

Capgemini  invent

DIGITAL OPERATOR OBSERVATORY

B2C Focus – 3rd Edition

In partnership with

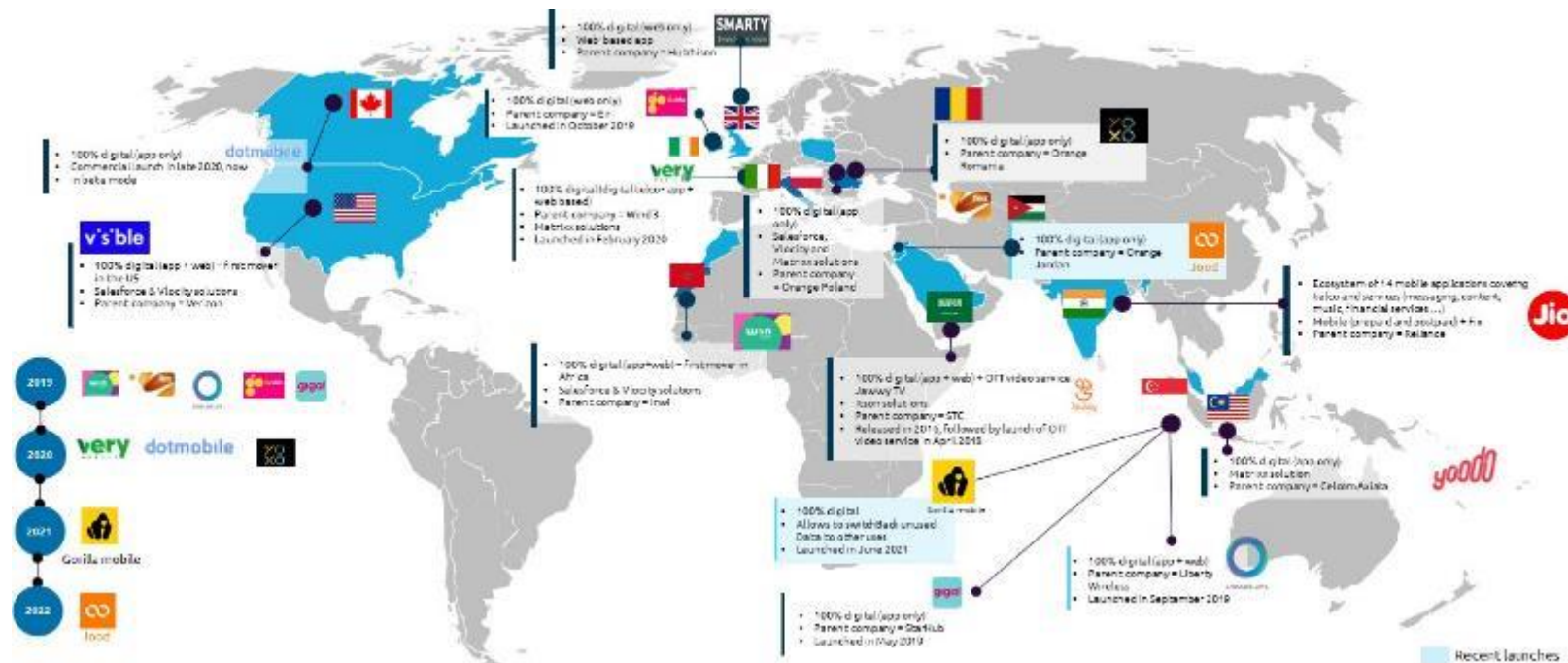
 salesforce





LEVERAGING ON FIRST MOVERS' PATHS, DIGITAL TELCOS SPREAD ACROSS THE WORLD THEY ARE PAVING THE WAY FOR A NEW KIND OF VALUE PROPOSITION

RECENT DISRUPTIVE DIGITAL OPERATOR MOVES ...



