comviva

Empowering Telcos,
Serving Enterprises!

Energy-Efficient Connectivity in the Era of Cloud and AI

Why Smart Cities Must Factor Into Every Telco's Gameplan

Connected Cars and Data Privacy: Challenges and Solutions in a New Automotive Era

Manoranjan "Mao" Mohapatra,
CEO, Comviva

Comviva: Championing Growth - Forging the Path of Innovation

In an exclusive interview with Telecom Review, Manoranjan "Mao" Mohapatra, CEO of Comviva, talks about the company's remarkable 25-year journey of championing growth for organizations. He details how Comviva has consistently stayed at the forefront, adapting and innovating with a startup mindset in the dynamic world of technology.

Comviva will soon be celebrating 25 years of its successful industry journey. It's a remarkable achievement seen by only a select few technology product companies. What has been at the core of this extraordinary success?

Comviva was founded in 1999, and today we work with most of the largest Communication and Banking organizations globally. We partner with seven of the top 10 CSPs globally, and our solutions impact the lives of over 25% of the world's population.

It has been a truly extraordinary journey of 25 years where we have partnered and co-innovated with organizations.

There have been three core organizational values that have been the guiding light for us: Customer Centricity, Innovation and Ethical Governance.

Comviva is built on grassroots-level innovation, and we have institutionalized innovation amongst employees at multiple levels. These include incubated startups, employee ideathons, encouraging patents and innovation awards.

Most of our customer partnerships have extended for years. We run a customer satisfaction survey run by an independent agency every year. For the last 5 years continuously, we have had one of the highest CSAT scores in the industry.

And then foremost, Ethical Governance. We operate in over 90 countries, and our customers and partners respect us for integrity, transparency and ethical corporate governance.

These three pillars of our organization's DNA have powered us to drive excellence and partnership culture.

We are living in an extremely dynamic digital technology world. As you look forward, how does Comviva plan to remain ahead and grow in an ever-changing technological landscape?

We are fortunate to be in a time where technology is evolving at a rapid pace. It's an opportunity of a lifetime. At Comviva, we have been working on a Comviva 2.0 growth strategy and roadmap. This is being adopted at multiple levels: Diversifying Focus Markets, New Solutions, Customer Experience and Talent.

We have been a dominant player in the Middle East, Africa, and Southeast Asia markets. We are now aggressively investing and focusing on the European and US markets. We made investments to establish delivery hubs in Latin America, which are closer to the US and European markets. A significant proportion of the new revenues in the next three years is expected from developed markets.

Central to our strategy is our extensive experience working closely with Communication and Banking organizations. We have been actively working on strengthening our portfolio of FinTech, DigiTech and MarTech solutions for new use cases around digital commerce, embedded payments, digital lending, customer experience, CPaaS, customer loyalty and management. Our 5G platforms going forward are expected to be a key driver for growth.

We are strongly focusing on enabling Telcos to empower the Enterprise market. As part of our solution strategy, we are going as close to the customers as possible. We are putting ourselves as close to the customers as we can as part of our product approach.

As a product company, we invest somewhere between 15 and 20% of our gross revenue in R&D investments. We experiment by investing in new areas, and not every area gives us a return in the short term, but we don't mind failing as long as we fail fast.

Finally, the biggest challenge for businesses has always been and will continue to be finding, developing, and keeping talent. We prefer hiring and acquiring talent from universities. We catch them fresh and take them through various learning and development programs to groom them. We have been scaling investment in our learning and development programs, and that will be a real differentiator.

How does Comviva empower Telcos to serve Enterprises and unlock growth?

Enterprise business for Telco has been a key focus. We refer to it as B2B2X and are very focused on this concept.

Earlier Telco solutions focused primarily on connectivity, but today's distributed environment allows businesses to use the connectivity provided by Telcos to provide value-added services to their clients. Most CSPs are grappling with the need for subscriber base growth, which has primarily relied on voice and data growth, a trend that is now plateauing. In response, they are increasingly looking to generate revenue from the enterprise sector. Research and analysis from various sources consistently forecast substantial B2B growth over the next five to ten years, and telcos are eager to claim a share of the enterprise market. This is precisely where Comviva is now focused, and we are ramping up our play and building technologies that will help Telcos serve Enterprises.

