



# Unlocking Monetisation, Reducing Risk & Enhancing Trust

Research Synthesis and Analysis – **ivygo** 2026

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# Executive Summary: Bridging the Value Gap

## The Research Scope

- 16 interviews with EV drivers and small business hosts
- Focus on hospitality venues with EV chargers installed or considering installation
- Goal: understand barriers to EV charging adoption and monetisation

## The Core Insight

Most hosts are currently stuck in a "Passive Plateau". They want to offer EV charging but are held back by admin headaches, "awkward money talks," and the fear of unpredictable electricity bills.

## The ivygo Breakthrough

We replace these anxieties with three pillars of automation:

1. **Visibility:** ROI calculator during onboarding, revenue clarity, clear utilisation and earnings visibility.
2. **Automation:** Automated session reporting, accounting and csv exports, simplified host reporting dashboards
3. **Energy Intelligence:** Peak energy shut-off controls / solar prioritisation / throttling during high wholesale pricing

# Project background and context



**ivygo** is an app that connects electric car (EV) drivers with chargers at local businesses and homes. Owners simply choose their own prices and when they're available, while drivers use the app to find, book, and pay for a charge. We handle the hard work in the background—including the rules, the money, and the bookings—so businesses can offer charging as a simple perk for their guests without the technical headache.

## Why this research matters now?

1. **EVs are everywhere:** More Australians are switching to electric cars than ever before, and they all need a place to plug in.
2. **Chargers are sitting idle:** Many small businesses already have chargers, but they're currently collecting dust or being given away for free because the owners don't know how to manage them.
3. **Free help from the government:** New grants are making it cheaper for businesses to install chargers, but they still need a simple way to run them once they're in.
4. **Road trips are back:** People are driving further into regional NSW. They're looking for wineries, cafes, and stays where they can top up their car while they grab a bite or stay the night.

# Research objectives and hypothesis



## The goal: what I set out to learn

To build a better platform, I focused on five key areas:

1. **The "Why":** What makes an owner want to offer EV charging?
2. **The "No":** What stops them from charging for it, and what are they worried about?
3. **The Money:** How do they want to price it, and what do they expect to earn?
4. **The Day-to-Day:** How does managing a charger fit into their busy workday?
5. **The Gap:** Where can **ivygo** step in to make their lives easier?

## Hypothesis

Before starting, my theory was that small businesses aren't making money from their chargers because:

1. **Guests come first:** They care more about a great guest experience than a small bit of extra cash.
2. **Too much mystery:** They don't have clear data and don't feel confident with the tech.
3. **It's a chore:** They see managing payments and bookings as a time-consuming admin headache.
4. **The Missing Link:** They don't realise an app like **ivygo** can handle the hard work for them.



# Research scope and methodology



## Participant criteria:

- Small business owners in Australia
  - Businesses with EV charger/s installed
  - Mix of monetising and non-monetising businesses
  - Businesses without EV chargers on site
- EV drivers

## Research methodology

### Qualitative methods

- Field interviews / in-person visits
- Remote interviews via Zoom or phone call
- Semi-structured interview format

## The Approach: Why I talked to real people

I chose one-on-one interviews as my main research tool because I wanted to go beyond just the numbers. By sitting down with business owners, I could really dig into their day-to-day work, how they make decisions, and what they're willing to trade for better results.

This open-ended approach gave participants the space to walk me through their current systems and frustrations in detail. It revealed the "why" behind their choices—showing the real feelings and motivations that a simple survey would have missed.

# Participants and limitations

Approximately 17 participants took part in the research.



Actively monetising  
via **ivygo**



Actively monetising



Not monetising



Owners also EV  
drivers



No EV charger on  
site



chargers with minimal usage  
or platform integration

Finding the right people was a challenge, as small business owners are incredibly busy—especially during the peak holiday season.

When initial outreach didn't get a response, I shifted my strategy to use **Askable**, a professional platform that helped me connect with new business owners and EV drivers.

I also reached out to my own **professional network** to find hosts who were willing to share their real-world experiences.

