



## DIALOG AXIATA MOBILE CONNECT EXPERIENCE

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## MOBILE ID ALREADY USED IN EMERGING MARKETS

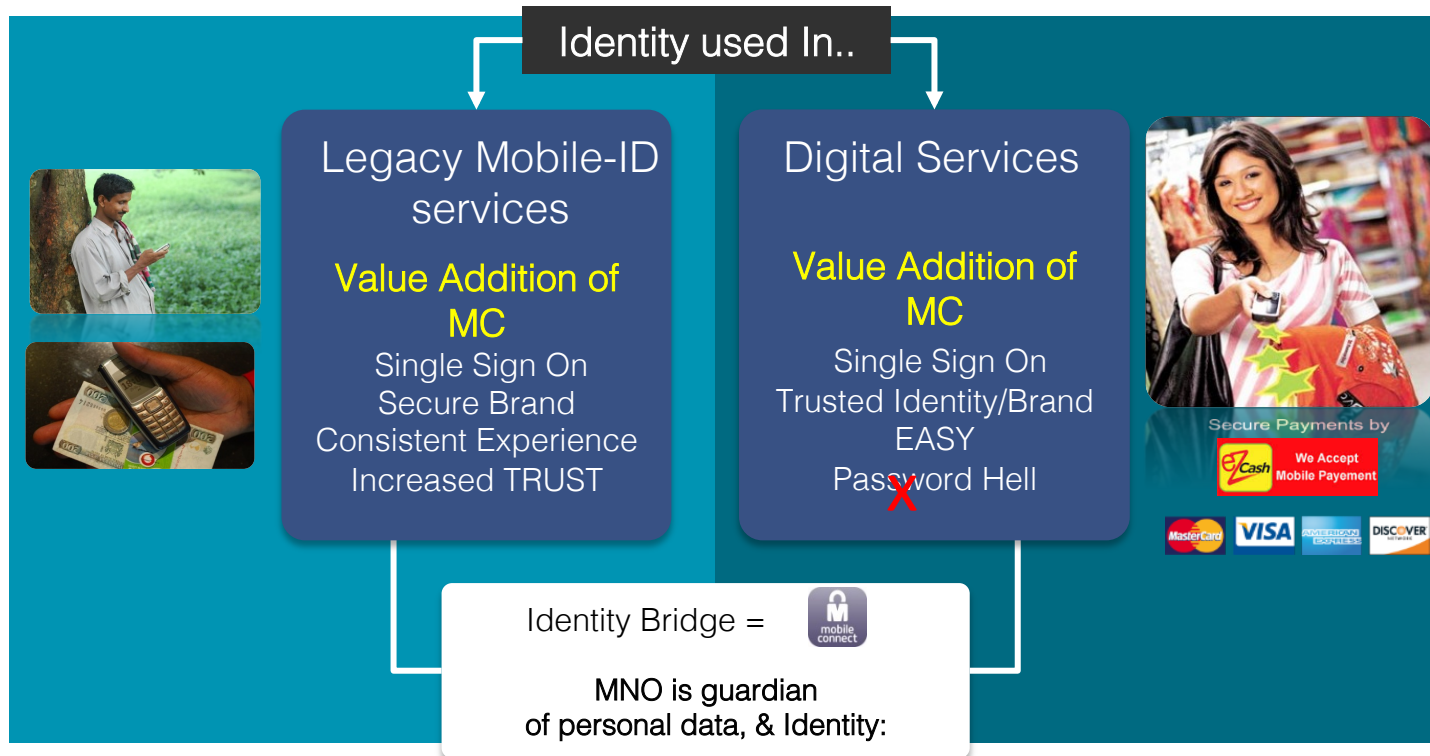


	<h3>MOBILE INSURANCE</h3> <p>Today Dialog's mobile insurance sells more than 700,000 policies annually, which exceeds the total number of policies sold by all traditional insurance companies</p>
	<h3>INTERNET PAYMENTS (Via Mobile)</h3> <p>Mobile Money payment gateways enable payment on internet with two factor authentication via USSD/SMS thereby extending Internet Payments (e-commerce) available on an inclusive basis</p>
	<h3>Mobile Money</h3> <p>eZ Cash P2P transfers and OTC payments are inclusive &amp; convenient payment methods enabling non banked segments to participate in an electronic money economy.</p>

Millions of customers already use Mobile ID indirectly when consuming Value Added Services.

