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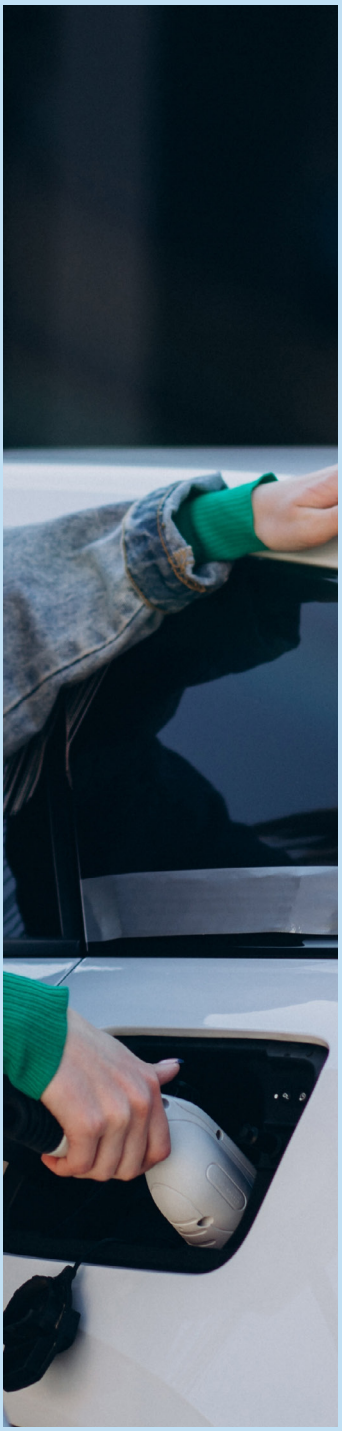

UNLOCKING THE SYNERGIES ACROSS FUEL, FLEET AND EV CHARGING BUSINESSES

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Introduction

The energy market is transforming rapidly. Oil and gas companies now operate across three critical domains: fuel, fleet, and EV services. Each is valuable, but together, they hold the potential to redefine mobility and convenience for customers. However, the reality is that these services are often siloed, operating independently within the same organisation, leading to high operating costs.

Fuel stations, long-standing cornerstones of profitability, continue to generate revenue but are under increasing pressure from shrinking margins and changing customer demands. Fleet programmes remain vital for B2B business but frequently operate without alignment to either fuel or EV infrastructure. Meanwhile, EV charging businesses, often added through acquisitions, are treated as bolt-ons with little integration into core operations.

This disconnection between these three businesses limits businesses' ability to achieve operational efficiency, deliver seamless customer experiences, and get the single customer view. Customers face fragmented interactions, businesses invest resources on duplicated systems, and opportunities for innovation go unrealised. The current model is unsustainable for the long-term growth in mobility business.

The reality is that Integration between Fuel, EV and Fleet isn't just an opportunity - it's essential for unlocking synergies that can drive growth, improve efficiency, and deliver value to customers in the mobility and convenience sector.

A Fragmented Landscape: Challenges in the Current Model

The current operating model for fuel, fleet, and EV services is fragmented, with disconnected systems, teams, and objectives across these business units. They don't have a comprehensive view of each customer across the entire value chain. As a result, the businesses end up providing service to a customer, without realising that these instances are connected to a single customer.

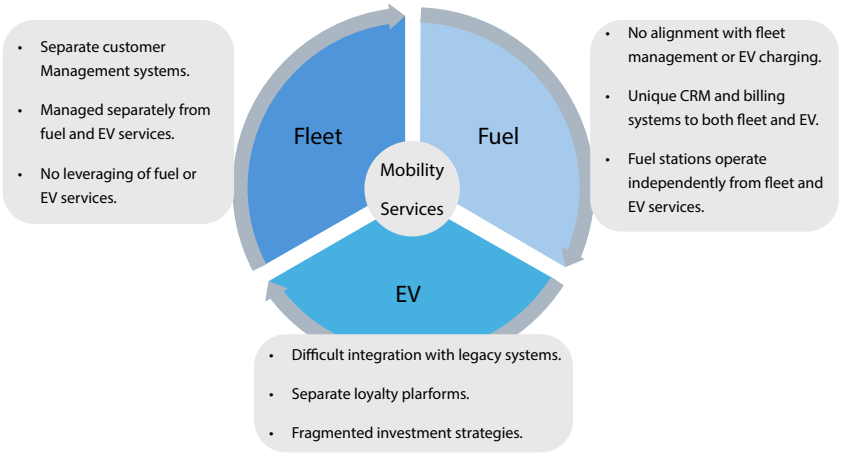
Fuel stations remain a core revenue driver for most organisations, but they often operate in isolation from other services and with shrinking margins. Their operations are not strategically aligned with fleet programmes or the growing EV infrastructure, limiting opportunities for cross-utilisation of assets and services.

