The ‘Retailification’ of the Car Rental Industry

To survive and prosper in an industry marked by low visibility, low-touch processes and unrelenting competitive pressures, car rental companies can learn from the best practices of the retail industry.

Executive Summary

In today’s world of hyper-competition and ever-decreasing product lifecycles, innovation is not only key to business growth, it is absolutely essential for survival. This is especially true for the travel and transportation industry, which has historically been slow to innovate. One reason is that most of these companies, particularly those in the car rental space, still rely on the traditional ethos of customer service and employee loyalty to drive business value, rather than exploring technological transformation designed around customer centricity. They have not fully inculcated disruptive digital technologies and techniques to sharpen their customer focus within their business mechanisms.

Today, rental cars are on the verge of becoming commodities; in a travelers’ survey conducted by Google, only 48% of leisure travelers saw a clear difference between car rental brands. The core competencies that once gave key players an edge – providing new, clean and reliable cars – are no longer sufficient.

The ongoing digital revolution has allowed consumers to share more information about themselves – opening new channels through which car rental companies can approach them. At the same time, customers expect this data to be used to provide them with secure, more personalized experiences and effortless access to service. Meeting these expectations requires a new mindset – rethinking products and processes, and closely studying and adopting the best practices of other industries and business sectors, many of which are pioneering the concept of Code Halo™ thinking.

Code Halo thinking is based on the belief that every click, swipe, comment or search generates data – and a unique virtual identity that companies can apply to deliver more meaningful and contextually relevant customer experiences.

Retail companies have led the way in employing new technologies to differentiate their brand and offer consumers exceptional services. For example, they have perfected the “order online/pick-up at store” model, and are at the forefront of identifying applications for beacons and near field communications (NFC).
Quick Take

Learning from Leading Retailers

- Amazon made shopping highly convenient with a one-click process.
- Walmart uses web technologies along with its famed supply chain to ensure customers receive the lowest prices.
- Target has led the way in harnessing customer data to tailor offers.
- Nordstrom offers seamless, superior customer service across its buying channels.
- Apple uses mPOS systems to ensure that store associates spend more time in front of the customer than behind the counter.

Suppose car rental companies viewed themselves as retailers for travel products? After all, retail and rental enterprises share a number of similarities. Their offerings are considered commodities that can be easily acquired via multiple channels. Their customers are price-sensitive, and influenced by marketing strategies that focus on campaigns and promotions.

Newer players like Zipcar and BlaBlaCar have already launched innovative business models such as car sharing, and adopted technologies like telematics. Uber and Lyft are using mobile technologies and devices to better meet consumers’ personal transportation needs. These kind of initiatives are setting the stage for the disruption of the car rental industry, which is comparable to the situation the retail industry faced as e-tailers like Amazon and eBay became household names – threatening the stranglehold of big-box merchants and department stores the world over. According to the Phocuswright – Cognizant Traveler Survey 2015, mobile-enabled features like immediate booking and pick-up and ease of payment are attracting travelers to such services.2

Renters as Retailers

Car rental companies have much in common with retailers, particularly in how they operate and deliver their services:

- Customers access the product/service through multiple channels.
- The service is still anchored to a brick and mortar setup; the store experience is very important. (E-commerce accounted for only 5.9% of the total retail market worldwide in 2014.3)
- Products are considered commodities; price is a significant tipping point for customers.
- Marketing consists of campaigns and promotions.
- Loyalty plays a significant role in customer retention strategies.
- Most consumers view shopping for goods and services as a chore they want to complete as soon as possible.
- Customer feedback is hard to obtain.

At the same time, there are some important differences between car rental businesses and retailers:

- A significant number of car rental sales channels are owned by third parties, which limits the ability to showcase products and own the customer relationship.
- Compared with retail, the number of stock keeping units (SKUs) in car rental is minimal.
- Product is rented, not sold.

How traditional brick and mortar retailers managed to stay relevant in the face of these dynamics holds important lessons that car rental players can apply (see Quick Take above). This white paper examines how these companies can model their business after retail enterprises to significantly enhance the customer experience and equip their organization to compete and thrive in the years to come.
Strict checks and precautions are required during the car-return process.

