PACCT FOR SUSTAINABILITY

Product as a service to Accelerate Cooperation and Circular Transformation

Questions during the 1st of July 2026 webinar

For E-Lin what do you see as the constraint on growing your product offer?	***E-Lin*** *: "The biggest challenge is awareness and adoption. It is not yet a norm to subscribe to a home appliance. Even if the value proposition makes sense, it takes more to change people's habits."*
For E-Lin TAN, if somebody rent the equipment for 2 years and want to return it after 6 month , how does it work for the user and what will happen to the equipment , are you renting it again or sell it at second hand ?	***E-Lin*** *: "The user would have to pay a cancellation fee but yes, we take it back, refurbish to "as good as new" and bring to second-life."*
While this is not the main focus of the webinar, I would be very interested to hear E-Lin's perspective on the financial performance of this business model compared with the traditional linear model of Bosch.	***E-Lin*** *: "When steered correctly in the right business model, PaaS financial performance can be better than the linear model: access to new customers / market, higher revenue at the same or higher margins, and more future-proof.*
Question to BOSCH: What is the advantage for the costumer in buying the PaaS Model?	***E-Lin*** *:* *"1. Access to A-Brand quality products and services (innovative, better energy and water efficiency),* *2. Peace-of-mind (planned fixed affordable monthly costs with service included from Bosch / 1-stop-shop)* *3. Flexibility (durations, scope of service, upgrade, new/refurbished)* *4. Responsible: contribute to a better planet and society by partaking in the sustainable approach."*
To E-Lin: What internal corporate capabilities did you have to develop in Bosch (e.g. service vise, logistics, etc) to be able to successfully operate PaaS - what was critical?	***E-Lin*** *: "Multiple new operational competencies in supply chain (e.g. reverse logistics, refurbishment), digital and financial accounting know-how and partnerships but equally important is the ability to leverage on our existing capabilities and strengths (e.g. customer service network, innovative and efficient portfolio, global partnerships and brand)."*
Do you see any patterns in customer behaviours, target customer types which make PaaS adaptation and success more attractive and successful as opposed to wide market?	***E-Lin*** *: "Those who are open to new solutions that not only solve their pain but fulfil their wishes (gain), those who not deterred by "...but my parents / I have always done it this way". From Gen Z/Millenials to aspiring families to silver generation because PaaS makes the desired home or life within reach for almost everyone."*
How do you ensure that PaaS creates local economic value and support community resilience,	***Charlotte*** *: "EFC models lead to maintain and create employment at a local scale : through social inclusion but primarily by keeping and refocusing on*

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rather than centralizing profits and control?	*the expertise in the company as it is the added value to their customers (ie by creating jobs in eco-design, repairing, etc.). It also fosters loyalty among its local value chain through cooperation. The reduction in resource use is often measured at the local scale (ie Odyssée Environnement partnering with local authority to reduce water consumption by 10% (in both administrations, public facilites and local industries), in accordance with the Local Plan for water use)."*
In your experience, do social impact considerations (such as access, local employment, or community resilience) play a role in your discussions with financial institutions, or are those conversations still primarily focused on financial risk and return?	***Charlotte** : "Social considerations are unfortunately generally underrated by financial institutions, espcially banking companies who still have a very profit-driven mindset ; nevertheless some banking companies are more open to social value (ie Crédit Coopératif in France). It is different though with public institutions such as regions or departments, or even big cities, who can provide subsidies and often find interest in projects with local social impacts. At the national level in France, a group has been created to make propositions to change accountability framework in order to be more favorable to EFC models (ongoing in partnership with the French government in the loop). "*
Are your (all cases) PaaS subscription fees based on accessibility (to a particular appliance) or usage based (e.g. per-per-use) which would impact CO2 and durability of product in the usage stage?	***E-Lin** : "The Bosch Group offer both subscription and usage based models (e.g. WeWash for laundry)."*