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Living Mobility

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## *Living Mobility is Inclusive* Spotlight on MaaS platforms

In conversation with Richard Diffenthal,  
partner

Living Mobility is inclusive: a characteristic that encapsulates both the underlying transportation modes utilized by users, and the digital platforms through which users access those transport options. Lowering the barriers to participation in these mobility options while expanding the range of services offered should foster greater levels of engagement and inclusion. Richard Diffenthal discusses some of the opportunities for Mobility as a Service (MaaS) platforms.

### *What is MaaS?*

**Diffenthal:** Broadly speaking, Mobility as a Service (MaaS) refers to types of service that utilize digital channels to facilitate access to various mobility services, such as payment, planning, and booking options. Some refer to MaaS platforms as providing a single access point in a seamless mobility spectrum. But AI-enabled MaaS platforms are far more complex.

### *Are there any challenges with MaaS?*

Beyond the technical aspects of MaaS platforms, we should keep thinking about what it means to be able to participate in such an ecosystem. Luxury brands can send any car within their fleet to pick you up and drop you off depending on your needs. But how one gets access to that luxury platform or how platforms differentiate between customers could raise concerns in respect of a range of issues, not least with respect to any bias in the underlying algorithms that underpin the platform.

Equally, if you're a platform operator and you're trying to move to an entirely autonomous fleet, one has to decide if people will really care what kind of car picks them up as long as they know that it's going to get them where they want to go at a price they want to pay.

There could be some tension between the manufacturer of vehicles and a MaaS platform operator, assuming they are not one in the same. Does the vehicle become commoditized? Do you really need to differentiate between brands and marks? What's more important to the consumer? Is it the vehicle that they're picked up in or the platform that they're using? And always there is the issue of inclusivity.

### *What are some of the challenges for inclusivity?*

**Diffenthal:** We must acknowledge that mobility networks can embed inequalities. For example, if wealthier populations choose private transportation options or ride-hailing services while others have more limited options, including

public transit, this could exacerbate network congestion. For another example, geographic inequities can stem from platform connectivity requirements. Residents of areas with poor or unreliable mobile coverage are effectively excluded from MaaS options that are only accessible through online channels.

*Regarding new business models, what makes MaaS payment platforms unique?*

**Diffenthal:** The way consumers will pay for MaaS differs from consumers who are in the market to buy a car. Subscription payment models make sense for MaaS. Even traditional car buying could shift if services like maintenance, insurance, connectivity, and fuel or energy are bundled into the cost of the car itself, consumers might like the convenience of an all-in fixed price because it provides certainty over their spend.

*Will consumers want to know about the technological architecture that enables MaaS platforms? For example, how AI or blockchain are used?*

**Diffenthal:** Ultimately, I don't think consumers will actually care. From an end-user perspective, does it really matter if the underlying architecture is blockchain-based or not? Or is it more important that the platform is easy to use? While transparency and fairness are important from a business and public policy perspective – and as noted above it will be important to consumers feeling the impact of bias – as a practical matter consumers tend to care more about the interface. For end users, the UX/UI is probably the most important thing, not necessarily the rails that underpin the service.

That's not to denigrate the importance of having the right rails – I just don't know that that's something that consumers will necessarily attribute as much value to as the industry does. Whether Operator A is blockchain-enabled and Operator B is not will likely be far less critical to the consumer. Most likely, the end user will do an A-B test and the one which has the slicker interface, more reliable service, more vehicles on the road, shorter wait times, whatever it might be

– those will be the things that matter from a consumer perspective.

Now if you're thinking about mobility in a broad sense that encompasses private vehicle, last-mile, public transportation and you're trying to loop that all together, then the challenges might be for other stakeholders, not necessarily the end-user. Those stakeholders could be really interested in a blockchain-enabled platform because of some of the advantages that those systems would have around immutability, transparency and auditability, particularly in an ecosystem which is bringing together multiple stakeholders, in a way that perhaps other technologies may not. Achieving accessible mobility solutions requires collaboration of different stakeholders across technology, communications and financial sectors. I think one's view on the technology structure probably depends on your role within the system and what you are looking to do.

## Featured Speaker

### Richard Diffenthal

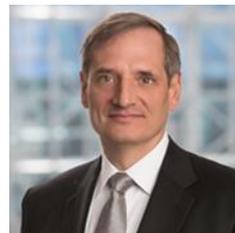
*Richard Diffenthal was a partner in the Corporate & Finance practice at Hogan Lovells, having joined the firm as a trainee in 2004. Richard unexpectedly died in early 2021. Richard was an outstanding lawyer and a truly inspiring colleague and friend, and we are grateful for his contribution to this content.*

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