

# UNIFYING AND ENHANCING RETAILER AND SUBSCRIBER RECHARGE PROCESS TO DRIVE OPERATOR REVENUES



**comviva**  
A TECH MAHINDRA COMPANY

The operator was looking for a proven solution that could unify and enhance its retailer and subscriber recharge processes and create incremental revenues for the operator. It was looking to enhance its existing retailer incentive process. In the existing system, the retailers were incentivized through basic loyalty programs.

A leading telecom operator in LATAM was facing stagnant revenue growth and had run out of channels to effectively promote and upsell products. Like any other operator, the client had bombarded its customers with marketing offers and promotions to drive market share, but now these practices, while still valuable, were reaching a plateau.

In order to get to the root of the problem, the operator identified key challenges that were limiting its growth in the region.



## CHALLENGE #1

# FAILURE TO INFLUENCE CUSTOMER

Without the ability to influence the customer at the moment of truth, the operator was unable to drive new sales or revenue opportunity. That influence would follow only if the retailer is provided with the real time information on operator best offers to the customer, as it would help in driving sales, and thus driving operator revenues, especially if there is a healthy commission at the end of a sale.



## CHALLENGE #2

# INDEPENDENT RECHARGE PROCESS FOR CUSTOMER AND RETAILER

The operator's system may target the customer with offers and promotions based on their profile, with the aim of driving revenues and providing value to the customer. On the other hand, the retailer is provided with an incentive plan based on their profile, with the aim of driving retail engagement. Thus, different motives are driving each process, which create an independent customer and retailer recharge process.

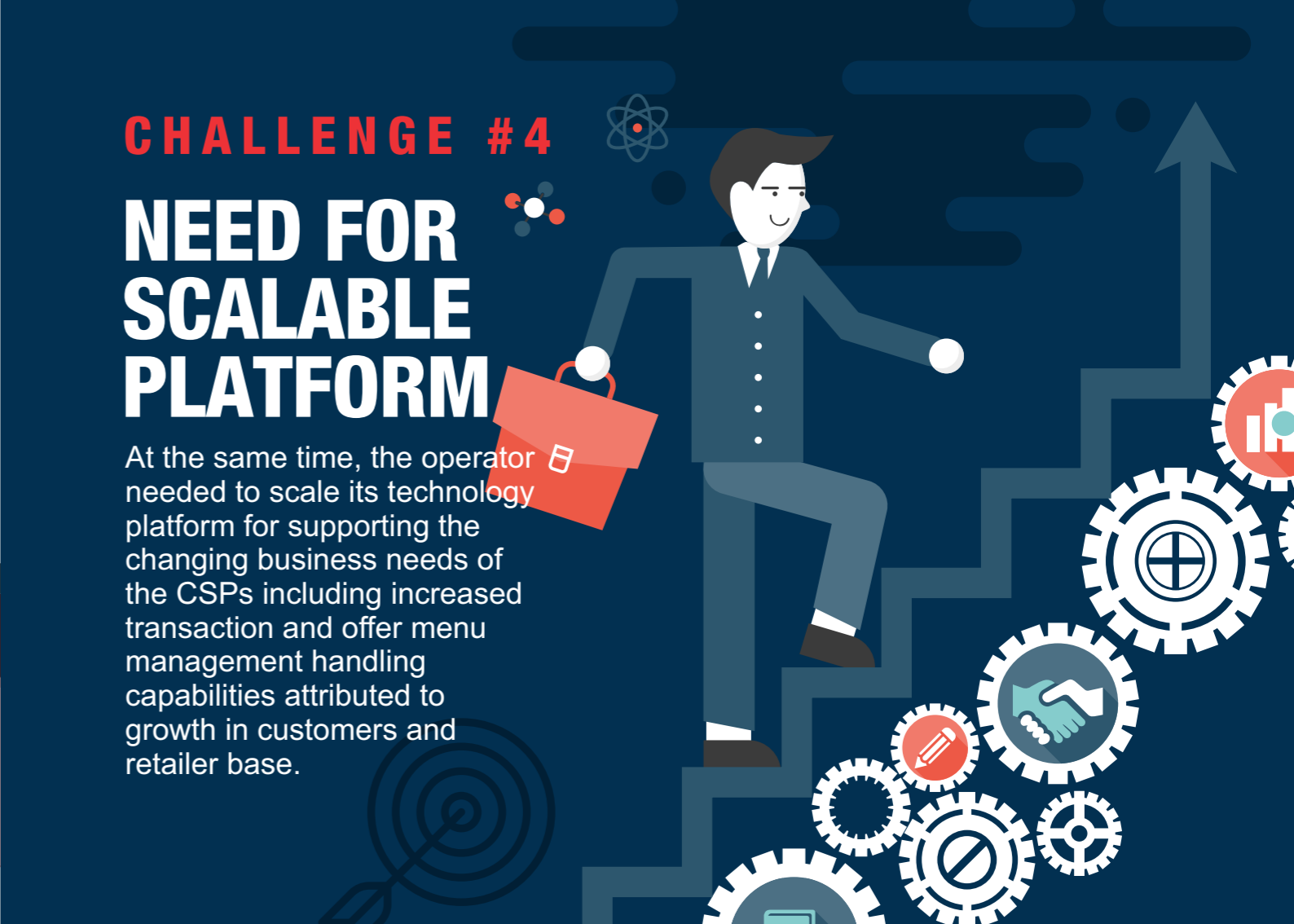


# OPERATOR COMMUNICATION TO RETAILERS AND CUSTOMERS ARE NOT IN SYNC

While there is a communication channel between the operator and the customer and the operator and the retailer, the lack of a communication channel between the customer and the retailer comes in the way of efficient retail operations.