Fleet services, which focus on managing costs and providing B2B customer incentives, currently operate in isolation from other business areas like retail sites and EV charging networks. Fleet operators rely on their own separate systems for managing customer data, tracking fuel expenses, handling compliance, taxes, incentives, card payments, billing, and analytics. This siloed approach not only adds complexity to fleet management but also prevents the development of integrated, compelling joint propositions that could enhance the overall customer experience and drive increased spending.

EV charging businesses face the most significant challenges. In many cases, they are acquired entities that continue to operate as standalone ventures, with separate customer platforms, loyalty programmes, and operational structures. This lack of integration makes scaling EV services costly and inefficient, exacerbating the challenges of low profitability and high capital investment requirements.

For customers, the impact is clear: hybrid drivers for example must juggle multiple apps for refuelling and charging, with no unified loyalty rewards system. Fleet managers also face a disjointed experience, with separate tools for managing fuel cards and EV charging subscriptions. These inefficiencies frustrate customers and hinder engagement.

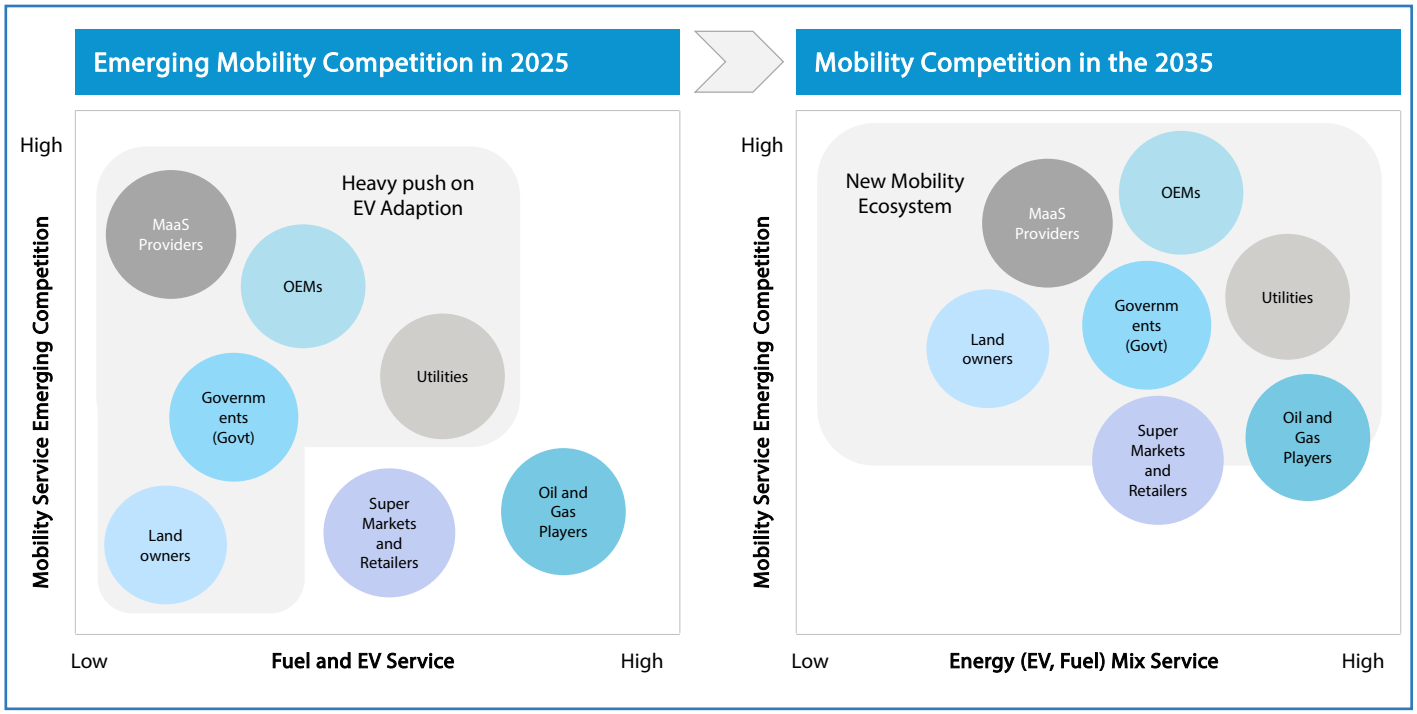
For businesses, this fragmented approach results in duplicated efforts, inflated operational costs, and missed opportunities to deliver value through synergies. The disconnected systems also prevent organisations from responding quickly to changes in the energy landscape, leaving them vulnerable to more agile competitors offering more innovative integrated solutions.



