Super Card

1. Problem

The problem with cashiers, especially in big supermarket, is long queues. In a survey by Barclays, 68% of people have abandoned a queue at one time or another. Some might even avoid going to that supermarket all because of long waiting time. The reasons for long queues as compiled by Barclays are shoppers taking too long to find their cash and cashiers talking to customers.

<https://www.essentialretail.com/news/5624c0d98b850-long-queues-lose/>

For supermarkets, long queue at the cashier means that they would have to employ more cashiers to resolve the issue hence, incurring more wages costs. Long queues at the cashiers also put the supermarkets at risk of losing customers.This also means that unhappy customers can easily move to other competitors.

Another problem supermarkets face is inaccuracy in giving out cash change. Cashiers may miscalculate the change they should give to customers. Customers who notice the excess change might not notify the cashiers and keep the change to themselves. In Indonesia, we are used to the system of cashiers giving candies as a change to replace the Rp 100,-, Rp 200,-, or even Rp 500,- coins. This method of giving out change is highly inaccurate since one candy does not even worth Rp 100,-.

1. Idea

We are getting idea from seeing from our experience in the line waiting at the supermarket. And get inspirited from the western technology development. Therefore, we tried to implant some of the technology at this country. As we know that western countries have advance technology and all things nowadays really depend at technology.

1. Alternative

We have compiled three different ideas coming from each of us which are: basket with scanners, self-scanning QR code, and Super Card.

The first idea is having a shopping basket with barcode scanners attached to the sides. Hence, when shoppers put products into the basket, the surrounding barcode scanner will scan the product and put it into the bill. A simple tab with cashier program input into it will be attached to the basket. Whenever shoppers put and scan the product they want to buy, they can see the product price, quantity, as well as the total purchase price. We think this is a very efficient way to manage long queues in cashiers because through this method shoppers can scan the products on their own.

The best method to be applied in supermarkets is Super Card method. We consider this method as the cheapest and most suitable one for Indonesian supermarkets. The Super Card method is easy to use even for people who are not familiar with technology. It also helps solve the problem of long waiting time. The basket with barcode scanners is not feasible because of the large capital it requires to modify the current shopping baskets with scanners. We also need to consider the risk that one of the scanners in the basket get broken due to poor handling by the customers. Whereas the self-scanning QR code method is highly unsuitable for Indonesian market. The lack of supervision in scanning the products will results in many shoplifting attempts by the customers. The self-scanning method might also cause the elderly customers to feel uncomfortable, hence avoiding shopping at the supermarket in consequence.

Another way to solve this problem is by using QR Code Scanner. The main idea of this solution is on the self-check out system which means the customers have to scan the barcode of each good they want to buy themselves through the application inside their phone. Just in case, if the customers do not have cell phone that are compatible with this application, we provide the QR Scanner so the customers still can do check out by themselves.

We offer two options of payment systems. First, the customers still need to go to the cashier to pay their bills. Just by showing their total amount of purchase and directly pay using cash or credit card. If their membership is connected to the credit card. Their total purchase will automatically be charged to the credit card. Therefore, they just need to scan their membership card and go directly without have to queue to pay their invoices.

The third alternative we have is the Super Card idea. The idea is based on the membership card payment provided by several coffee shops in big cities. A person can put certain amount of money in the card and then everytime he shops in a supermarket he can pay using it. It will be so much more convenient for both the cashier and the customer. The customer won't need to bring cash everywhere anymore and the cashier will perform faster. We also believe that this system can stay as a long term trend or even creating a new way of shopping since this novelty is so easy and cheap to be conducted.

1. Decision Making

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1. Application

The Super Card acts as a virtual payment card. The time needed  to prepare Super Card for public use is approximately 1 year. In order for Super Card to be applied effectively, we have to reach out to all the supermarkets which have branches in big cities across Indonesia. The supermarkets should all reach an agreement to use the Super Card as a payment method. We also need to consult a legal consultant regarding the law and policy in setting up Super Card.

Supermarkets should actively promote the use of Super Card by giving discounts or promotions with purchases using Super Card. The terms and condition of discounts and promotions may differ in each supermarket. Supermarkets may also arrange events to promote the usage of Super Card. People will need time to realize the benefits of using Super Card and top up money on their cards.

As mentioned before, application of Super Card does not require a lot of capital. Many supermarkets have already had membership cards. Those who have should encourage their members to exchange their membership cards for the Super Card which can be used in every partner supermarket in big cities in Indonesia. Both should encourage more people to sign up as members of the Super Card by giving out promotions and discounts.

Super Card will provide an application available on cellphones to check on previous transactions and balance. If the customers do not have access to cellphones, they can ask the cashiers at any partner supermarkets to tell them their balance. The Super Card will also provide website as an alternate way to check customers' transactions and balance.

Customers can do top-ups at partner supermarkets by talking to the cashiers, using m-banking, transfer to virtual account, and registering a credit card to the account.

When a customer enters a partner supermarket, they can shop as usual. The difference is when they arrive at the cashier. Instead of paying the items bought by cash. The customer can take out their Super Card and the cashier will slide the card on a Super Card scanning machine much like paying with the ATM. The amount billed will be exact even to the cents so customers do not have to worry about having their change exchanged into candies. Super Card is much better than ATM because the balance is not reduced by tax. The supermarket benefits from shorter time at Point of Sale and the customer are also happy because of the discounts and promotions given. All in all, the Super Card is a win-win solution for both the supermarkets and customers.