... SHARING KEY DIFFERENTIATORS



Flexible & social offers

"Get a tree planted for every month you're with us"

Felix Mobile



Innovative CX

"Turn your unused data into savings or to pay for your fav things"

Gorilla Mobile



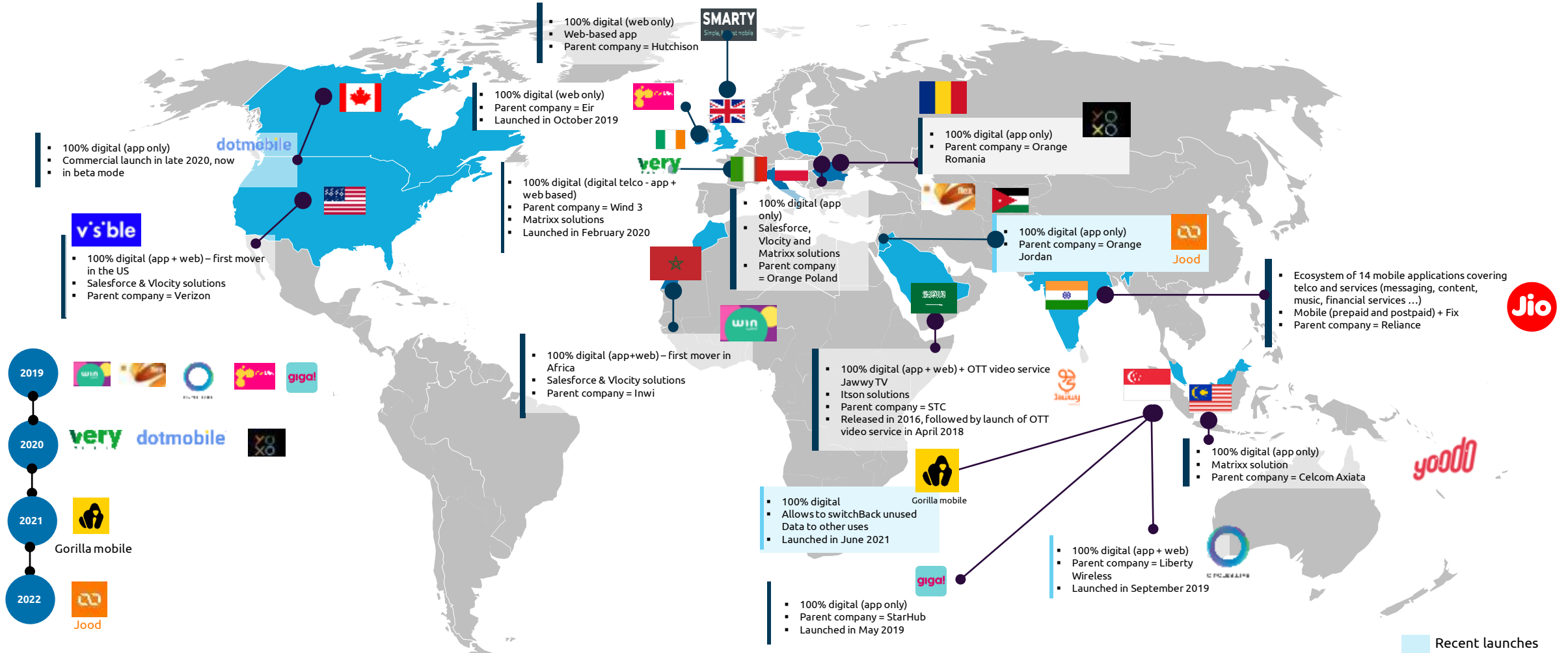
Digital hub

"Put mobile services at the heart of the company's vast ecosystem of 70+ sectors, all connected via a common membership scheme, from loans, credit cards, travel and insurance to a wide range of consumer goods, unmatched by any other e-commerce company."