Emerging Trends in Mobility & Convenience sector

Adding to this complexity is the rise of niche players offering highly agile and specialised fuel, fleet, and mobility solutions. These disruptors cater to customer needs with precision, delivering services that traditional companies struggle to match. However, integrating these solutions into legacy infrastructure has proven difficult, further exacerbating fragmentation. This fractured operating model not only increases operating costs but also keeps organisations in a perpetual state of playing catch-up rather than driving forward-looking innovation.

New players are reshaping the Mobility landscape



The traditional dominance of oil and gas companies in the energy and mobility supply chain is declining as governments, landowners, and car manufacturers reshape the landscape, emphasizing convenience, accessibility, and sustainability. Governments are promoting EV adoption through regulations, incentives, and infrastructure investments. Landowners are incorporating EV charging stations into their properties to serve the increasing number of EV users. This decentralization of energy infrastructure alters how consumers access mobility services, potentially diminishing the role of traditional fuel retailers.

Car manufacturers are evolving into comprehensive mobility providers by integrating EV charging into their ecosystems and ensuring customer loyalty to their brand. Tesla's Supercharger network exemplifies this shift, offering exclusive, high-speed charging to Tesla owners at an advantage price. Other automakers are adopting similar strategies, either by creating proprietary charging solutions or through direct partnerships, thus controlling both the customer relationship and the entire refuelling and mobility experience.

The Disruptive Pace of Electrification and Electric Mobility

Oil and gas companies must integrate EV services as a necessity, creating a unified ecosystem for fuel, fleet, EV charging, and convenience services. This integration is essential for customers to have a single point of contact for all mobility needs. Companies must gain a single view of their customers, leveraging data to personalize offerings, enhance convenience, and unlock new revenue opportunities. Failure to do so risks becoming irrelevant.

