

Visions

by
Edmund J. Wojda

Benefit without Ballast Year 2026

Vision I

Children playgrounds compete with "dog toilets", garbage containers and of course, parking lots for our "favorites". Each household, on average, holds about 3.75 cars.

Our cities are packed with parked cars.

Due to the high costs (fuel is scarce and expensive) and due to the unbearable traffic the "transportation" time (passenger) is down to 36 minutes per day and car. Or 2.5% of the available "usage time"!

A middle class car costs about \$ 60.000,-- and it's to wear while parked! Economically, a disaster. But it's not about business, and certainly not about rationality.

It's about "my" car!

This may be the situation in 2026, if we had not already started thinking the unthinkable in 2010 and started to implemented it.

No one buys a cow, just because he wants to drink a daily glass of milk. So why a car?

It's "my" car!
That's why!

Vision II

We have seen that it is quite sufficient to buy the "benefit" only. To own the car is no longer desirable. We have not been owner since a long time. The true owners were already mainly the banks and leasing companies.

It was a hard way to recognize this and to change our thinking, to use "Public Transportation" as a real alternative to our car. Since the "Public Transportation" was optimized in coverage and pricing the change took place.

The roads, verges, courtyards, gardens, footpaths and cycle tracks are "car-free"!

In parking garages are "recreational facilities" located. We have enough space in our cities and at the same time we can make our private tours.

How did that work? Today, in 2026, we have very good working offers from various service providers. We purchase only the benefits of a car. We use the car just as if we would own it . Only much better.

Car manufacturers had to go a hard way. They were designed for more than 100 years to manufacture and sell automobiles.

Their customers were mostly "natural" people. Like you and me.

Once sold, the money was in the pocket.

The loss of value, the wear and the risk was put to the buyer.

To day we do not own cars anymore. Do not take risks inherent in the product quality, in additional loss of value due to model changes. We want to buy the benefits only. These benefits, we want to have "everywhere" and enjoying it at "any time" in the agreed quality and the agreed "luxury".

Many car manufacturers have not survived the changes of customers needs and desires.

They could not or didn't want to follow the revised "market requirements".

Each manufacturer had the knowledge, time and opportunity to position themselves.

Meanwhile, the consolidation process is nearly complete. In Europe there are four independent automobile manufacturers. The "entrepreneurs" have done a lot and survived. The "laggards" and "neglecter" did not make it.

The overwhelming majority of customers now purchase the "benefits" only. They no longer want to hold "sheet meta".

Manufacturers of "fine automobiles" and "noble sports car", or "niche players" are still going strong. In these segments, only about 5% of customers have decided to purchase only the "benefits". For most of those people, the "possession" still is more important.

The remaining car manufacturers have formed alliances. No, not with each other. They are part of service providers. Together with a "big" bank, insurance company and with one (or two) car rental

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company and a chain of workshops they offer the "benefit" to us, the customer. This lays the groundwork for the customers needs and wants fulfillment.

The bank and the insurer provide a sound financial basis and keep operating costs low through the "own protection". The car rental company provides, through its network of outlets the availability of our "benefits" in the area. The car repair shop chain help the customer always and everywhere with their services.

The car manufacturer produces cars. However, the "Customer" is the joint services company, that is a partner in the corporate network.

We, the customers count on the service provider and receive the agreed benefits. More we don't do, but certainly no less.

The contracts generally have short maturities. With the competition for customers product quality, comfort and reliability are very good, until then reached almost unknown standards.

But what is most important for us "users" is the quality, flexibility and reliability of the service processes.

Thanks to the new cooperation model, most of the service companies are in, the agreed value is available free in most European countries and even in selected countries outside Europe.

Free of charged, in this case means that service providers will ensure that we get the same "benefit" as we get it at home at no additional cost.

On a business trip in Europe anyway, but also in Canada and other countries, I shall have, directly after landing, my "personalized" car available. Just the as the "benefit" is agreed.

The seats and mirrors are adjusted correctly to my needs. The destination address is entered into the navigation. The car is air-conditioned according to my comfort and the speed limits on my route are active (when required by me). The same as if it was "my" car! And this all for a constant monthly fee.

Yes! We get a great service, who would have even thought 15 years ago this could be possible?

So now I buy another "benefit".

Still, every customer has his preferences for a particular brand. But for the selection of a service company the whole package is crucial. The cost of a "benefit" of the basic requirements are met comparable for all service providers. Differences are in the regional limitation. For example the "benefit" is used in a radius of about

50 km only or for the travel to work? If all Germany is selected? Individual European countries are, or even all of Europe is added? Countries outside of Europe can be selected as well, if so, so what?

What time limit is permitted outside the area of primary usage? Is a lesser "benefit" possible? Or even an totally other "benefit" possible, maybe on my holiday? How about a convertible or an SUV?

All this leads to a price for the "benefit". The check account is positive. But only when all costs are factored. Discounting, depreciation, defects, repairs, rental cars, taxis, insurances, taxes, parking lots, garages and the risk of accidents, damage, vandalism and more. Therefore we must not worry.

We are in 2026. We have used one of our opportunities and enjoy the new flexibility. The cities are ours again.