# NEED FOR SCALABLE PLATFORM

At the same time, the operator needed to scale its technology platform for supporting the changing business needs of the CSPs including increased transaction and offer menu management handling capabilities attributed to growth in customers and retailer base.



## SOLUTION

After considering a number of options, the client chose Comviva MobiLytx IRIS and loyalty platform, on the basis of Comviva's expertise and proven record of driving significant increases in recharge value within its existing deployments.

## SOLUTION #1

### UNIFYING OPERATOR AND CUSTOMER RECHARGE PROCESS

Mahindra Comviva MobiLytx real-time marketing platform provides retailer with real time information on the updated offer made by the operator to the customer providing a win-win solution for the retailer, operator as well as the customer.



## SOLUTION #2

# ENABLING OPERATORS TO INFLUENCE SALES

This state of the art platform enhances operator revenues by increasing adoption of upgraded packs and bundles by every customer. It changes the customer's purchase intent with a personal touch from retailers, making them purchase what the operators want to sell.

## SOLUTION #3

# RETAILER INCENTIVIZATION

The solution also takes care to ensure there is no blanket incentivizing and that each retailer is rewarded proportional to his engagement or efforts, winning the crucial loyalty of retailers in a multi-player market.

Cost optimization is done by rewarding the channel in real time based on the nature of the upgrade done by the retailers. The offer is customized at n=1 at a customer level basis their persona, with the offer information also available to the retailer. The retailer is provided incremental commission basis the nature of upgrade or upsell opportunity and matched to his persona.

With multitude of redemption options retailers can redeem their accumulated points for telecom or Non-telecom benefits. Telco benefits may include data plans, minutes, airtimes and bundles. Non-telecom benefits range from convenience stores to entertainment hubs and other lifestyle choices.



# PLATFORM FEATURES AND CAPABILITIES

Platform features include the following –

## REAL TIME ANALYTICS

For real time Real-Time Decision capabilities, the platform's in-memory processing enabled sub-second decisions, allowing customers to act on the moments of truth.



# CUSTOMER SEGMENTATION AND PROFILING

Customer segmentation and profiling is enabled by Comviva patented Behavioural DNA™ platform. Personalisation is taken to the next level via behavioural DNA™ analysis, utilising up to thousands of personal behaviour identifiers.



## CHANNEL COMMUNICATIONS BETWEEN **RETAILER** AND **CUSTOMER**

Facilitates channel communications between retailer and customer through offer recommendations tailored according to retailer and customer persona.



## RETAILER **LOYALTY** **MANAGEMENT**

The platform enables end-to-end retailer loyalty management right from loyalty point accumulation to its redemption across telecom and non-telecom partners.





## CLOUD BASED PLATFORM

The entire solution is available from the cloud and can be scaled up and down as needed.

## END TO END CAMPAIGN MANAGEMENT

The platform enables end-to-end retailer loyalty management right from loyalty point accumulation to its redemption across telecom and non-telecom partners.

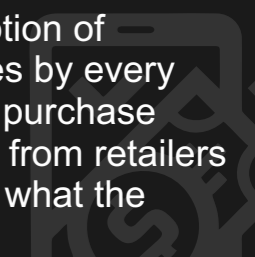


## THE PLATFORM PROVIDES THE FOLLOWING CAPABILITIES.....



### #1 REVENUE ENHANCEMENT

This state of the art platform enhances revenue by increasing adoption of upgraded packs and bundles by every customer by changing their purchase intent with a personal touch from retailers and making them purchase what the operators wants to sell.



## #2

### COST OPTIMIZATION

Cost optimisation is done by rewarding the channel in real time basis the nature of upgrade done by the retailers.



## #3

### N=1 MARKETING

The offer is customised at n=1 at a customer level basis their persona and the same information is also provided to the retailer. The retailer is provided incremental commission basis the nature of upgrade or upsell opportunity and matched to his persona. Customers carrot for upgrade could be an incremental benefit associated with his purchase either in terms of data or airtime, retailers on the other hand are handsomely rewarded with an extra commission or loyalty points which they can redeem basis their convenience.



# #4

## INCREASING RETAILER LOYALTY

With multitude of redemption options retailers can redeem their accumulated points for GSM or Non GSM benefits. GSM Benefits may include data plans, minutes, airtimes, and bundles. Non GSM benefits ranges from convenience stores to entertainment hub and other lifestyle choices.