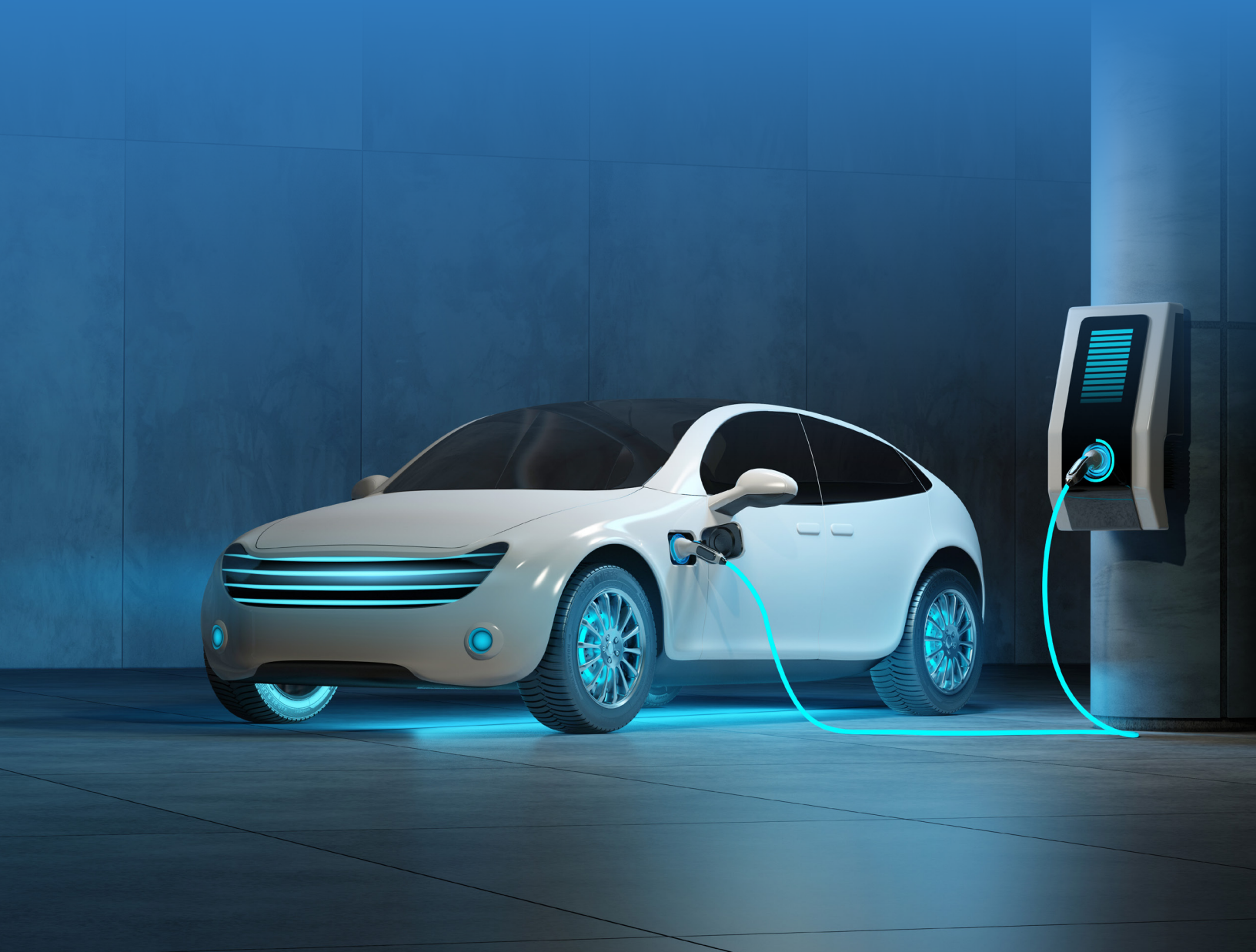
Balancing Energy Transition Strategies

In a transforming energy landscape, many oil companies are adjusting net-zero strategies to prioritize core hydrocarbon operations, balancing decarbonization with profitability. This shift demands leaner operations, cost reduction, and efficiency in traditional sectors, alongside careful diversification into new energy markets to optimize returns and minimize risks. Success hinges on agility, balancing short-term profits with long-term sustainability, and aligning strategies with market expectations.

The Evolution of the Mobility as a Service

Mobility as a Service (MaaS) aims to streamline transportation by offering users seamless, personalized options through a single platform. The MaaS model aggregates various transport modes, presenting the best choices based on cost and preferences, which optimizes mobility and caters to individual needs. Within this framework, the decision of where to avail services like fuelling (for traditional vehicles) or charging (for electric vehicles) can shift from the customer to the MaaS provider through predictive capabilities and integrated services

The reality is clear: the market is moving towards an interconnected, customer-centric mobility ecosystem. Oil and gas companies that fail to integrate their services into a seamless, end-to-end experience will not just lose market share - they will lose relevance. Integration is no longer an option; it is a requirement for survival.