# Data collection and analysis

## Theme breakdown by participant mentions

Guest experience priority



*"I want people to feel as though they have had a luxurious or unique experience."*

Monetary amount not worth it



*"I worry monetisation could appear greedy."*

Education/confidence gaps



*"Why would we bother? It doesn't make the business any money."*

Admin burden



*"I like that it's a hands-off experience. I don't need the extra admin load."*

Visibility/data issues



*"I'd want software that shows real-time availability, charge level, cost tracking, and allows quick turnover."*

Misuse/access concerns



*"Just making sure people are doing the right thing by the system or not sneaking people in."*

## The analysis: Power in collaboration

To ensure the strongest possible results, I worked within a research cohort to share findings and broaden our data set. While I conducted my interviews independently, we pooled our transcripts and observations into a central database. Using a shared Miro board, we mapped out the patterns and pulled together the most consistent themes from across all the businesses.

This collaborative approach was a major win. It allowed me to compare my findings against a wider range of business perspectives, making it much easier to spot the common threads. It gives me a high level of confidence that the insights driving **ivygo**'s design are consistent across the entire market, not just a few outliers.



# Host profiles - monetising



## The Forward Thinker Host

High alignment with **ivygo** and looking to grow their business.



## The Busy Host

“Hospitality first” host, just wants a system that works in the background



## The Reluctant Host

Has the EV hardware, afraid that turning it into a "business" will just create more work.



## User persona 1: The Forward-Thinker Host

Liam | Accomodation Owner | Hunter Valey

2 chargers | Already charging guests

*"People book with us because they know we have chargers available."*

### His Mindset

Liam is business-savvy and always looking for an edge. He sees EV charging as a way to stand out from the B&B down the road and wants his business to look modern and eco-friendly.

### His Goals

- **Stand out:** Be the "go-to" spot for EV drivers in the Hunter Valley.
- **Future-proof:** Get ahead of the curve as more people switch to electric cars.
- **Increase Bookings:** Use the charger as a "hook" to get more people staying at his property.

### The Reality (Pain points)

- **Flying Blind:** He has no idea how much money he's actually making or how often the charger is used.
- **Too Much Admin:** Managing the charger feels like a second job he didn't ask for.
- **App Frustration:** The current software feels clunky and wasn't built for a business owner's needs.
- **Price Guessing:** He isn't sure if he's charging too much or too little compared to everyone else.

### What he needs from **ivygo**

- **A Simple Dashboard:** A clear screen that shows exactly what he's earned today, this week, and this month.
- **Easy Accounting:** The ability to hit "download" and send a report straight to his bookkeeper.
- **Total Control:** A way to set his own prices and rules without the headache.
- **Peace of Mind:** Knowing the booking is confirmed and the money is handled automatically.



## User persona 2: The Busy Host

Maya | Winery Owner | Hunter Valey

2 chargers | Currently charging a flat fee

*"Getting to chat with people can improve the driver's experience and guide them to other chargers or places on their journey."*

### Her Mindset

Maya is all about the guest experience. She sees EV charging as a "value-add"—like offering free Wi-Fi or a nice view.

If it makes her guests happy and keeps them at the winery longer, she's happy. She has zero interest in spreadsheets or complex data.

### Her Goals

- **Attract the "Road-Trippler":** Get drivers to stop at her winery for a charge and stay for a lunch or a tasting.
- **Keep it Stress-Free:** She wants a system that "just works" without her having to touch it.
- **Protect the Brand:** Ensure the chargers are reliable so guests don't leave with a bad impression.

### The Reality (Pain points)

- **The Guessing Game:** She's worried her staff won't know how to help a driver if something goes wrong.
- **Scheduling Stress:** She has no way to "book" a spot, leading to guests fighting over the same plug.
- **Power Panic:** She's genuinely worried that if two cars plug in at once, it might trip the power for the whole kitchen.

### What she needs from ivygo

- **Automated Bookings:** A way for guests to reserve a time so she doesn't have to manage a "waitlist."
- **Staff-Proof Tech:** A system so simple that her seasonal staff can explain it in ten seconds.
- **Safety Limits:** Features that manage the power load so she doesn't have to worry about blowing a fuse.
- **"Hands-Off" Payments:** No more manual flat fees; the app handles the money so she doesn't have to think about it.