Car rental companies often need to service the customer during the rental period.

**Critical Questions**

As the “retailification” of the car rental industry picks up speed, executives need to look deeper into their operations, and ask themselves some key questions:

- Is my company providing customers with a booking experience that differentiates it from others, and is convenient and seamless across channels?
- Do I own the customer? Am I aware of his/her interests and preferences?
- Am I listening to the customer? Am I using this input to improve their experience?
- Is my marketing and promotion activity tailored to the interests of the customer?
- Is my checkout process as fast as it can be?
- How well do I support customers once they have checked out with the car?

**Emulating Retail**

The car rental industry can learn a lot from advances in the retail sector. Figure 1 above depicts the practices that the car rental industry can take from retailers to improve customer service across channels.

Below is our advice on what car rental companies can learn from retail. To more fully illustrate the elements of a superior customer experience, we will introduce “Mike,” a consultant who lives in New York City. He does not own a car – preferring to rely on public transportation when in town. His employer’s travel management company contracts with a major car rental provider that Mike uses for business trips. For personal travel, such as weekend excursions, Mike typically rents a larger vehicle fitted with additional equipment for camping or skiing.

- **Take the store to the customer (omnichannel experience).** Retailers utilize the latest technologies to provide shoppers with product information, details on promotions, checkout opportunities, delivery alternatives and other services, regardless of the shopper’s location.

  Car rentals are sold across multiple booking channels. However, 60% of those sales are from channels that are not owned by the company. As a result, car rental businesses are limited to providing standard information and minimal promotions in a setup where price is often the deal breaker. Furthermore, most third-party channels are not designed for mobile devices – limiting customers’ ability to book a vehicle on the go, and making the whole process inconvenient and cumbersome. According to the Phocuswright –...
Cognizant Traveler Survey 2015, when using a rental car company, travelers find the most value in simple and intuitive research/booking options.4

Today, rental companies can use their own channels to offer customers a value-rich, consistent experience across touch points and devices (see Figure 2). This requires a “mobile-first” omni-channel strategy — something most major retailers have either embarked upon or perfected. In these cases, the operating model is focused squarely on the customer — with the goal of delivering a seamless experience at every touchpoint, using an optimal mix of online and offline services. This enables car rental businesses to utilize newer channels like mobile, and take advantage of innovations like micro geo-targeting to promote brand awareness and loyalty, and engage customers in a more inclusive and more personalized experience.

Based on our experience with leading travel providers, most corporate travel bookings are made using traditional channels, such as an organization’s travel portal (e.g. travel management company websites and/or rental company websites), where the level of satisfaction is low. And given that 2.1 billion mobile devices were sold in 2014 compared with 304 million notebooks and PCs,5 it is imperative for car rental companies to have a mobile-focused omni-channel strategy.

Mobile channels are more effective for collecting useful and actionable customer data, such as their location and social-media interactions.

Mobile systems can elevate the customer experience by integrating indoor technologies, payment systems, augmented reality and digital interactive media, for example. Compared to traditional means, mobile channels are much more effective for collecting useful and actionable customer data, such as their location and social media interactions — enabling them to book rentals on the go, gain access to location-specific information, utilize convenient checkout/check-in, and receive notifications from wherever they may be. According to the Phocuswright – Cognizant Traveler Survey 2015, 68.4% of millennials use smartphones to book travel products.6 (See Figure 3.)

Some car rental companies have launched basic mobile apps. While this is a good start, the functions are not highly intuitive and lack some features, e.g. corporate booking – problems that can lead to low satisfaction and sluggish adoption. Mobile apps should be convenient to use and in the context of the type of trip. A leisure-focused interface should require
minimal inputs, and offer the convenience of selecting add-ons like bike racks, ski racks, etc. For corporate customers, the mobile strategy should focus on making the booking and check-in experience as seamless as possible, even if it must be customized for a specific company.