Rakuten Mobile

LEVERAGING ON FIRST MOVERS' PATHS, DIGITAL TELCOS SPREAD ACROSS THE WORLD

A SAMPLE OF RECENT KEY DISRUPTIVE DIGITAL OPERATOR MOVES



ORANGE REPLICATED ITS DIGITAL TELCO OFFERING IN A FEW EMEA COUNTRIES, ADAPTING TO LOCAL MARKET AND SPECIFICITIES

Flex Poland (2019)



5 plans, from 15GB for 25PLN to 150GB for 80PLN, including unlimited nat. calls, SMS and social media



- **Unlimited** national SMS
- **4G+/5G** Internet data, which amount can be up/downgraded every month, with roaming access in the EU
- **Additional GB/OTT** monthly passes to upgrade plan
- **Devices shop**



Subscription is available **exclusively in the dedicated mobile app**, for iOS, Huawei or Android



- **Contractual period of only 30 days**, with **automatic renewal** – possibility to **change**, **pause** or **close** subscription anytime you want, whether you keep it for 3 days, one month or one year
- Payable with CC, digital wallet or BLIK



- Support by **chat** in the app
- Support by **chatbot** in the app 24/7

YOXO Romania (2020)



3 plans (50GB for 19 lei, 100GB for 29 lei, 150GB for 39 lei)



- **Unlimited** national minutes and SMS
- **4G+** Internet data, which amount can be up/downgraded every month, with or without roaming access in the SEE area
- **Additional GB/OTT** monthly passes to upgrade plan



Subscription is available **exclusively in the dedicated mobile app**, for iOS or Android



- **Contractual period of only 30 days**, with **automatic renewal** – possibility to **change** or **close** subscription anytime you want, whether you keep it for 3 days, one month or one year



- A **Messenger section** in the app, where one can get in touch with an Orange operator (9am-8pm)
- **Paid customer service by phone**

JOOD Jordan (2022)



2 plans (30GB+unlimited nat. calls for 8 JOD, 50GB+unlimited nat. calls+music streaming service Anghami Plus for 10 JOD)



- **Unlimited** national SMS
- **4G+** Internet data, which amount can be up/downgraded every month
- **Additional monthly GB pass** to upgrade plan



Subscription is available **exclusively in the dedicated mobile app**, for iOS, Huawei or Android



- Monthly prepaid plan, with possibility to set-up automatic renewal – possibility to **change** or **close** subscription anytime you want, whether you keep it for 3 days, one month or one year
- Payable with CC, Orange Money, eFawatercom, scratch cards



- Support by **chat** in the app (8am-12pm)
- Support by **chatbot in the app, WhatsApp and Messenger** 24/7

OFFER

ACQUISITION

CARE

GORILLA MOBILE LEVERAGES LATEST SECTOR INNOVATION TO GIVE REAL OWNERSHIP OF THEIR CONNECTIVITY TO CUSTOMERS

Gorilla Mobile at a glance

Key milestones

- 2019**
 - Gorilla Mobile was founded with the initial seed capital of US\$3 million.
 - Gorilla Mobile main products were global roaming travel SIM products with coverage of 60 countries initially, supported by blockchain technology.
- 2021**
 - Gorilla Mobile pivoted to provide local mobile services in Singapore, focused on Professional, Managerial, Executive & Technical occupations individuals (PMET) and SME market.
 - In June 2021, Gorilla Mobile publicly launched as a Singapore MVNO, leasing its mobile network from M1. Gorilla Mobile introduced 2 mobile plans for consumers.



Value proposition and competitive advantages



A services and benefits-oriented offer

Two plans available:

- Switch25: 50 GB + 100min + 100 SMS + Switch Back feature = \$25
- Switch45: 80 GB + 1000min + 100 SMS + Switch Back feature = \$45

Price is not the most competitive on the market as it is aligned with market leader's Singtel.