## User persona 3: The Reluctant Host

Avery | Boutique B&B Owner | Hunter Valey

1 charger | Not currently charging guests

*“Don’t track at the moment – the guests ask the manager if they can use it.”*



### Her Mindset

Avery is cautious and easily overwhelmed by new tech.

She sees the charger as a "necessary evil" to keep her B&B competitive, but she doesn't want to be an "EV expert."

If a guest has a problem, she doesn't want them knocking on her door at 10:00 PM.

### Her Goals

- **Zero Drama:** She wants the charger to be a "set and forget" feature.
- **Cost Recovery:** She'd like to at least cover the cost of the electricity without it feeling like she's "selling" something.
- **Protect Her Time:** Avoid any extra emails, phone calls, or "how-to" explanations for guests.

### The Reality (Pain points)

- **The "What If" Factor:** She's worried that if the charger breaks, it's her reputation on the line.
- **Power Anxiety:** She's scared that a guest charging their car will trip the power while another guest is using the sauna or air conditioning.
- **Awkward Conversations:** She hates talking about money and doesn't know how to tell a guest, "Actually, that costs \$20."

### What she needs from **ivygo**

- **Automated Everything:** The app needs to handle the "ask" for money so she doesn't have to have the awkward conversation.
- **Clear "How-To" for Guests:** Simple, printable instructions or in-app guides so guests don't have to ask her for help.
- **Smart Power Limits:** A way to make sure the charger never pulls more power than her B&B can handle.
- **Reliability Notifications:** An alert that tells her the charger is working fine, so she doesn't have to go outside and check it.

# Comparison snapshot



| Persona                                                                                               | Revenue Focus | Automation Use | Marketing Need | Conversion Difficulty |
|-------------------------------------------------------------------------------------------------------|---------------|----------------|----------------|-----------------------|
| <br>Forward thinker  | High          | High           | Moderate       | Low                   |
| <br>The Busy Host   | Medium        | Low - Medium   | High           | Medium                |
| <br>Reluctant Host | Low           | None           | Very High      | High                  |



# A story from an interview...



A man and his wife own co-own and manage an Airbnb in the Southern Highlands.

They don't yet offer official EV charging for guests, but one curious guest discovered an unused outlet inside their meter box and plugged in their car "on the sly."

The owners hadn't realised the guest had access, but rather than reprimand them, they took it as a learning moment about the latent demand for EV charging.

This incident prompted them to plan a proper installation, including a secure lock for the meter box and a guest-friendly charger outside the garage.

*"They kind of did it on the sly, and they actually found a plug that was inside of our meter box... which was not for public use."*