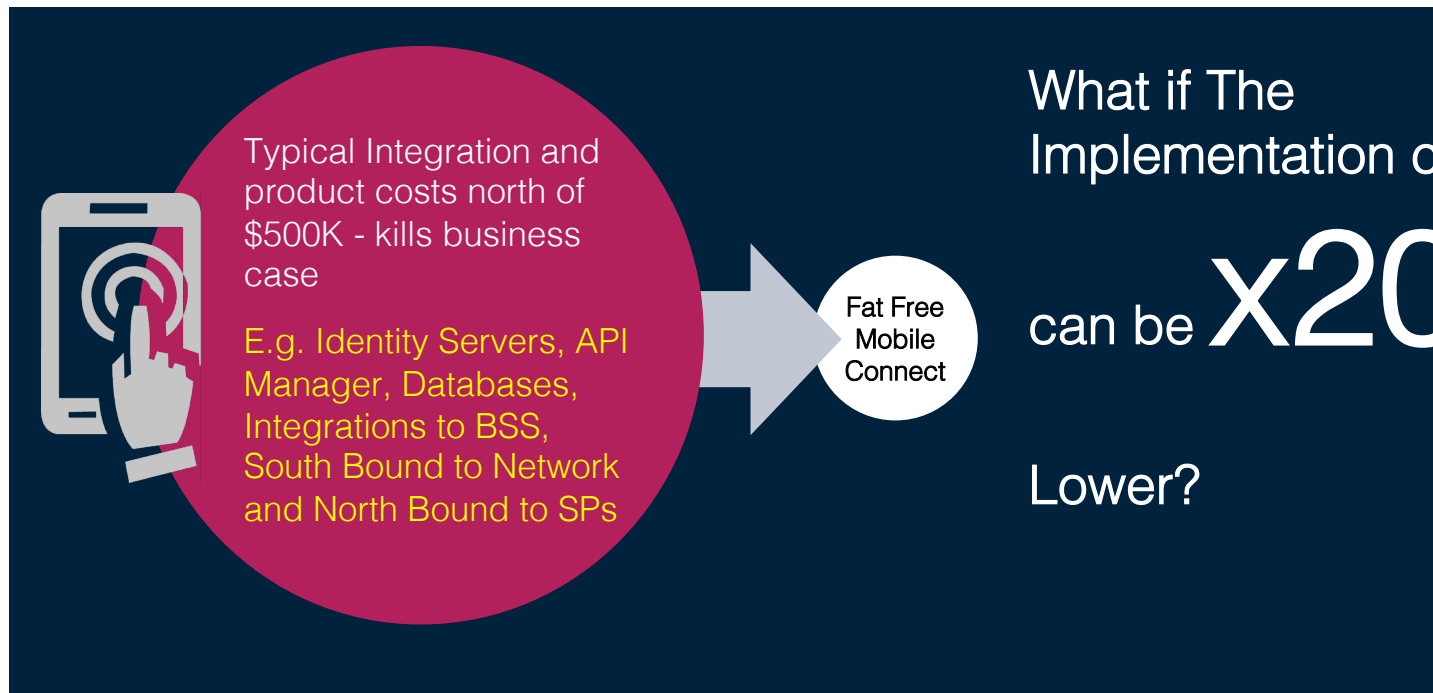
But fragmented solutions, with Identity invisible as a core product

# THE BUSINESS CASE – VALUE SIDE OF THE EQUATION



Identity as a product can enhance customer engagement and loyalty

## THE BUSINESS CASE – COST SIDE OF THE EQUATION



With Cost out of the equation, the discussion becomes all about  
CUSTOMER EXPERIENCE AND ENGAGEMENT

## TYPICAL IMPLEMENTATION CHALLENGES



### **COST**

Complex integration project & high Capex budgets norm in anything that touches our MNO's Business Support Systems



### **TELCO CENTRIC APPROACH**

Our approach to developing the Internet interaction layer is painfully slow - our toolset & processes lack agility.



### **SPEED**

There are many clever technologies and standards (secure identity, APIs etc.) - the challenge is execution speed and consistency across multiple operators.

### **FRICION FREE ADOPTION, & ON-BOARDING**

Low cost software, free trials, use any Systems integrator, Total freedom for MNO to localize, customize and create own roadmap

Image courtesy of digidreamgrafix at FreeDigitalPhotos.net

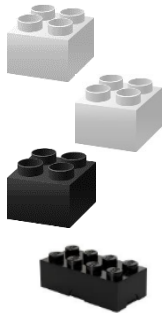
## DIALOG/AXIATA IMPLEMENTATION APPROACH



**OPEN SOURCING** - the core technology will allow the **WHOLE** ecosystem (Telcos, SIs, Service providers) to embrace a single standard with no initial opportunity cost



**SCALABLE, FUTURE PROOF MODULAR “LEGO” TECHNOLOGY** – Select a modular approach to key functions such as ID Server, API Manager, ESB/Adaptors. Open source makes it future proof – peer review of powerful code that we all own protects us.



**INDUSTRY INNOVATION AND PARTNERSHIP** – The need to publish and commercialize new standards extremely quickly to the ecosystem. Faster adoption with other standards and industry cooperation.