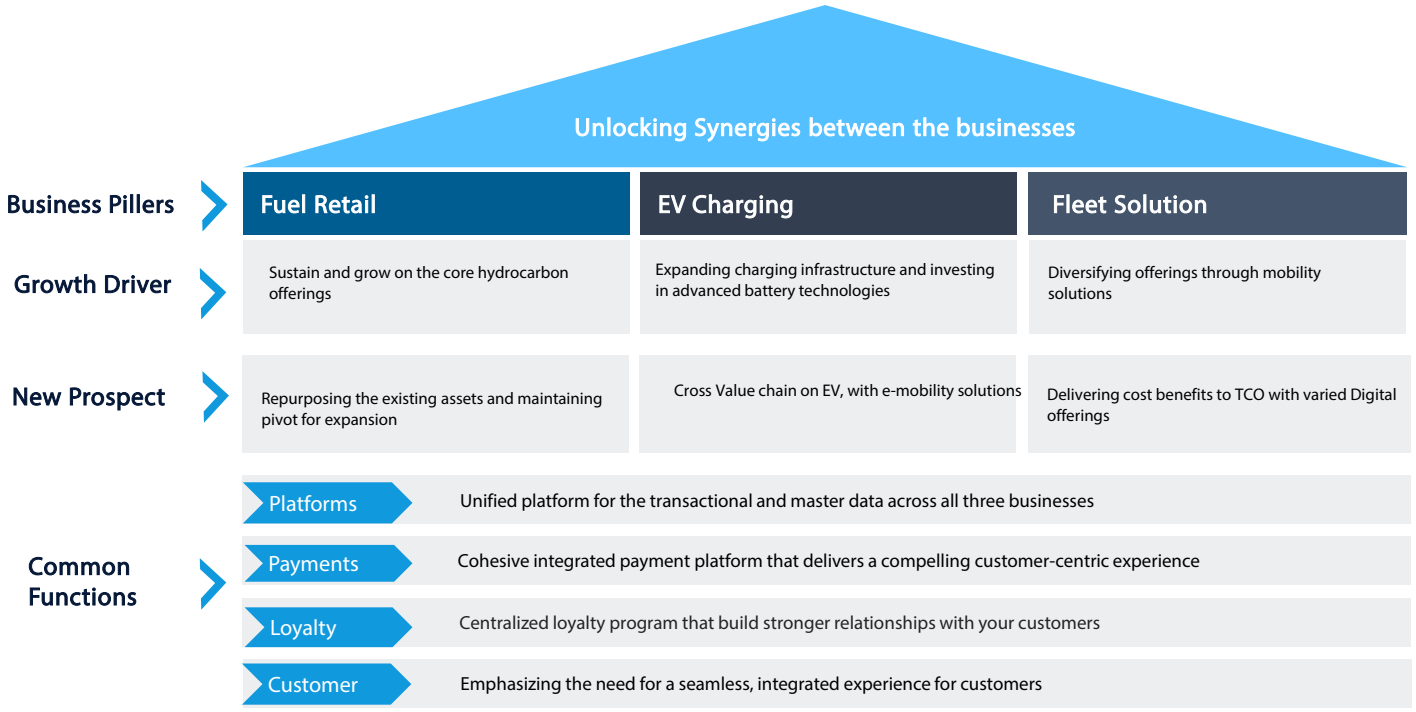
Unlocking Unification: The Case for Integration

The key to overcoming these challenges lies in integration. By breaking down silos and unifying fuel, fleet, and EV services, businesses can transform inefficiency into opportunity and deliver a seamless, customer-centric mobility ecosystem.

Integration eliminates the redundancies of maintaining separate teams, systems, and platforms. For example, aligning EV operations with fuel stations allows organisations to create multi-functional hubs that serve both refuelling and charging needs, maximising asset utilisation. Similarly, consolidating loyalty programmes ensures customers can earn and redeem rewards across all services, encouraging deeper engagement and cross-service usage. Technology plays a pivotal role in enabling this integration. A unified digital platform can connect refuelling, charging, and fleet management, providing customers with a single interface for all their needs. For hybrid drivers, this means no more switching between apps to refuel and charge. For fleet managers, it simplifies expense tracking and route planning by consolidating all operations into one system.