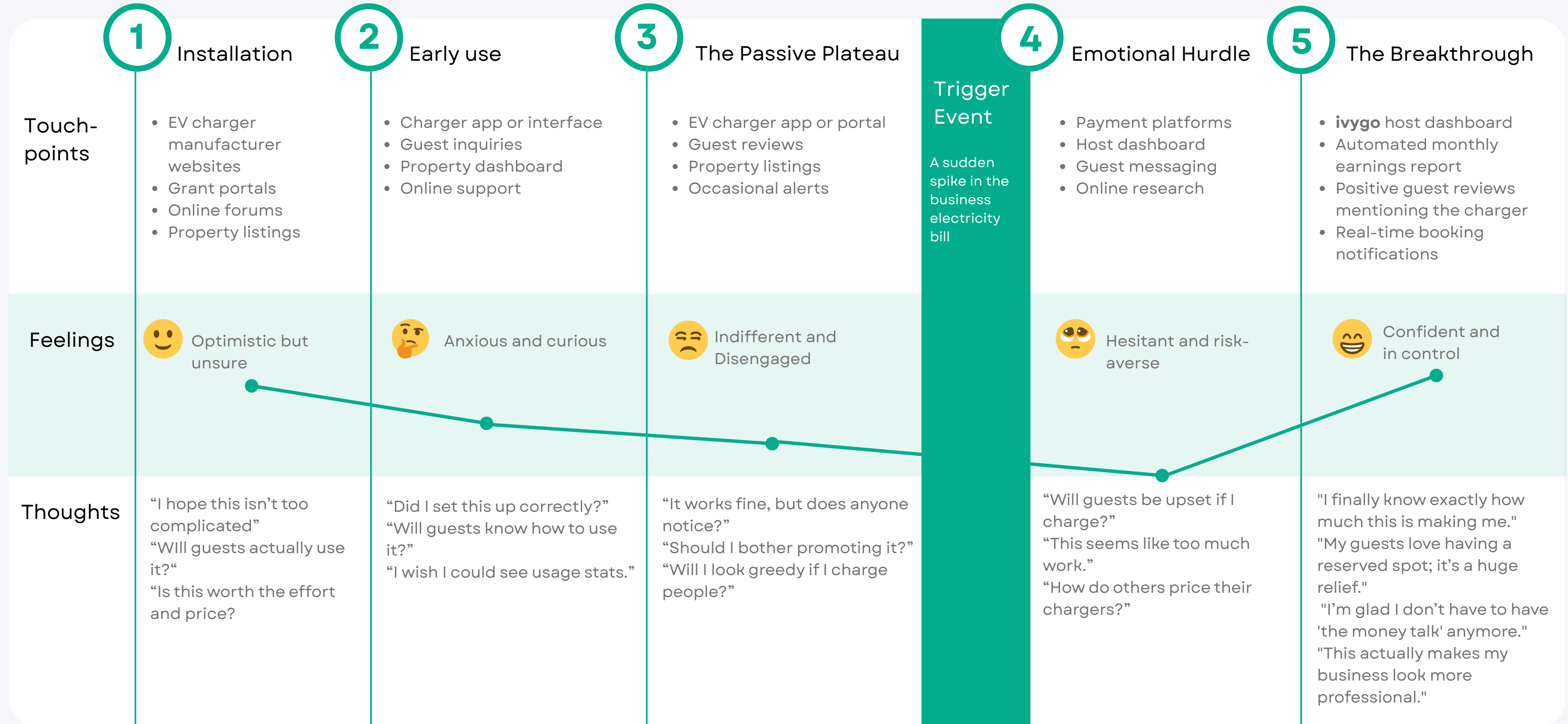
Air BNB service provider

No EV charger on site



# User journey

A small business owner who offers EV charging primarily to enhance guest experience rather than to generate revenue.



# User Journey Summary: From Anxiety to Breakthrough

My research highlights a common "Passive Plateau" where hosts give away power for free to avoid the administrative headache and awkward money talks. **ivygo** transforms this anxiety into a "Breakthrough" by replacing technical stress with an automated, professional experience.

## Opportunities:

### Visibility

Real-time dashboards and automated reports solve the frustration of not knowing usage or costs.



### Automation

Hands-off billing and guest messaging eliminate the fear that managing a charger will be "too much work".



### Education

Promotion templates and "Eco-badges" build host confidence and remove the worry of "looking greedy" by charging for a service.





# From Insight to Impact: The **ivygo** Strategy



My research identified that the Passive Plateau is caused by three core anxieties: hidden costs, admin burden, and the fear of poor guest experiences. **ivygo** translates these qualitative insights into a concrete product strategy that serves both the business owner and the driver.