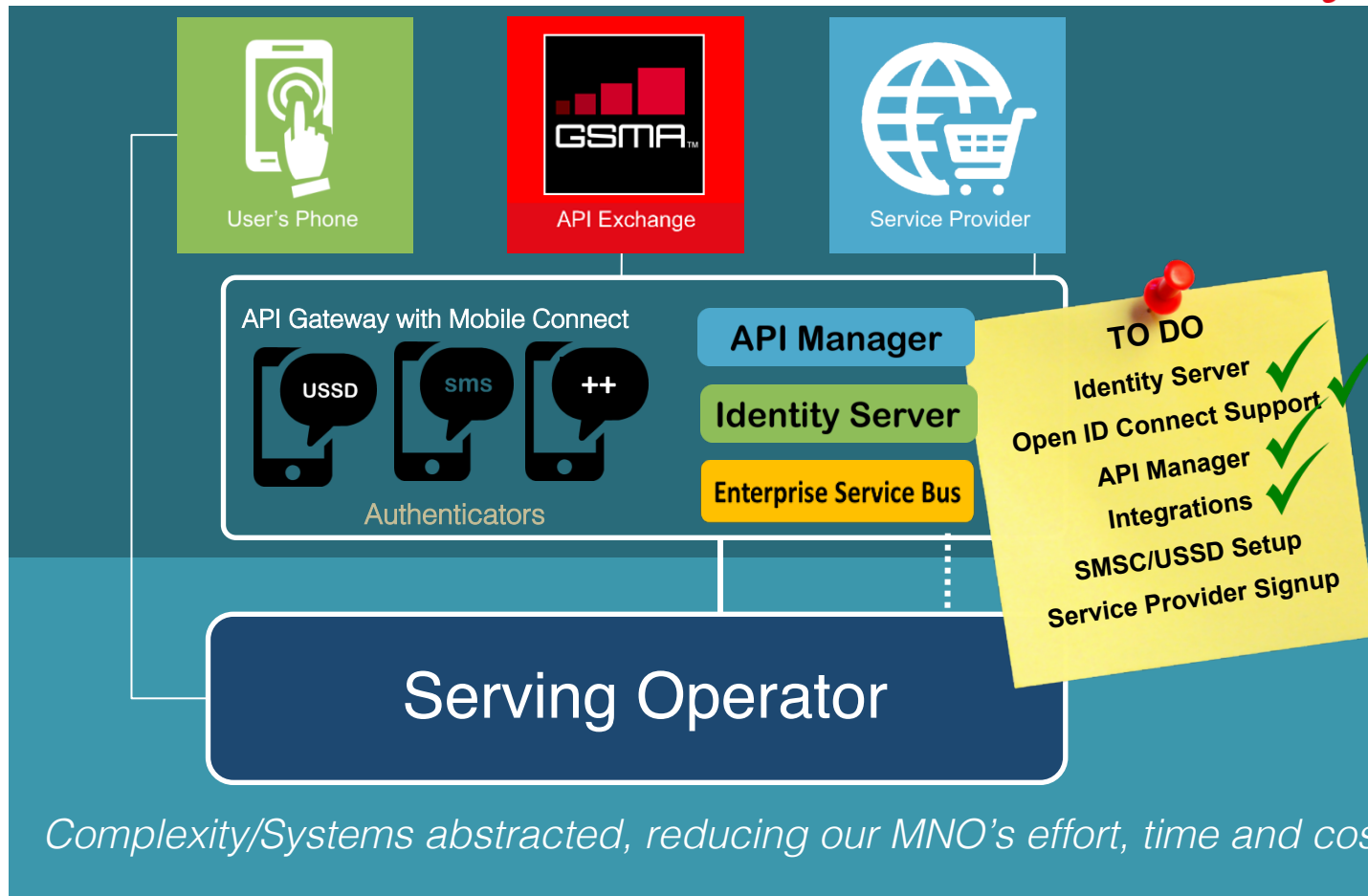
### **STANDARDS VS. FLEXIBILITY**

Need to standardize our operators on one technology stack, yet provide the flexibility for operators to run own their own local roadmap and maintain independence

