcha on top. And so, at the risk of profiling getting things wrong, the technology is certainly there to unlock some of that personalization.

Maggie Gross: Well, I'm the matcha drinker. Um... [laughs]

Ed Johnson: I know! I watched it update. [laughs]

Maggie Gross: Yeah. It knew. So that's pretty relevant also to some of the stuff that was uncovered at NRF. Bobby, do you want to talk a little bit about some of that as well?

Bobby Stephens: You guys talked a lot about it—about around the edges of the really kind of interesting use cases—but one of the things that I saw that I thought was interesting was sort of the in-between, which was, “Hey, if I can recognize in shopping, like in the cart, in the store, what you're adding to cart, then I can start to not quite profile you as a consumer per se, but I could at least start helping you with that basket itself.”

And so whether that was, I saw, for instance, an attachment that was actually pretty small, pretty slick, built right into a shopping cart or a hand basket that it could just recognize by computer vision and cameras what you were putting in there. And then it actually would say like, “Hey, you've just put enough in here for this coupon or this promotion.” And so that's a pretty pragmatic approach to things. And it doesn't work for every category of retail, right?

Retail is not necessarily a unified thing or a monolith. You've got really convenience phase-based retailers. You've got luxury retailers. You've got selection-based

retailers, maybe price-based retailers. But for the right mix there and the right shopper, that's going to start to be really interesting. And it's a way to get there without maybe scaring off some consumers with the intrusion of, “Oh, I'm watching every move you make.”

So it'll be interesting to see that sort of push and pull between what retailers can really use to help them optimize the experience as much as they can versus what customers are sort of willing to contribute to that, in terms of their personal data and their personal space. Obviously, I think we've gotten to a point in digital where there's kind of a norm and a value exchange there that's pretty well accepted by both sides. Now that we go into in-person, it'll be interesting to see how that shakes out.

Maggie Gross: I think that's such a good point too. I love the example of the coupon or even Chris's example of your car can help you order pizza. I think that's much more intriguing to a consumer than, “Well, we're going to serve you ads when you're at a stoplight” or “We're going to let you subscribe for these services.” I think there is this natural equilibrium of anytime there's new technology companies are going to adopt it because it's going to help them generate some incremental market impact.

And then consumers have to be willing to also adopt it because it provides them some incremental utility. And I'm really curious for each of your perspective on how are you talking to clients about ensuring they're both meeting consumer demands and mitigating any growing pains that can arise out of these innovations because there may be not as familiar with it. Chris, do you want to talk about that from an auto standpoint?

Chris Ahn: Yeah. I'll set some context on my answer on this. I mean, when we talk about software-defined vehicles, or I sometimes use the term SDV, for

automotive as an industry, for a lot of the automakers out there, this is a once-in-a-generation pivot. And it's reshaping not just how they design and engineer cars, but it's also reshaping mobility for consumers, goods mobility for last-mile delivery type of stuff.

The semiconductor industry is transforming because of this. The software industry regulatory policy is changing because of this, and it's all around this whole shift of moving more software into the vehicles. It's transforming the identity of an automaker from being this enterprise that's a hardware-first type of shop to really being a software-first—have a software-first mentality. And it's easy to say, but to get that done is extremely hard because there's a lot of new muscles to develop. And it's not just design and imagination muscles. It's supply chain muscles. It's manufacturing muscles. It's finance transformation muscles that need to be developed all to make this work at a cost rate that's not going to make the vehicle cost 2x what it does today for consumers.

And so, we talked a lot to our clients about this problem, at large, and we kind of decompose it down to more appetizing, more chewable elements. But it's really, at the end of the day, it's up to the industry to make some bold decisions, make some bold moves, but more importantly commit to some of these decisions to make this a reality.

Like CES showed us that technology's there and it's not a secret anymore, right? Consumers know this is possible. And so it's really up to the industry to just kind of set that path and commit to it.

Maggie Gross: Yeah, that's a great point. And not only thinking about the strategy or the idea, but how is it actually going to get implemented across the entire purchase experience? Ed, what about you from a retail and CP side?