The omnichannel experience should address major customer segments with equal efficiency. Yet as mentioned earlier, existing car rental mobile apps lack the ability to facilitate corporate bookings. Motivating corporate customers to book directly using their mobile devices instead of going to travel agent websites can save car rental companies a considerable amount of money. Corporate plans typically include policy and preferences, plus a discounted rate. Mobile apps should be able to handle these variations. To incentivize corporate bookings, reservations can be decoupled from availability, and cars made available based on the customer’s preferences. An added advantage for customers is the ability to modify their pick-up/drop-off locations on the app, instead of working through a travel agent.

The retail industry pioneered the “mobile first” omnichannel experience. Customers can use these apps to shop, navigate the store, conduct a price match, scan products, add them to their basket, and also pay for them.

Likewise, car rental branches need to be everywhere customers are — offline, online and on the road. They must also provide for booking, pick-up, support, return, payment and feedback.

- **Utilize location-based and real-time technologies.** Customer location will be a primary factor in delivering highly relevant offers and promotions in real time for next-generation car rental experiences.

French retailer Carrefour’s Smart Shopper app uses sensing technology and an ad system to make location-specific offers and guide customers to particular products. Car rental companies can employ this technology to detect a customer’s arrival at an airport and make offers that are relevant to that individual.

Consider this scenario: A car rental company’s app detects Mike’s arrival at his destination airport and checks him into the system automatically. (Typically, it takes customers at least 30 minutes to reach the car rental area after their plane lands). At check-in, the system shows the inventory of vehicles on hand. Using its mobile app, the company can forward this information to Mike’s mobile device. From there, he can choose a car. This is not only convenient; it saves Mike considerable time, and makes the rental experience more efficient (see Figure 4 below).

Another point: The current inventory-management practices of most car rental companies make it difficult to promise customers like Mike a specific make or model. With a location-based system and real-time inventory status, these businesses can offer Mike micro-upsell options, such as selecting specific features, models, colors or engine size/power as he makes his way from the terminal to the branch.

Wearable devices like smart watches can be viewed as a seamless way to communicate location-based and real-time information, and there is a rise in the adoption of such devices.

As polled by the Phocuswright – Cognizant

**Utilizing Real-Time and Location-Based Services**

As Mike arrives at his destination airport, the airport branch picks up his device’s location and checks him in automatically.

The system checks inventory, then asks Mike to select a car. It provides offers based on color, model or engine power.

Mike accepts relevant offers and selects a car while waiting for his luggage.

Figure 4
The real power of social networks is the ability to apply crowdsourced customer reviews and ratings to promote service experiences and vehicles leased. The Traveler Survey 2015, 70% of the frequent business travelers own a wearable device, and 38% of those who don't plan to buy one in the near future. Travelers with wearable devices would like to receive a variety of offerings delivered to their devices. Alerts and notifications of events occurring during a trip, navigation information and location-specific personalized offers are the most preferred.9

- **Optimize social media.** Car rental companies need to listen and respond to what customers say about them, and use that information to enhance their products and services. This is a standard that all customer-facing businesses should strive for. The real power of social networks is the ability to apply crowdsourced customer reviews and ratings to promote service experiences and vehicles leased. Most car rental companies sell two-dimensional products; points of comparison are restricted to vehicle class and price. Suppose ratings of a car’s performance and features were also made available, along with user feedback and expert comments on how to use the features of the vehicle? This information could be shared with prospective customers to influence future booking decisions and promote premium pricing. Feedback and ratings could also become a factor to consider when the car rental company acquires a fleet.

For online marketplaces like Amazon and eBay, ratings and reviews greatly impact sales. On websites such as booking.com, which sells hotel rooms, a hotel’s star rating – along with customer ratings and reviews – influence demand and pricing.

Car rental businesses’ websites and mobile apps should allow customers to rate and review a particular car make/model, and make that information available when they research a booking. An intuitive interface, backed by comprehensive review categories, enables consumers to research and view content in the right context. As in the retail space, they should be able to filter the reviews by rating (most helpful or purpose of travel). Expert comments on how to use a car’s latest features should also be available to the customer during the rental process.