Technology advancements like 5G and IOT are going to accelerate this significantly. There is unbundling or disaggregation taking place in the market. With 5G adoption, computing and business technologies will be pushed to the edge. The 5G technology and other technologies, including the hyperscalers, give us the ability to take them out of the core of the telecom network, put them on the Edge and offer them to enterprises.

Our 5G-compatible Application Driven Network Platform (ADriN) platform offers dynamic capabilities to understand the behavior of connected devices in real-time and provide intent-driven experiences.

The other notable solution is our CPaaS proposition. Today, our next-generation Ngage CPaaS platform empowers CSPs with real-time communication capabilities, enabling them to seamlessly improve and customize the customer experience across various channels.

Similarly, our BlueMarble Digital BSS enables the modernization of customer engagement channels, revenue management procedures, order orchestration and fulfillment, as well as analytical decision-making using AI/ML in the customer service and assurance domains.

We are committed to empowering Telcos or partnering with them to leverage the thriving B2B sector, with a particular focus on serving SMEs across various verticals such as banking, finance, retail, and other industries.

How do you plan to leverage emerging digital technologies like AI, Cloud and Open API architecture to empower CSPs and Enterprises?

We have fully embraced digital technologies in all our solutions. We have a strictly cloud-first approach, and all of our new products are cloud-native, based on microservices.

Also, by default, every Comviva product today is built from an AI perspective. Our MarTech & CPaaS offerings are powered by AI, and that is playing a key role in empowering personalization at scale. Our Data-Science-as-a-Service (DSaaS) and AI workbench (MobiLytix AI) solutions accelerate the use of AI by CSPs and increase returns from their Customer Value Management programs.

We also recently announced Generative AI capabilities to revolutionize the way CSPs leverage AI to enhance customer experiences, optimize operations, and drive business growth.

We are also great believers in Open API, and our BlueMarble solution is among the leaders in TMForum Open API adoption certifications.

> There have been three core organizational values that have been the guiding light for us: Customer Centricity, Innovation and Ethical Governance

figure 1: The Outcomes

Deshbandhu Bansal, *Chief Operating Officer, Messaging Solutions,Comviva*

Transforming Customer Experience and Generating Over $20 Million in Annual Recurring Revenue for a Leading Operator in the Middle East
In the dynamic Middle Eastern landscape, a prominent business entity embarked on an extraordinary journey to reshape the customer experience for over 1400 enterprise clients. Their mission was to pioneer digital innovation, offering cutting-edge technologies like Cloud, Cyber Security, IoT, Omnichannel Commerce, Artificial Intelligence and Big Data Analytics.
In June 2023, the operator partnered with Comviva to redefine how businesses are connected and engaged with their customers, offering unmatched versatility.

At the core of this transformation stood Comviva's NGAGE, an intelligent omnichannel Communication Platform as a Service (CPaaS). NGAGE is more than a communication tool; it is, in fact, a catalyst for elevating customer engagement. Leveraging cognitive automation and Natural Language Processing (NLP), NGAGE enabled businesses to create personalized, context-rich experiences, leading to increased customer satisfaction and unwavering brand loyalty.

NGAGE's scalability, flexibility, and tailored pricing models made it the ideal choice for various industries. Operating on a cloud-based model, NGAGE was seamlessly integrated with business applications,

ensuring secure real-time customer interactions and prioritizing security with end-to-end encryption and two-factor authentication.

The outcomes of this transformative partnership were astonishing as illustrated in figure 1 (caption:The Outcomes)

In a world where communication is paramount, the Operator bridged the gap between businesses and their customers, ushering in a new era of digital transformation and customer engagement with the NGAGE CPaaS platform.

"With our NGAGE CPaaS platform the operator is well positioned to create new possibilities for enterprises," says Deshbandhu Bansal, Chief Operating Officer, Messaging Solutions at Comviva.