The platform provides retailers the capability to tweak customers purchase intent in real time. While customers get extra benefits for products which they buy retailers get extra incentive for selling difficult product like VAS.



## BENEFITS OPERATIONAL BENEFITS

Increase in  
**NET RECHARGE  
GAIN**

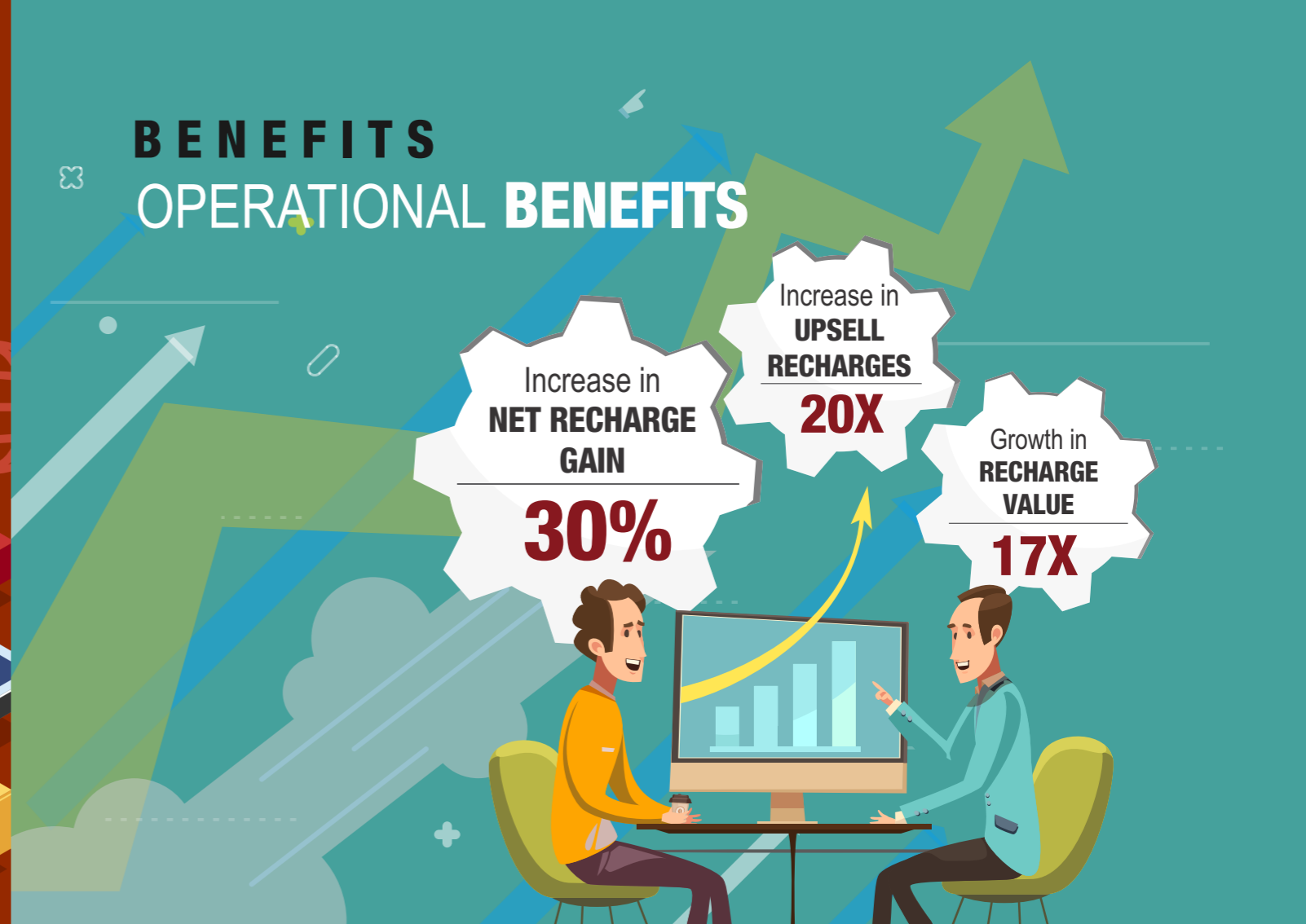
**30%**

Increase in  
**UPSELL  
RECHARGES**

**20X**

Growth in  
**RECHARGE  
VALUE**

**17X**



# BUSINESS BENEFITS

## Competitive Advantage

This is the only solution in the market which facilitates retailer to customer communication. In a market like Africa, with its low digital literacy, the retailer can become the key influencer in sales by leveraging their personal equation with the customer. Comviva retailing solution empowers the retailer with knowledge and incentivizes them to make more 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 enjoyment and overall betterment. Services are also more relevant because they are personalized at N=1 level basis customer's behavioral and transactional attributes.



# PROCESS BENEFITS

## 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.



## Real Time Retailer Commission

Comviva's 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.