- **Become more customer-centric.** Car rental companies can fend off commoditization by becoming more customer-centric. They can make and apply meaning from the fields of digital information, or Code Halos, surrounding their customers, their internal systems and their resources to create curated promotions, personalized messages and finely targeted loyalty management programs. Customers opt into these capabilities because they appreciate the value. According to the Phocuswright – Cognizant Traveler Survey 2015, 41% of frequent business travelers like personalized offers, and 35% of them found high value in loyalty programs.10 Customers would like to receive personalized offers based on their existing relationship with the company, as well their previous choices and preferences. Loyalty programs should help forge and strengthen ties with customers, and be used to deliver exceptional service without having to resort to deep discount programs.

According to our 2014 Shopper Experience Study, airline loyalty programs influence 84% of customers to engage with a brand. Hotel loyalty programs influence 67%. For car rental programs, that percentage drops to 39%.11 Most customers realize that by entering into a loyalty program they give to get: rewards are apportioned in return for their willingness to be digitally tracked and to have their personal information mined. Discounting may be an easier way to engage customers, but differentiated service is much more effective.

Car rental companies can start by analyzing a customer’s past transactions, feedback, trip...
itineraries and preferences, along with their location. Branch managers can then use this information to make contextual and relevant offers when that customer walks in the door.

For example, Mike, an avid skier, makes plans to travel to Denver on vacation. His car rental company offers him a day pass to a ski resort and ski rental, along with a ski rack fitted atop his rental car (see Figure 6).

Mary, another customer, is traveling with her young nephew. Her car rental company provides a child seat, plus a free toy, sold as part of a package with the car rental.

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Car rental companies need to think of themselves as retailers that provide cars for hire. Travelers often have needs that go far beyond renting a vehicle. For instance, Mike uses a rental car when he and his family travel to Orlando on vacation. They also need a hotel near Disney World, and would appreciate an express queue for popular rides, or receiving information about special shows and events. Mike might also like being able to book a recommended hotel at the airport’s car rental branch. The network and the brand that rental companies like Hertz and Enterprise have built over time position them well to become “single window” service providers that address these kind of travel needs. Car rental companies can liaise with hospitality chains to provide discounted or preferred rooms to loyalty customers like Mike. They can incentivize them to enroll with a loyalty tier equivalent to their preferred loyalty program. They can also act as a one-stop marketplace for most travel needs—all tied to members’ loyalty profiles. Travel merchandising offers loyal members a value-rich experience while differentiating the brand vis-à-vis the “pure play” rental companies.

- **Automate checkout and return.** Automating the checkout and return process reduces customer wait times, enhances the customer experience and boosts bottom-line performance. And according to the Phocuswright – Cognizant Traveler Survey 2015, 41% of frequent business travelers find value in automated pick-up and return.

Yet in most cases, the time it takes to rent and return a rental car can be lengthy; the traditional checkout process can take anywhere from 20 minutes to an hour. This can be attributed to:

- Long queues at the airport counter, kiosk or branch.

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**Quick Take**

**Rewarding Loyalty**

Targeted communications and personalized relationships can lead to greater member retention and new sales opportunities. Tesco Malaysia used public research data about market trends and consumer behavior and combined it with data from its loyalty program. The retailer then segmented the customer base into “existing loyal,” “previously loyal who have lapsed,” and “opportunity customer” to design personalized e-mail promotions. For example, a family who likes a particular brand of ice cream will receive a promotion coupon for that brand. Plus, the customer will know that it is personalized for them. This e-mail strategy led to 3,000 customers being reactivated and an approximately 30% increase in customer loyalty.
The need to verify the driver's license/com-plete the paperwork/take the keys.

Employees trying to up-sell/cross-sell a high-er car class or additional insurance.

The need for the car to be cleaned by the service staff.

The time it takes to install add-on equipment, such as a child seat or bike rack, and/or pur-chase fuel from the branch.