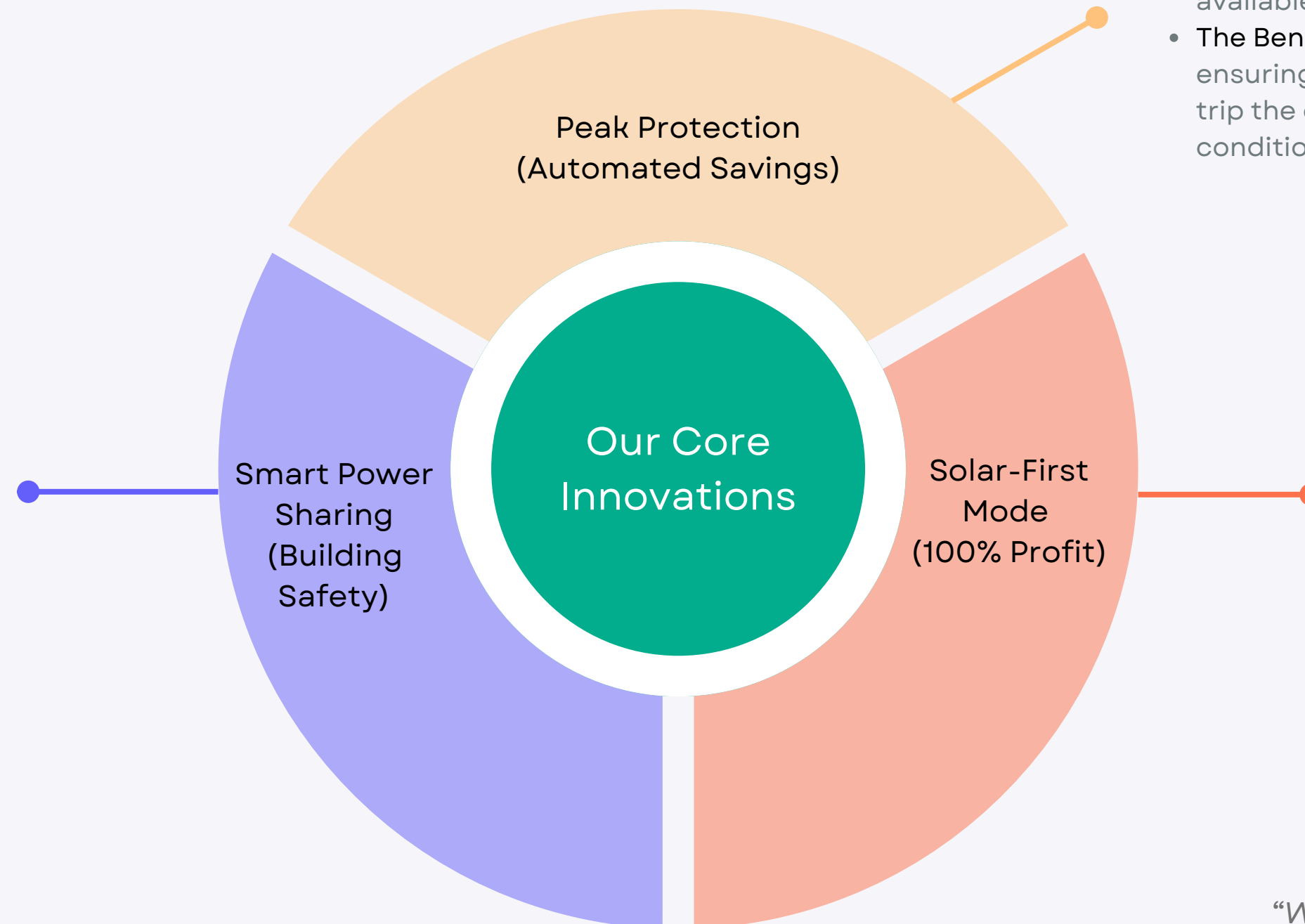
| The Insight | The Design Solution             | Strategic Outcome                                                                                               |
|-------------|---------------------------------|-----------------------------------------------------------------------------------------------------------------|
| Visibility  | Real-time Dashboards            | Cost Transparency: Eliminates "bill shock" for hosts and provides clear pricing for drivers.                    |
| Automation  | Hands-off Billing and messaging | Booking & Reliability: Ensures predictable revenue and a charger that "just works" without manual intervention. |
| Education   | Promotion and Eco-badging       | Marketing Visibility: Transforms the charger from a hidden cost into a discoverable, "EV Friendly" venue.       |

# The ivygo Edge: Energy-Aware Charging



By moving beyond simple "on/off" charging, we provide the energy admin controls that hosts like Avery and Maya need to feel safe monetising their chargers.

- **What it is:** The charger communicates with the rest of the property to ensure it only pulls available power.
- **The Benefit:** It prevents the "Power Panic"—ensuring that a guest charging their car won't trip the circuit breakers while the kitchen or air conditioning is running.