# THE SCOPE OF WORK FOR OUR MNOS TO IMPLEMENT MC

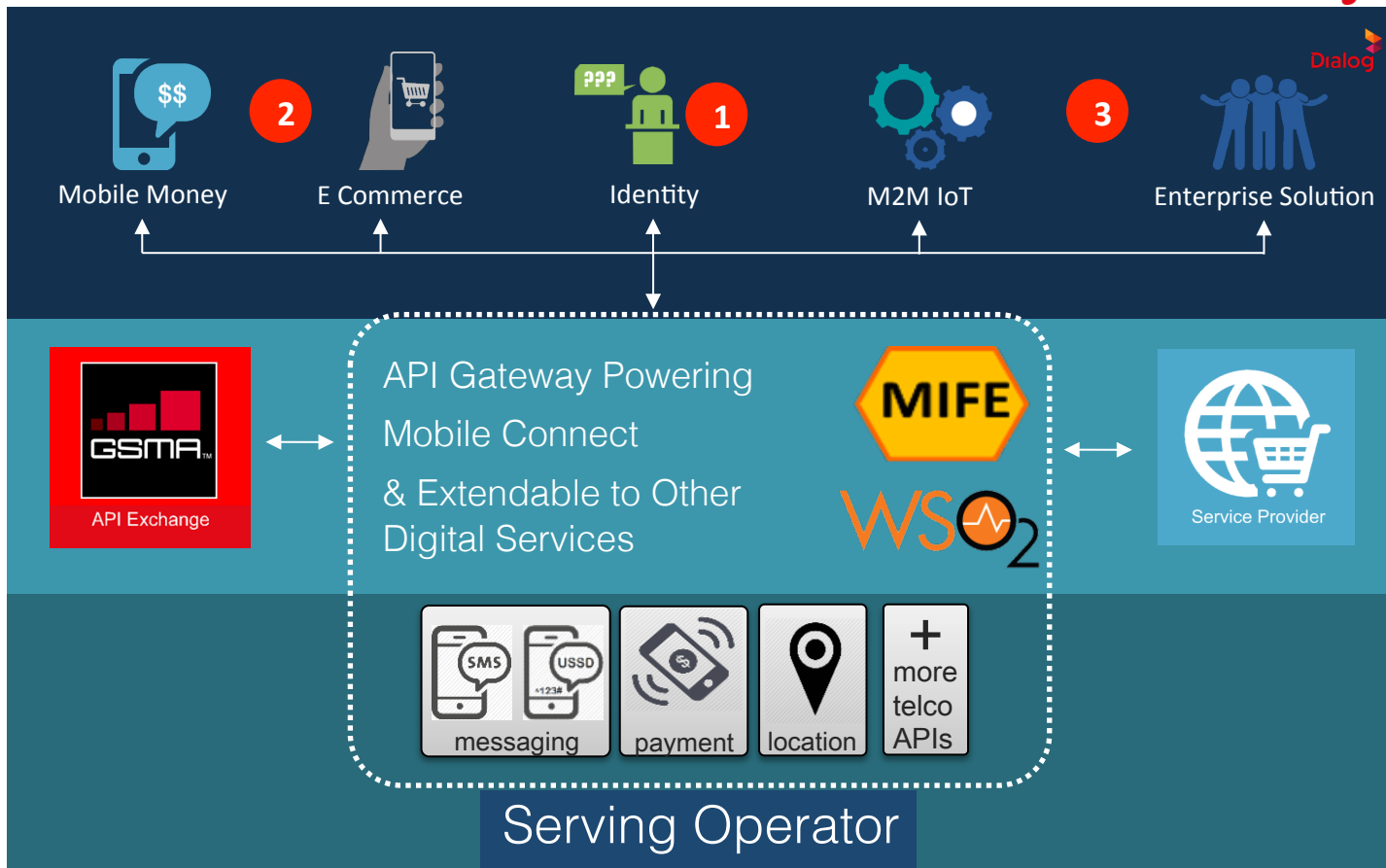


# WE WANTED TO MAKE MOBILE CONNECT INTEGRATION FRICTION FREE





# OUR STRATEGY TO ENABLE MOBILE CONNECT AND API PLAY IN ONE HIT !



*Mobile Identity as anchor to drive other digital services seamlessly*

# Scope of Dialog Mobile Connect Beta



## PARTICIPANTS & SETUP OF THE BETA TRIAL

- 2 Participating operators
- 3 Participating SPs
- 200 Friendly users
- Technology
  - GSMA Exchange Integration
  - LOA 2 Authenticators
    - Seamless login through header enrichment
    - USSD 'click yes'
  - AXIATA + WSO2 Co-developed Gateway



SERVICE PROVIDER



Largest Online Retailer in Sri Lanka

*"We saw **Mobile Connect** as a way to increase new subscriptions.  
Sri Lanka has high Mobile penetration & hopefully Mobile connect can enable users from the 2 largest mobile operators to login easily and securely"*

### Key Facts (Before Mobile Connect)

Monthly Visitors

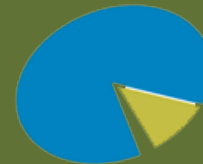
500k

20% Mobile Access



20%

80%



Username + Password

87%

Facebook Connect

11%

Login Page Exit/Drop Rate



30%

SERVICE PROVIDER



General Insurance  
Company,  
Motivated to use IT to reach  
Urban Population



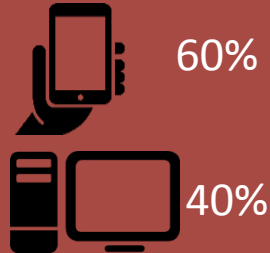
*"We wanted a reliable way of verifying user Identity, Social logins aren't of any help. Mobile Connect can solve this problem. A third party mechanism which validates identity and handles authentication is ideal"*