Car rental businesses have addressed these issues by storing customer profiles and increasing the number of kiosks. While these efforts have led to marginal improvements, checkout is still a long process. Returning a car can also be tedious, depending on the number of people in a queue. Automation can signifi-cantly improve this situation.

Checkout is often entangled with the sales process – requiring customers like Mike to spend more time with the branch manager. A mobile-enabled return process can solve this problem. Once the system becomes aware of Mike's arrival at the destination airport, up-sell and cross-sell offers (which Mike can select or reject) can be sent to him through mobile push notifications. Mike may opt to add equipment or, based on the company's current inventory, select the exact car he would like to rent. All of this can occur while Mike makes his way from the airport to the branch. The branch staff is notified about his choice of car, and has the vehicle ready when he comes to pick it up. This allows the staff to prioritize tasks like cleaning and setting up special equipment. Mike digitally signs the required documents using the mobile app. He is then sent a QR code-based key, which allows him to simply scan and access the vehicle (see Figure 7).

In the case of large lots, a beacon or WiFi-based indoor navigation system can help custom-ers locate their rental car. There is no need to stand in a queue, or endure a sales pitch with a branch executive.

Vehicle returns can also be simplified using beacons to detect when a car is returned to the branch parking lot. Invoices can be e-mailed to the customer (see Figure 8).

Self-checkout technology in retail was intro-duced more than a decade ago; by 2014, 430,000 units were estimated to be in use.
For retailers, technology has been credited with helping to boost sales by increasing the number of point-of-sale transactions and thereby increasing cost-effectiveness. A single attendant can oversee multiple points of sale and, most important, provide faster service.

Automated checkout holds much promise for car rental companies.

- **Offer proactive support.** Proactively solving customer problems is the hallmark of excellent service, and something car rental companies need to embrace. After all, the point of service is not just the car rental branch; it is also the car itself. Throughout the rental process, the customer should enjoy the services the company provides. This requires car rental businesses to take the initiative in addressing any service issues so the customer, at all times, can be assured of a reliable ride. Getting bogged down by a car problem in the middle of nowhere, far away from the closest support center, is every customer’s nightmare. Even with promised roadside assistance, a failure in the system can lead to many wasted hours and disrupt their schedule.

With advancements in sensor technology and telematics, car rental companies can remotely track the condition of a vehicle and inform the customer as needed. When an issue is suspected, the company can advise the customer to drive the vehicle to the nearest service center to have it checked, or turn the engine off to prevent an incident. Roadside assistance or the service center can be alerted and sent a sensor report, allowing them to diagnose and remedy the situation sooner (see Figure 9).

There is a strong industry trend towards connected cars. Apart from self-diagnostics and location reporting, sensors can perform functions such as warning of road work ahead, changes in drivers’ routes, or congested highways. Large car rental companies are already using these technologies through new car-sharing operations. Avis subsidiary Zipcar and Enterprise Rent-a-Car subsidiary Enterprise Car Share, for example, have fitted their fleets with telematics systems. This allows the companies to automatically access and track a vehicle's location and carry out reporting. Retailers are also employing this technology for logistics and fleet optimization. Britain-based supermarket company ASDA uses fleet telematics for fleet compliance – fleet check and bonnet sensors – and has integrated the data generated with the fleet maintenance provider. This has led to a reduction in vehicle off-road percentages.

Privacy concerns can be mitigated by providing an option for the renter to consent to the company tracking his vehicle for service assurance. In cases of non-consent, renters can be given the opportunity to share their location and enable remote vehicle diagnostics as required using the mobile app.

- **Gamify.** Car rental companies can leverage gamification to drive customer involvement and awareness in what is a low-visibility, low-touch industry.

Gamification employs game mechanics and the principles of conventional games in a non-game context to achieve business objective(s). Gamification exploits humans’ innate desire to become the best at a specific activity and be rewarded for expertise and dedication. It is being applied in multiple industries to achieve higher levels of engagement, change behaviors, stimulate innovation, boost performance and improve competency. (To learn more, read our white paper, “Optimizing Gamification Design”). The best examples of gamification are fitness apps like Fitbit, Nike+ and Jawbone. Foursquare is a popular social app that has grown primarily by using gamification techniques.