- **What it is:** The charger communicates with the rest of the property to ensure it only pulls available power.
- **The Benefit:** It prevents the "Power Panic"—ensuring that a guest charging their car won't trip the circuit breakers while the kitchen or air conditioning is running

- **What it is:** A "set and forget" feature that prioritises energy from the host's own solar panels or battery storage.
- **The Benefit:** It allows hosts to sell "free" energy, turning the charger into a pure profit centre rather than an expense.

*"We can't incur a \$100 bill that we swallow."*

# The Money Talk: Making Monetisation Simple



## What Hosts Actually Want

Business owners were very clear about what they need to feel comfortable charging for power:



## The Big Opportunity: Solving the “Payback” Mystery

Right now, there is a massive gap in the market that is stopping businesses from monetising:

**The Problem:** Hosts have no idea how to calculate if a charger is actually a good investment. Current apps don't show a visual "payback" path, leaving owners in the dark about their realistic revenue potential.

**The ivygo Solution:** By adding a Visual ROI Calculator to our dashboard, we can show hosts exactly how they will break even within 12 to 24 months. This turns a "confusing technical chore" into a clear, confident business decision.

# Product Release Recommendations



A phased approach to move hosts from "Passive" to "Empowered."

## Phase 1

### Building Confidence (0–3 Months)

Goal: Solve the "Visibility" gap to get hosts off the sideline.

- **Release the Host Dashboard:** Focus on clear, real-time usage data so hosts stop "guessing."
- **Simple Onboarding:** Create the step-by-step guides identified in the journey to reduce "Installation Anxiety."

## Phase 2

### Removing the Friction (3–6 Months)

Goal: Automate the "Money Talk" and prove financial value.

- **Automated Billing & Messaging:** Launch the hands-off payment system to eliminate admin chores.
- **The ROI Calculator:** Surface a visual "payback" tool to show hosts their realistic 12–24 month revenue path.

## Phase 3

### Strategic Growth (6–12 Months)

Goal: Introduce "Smart Energy" to create a massive competitive advantage.

- **Peak Protection & Solar Integration:** Launch features that prioritise free solar power and pause charging during expensive "surge" times.
- **Eco-Badging & Marketing:** Release the "EV Friendly" templates to help hosts attract more Sydney road-trippers.

# Phase 1 - Product release



## Release the Host Dashboard

The dashboard is the "command center" for the host. Its primary job is to solve the Visibility gap by providing data that was previously hidden or hard to find.

What it includes:

- **Real-time Usage Data:** Live tracking that shows when a car is plugged in and exactly how much power it is drawing.
- **Live Earnings Tracking:** A simple, high-visibility display of money earned today, this week, and this month.
- **Booking Notifications:** Instant alerts when a guest reserves a time slot, ensuring the host knows who is coming and when.
- **Charger Health Status:** A "heartbeat" indicator that confirms the charger is online and working correctly, removing the need for physical checks.

## Simple Onboarding

Simple Onboarding is the "safety net" for the Installation phase. It is designed to lower the technical barrier for "time-poor" hosts who are worried the system will be too complicated to manage.

What it includes:

- **Step-by-Step Setup Guides:** Jargon-free instructions that walk the host through connecting their physical charger to the **ivygo** platform.
- **Automated Guest Instructions:** Ready-made, printable QR code cards or digital templates that tell guests exactly how to plug in and pay.
- **Quick-Start Staff Training:** Simple, "one-pager" guides so that even seasonal winery or B&B staff feel confident helping a guest if asked.
- **Compatibility Wizard:** A tool that automatically detects if the charger is OCPP-ready, ensuring the hardware and software are perfectly in sync from day one.



# Phase 2 - Product Release



## Automated Billing and Messaging

This feature is designed to remove the "Emotional Hurdle"—that awkward feeling hosts get when they have to talk about money or justify fees to their guests. It essentially puts the business side of the charger on autopilot so the host can focus on hospitality.