The Operator celebrated the partnership as a pivotal milestone in creating an open and collaborative CPaaS ecosystem dedicated to delivering smooth and highly personalized customer experiences.

Revolutionizing Telco's Digital Transformation Journey
In the competitive world of telecommunications, innovation is key. For one major service provider in the Middle East, the path to digital transformation was marked by a complex IT landscape, outdated systems, and inefficient manual

With our NGAGE CPaaS platform, the operator is well-positioned to create new revenue possibilities for enterprise

processes that hindered their agility. Dissatisfied customers, disconnected systems, and high order fallout rates were eroding brand loyalty.

Recognizing the pressing need for change, the operator embarked on a transformational journey in partnership with the Comviva BlueMarble Commerce solution.

This collaboration was a game-changer, redefining the landscape

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figure 2: Challenges Faced

Sachin Saraf, *Senior VP & Global Head, Digital BSS Solutions, Comviva*

of digital transformation in the telecommunications industry and positioning the CSP as a frontrunner. See figure 2 (caption: Challenges Faced)

The Telco transformation journey revolved around three pivotal pillars:

Federated Product Catalog: Implementing a centralized product catalog simplified product management and the introduction of new offerings.

Microservices-Based Headless Commerce: This modern architectural approach endowed Telcos with agility and scalability, enabling them to adapt swiftly to market demands.

On-Premise Deployment: BlueMarble Commerce's deployment on a robust platform ensured uninterrupted service.

The solution seamlessly integrated with Telcos' backend systems, CRM, call center, and digital channels, adhering to open API specifications for seamless data flow. Advanced monitoring and logging tools provided real-time insights, enabling proactive issue resolution.

The transformation yielded remarkable results: a 10% increase in conversion rates, a notable 40% reduction in order fallout rates, and a seamless experience across digital touchpoints, enhancing brand loyalty.

Telcos' newfound ability to configure the product catalog swiftly empowered them to launch new products and services within days, positioning them as a market leader in adaptability and innovation.

"This collaboration was a game-changer, redefining the landscape of digital transformation in the telecommunications industry and positioning the CSP as a frontrunner," notes Sachin Saraf, Senior VP & Global Head, Digital BSS Solutions at Comviva.

Comviva's Smart City Transformation: Pioneering Sustainable Urban Ecosystems
In an ambitious quest to shape the future of smart cities, one of the clients in the Middle East joined forces with Comviva. Their mission was to create a sustainable urban ecosystem driven by cutting-edge technologies. Together, they aimed to build a robust tech stack that would deliver innovative services to citizens and set new benchmarks for smart cities.

At the core of this transformation, Comviva's comprehensive Business Support System (BSS) stack played a pivotal role. This stack served as the foundational infrastructure for managing and monetizing the smart city's services. It encompassed a range of modules, including billing, customer relationship management (CRM), revenue management, and partner management. By seamlessly integrating these BSS components,

This collaboration was a game-changer, redefining the landscape of digital transformation in the telecommunications industry and positioning the CSP as a frontrunner

they established a scalable and agile platform capable of effectively managing the complexities inherent in a smart city ecosystem. The result was a variety of services tailored to individual needs, empowering residents to effortlessly access and enjoy various amenities such as smart transportation, energy management, healthcare, and digital payments.

The project's primary objectives centered around expediting time-to-market, facilitating easy scalability, and

Chadi El Samad, Head of MENA Region, Comviva

THE CHALLENGES

01 Lack of robust and secured loyalty ecosystem

02 An enrolment process that can take up to two months

03 Latency in conversion of manual batch-based loyalty points into reward redemption

04 Absence of Point-of-Sale integration with retailer network

05 Complex customer journey with lack of personalization

06 Inability to capture customer preferences

07 Out-dated customer support tool

figure 3: The Challenges

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Together, we have set a new benchmark for smart cities, redefining the urban living experience for its citizens and the world.

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fostering innovative business models for the initial product proposition as well as future growth. By adopting a cloud-based deployment model and incorporating pre-integrated fiber use cases, the smart city could rapidly roll out solutions, ensuring swift responsiveness to evolving market demands.