### Key Facts (Before Mobile Connect)

Monthly Users

50k

60% Mobile Access



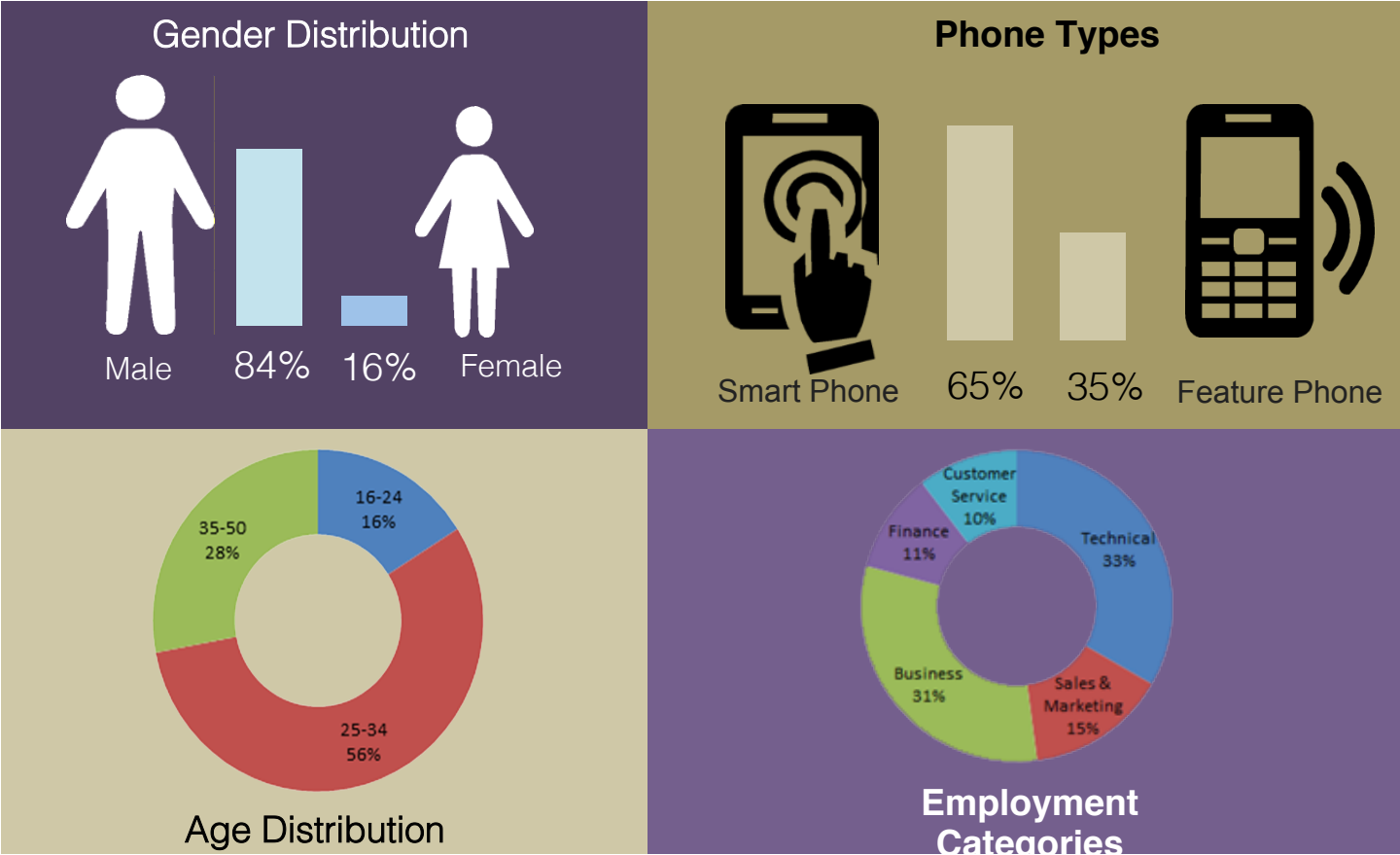
Business Challenge:

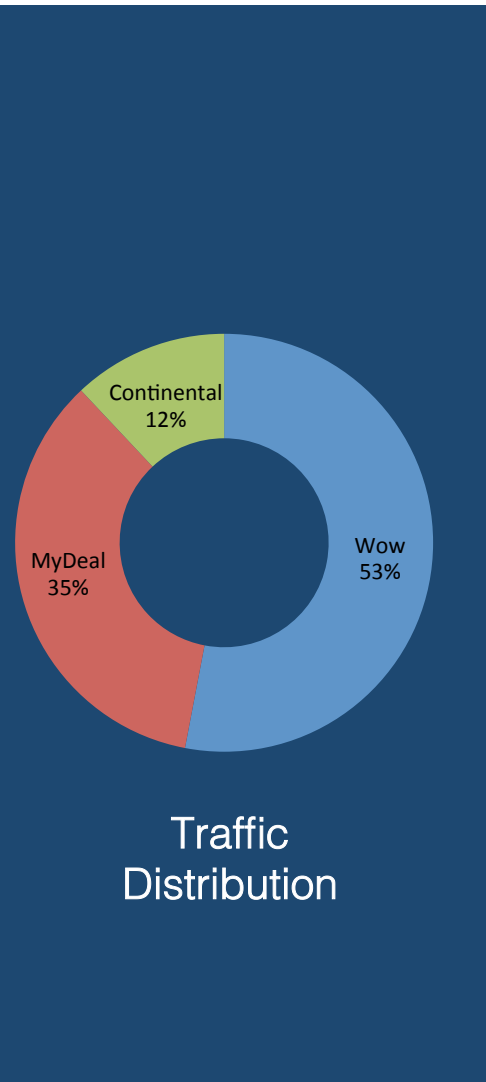
Identity Verification  
for Online Insurance Selling

# Dialog Mobile Connect Beta Trial Results

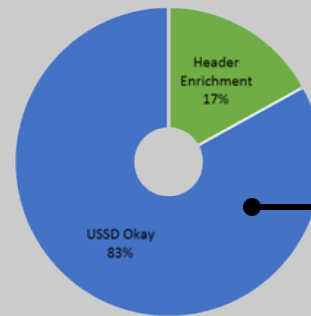


BETA TRIAL: END USER DEMOGRAPHICS

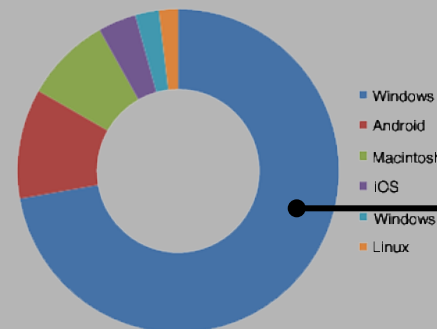




### Authenticators



### Operating Systems



Majority of users Accessed via large screen browser, USSD Click "OK"

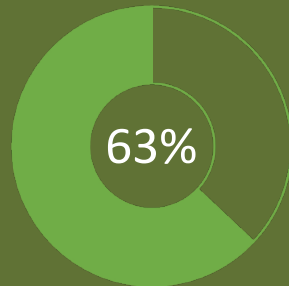




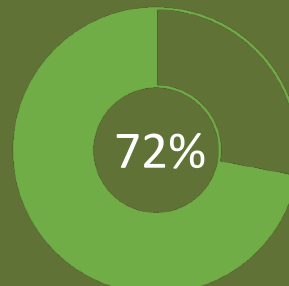
## BETA: USER FEEDBACK



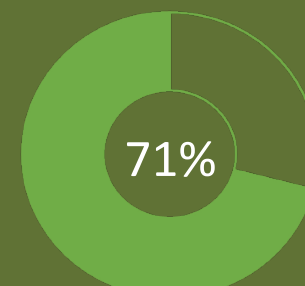
### Likelihood of recommending MC to others



Will I recommend MC ?

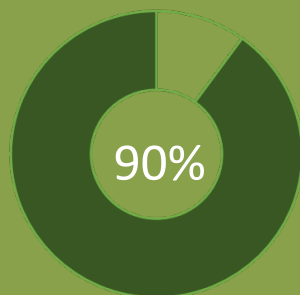


Will I recommend MNO, because of MC ?

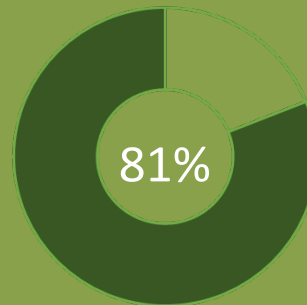


Will I recommend SP, because of MC ?