Nissan launched its Carwings program for the Nissan Leaf electric car, which gamifies the entire driving experience. With a regional rankings dashboard, owners can compare their performance to other local drivers; earn bronze, silver and gold medals; or, for the most impressive performance rankings, receive a special platinum award. The program exceeded traditional gamification techniques – allowing
participants to communicate with their car via their smartphone (e.g., start charging the battery or turn on the A/C). Car rental companies can blend gamification techniques with their omnichannel, loyalty and personalization strategies to meet customer-focused business objectives.

Gamification can also be used to increase employee engagement and improve business performance (see Figure 10 and our infographic, “Gamification and Employee Engagement”). Gamification techniques can make repetitive tasks enjoyable by allowing continuous feedback, adding sequential but clear goals, providing timely information such as rankings, and helping employees make a deliberate effort to overcome obstacles. To reap the benefits of gamification, car rental companies need to have a clear understanding of the changes in employee behavior and skills they expect to see. Gamification should be user-centric and simple, and focused on leveraging employees’ competitive nature. (For more insight, see our white paper, “Gamification 3.0: the Power of Personalization”)

We recently worked with a large discount retailer to enhance its checkout process through gamification. Among other challenges, the company wanted to improve its speed of service at the point of sale. Our pilot resulted in a 10% to 50% improvement in cashier performance — saving an average of more than six seconds per transaction at the point of sale.

• **Price-match.** Price-matching systems can help car rental companies steer customers away from third-party channels and maintain price parity for their products, irrespective of where they are chosen (see Figure 11).

Yet the majority of renters still book their cars through third-party channels. This not only limits the way car rental companies can showcase their products and their features, it also restricts ownership of the customer. Furthermore, it stymies companies’ ability to serve customers better and run operations more effectively.

Price-matching systems assure customers that they are getting the best price at the time of booking. When applied in the context of channels, it can help enforce the idea that channels owned by the car rental company provide the best prices compared with others. Hence, it is important for car rental providers to build price-comparison features into their mobile apps and websites.

Brick and mortar retailers have used price-matching systems to compete with online retailers such as Amazon. Walmart extended its price-matching program to online retailers last year in order to maintain its reputation as the low-price leader among retailers. Target has announced that it will match prices with top online retailers, including Amazon.com, Walmart.com, BestBuy.com and Toysrus.com, as well as price-match items found on Target.com. The travel industry has used price-matching to promote its channels for some time.
Moving Forward

Retailers’ use of emerging technologies is poised to accelerate. Augmented reality, machine learning, 3D printing and the Internet of Things (IoT) are in the early stages of adoption, and are just now being applied to meaningful business processes. It won’t be long before they become mainstream in multiple industries.

Car rental companies are at the cusp of a major transformation – arguably at a crossroad where market leadership depends on how fast a company can identify and respond to changing demand amid an increasingly competitive environment. We expect major car rental players to enhance their business propositions and operational efficiency by getting in sync with this innovation curve.

To benefit from the latest innovations and over-the-horizon approaches, rental companies must devote time and resources to solution-visioning and planning, which will provide the foundation for successful execution. They also need to work with the right partner – one that understands the full range of emerging technologies and their implications for the car rental industry. Such a partner should be adept at identifying trends, understanding dependencies on internal and external systems, and providing the competencies and solutions needed to redesign how companies attract, service and retain customers.

Note: Code Halo is a trademark of Cognizant Technology Solutions.

Footnotes


2 Phocuswright – Cognizant Traveler Survey 2015, online survey of over 2,000 U.S. travelers, including 980 frequent business travelers (findings to be published in 2016).


4 Phocuswright – Cognizant Traveler Survey, 2015 (findings to be published in 2016).


6 Phocuswright – Cognizant Traveler Survey, 2015 (findings to be published in 2016).


9 Phocuswright – Cognizant Traveler Survey, 2015 (findings to be published in 2016).

10 Ibid.


About Cognizant

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