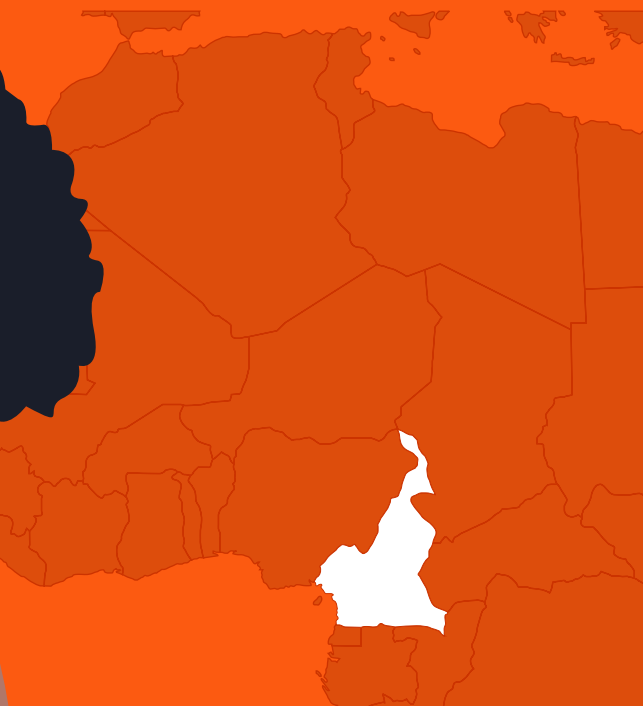


**ANALYTICS POWERED
RETAIL INNOVATION
POWERS PERSONALIZED
RETAIL ENGAGEMENT FOR
INCREASING VAS SALES**

Although a leading operator launched a number of VAS services for Cameroon, it did not convert into higher VAS sales for them



The operator faced the following challenges while marketing VAS

BUSINESS CHALLENGES

An illustration showing a hand holding a megaphone, surrounded by various communication icons like a thumbs up, a speech bubble, a target, and an envelope.

MARKETING COMMUNICATIONS OVERLOAD

- The retailer and the customer received multiple communications on offers from too many mediums
- There was no room for personalized offers for every customer that walks into the retailer's establishment

DIFFICULTY IN OFFER DISCOVERY

Retailers lack understanding of VAS service, hindering their capability to influence the customer at the point of sale



INCONGRUENT RECHARGE JOURNEY

- Retailers were not aware of the best offer for the customer walking into their store hence they had less influence in the purchase decision of the customer
- Retailers lacked the motivation to upgrade customer to optimal offers as they lack matching incentives

Due to these challenges, even the operator's best effort to upgrade or upsell the customer was wasted, as the retailer offer was not aligned to the operator offer or promotion to the customer.



A TYPICAL RETAIL RECHARGE SCENARIO

1

The customer may come to the retailer with a **specific operator generated offer or promotion** based on their profile or persona

2

But the customer may be given a completely different offer due to the **lack of knowledge of the offer with the retailer.**

3

This **lack of alignment** is nothing short of a **missed opportunity to drive more connectivity**, especially in emerging markets with low digital penetration where retail opportunity to drive value added services is huge because of the level of influence the retailer has with the customer.



SUPER SALE

BIG SALE
THIS WEEK

30% OFF

SUPER OFFER

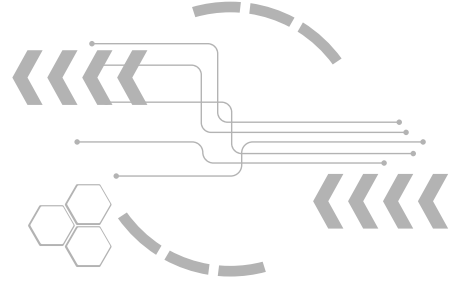


THE RETAIL ENGAGEMENT OPPORTUNITY

1



In developing countries the **customer depends on retailer's advice and expertise** to help them to understand and navigate the complex and confusing world of myriad offers, promotions, and services provided by their telecom provider.



The operator had established channel communications between the retailer as well as the customer

2

Over a period of time, this day to day interaction builds into a relationship of trust between the retailer and the **customer**, giving the retailer the power to influence the customer's purchase decision at the point of sale.



CHANNEL COMMUNICATION

While **operators** do develop the last mile sales and distribution network in emerging markets, they do not use the retailer's influence over the customer to their advantage.