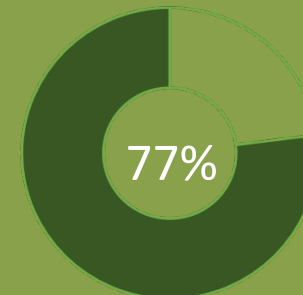
### User Satisfaction indicators



Consistent UX across web sites



Service is beneficial to me



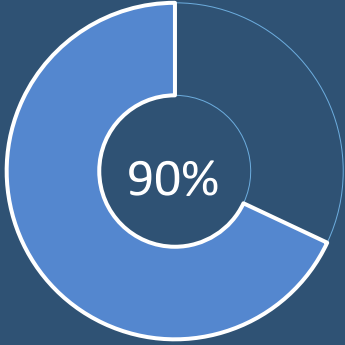
Service is easy to Use

User experience positive and willing to recommend MC to others

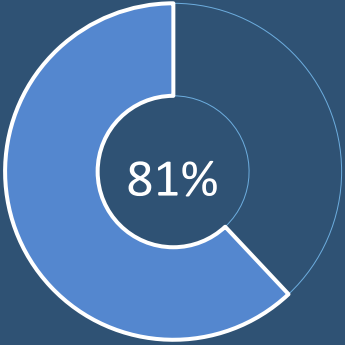
# BETA: USER FEEDBACK



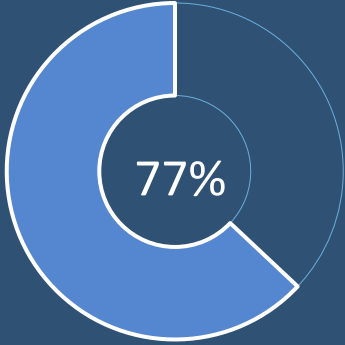
## MC Vs. Other Login Methods



Ease of use of MC is higher



MC has increased Privacy



MC is more secure

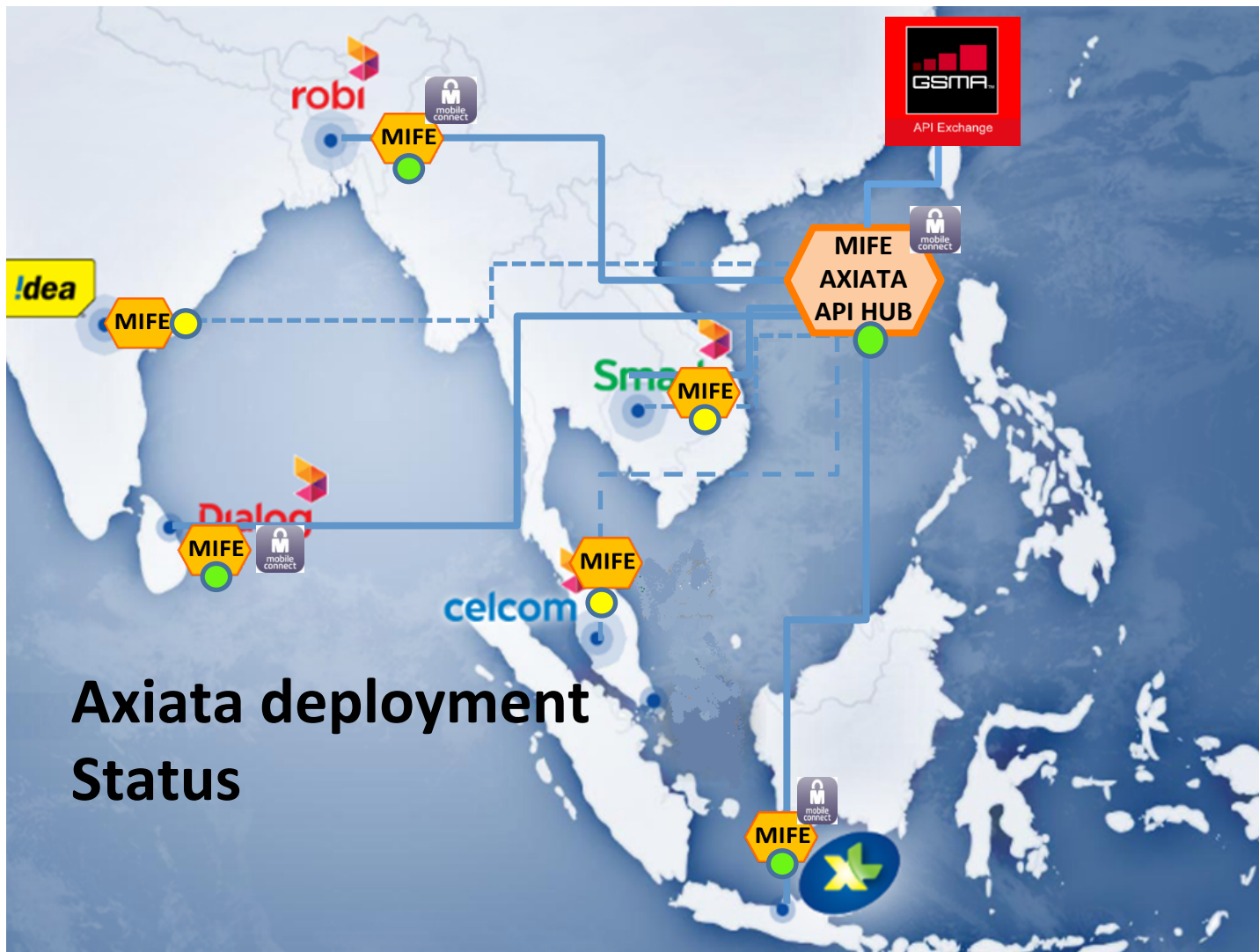
### Answer Options

### Percentage

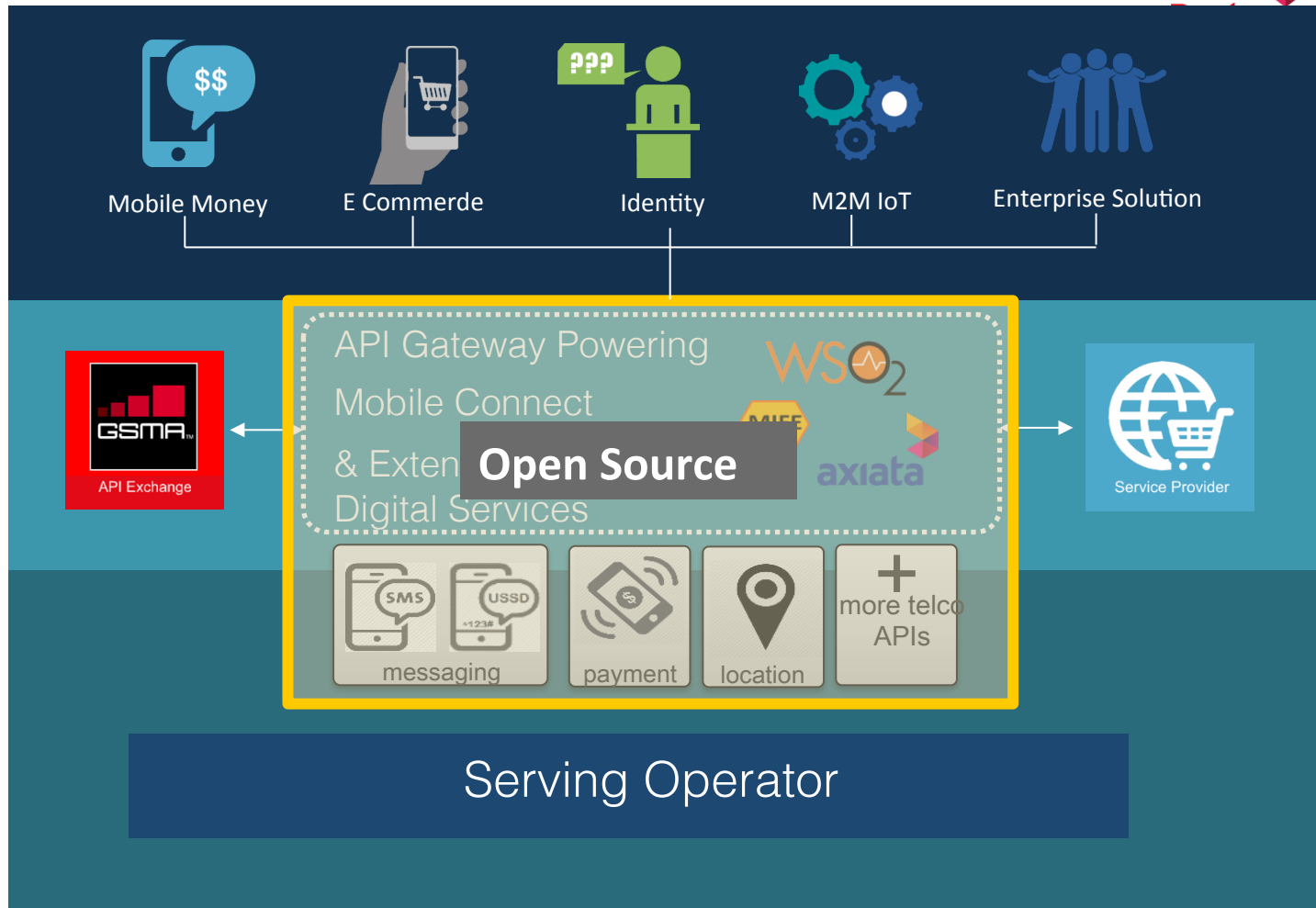
I would continue to use mobile connect & want to see its being used on all the web sites	64.7%
I would not use mobile connect & continue to use my Facebook Login.	5.9%
I would not use mobile connect & continue to use my Google login	11.8%
I would not use Mobile connect & continue to use other social media login services	17.6%

Mobile Connect seen as preferred login method over social media login

Next Steps



# WE ARE ABOUT TO OPEN SOURCE THE SOFTWARE STACK



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Thank you

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