What it includes:

- **Hands-off Payment Processing:** The app handles the entire transaction, automatically charging the guest for their session so the host doesn't have to have "the money talk."
- **Smart Guest Messaging:** Automated confirmations and instructions are sent directly to the driver, ensuring they know exactly how to use the charger without needing to ask staff for help.
- **Real-time Booking Notifications:** Hosts receive instant alerts when a charger is reserved or in use, providing total visibility without manual monitoring.
- **Automated Monthly Reporting:** Detailed earnings reports are generated and sent to the host (or their bookkeeper), simplifying accounting and GST reporting.

## The Visual ROI Calculator

Research identified a major gap: most hosts have no idea if their charger is actually a good investment because they can't see the "payback" path. The ROI Calculator is a dashboard tool that turns that mystery into a clear financial strategy.

What it includes:

- **Realistic Revenue Projections:** It calculates potential earnings based on current regional tourism trends and electricity rates.
- **A Visual Payback Path:** A clear graph showing exactly when the host will break even and start seeing pure profit, typically within a 12–24 month window.
- **Investment Tracking:** Hosts can input their initial installation costs (and any government grants received) to track their recovery progress in real-time.
- **Margin Analysis:** Shows the "Clear Margin" after electricity costs are covered, ensuring the host feels confident that their pricing is fair and sustainable.



# Phase 3 - Product Release



## Peak Protection and Solar Integration

This "zoom-in" highlights how **ivygo** solves the most significant financial fear found in our research: the "bill shock" that prevents hosts from moving past the Passive Plateau. By making energy management invisible and automatic, we turn a potential debt into a guaranteed profit.

### Innovative Features: Turning Power into Profit

#### Peak Protection (Automatic Savings)

- **What it is:** The system identifies when electricity rates are at their highest (peak times) and automatically pauses or slows down the charging session.
- **The Benefit:** It directly addresses the "Emotional Hurdle" by ensuring the host never pays more for power than they are charging the guest.

#### Solar-First Mode (100% Margin)

- **What it is:** For businesses with solar panels, **ivygo** can prioritize using "free" self-generated energy to charge the vehicle.
- **The Benefit:** This is the fastest way to hit the 12-24 month ROI, as every kilowatt sold is pure profit for the host.

#### Smart Grid Awareness

- **What it is:** The app tracks regional energy trends to suggest the best times for guests to plug in.
- **The Benefit:** It builds host confidence by providing the "Fair Coverage" they asked for during interviews.

## Eco-badging and Marketing

The "EV Friendly" templates are a collection of ready-to-use marketing tools designed to help businesses move from the "Passive Plateau" to a visible, professional charging destination. They are a core part of the Education pillar, which focuses on building host confidence and attracting more guests

### What the toolkit includes:

- **Promotion Templates:** These are pre-written descriptions and graphics that hosts can quickly add to their social media pages or property listings on sites like Airbnb and Booking.com.
- **Eco-Badges:** Digital icons and "stickers" that hosts can display to certify their business as a sustainable, forward-thinking location.
- **Confidence Building:** The templates provide the right language to help hosts explain their charging service, directly solving the fear that charging a fee will make them "look greedy"



Thank you for viewing

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## Appendix

On the following slides are some resources that assisted in the **ivygo** research project.

# Appendix

Individual Research Plan

[Link: ivygo Project Research Plan](#)

Interview Questions - Small  
business owners and EV drivers

[Link: Interview Questions](#)

Interview Screening Questions  
- Small business owners

[Link: Screening Questions](#)

Interview Field Sheet - Small  
business owners

[Link: Field Sheet](#)

Field research:  
EV charging MP4 video

[Link: Field Research](#)

Interview Responses - notes  
from interviews

[Link: Interview Folder](#)

Collaborative Synthesis

[Link: Collaborative Miro Board](#)

Collaborative Quantitative  
Data Spreadsheet

[Link: Quantitative Data](#)

# User journey

A small business owner who offers EV charging primarily to enhance guest experience rather than to generate revenue.