Gorilla rather highlights the value it is bringing to its customers by **putting their unused data back into their pocket.**



Focuses on its **Service-on-Demand** model and unique **SwitchBack** feature enabling customers to **pay only for what they use.**

SwitchBack feature allows customers to **convert unused data every month to:**

- Savings
- Sharing
- Extra mobile services
- eVouchers (up to \$24) to be used for everyday purchases (food, oil, shopping, ...)
- Offset next month's bill



- First month fully rebated** in \$25 or \$45 **eVouchers** (depending on plan chosen)
- No contract or activation fees



Get REAL Benefits – Get Gorilla Mobile

A strong digital technology DNA



SwitchBack feature is based on **blockchain** technology, allowing unused data to be turned into **"Go Tokens"**.

These tokens have no expiration date and can be used as a **payment means** for Gorilla Mobile services. They can also be **shared, transferred, or traded** with relatives—even if they subscribe to different telcos.



Gorilla Mobile is the **world's first telco on Web3**, transforming its **Telco services into tokens and NFTs** that can be minted.

It aspires to become a **core player for real-world connectivity in the metaverse**, where users can manage and use their connectivity directly from the metaverse. It will be part of the metaverse shared economy where users can easily purchase and activate.



According to its CEO, **"Gorilla will play a critical role to provide connectivity to all digital devices in the future of metaverse, be it Internet of Things, virtual or augmented reality devices. All of Gorilla's plans will be metaverse-proof and able to meet current internet and web3 standards"**

OPERATORS HAVE DEFINED CLEAR AND DEDICATED STRATEGIES FOR BOTH THEIR MAIN & DIGITAL BRANDS

MAIN BRANDS

DIGITAL SUB-BRANDS

Positioning

B2C + B2B

General reach

Mainly **B2C**

Targeting **digital** natives (Gen Y/Z) + digital savvy customers

Core value proposal

Product / offer centric value propositions

SIM + services + equipment plans

Purpose centric value propositions – Ethical / sustainable footprint for some B-brands / MVNOs

SIM only plans

Digital services platform hub / super app model

Offer

Convergent offers

Mostly postpaid / Subscription-based model

Extensive number of plans to cover all customer profiles

Best coverage, incl. **5G** network

Mobile-only offers centered on **connectivity**

Hybrid usage-based model, neither prepaid nor postpaid

Focused range, often configurable "Build Your Own Plan"