However, achieving this level of integration requires overcoming a significant hurdle: technology debt. Many oil and gas companies still rely on fragmented, legacy systems that were not designed for interoperability. These outdated infrastructures create operational inefficiencies, increase maintenance costs, and hinder the seamless exchange of data across platforms. Without standardising and modernising these systems, businesses risk creating a patchwork of short-term fixes that only add to long-term complexity. A structured technology transformation has long been the cornerstone of modernisation. This approach involves migrating to cloud-based, modular architectures to streamline operations and cut IT costs. By standardising APIs and adopting industry protocols, companies ensure service compatibility, paving the way for innovations like dynamic pricing and AI-driven energy optimisation. Crucially, addressing technology debt is seen as key to maintaining long-term competitiveness, enabling businesses to quickly adapt to market changes and new technological opportunities.

In contrast, an AI-first strategy built on agenic systems offers a bridge between existing legacy landscapes and modern digital needs. Rather than solely replacing old systems, these intelligent, autonomous platforms integrate with current processes, delivering real-time decision-making and adaptive responses. This approach not only simplifies the complexities of managing disparate IT systems but also unlocks new opportunities for predictive analytics, dynamic customer engagement, and enhanced operational efficiency. By marrying the proven principles of traditional modernisation with the transformative power of AI, businesses can achieve a more dynamic, responsive, and competitive operational landscape.



Integration allows businesses to effectively leverage data by connecting systems, providing access to a unified pool of customer and operational data. This enables predictive analytics, better resource allocation, and personalized customer experiences. For example, real-time data can optimize EV charging prices based on demand and improve site utilization by identifying underperforming locations.

Most importantly, integration prepares businesses for the future. Trends such as Mobility-as-a-Service (MaaS), autonomous vehicles, and new mix energy adoption are reshaping mobility. An integrated ecosystem provides the flexibility needed to adapt and thrive in this evolving landscape.

The Value Case of Unified Ecosystem

Building a unified mobility ecosystem transforms disconnected operations into a seamless framework that drives value for both customers and businesses. The benefits of integration include:

1. Cost Optimisation:

Shared infrastructure, such as fuel stations equipped with EV chargers, improves utilisation rates and reduces the need for additional capital investment. Unified systems also lower IT and operational expenses.

2. Streamlined Operations:

Combining systems and resources eliminates redundancies and reduces operational costs. For example, a single customer service team can manage inquiries across fuel, fleet, and EV services, rather than maintaining separate teams for each.

3. Enhanced Customer Experience:

Integration ensures customers have a consistent and seamless experience. A single app for refuelling, charging, and loyalty rewards simplifies interactions, increasing satisfaction and engagement.