Not much was being done to allow or facilitate real-time, analytics powered, contextually enabled channel communications between their retailer and customer.

3



THE SOLUTION

THE OPERATOR
CHOSE COMVIVA FOR:
(A) DEEP ANALYTICS CAPABILITY
(B) INNOVATION CAPABILITY
IN DEVELOPING AND EMERGING
MARKETS LIKE CAMEROON.

The operator's Real time VAS
Retailing Solution powered by
Comviva's
MobiLytix™ platform
A seamless real time recommendation
engine that **leads congruent retailer and**
customer journey at the time of sale.

Comviva's MobiLytix™
delivers personalized offer
communication to the
subscriber



Incremental revenues
and growth for the **operator**



Higher incentives
for the **retailer**



EMPOWERING
RETAILERS WITH NEW
RECHARGE FLOW



SEGMENTATION
AND PROFILING



LOYALTY
MANAGEMENT



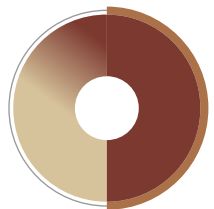
CLOUD BASED
PLATFORM



END TO END CAMPAIGN
MANAGEMENT



BENEFIT OPERATIONAL



Gross & Net Recharge Gain of **>50%**



30% of value coming from 20% of volume of recharges

BENEFIT BUSINESS

INCREASED UPTAKE OF VAS SERVICES



This service has allowed the operator to promote different categories of nontraditional products through the retail channel, which lead to incremental adoption of these services.



COMPETITIVE ADVANTAGE



This is the only solution facilitating **retailer-to-customer communication**. Africa's low digital literacy can help retailer become the key influencer in VAS sales. **Comviva's VAS retailing solution empowers retailers with knowledge and incentivizes** them to make more VAS sales through a hierarchical system of commission and loyalty management.

IMPROVED CEM



Leads to **better customer services** as customer gets **information on services designed for their overall betterment**. The VAS services are also more relevant because they are personalized at N=1 level basis customer's behavioral and transactional attributes.

BENEFIT PROCESS



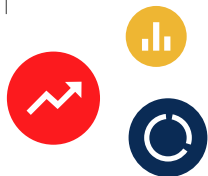
REAL TIME OFFER PROVISIONING

▶ The retailer is able to provide the customer with **segmented offers based on their unique profile**. Since the offers are customized at N=1 level, the offer uptake is higher than conventional offers. Basis this process improvement, the operator was able to increase both the value and volume of VAS recharges

REAL TIME RETAILER COMMISSION



▶ Comviva's VAS retailing solution was able to **streamline retailer commissions** by provisioning real time commissions to the retailer based on their persona and the value of the upgrade brought to the sale.



RESULTS

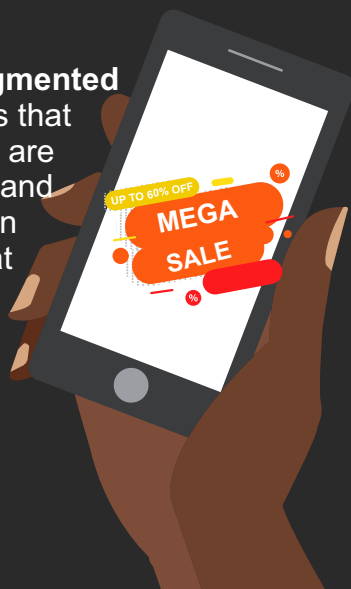
COMVIVA'S PLATFORM BENEFITS ALL KEY STAKEHOLDERS:

Same workflow

The VAS Retail solution doesn't lead to any drastic change in user experience. The workflow remains unaffected for the retailer as well as the subscriber.

CUSTOMER

The customer gets **segmented offering** which ensures that only the relevant offers are displayed, saving time and effort in narrowing down to the final decision that is 100% optimal.



RETAILER

The retailer gets an additional commission on the up-sell that he makes, which ensures that he stands **incentivized for the extra effort** he puts in to upgrade each customer.



OPERATOR

It provides **immediate up-sell revenue opportunities for the operator**. The long-term benefit is the behavior change of customer to the usage of a higher value product. A higher volume of Voice or SMS or data is consumed by the customer and the customer gets habituated to this higher usage and upgrade.