|              | 1 Installation                                                                                                                                                                                                              | 2 Early use                                                                                                                                                                                              | 3 The Passive Plateau                                                                                                                                                                               | Trigger Event                                          | 4 Emotional Hurdle                                                                                                                                                    | 5 The Breakthrough                                                                                                                                                                                                                                                      |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Touch-points | <ul style="list-style-type: none"> <li>EV charger manufacturer websites</li> <li>Grant portals</li> <li>Online forums</li> <li>Property listings</li> </ul>                                                                 | <ul style="list-style-type: none"> <li>Charger app or interface</li> <li>Guest inquiries</li> <li>Property dashboard</li> <li>Online support</li> </ul>                                                  | <ul style="list-style-type: none"> <li>EV charger app or portal</li> <li>Guest reviews</li> <li>Property listings</li> <li>Occasional alerts</li> </ul>                                             | <p>A sudden spike in the business electricity bill</p> | <ul style="list-style-type: none"> <li>Payment platforms</li> <li>Host dashboard</li> <li>Guest messaging</li> <li>Online research</li> </ul>                         | <ul style="list-style-type: none"> <li><b>ivygo</b> host dashboard</li> <li>Automated monthly earnings report</li> <li>Positive guest reviews mentioning the charger</li> <li>Real-time booking notifications</li> </ul>                                                |
| Actions      | <ul style="list-style-type: none"> <li>Researches EV charging options online</li> <li>Applies for government grants</li> <li>Installs charger with minimal planning</li> <li>Mentions charger casually to guests</li> </ul> | <ul style="list-style-type: none"> <li>First guest uses charger</li> <li>Owner tests system but lacks confidence</li> <li>Limited or no access to usage data</li> <li>Assists guests if asked</li> </ul> | <ul style="list-style-type: none"> <li>Charger used occasionally</li> <li>Owner doesn't track usage or feedback</li> <li>Free usage default</li> <li>Shares charger information casually</li> </ul> |                                                        | <ul style="list-style-type: none"> <li>Thinks about charging fees</li> <li>Worries about guest reaction</li> <li>Delays due to admin or technical problems</li> </ul> | <ul style="list-style-type: none"> <li>Clear usage data and earnings</li> <li>Sets "hands-off" pricing that covers costs</li> <li>Promotes "EV Friendly" status on property listings</li> <li>Spends zero time on manual charger admin (<b>Ultimate ROI</b>)</li> </ul> |
| Feelings     |  Optimistic but unsure                                                                                                                   |  Anxious and curious                                                                                                  |  Indifferent and Disengaged                                                                                    |                                                        |  Hesitant and risk-averse                                                        |  Confident and in control                                                                                                                                                          |
| Thoughts     | <p>"I hope this isn't too complicated"</p> <p>"Will guests actually use it?"</p> <p>"Is this worth the effort and price?"</p>                                                                                               | <p>"Did I set this up correctly?"</p> <p>"Will guests know how to use it?"</p> <p>"I wish I could see usage stats."</p>                                                                                  | <p>"It works fine, but does anyone notice?"</p> <p>"Should I bother promoting it?"</p> <p>"Will I look greedy if I charge people?"</p>                                                              |                                                        | <p>"Will guests be upset if I charge?"</p> <p>"This seems like too much work."</p> <p>"How do others price their chargers?"</p>                                       | <p>"I finally know exactly how much this is making me."</p> <p>"My guests love having a reserved spot; it's a huge relief."</p> <p>"I'm glad I don't have to have 'the money talk' anymore."</p> <p>"This actually makes my business look more professional."</p>       |
| Pain points  | <ul style="list-style-type: none"> <li>Limited education</li> <li>Uncertainty about maintenance</li> </ul>                                                                                                                  | <ul style="list-style-type: none"> <li>No notifications</li> <li>Staff unsure how to help</li> <li>Low visibility</li> </ul>                                                                             | <ul style="list-style-type: none"> <li>Unclear profitability</li> <li>Unsure about promotion</li> </ul>                                                                                             |                                                        | <ul style="list-style-type: none"> <li>Fear of bad reviews</li> <li>Unclear on pricing</li> </ul>                                                                     | <p>Occasional need to update pricing if electricity rates change.</p> <ul style="list-style-type: none"> <li>Ensuring physical access to the charger remains clear.</li> </ul>                                                                                          |