The implementation of Comviva's BSS stack promised tangible outcomes, including Accelerated Time-to-Market, Enhanced Customer Experience & Monetization, and Revenue Growth,

fostering collaboration and driving economic growth within the ecosystem. The tech stack laid the foundation for future advancements and the integration of emerging technologies such as IoT, AI and Blockchain, ensuring the smart city remained at the forefront of innovation.

"We helped our client establish the fundamental groundwork for facilitating, disseminating, and overseeing fiber connectivity and various IoT services within a futuristic and sustainable urban ecosystem. Together, we have set a new benchmark for smart cities, redefining the urban living experience for its citizens and the world." - Chadi El Samad, Head of MENA Region at Comviva

ooredoo

Cultivating Customer Delight: How a Successful Solution Revolutionized the Loyalty Eco-System.

As a leading multi-national Middle East-based communications service provider (CSP), with 2.3 million subscribers, **Ooredoo Qatar** delivers an array of services including mobile, wireless, wire line, and content. Driven by a customer-first approach and a robust dedication to digital advancement, this telecoms giant actively strives to achieve unparalleled connectivity. **Ooredoo Qatar** has an award-winning loyalty program - **Nojoom Rewards**.

Operating for 13 years, **Nojoom Rewards,** is **Ooredoo Qatar's** way of

showing appreciation for its customers by rewarding them whenever they use Ooredoo services or make purchases at any of its extensive partner network. The program provides a wide range of rewards and benefits, such as product and service discounts, exclusive offers, and travel and entertainment benefits. See figure 3 (caption: The Challenges)

Nojoom Rewards has evolved to improve the customer experience with new technology and trends. The legacy solution had limited capabilities with most operations performed manually and didn't offer real-time rewards. Instead, loyalty points were collected in batch files and required manual approval for redemption, which sometimes took a few weeks or even up to two months, causing some frustration among subscribers and large processing times for partners. Moreover, points could only be redeemed through physical loyalty cards, making it a time-consuming, cumbersome experience, often taking more than a month to complete. In summation, there were many steps to perform any transactions not only for subscribers but also for partners.

The lack of integration with Point-of-Sale software also meant that customers couldn't earn points at retail stores leaving **Nojoom** unable to fully leverage its partnerships.

Furthermore, the limited availability of member profile information and the absence of a pertinent customer data collection system, meant Ooredoo

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Qatar could not understand customer preferences or produce personalized offers leading to missed opportunities.

Solution
1. Launched integrated loyalty programs B2B, B2C & B2E powered by Comviva's unified solution-**MobiLytix Rewards.**
2. Easy real-time enrolment process.
3. Introduction of a unique dynamic Membership QR code to authenticate and identify **Nojoom** members.
4. Integrated POS ensured real time earn and burn of points at the click of a button.
5. Enabled online merchant onboarding and settlement with real time API.
6. Onboarded vast partner-ecosystem with numerous premium and aspirational brands.
7. Relevant personalized offers sent to enhance customer experience and increase brand affinity.

In response to the ever-evolving needs of digitally savvy subscribers, **Ooredoo Qatar** introduced a holistic and customer-centric loyalty and rewards solution called **MobiLytix Rewards** to support the **Nojoom** program. This innovative system enabled the introduction of user-friendly loyalty programs tailored to B2C, B2B, and B2E. This new approach brought digital transformation throughout the entire stakeholder journey, including simplified onboarding and settlement procedures with merchants, as well as the integration of retailers' point-of-sale systems through real-time APIs. The introduction of a digital membership card enhanced transaction security.

A unique dynamic Membership QR code acts as an authenticated, unique identifier that can be scanned at partner outlets to identify **Nojoom** members and enable seamless points earning and redemption. Nojoom members can redeem points for partner vouchers. Dynamic QR-coded digital vouchers are refreshed frequently and can be scanned at partner outlets on a POS device.