Flexible data usage : spend, share, save, transform, donate

Coverage often limited to **4G/ 4G+**

CX

Omnichannel relying primarily on **physical** sales & care channels

Loyalty programs

Static CX / slow improvement **approach**

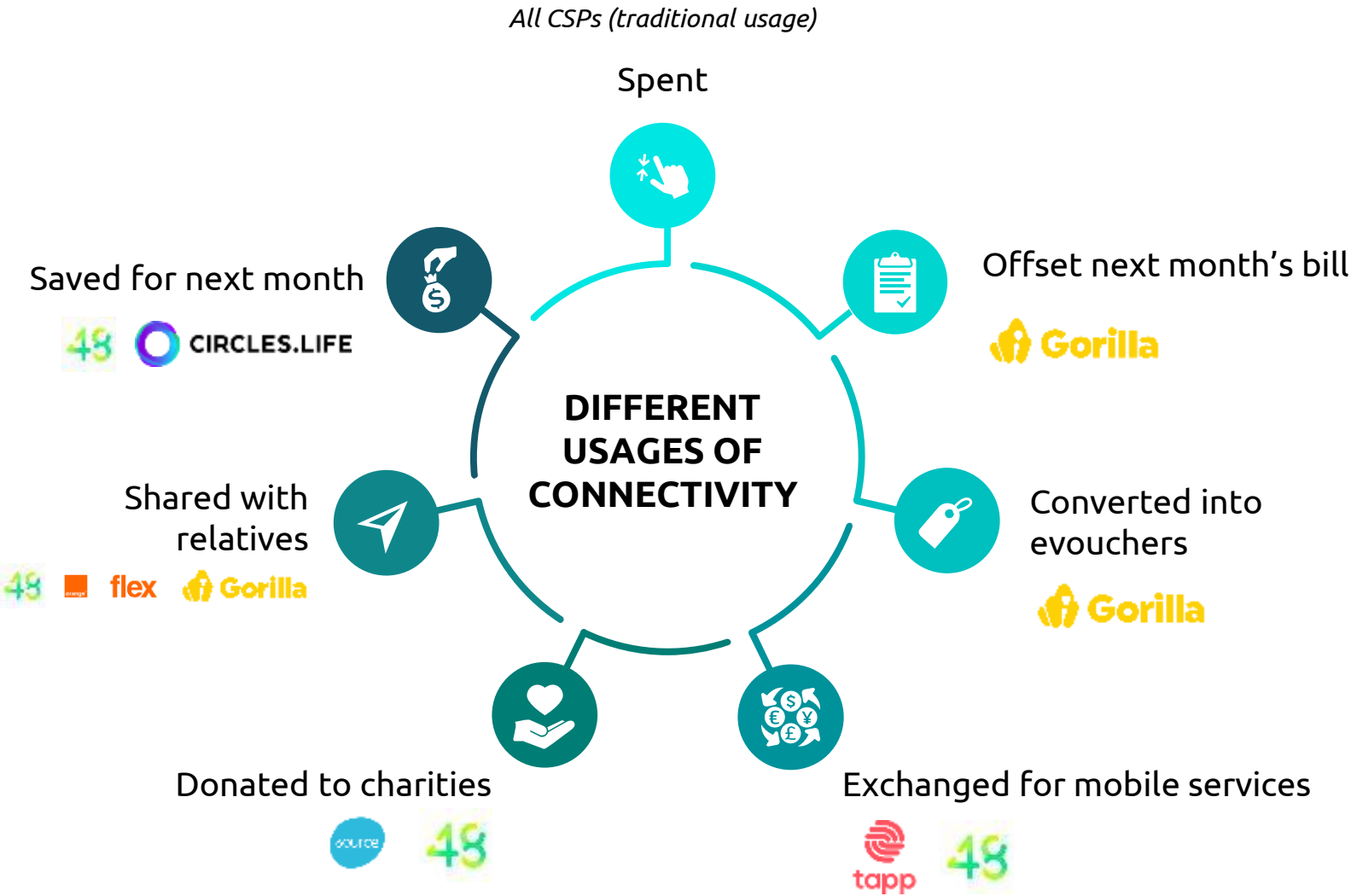
Digital E2E customer journey (app, website, chat, bots)

Gamification, Member Get Member incentives

Personalized CX / Data driven

CX continuous enhancement (eSIM, digital ID check)

NEW FLEXIBLE USAGE OF DATA IS TURNING PROGRESSIVELY INTO A VIRTUAL MONEY



48

48 is Three Ireland's digital telco targeting Gen Z customers. It offers a unique plan that gives flexibility and control over how their customers use their monthly data via "Flexi Data" in the my48 app. They can use it, save it, share it with friends, carry over unused data to the next month, borrow up to 1GB if running low, swap unused voice minutes for more data, or donate data to charity.



Based on a survey showing 87% of Singaporeans do not use all their mobile data every month, next-gen telco start-up Gorilla Mobile enables its customers to "switch back" unused data. Based on an owned technology powered by blockchain, data is turned into GO Tokens to use in Gorilla Mobile app to offset monthly bills, purchase or exchange for other in-app services (e.g. international calls, travel roaming data), or simply share it with friends anywhere in the world.

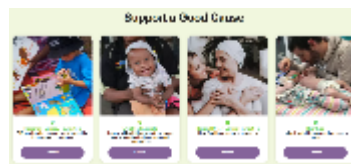
AS CUSTOMERS' CONCERNS ON ENVIRONMENTAL AND SOCIAL CHALLENGES INCREASE, SOME OPERATORS PUT IT AT THE CORE OF THEIR VALUE PROPOSITION

CHARITY SUPPORT

48 gives the possibility to its customers to **donate their unused data** (up to 5GB/month) to **two partner charities**, fighting food waste and youth exclusion. Total amount of donations since 2020 is **€114k** (1 GB = 0,5€).

