

Innovations in e-mobility

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There's a whole stream really of innovative use of cars. There are a lot of people who live, for instance, in cities who say I don't want to own a car, I can't park it, I will only use it maybe once or twice a week, there's no point for me to buy a car, but I do want to have access to a car at some point in time.

So you see new models coming up where there are businesses offering sort of shared use of vehicles, not so much as a rental company, but it's really pay-as-go, so you get a smart card, you can access the car, you bring it back to a certain parking spot half a day later when you're done, and you just pay for what you used.

On a larger scale, a much larger scale, we see this with companies that own really big fleets of cars. There are various interests that the owner of those fleets may have. It could be checking that the vehicles are used in an economically sensible manner, and because there is so much more information and data available that type of information can be accessed and analysed and put to good use to make sure that businesses owning these fleets can make economically sensible decisions.

When you look at the payment that also needs to be structured appropriately and there technology can really help. What you see in the market is a lot of solutions that are based on something like Direct Debit, but another option is to have pre-paid cards that are charged as the driver goes. Of course, all of those payments need to be cleared and settled and there you see that companies that offer those services will really look at how the bigger banks have organised in this in the past.

One of the challenges in making e-mobility work is a lot of people are suffering from what is called range anxiety, people are worried about whether they're going to get from A to B or whether it means their car will stop because the battery is low. If you look at big data that is generated by all the technology in the car that can really help improve the offering. The more data there are generated the better manufacturers can tailor and manufacturer the batteries that are running. That links to the other issue that the infrastructure of recharging points really in a lot of countries is not up and running. So you have two effects that reinforce each other. People are concerned that they're not going to get from A to B, and also they may not be sure whether if they do come to a standstill that they can recharge their vehicles.

So from the user perspective there are really quite a few challenges within the market in order to get this going. And the technology that the manufacturers are putting in the car can really help there.

So the point really is for the manufacturers to make sure that they have the right technology in place and also to use the data. A lot of those data will be personal data, they are linked to the owner of a car or a driver of the car, so data protection will be a big issue.

If you aggregate the data so they're perhaps no longer linked to a person they will be very commercially valuable. The question is who will then own those data. Will that be one particular supplier, will it be the OEM manufacturer, or will it be the technology supplier? That's something to think about in terms of

contract drafting. Who will own those data, who will have access t those data, on what terms will those data be made available? Are they confidential information or can they be shared with other parties? Should they be shared with other parties? So there are quite a few legal challenges there that parties need to look in to, and it's important that they do that in order to get this market off the ground.

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