Ed Johnson: You know, so many of these—call it “experience innovations”—are fueled by data. Data that is either collected in the moment because the picture is taken with the camera and then is profiled or data that’s provided because the shopper has somehow identified themselves. And I think the key is communicating to shoppers when that data is being used to influence a decision and storing only the data that is required.

And I think that this is where a lot of companies, over the last decade or so, have gotten into trouble because they’ve collected and stored and left on the shelf a lot of PII—personally identifiable information—that they didn’t necessarily need to keep. And some of the use cases that I saw on display this year required no data. The model would be trained on historic public data, images, languages, etc.

And you don’t have to collect the image of the person that walked in the door to be able to start to personalize towards them. Or you don’t have to collect the language that they’re speaking to be able to speak back in that language. And so I think that the barrier to adoption of a lot of personalization has been the lack of desire to keep those kinds of data stores at the personally identifiable level.

And I think now what we’re starting to see is more and more instances where retailers can avoid collecting the data, but still use the moment to personalize to the context of the shopper. And I think that’s a big difference—and hopefully one that unlocks an era of maybe not all the way to personalization, but at least an era of localization that makes retail feel more exciting and more in the context of the individual.

Maggie Gross: Yeah, I mean, I think even the getting away from the PII data collection... If I go back to your example of the AI customer support sort of “bot” essentially, knowing all of these different languages, to me that’s a massive step forward in accessibility as well.

Ed Johnson: One hundred percent.

Maggie Gross: Being able to really help people—and for listeners (I think everybody on the panel knows), my husband uses a wheelchair, and very often we’ll go and seek out customer support and the person will speak only to me. And it’s probably just maybe not feeling a hundred percent comfortable of exactly how to address a man in a wheelchair.

And being able to offer an AI bot that can react to people without biases, I think, is also a really interesting step forward, again, on that accessibility path, without sort of the PII data collection risk that many organizations have. Bobby, what’s your take on how retailers are kind of mitigating the risk between consumer demand and consumer desire?

Bobby Stephens: Yeah, I might actually take a slight pivot from mitigating and talk about probably one of the biggest challenges with it. And you hit on a little angle of it earlier when it was like “the technology’s advancing very quickly, but we don’t have plugs in the right places in stores.” One of the, I would say, most entrenched and most difficult part of a retailer’s tech stack is the things that are deployed at the store level.

First, they, a lot of times, are core to actually transacting the business, so they’re a little more protected. Two, you multiply them by the number of stores and the number of point of purchases that you have in the store—and at a super center retailer, that could be a lot, but even at a small specialty, that’s still a few of them scattered throughout the store.

And so if you think about just the lift and the investment, both in time and money, required to modernize some of those systems to do some of the things that we were talking about—to be aware of what someone’s doing in other channels, to be able to real-time process things and allow you to get your loyalty points right there or allow you to get those promotions right there—it’s a big deal.

And so if you think about the next generation of investments, certainly there will be things the customer notices, but there will also be a lot of things behind the scenes that our retail clients and retail companies will have to do to make that be able to scale across all of their locations. So it’ll be interesting to sort of see the tug-of-war between what can I actually advance that the customer will notice versus what am I doing behind the scenes to kind of advance my own operating system, so to speak.

If we go back to the software-driven vehicles analogy, the retail operating system of the next-generation POS, the next generation of handhelds, what will those investments look like? So maybe not the sexiest thing, but a really important, tactical enabler for the big strategic vision.

Maggie Gross: I love it because that’s actually what enables, yeah, all of what we’ve talked about today. So, as we wrap up this insightful talk, I definitely want to make sure I don’t stray too far from the That Makes Cents tradition. Let’s end the conversation by discussing some of the trends that each of us are excited to be consumers of. Bobby, do you want to kick us off?

Bobby Stephens: I will. This might be self-serving, for those of you who know me. I love mobile apps. I like building them and designing them and launching them. But I also think for the brands that I am the closest with and that I interact with the most, a really good mobile app—whether it’s ordering food, getting something at the store, whatever it may be—that to me is the most convenient way and the most personal way to interact with a retail or a restaurant-type brand because it’s the one thing that goes with you.