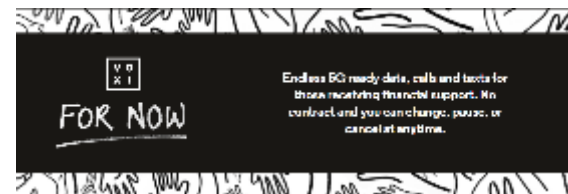


Goodtel donates **50% of its profits** to **good causes** that can be **chosen by each customer** during onboarding, from social inclusion, medical research to environmental protection. This amount reached **\$50k** given to its charity partners in March 2022.



SOCIAL COMMITMENT

VOXI For Now social tariff gives **unlimited 5G data, calls and SMS for £10/ month to anyone receiving governmental benefits** (based on eligibility check). First launched in 2020 to help those who became unemployed as a result of Covid-19, the enhanced version makes it accessible for more customers **struggling with their finances**.



After the outbreak of the war in Ukraine, **Orange Flex and Orange Yoxo** offered **dedicated free packages to help people stay in touch with relatives in Ukraine**: a free 100min. international calling package to Ukraine for Flex, and even unlimited calls+SMS to Ukraine for all Yoxo customers.



ENVIRONMENTAL CHALLENGES

Source presents itself as the first **eco-responsible plan**. This embraces its whole value proposition: **data usage limitation (10GB/ month), unused data turned into donations (+ 1000 partners), no mobile phone sell...** It also accompanies customers in **measuring their carbon impact** and **how to limit their data consumption**.



Felix mobile plants **one tree per subscriber every month** through partner reforestation ONG. Customer's new SIM card also comes with a packet of seeds to be cultivated. Certified carbon neutral, Felix is **Australia's first telco brand powered by 100% renewable electricity**.



We plant one tree for each month you're with us through One Tree Planted. The goal? To plant 1,000,000 trees!

Certified carbon neutral, we're also Australia's first telco brand to be powered by **100% renewable electricity**.

TO DIFFERENTIATE THEMSELVES AND ATTRACT GEN Y/Z TARGETS, SOME TELCOS ARE FULLY GAMIFYING THEIR EXPERIENCE – YOOZ IN ALGERIA

YOOZ Yooz at a glance

Key milestones

2021

- In April 2021, Ooredoo Algeria launches Yooz, a new digital telco targeting young digital consumers.
- The app, available on Google Play & Huawei stores, reaches over 30k downloads within the first week of release.

2022

- Yooz offer gets awarded with a MENA region "Stevie Award" in the "Innovation Award in Consumer Services & Products" category.



Value proposition and competitive advantages



An extensive list of offers

36 plans available, split in 3 categories:

- Daily plans: from 30 to 300DA
- 15 days plans from 400 to 800DA
- Monthly plans from 500 to 1500DA

With different service levels:

- From 40MB to unlimited Internet access
- Unlimited Facebook & Messenger access
- From 7 to 150min calls
- Unlimited calls to Ooredoo numbers

And additional passes for unlimited daily / weekly / monthly access to other social media



A bunch of additional services thought for the young digital target

Users can take advantage of numerous partner promotions on youngsters' favorite brands, but also access to gaming, music and video streaming services on Ooredoo owned apps.

Part of its gamified approach, the more voice and internet the client use on YOOZ, the more he is entitled to new categories of benefits.



"More than a simple mobile app, Yooz is a 100% digital lifestyle designed to meet young Algerians' expectations, by offering a multitude of features and new services"

A strong gaming DNA



A gamified user experience

YOOZ comes with a gaming-inspired, interactive account management dashboard that displays balance information, purchase history etc., and which enables plan top-up and upgrade.



A communication adapted to gamers

From wording chosen to visual identity, everything in Yooz reflects its gaming positioning.