4. Data-Driven Insights:

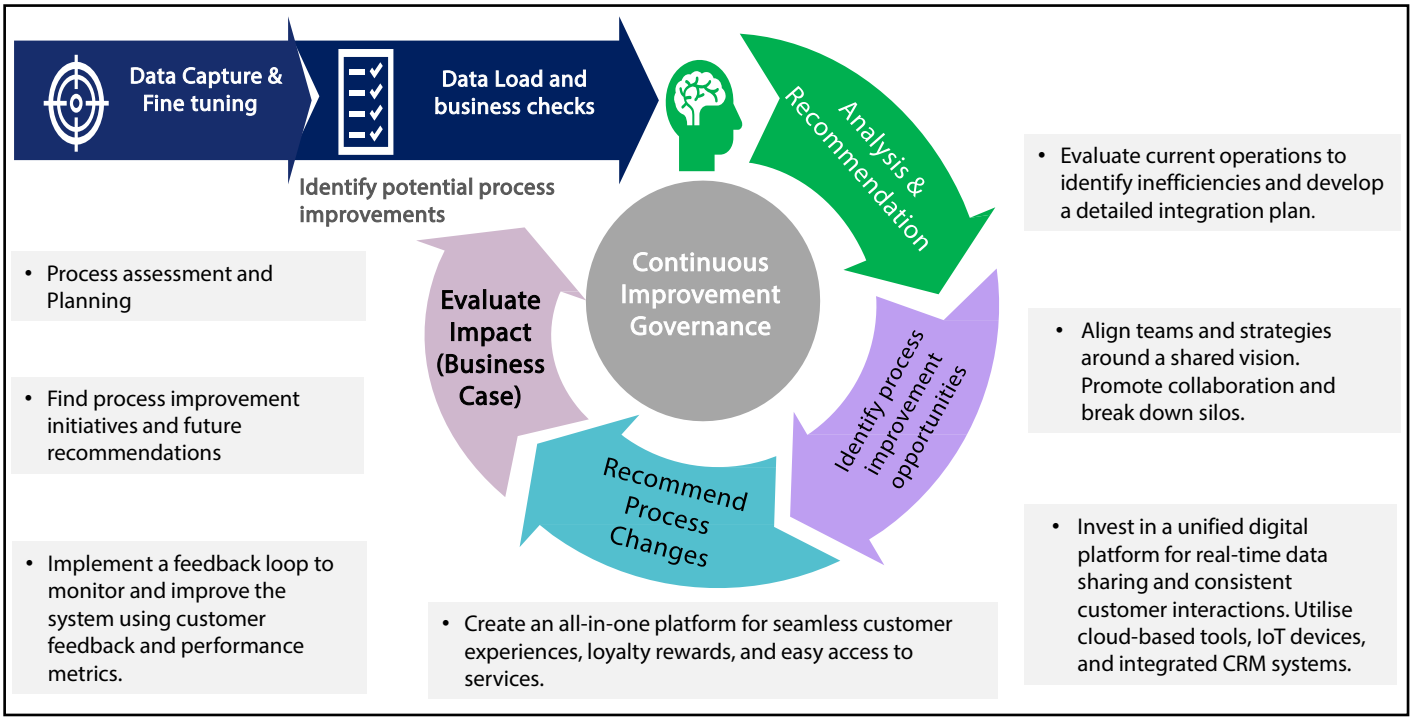
Real-time access to unified data enables businesses to anticipate customer needs, optimise pricing, and identify opportunities for innovation.

5. Competitive operating Models:

To gain a competitive edge, maintain direct customer relationships, integrate selective partners, and create unique compelling offerings, an organization needs an operating model that prioritizes customer experience, fosters innovation, and ensures efficient decision-making

Achieving a unified mobility ecosystem requires a strategic approach. Here are the key steps businesses can take to integrate fuel, fleet, and EV services effectively:

Process mining and process standardization on simplification



Conclusion

In the current dynamic energy landscape, oil companies must urgently rethink their customer service and integration strategies. The traditional, one-size-fits-all approaches are no longer viable as customer expectations increase, profit margins shrink, and the market shifts toward connected and personalized services. The future lies in the seamless integration of fuel, fleet, and electric vehicles (EVs). By harmonizing operations, operating systems, and focusing on customer needs, companies can transform fragmentation into synergy and complexity into growth. Immediate action is essential; with tight margins and rising customer demands, the market is swiftly evolving towards integrated services. Embracing integration is crucial for sustainable growth, turning present challenges into future opportunities.

Infosys Consulting is uniquely positioned to help businesses navigate this transformation. With expertise in digital transformation, mobility strategy, and system integration, Infosys Consulting can guide organisations in creating unified ecosystems that deliver real value. From designing scalable digital platforms to streamlining operations and enhancing the customer journey, Infosys Consulting offers tailored, end-to-end solutions for the mobility sector.

The question is no longer whether integration is possible, but whether businesses have the vision and resolve to embrace it. With Infosys Consulting as your partner, the path to sustainable growth is clear. In the race to define the future of mobility, standing still is not an option.

About the Authors

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Nandkishor Wankhede is a seasoned consulting professional with over 10 years of experience in strategy, finance, sales, business consulting, and technology leadership in the energy industry. He specializes in driving business value through transformation programs across the downstream energy value chain (B2B and B2C). Nandkishor has a proven track record in delivering transformation, optimizing operations, and creating impactful value propositions.

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