You have it there, you have it on your way there, you have it in the store, so it can also be context aware. And so I love the idea that your experience on the mobile app can actually change pretty quickly once it recognizes, are you shopping right now? Are you actually in the store right now? Or

you're on your way there? And I could give you plenty of examples. I am really looking forward to seeing brands continue to invest in that experience and that context-aware experience, so that your mobile app usage in a shopping venue becomes more and more really intuitive and convenient.

Maggie Gross: I love that. And apps are also a choice. To actually get someone to download that and use it on their phone is a great manifestation of their loyalty or propensity to shop. So I love an app as an example. Ed, what about you?

Ed Johnson: Yeah. For me, I'll go off on a slightly different angle and say something I'm excited to be an actual consumer of is the shift from curative to preventative medicine that the health care industry is really focused on. And I saw a lot of that on display even at CES. If you think about jewelry that helps track your heart rate or all of the innovations that all of our wearable watches have enabled us—everything from heart detection to blood oxygen level, to reminding you to stand up and stretch your legs mind.

Mine just went off to tell me it's been time for me to stand up and stretch. All of those nudges that technology can provide us to live healthier lives. And just some of these innovations, Maggie, to me, are focused on just improving and enriching the human experience.

Rather than waiting for someone to get sick to then try to find the cure to the symptom that they're exhibiting. And, to me, that is a very positive future and one that I couldn't be more excited to be a part of.

Maggie Gross: That is so inspiring. Yeah, I totally agree. And the ability for digital technology to understand us, create those nudges to make us better versions of ourselves.

Ed Johnson: Exactly.

Maggie Gross: I love that. Chris, what about you? What are you most excited to be a consumer of?

Chris Ahn: Yeah, so my answer is going to be a little bit further out in reality probably than Bobby and Ed. But honestly, I'm most excited for robotaxis. I think as much as the car guy as I am, the fact that robotaxis introduce, you know, bringing time back into your life. But not only that, but if you think about robotaxis, you can completely rethink what a vehicle is. Do you need all four seats to be facing forward, you know?

Can you add other things in there to consume your time better? So, I think if I can buy back some of my time through that, but still have this really cool car in the garage that goes from 0 to 60 in four seconds, on my own, that is a utopia world for me. And the cool thing, and what I do, is software is in the middle of all of making that happen. So I'm really looking forward to buying some time back through robotaxis, Maggie.

Maggie Gross: I love that. For me personally, I was really excited by—Chris, you kind of talked about holographic windshields on cars—but one of the most fascinating things that I saw were sort of see-through panes of glass that also could be turned into essentially TV screens. And it was amazing to think about, in my home, my windows could be made of these things.

And I could turn them into stained-glass windows one day. I could change the opacity in them to make my home a little bit more solar friendly, or I could also turn them on and have a massive movie night. And I thought that was just so cool because

they really are see-through, they really seem like windows, but then at the same time, they can be these screens. So tons and tons of really exciting things that I think all of us got very inspired and energized over.

And we have made it to the end of the podcast. Thank you so much to Ed, to Chris, and to Bobby for joining That Makes Cents podcast, giving us your perspective. But massive thanks to Bobby for swapping seats, giving me a chance to play host. I promise the next episode, you will have your beloved host back. Some of the trends that we talked about included AI, but obviously we saw a focus on reimagining of the store, loyalty, emphasis on bringing value to customers and more.

And if any listeners out there would like to learn more about what we consider to be the driving forces in the consumer industry this year, please be sure to check out the Global Automotive Consumer Study and our 2025 retail outlook live now on our [deloitte.com](https://www.deloitte.com) website. Really amazing things in there, and I hope you all enjoy it. Please also don't forget to subscribe so you don't miss the next episode. And take a look at our description for more content. Until then, keep making sense of your world. This is Maggie Gross. Thanks for joining me on today's episode.

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