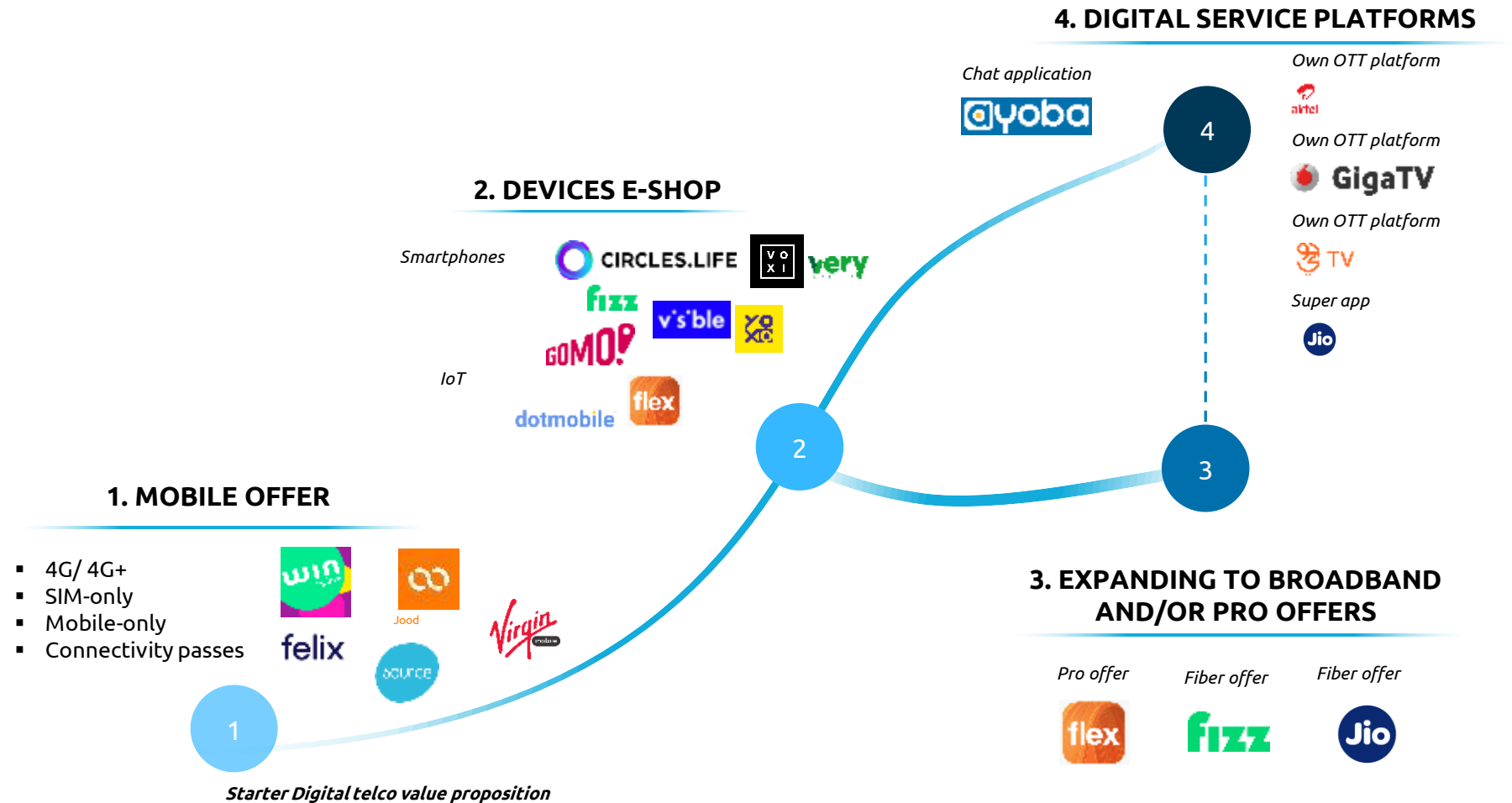
Moreover, a conversational and gamified cognitive feature, "Roogy", was designed to accompany users in Yooz world.

