



CardLinX™

e-LinX

NEWSLETTER

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E-linx is the e-newsletter for The CardLinX Association. For more information or to subscribe go to www.cardlinx.org or email info@cardlinx.org.

AI-BASED SHOPPING GOES MAINSTREAM: WALMART JOINS GOOGLE EXPRESS

In This Issue

- [1. AI-Based Shopping Goes Mainstream: Walmart Joins Google Express](#)
- [2. Loyalty Is Big Business: Amazon's Purchase of Whole Foods Intensifies O2O Commerce](#)
- [3. Voice Payment Adoption on the Rise: Barclays First Mover Advantage in the UK](#)

US retail giant Walmart partners with Google to bring their "Easy Reorder" feature to Google's shopping service Google Express for the first time. Walmart already has a robust e-commerce operation and this partnership is an acknowledgement that voice e-commerce is an area of potential rapid growth. Walmart will also use Google's voice-shopping technology into its 4,700 US stores. This partnership focuses on the convergence of artificial intelligence, big data and a growing segment of digital commerce using voice-driven shopping. The Google team will attend our conference on September 12th in Chicago. [Learn more here.](#)



CardLinX Insight: As we mentioned in the April E-Linx, voice-activated digital devices are shaping the future of the Internet of Commerce Things in novel ways. Fast consumer adoption of digital assistants and the growth of voice-interface purchases have drawn the interest and investments of the largest retailers, like Walmart. Recently, an RBC Capital Markets financial analyst predicted that Amazon's digital assistant Alexa, a competitor to Google Home, could be a \$10 billion business in three years.

Loyalty Is Big Business: Amazon's Purchase of Whole Foods Intensifies O2O Commerce



Amazon's \$13.7 billion acquisition of Whole Foods closes this week and the first effects of the deal are lower prices at Whole Foods. With this acquisition, Amazon will be at the epicenter of O2O commerce as Amazon Prime membership becomes the loyalty program at Whole Foods stores. Amazon announced that Prime members will be offered special discounts and other Whole Foods' deals in the future. For consumers with access to Amazon's digital assistant Alexa, the integration of Whole Foods onto the platform will make it even easier to buy Whole Foods products. Additionally, Amazon is developing the Alexa Skills app to enhance its voice-shopping technology in the future. [Learn more.](#)

CardLinX Insight: The additional data stream the Whole Foods acquisition provides will no doubt enhance Amazon expertise in digital commerce and big data analysis. Amazon's development in AI and voice-interface purchases is intertwined with its focus on growing its \$99 annual Prime membership, which has grown by 38 percent in one year to 80 million members as of March 2017. According to a Morgan Stanley report, Prime members on average spend 4.6x more than non-members, translating into almost \$2,000 more in annual spend.

Voice Payment Adoption on the Rise: Barclays First Mover Advantage in the UK

Barclays, the second largest bank by asset size in the United Kingdom, is the first high street bank to enable voice-activated payments through their mobile banking app. Barclay's 6 million mobile app users can use their voice to engage Apple's digital assistant, Siri to pay rent, buy dinner or go shopping. Barclay's introduction of voice payments puts it ahead of the consumer adoption curve: According to BI Intelligence, US voice payments is expected to grow from 8% today to 31% in 2022. Barclays joins CardLinX member Capital One in offering voice payments for customers. [Learn more.](#)



CardLinX Insights: Just as digital assistants are revolutionizing digital commerce with voice-driven technology, the same innovation forces are spreading to voice payments at banks and other financial institutions. The growth potential is huge as banks are consistently rated as one of the most trusted consumer services and recent surveys shows a higher comfort level with using Siri for voice payments. Voice payments will require continued big data and AI developments as well as cross-industry collaboration to make it frictionless for consumers.

CardLinX Now

Come and meet executives from Disciver, FIS, Hilton, Alipay, and others at the Mobile Commerce and the Retail In the Age of Artificial Intelligence and Commerce Bots in Chicago on September 12, 2017 [Register Now>](#)