With this program in place, all reward settlements and point accumulations occur in real time, both digitally and physically, significantly enhancing the overall customer experience.
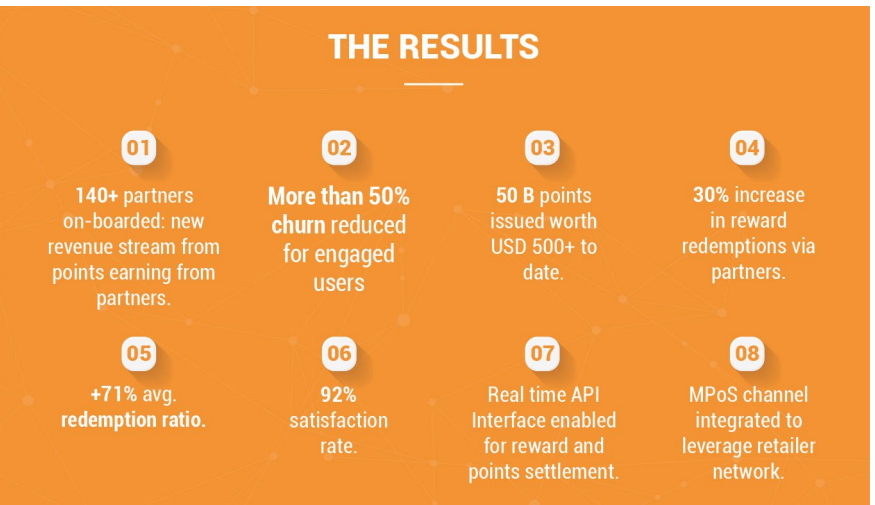
THE RESULTS

01 140+ partners on-boarded: new revenue stream from points earning from partners.

02 More than 50% **churn** reduced for engaged users

03 50 B points issued worth USD 500+ to date.

04 30% increase in reward redemptions via partners.

05 +71% avg. **redemption ratio.**

06 92% satisfaction rate.

07 Real time API Interface enabled for reward and points settlement.

08 MPoS channel integrated to leverage retailer network.

figure 4: The Results

The **Nojoom** program successfully onboards and manages a diverse partner ecosystem featuring numerous premium and aspirational brands, supported by Comviva **MobiLytix**.

Benefits:
- **Enhanced Customer Engagement:** Nojoom delivers tailored offers and promotions via digital channels, resulting in heightened customer engagement. Ooredoo's clientele can effortlessly monitor their points and rewards, which increases loyalty program engagement and satisfaction.
- **Augmented Data Insights:** Nojoom can optimize its loyalty program and craft precise marketing campaigns by closely monitoring customer interactions. These insights empower the identification of customer preferences, needs, and reward preferences.
- **Heightened Security:** QR code-based identification substantially diminishes the risk of fraud, identity theft, and data privacy breaches. Members are not obligated to disclose personal information during loyalty transactions, ensuring a heightened level of security.
- **Cost savings:** Digital platforms with real time points processing reduce both the resources required for manual processing and loyalty program operational costs.
- **Synergy and Convenience:** Nojoom delivers a more seamless and convenient customer experience by using the same network of POS

terminals to provide digital services for recharge, billing, and mobile money payments. This technology integration equips Ooredoo to expand its service offerings to customers effectively.

Nojoom Rewards delivers an enhanced and secure loyalty program, seamlessly integrated with other services while delivering cost savings and underscores its innovative and forward-looking approach to leveraging technology for the benefit of its customers and business. See figure 4 (caption: The Results)

Nojoom is one of the best loyalty programs, not only rich in features but also in enrollments across the Middle East. **Nojoom's** updated loyalty ecosystem powered by **MobiLytix Rewards** resulted in a huge surge in customer satisfaction. With the on-boarding of numerous well-known brands, an extensive catalog of rewards was created and curated. **Nojoom** profiles all members instead of just primary account members. Based on this profile information, **Nojoom** designs rewards that provide better value for customers based on their lifestyles, creating more exciting campaigns that are relevant to their interests.

Additional Benefits
1. Elevated customer experience across loyalty management lifecycle through physical and digital channels.
2. Cultivating customer delight by building an emotional connection with subscribers. **TR**