Users can customize their mascot via the platform's gadget shop, and make it grow with each transaction conducted on the app with a gamified levelup mechanism.



A partnership with the global online gaming giant "PUBG Mobile" Thanks to this partnership announced in May 2022, Yooz goes further in the gaming experience it offers. In addition to traditional connectivity, the new "Jackpot" plans include dedicated data, gift accessories and promo codes for PUBG online gaming. New online gaming daily and monthly passes were also designed.

WE SEE A RAPID EVOLUTION OF DIGITAL TELCOS AFTER THEIR LAUNCHES MOVING TOWARDS FULL SERVICE PLATFORMS



THE SUPER APP TREND IS BUSTING ALL OVER THE WORLD ON A WECHAT MODEL



Core offer: Telco Provider
Largest telco in India
Launched in 2016
#3 telco in the world

Number of users

- 379M

Key features:

- Mobile access and services
- Fiber access and services
- Devices and telco accessories shop

MyJio is the app gathering all Jio's consumer platforms services

- **Communication:** Jio Chat, Jio Call
- **Entertainment:** Jio Cinema, Jio Saavn (music), Jio News, Jio TV
- **Lifestyle:** Jio Health Hub (doctor consult)
- **Shopping:** Jio Mart
- **Fintech:** Jio UPI (pay bills, send money)
- **AI:** Jio Home (remote control)
- **Business:** Jio Engage (customer engagement), Jio Meet
- **Gaming:** Jio Games
- **Storage & security:** Jio Cloud, Jio Security
- **Internet:** Jio Pages (web browser)



In-app features



Core offer: Messenger App
Biggest social app in Japan
Launched in 2011
Merged with Z Holdings in 2021
(+\$4.7 Bn capital)

Number of users

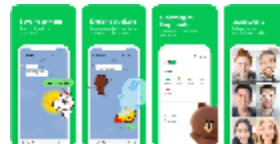
- 224M worldwide
- 86M in Japan
- 169M in Japan, Taiwan, Indonesia & Thailand

Key features:

- Texting, voice and video calls
- Stickers sharing and creation
- OpenChat forums and threads
- Line Voom recommended content

Diversified content: dozens of additional services in 9 categories

- **Communication:** e.g. LINE Antivirus
- **Entertainment:** e.g. LINE News, LINE Music, LINE Webtoon (comics)
- **Lifestyle:** e.g. LINE Doctor, Part-time jobs, LINE Fortune tellers
- **Shopping:** e.g. LINE Shopping, LINE Gift
- **Fintech:** e.g. LINE Pay, Smart Invest, LINE NFT
- **AI:** e.g. LINE Clova (AI assistant)
- **Business:** e.g. LINE Ads, LINE Chat for Business
- **Creative:** e.g. LINE Camera
- **Gaming:** e.g. LINE Game



In-app features



Core offer: Messenger App
Biggest social app in South Korea
Launched in 2010
#1 app where Koreans spent money in 2021

Number of users

- 53M worldwide
- 46M in South Korea

Key features:

- Texting, voice and video calls
- Emoticon sharing (dedicated e-shop)
- OpenChat forums and threads
- Kakao View recommended content

Kakao Talk is at the core of the umbrella platform created for all Kakao group's digital businesses

- **Communication:** Kakao Talk, Kakao Mail
- **Entertainment:** Kakao Entertainment (media, music, stories), Daum (social content platform)
- **Lifestyle:** Kakao Style (fashion advisor), Kakao Wallet (PassBook)
- **Shopping:** Kakao Shopping
- **Fintech:** Kakao Bank, Kakao Pay
- **AI:** Kakao Brain
- **Business:** Kakao Channel, Kakao Enterprise
- **Gaming:** Kakao Games
- **Mobility:** Kakao T (taxi, bike, car navigation, parking, shuttle ...)
- **Investment:** Kakao Ventures, Kakao Investment
- **Data and blockchain:** GroundX





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