



# Mobile and Development Intelligence



Nokia Life



2

## Nokia Life

Nokia Life provides a range of innovative and personalized services covering Education, Health, Agriculture, Infotainment, Entrepreneurship and Women Empowerment targeted at both urban and rural consumers. These services address information gaps, enabling consumers to be better informed and positively impacting their lives and livelihoods. Nokia Life is currently available in India, Indonesia, China, Nigeria and Kenya. Over 100 million people have now experienced Nokia Life in these five countries.

**Year launched**  
2009

**Business model**  
Consumer

**Targeted Device**  
Basic/ Feature Phone

**Primary Delivery Technology**  
SMS

**Products & Services**  
Interactive content

**Markets deployed in**  
India, Indonesia, China, Nigeria, Kenya

**Estimated number of users**  
Over 100 million

### Background and opportunity:

What opportunity existed and how was it filled by the organisation?

In late 2008, although the world claimed to be in an information era, the reality was that less than one billion people were really transacting with information on a day-to-day basis. The larger part of the population – without access to laptops, PCs, the internet, or smartphones – was in the dark ages in terms of information and access to knowledge.

Nokia Life (NL) saw a great opportunity in getting life enhancing information and knowledge to people at the middle and bottom of the pyramid (BOP). The mobile phone seemed to be the best vehicle to do this; it has been shown to be one of the first pieces of technology that BOP users invest in, and allows information to be customised for each user - unlike older technologies like TV and radio. Nokia also had a leading position in the lower and feature phone end of the market.

NL started the project by conducting consumer research with basic (i.e. non internet enabled) phone users, trying to understand what information they wanted to have on their phone, beyond what they were already able to access. Across the board, across various countries, people appeared to want information that empowered them to make better decisions on a day-to-day basis. This could be a pregnant mother wanting to know what precautions she should be taking, a parent wanting to know how he should take care of his child, a youngster wanting to learn English and financial literacy, or a farmer wanting to know how to get a better price for her produce. "As we went through the research we clearly found that people wanted information, knowledge and learning which is about their

<sup>1</sup> <http://www.nokia.com>

<sup>2</sup> <http://conversations.nokia.com/2009/11/04/nokia-life-tools-lands-in-indonesia/>

life roles, the current life role they are in. These people wanted anything that could help them play out their life roles better". On the basis of this research, NL started building a portfolio of services in the verticals of education, health, agriculture, entrepreneurship, infotainment, and woman empowerment.

### **Progress since launch:**

#### **How have things gone so far?**

NL never wanted to launch a service focused on a single vertical, feeling that this would overwhelm the target user base from the outset. Nor did they intend to launch the project in a pilot-like manner. "Our objective from the beginning was to do it at scale". The project began in India, with services covering education, agriculture, and entertainment. Health was added to the portfolio roughly a year after launch. The service in India was also launched across every region, in six different languages (now expanded to twelve). NL was subsequently rolled out across new countries: Indonesia, China, Nigeria and Kenya. Each portfolio of services is specialised to the country in which NL rolled out, and based on research into user needs. "For example, in Indonesia there's a distinctly Islamic way of life that is different to India, and a mobile presents a way to stay connected to that way of life." In the past three years NL has benefited over hundred million users across these five countries, "I think that actually makes Nokia Life the world's largest m-learning initiative".

### **Scalability:**

#### **How is the service being scaled to reach a larger audience?**

NL intends to reach scale in two dimensions; user penetration in a given country, and country penetration within developing markets. In order to reach scale in a country, NL must offer services that appeal to a wide variety of 'life roles' within that country. In India, for example, the majority of the population is below 35 years old, where it is also common to be a parent at 28-30 years old. Many people are still directly or indirectly involved in agriculture, and a high cultural value is placed on education. NL carefully examines detailed information on these consumers to identify demographically prevalent life roles in a given country. They then build a service portfolio which is optimised toward the prevalent roles identified. These portfolios are then offered in the most commonly spoken languages. In India, for example, there are over 22 official languages. NL currently offers 12 of these, and expands the service into new languages in order of their demographic prevalence. On a country basis, NL is scaled by adding services and languages that are optimised according to demographic relevance. However, while NL started by targeting markets with larger populations like India and China, it is also aiming at markets with high demands for information access. "The next few countries Nokia Life launches in will be more determined by absence of access to information than population size itself – where the need is more prevalent". In addition to these factors, the mobile market scenario is key to determining whether NL can be successfully launched in a new market. A successful launch requires sufficient mobile penetration rates, as well as a mature and competitive mobile industry.

### **User centric attitudes:**

#### **How does the organisation build itself around the end user?**

Users are involved from the beginning of NL's development process. This user research is not only conducted to inform the type of content offered through NL, but also the form in which this is delivered. For example, research has been carried out to determine the optimal length of written information presented to users in various markets. Another key consideration is that Nokia Life is the first service most users will ever use on their phone. This means that the UI and UX design have to be very carefully considered: How should the menu options appear? What kind of iconography will be required? And so on. "We work deeply with the consumer on both the pedagogic areas and user interface areas across countries – our whole design process starts from the consumer". Having successfully rolled out the service across five countries, Nokia have developed a sophisticated blueprint for conducting user research in new markets.

### **Challenges:**

#### **What are the internal and external challenges currently faced?**

From a regulatory perspective, mobile services are often treated as entertainment services. For example, in Indonesia a recent clamp down on mobile services saw even health and education services being shut down. This is a significant challenge requiring policy makers and regulators to distinguish between services driven by purely commercial forces, and those which fall in vital areas like health, education, and agriculture. The growing instances of 'Double Confirmation' regulations across countries may also pose new hindrances to the growth of these kinds of mobile services. Another challenge arises from the share of revenue claimed by MNOs in return for delivering services to users, which can vary across

different markets.

Running an SMS service with 100+ million users also presents some serious operational challenges. “There needs to be a day-to-day operational oversight, which stands apart from the strategic view of how the service itself is expanded”. Getting content created in multiple languages is also a significant challenge. Just translating into English is a labour intensive exercise, especially because NL makes the effort to present all English content in a form comprehensible to a typical 10 year old. So, for example, if NL wants to use a government health department’s information resources on pregnancy, a lot of work must be expended in transforming this material into “capsules” that users can consume. These factors provide a sense of the “herculean challenge” of content generation for NL.

## Partnerships:

### What is the value of partnerships, particularly with MNOs?

Nokia has forged a range of knowledge partnerships to develop NL, and has already created over 90 such partnerships across the five countries where NL is active. These include government departments, universities, NGOs, and various private entities.

For example, the British Council has partnered with the NL in multiple countries to provide services for learning English. In Beijing a highly reputed school has partnered to offer high school exam tips. In Indonesia, a subsidiary entity of their largest university provides educational content. The Cherie Blair Foundation for Women is partnered for woman empowerment services. “We carefully select partners which are known, or proven expertise-based organisations in the market”. Typically when NL plans to enter a new market one of their first activities is to map out potential knowledge partners in the country. “Sometimes we scrutinise around ten to fifteen partners for a single service”.

They start this process with secondary research – a market scan – and then proceed to interactions with the candidate partners. This process is fairly labour intensive. “We have a huge system of knowledge partnerships for these initiatives, and typically a country would take anywhere between 8 months to 16 months to prepare for launch. Sourcing, partnering, and development of content all have to be completed.” With respect to Mobile Network Operators, Nokia aims to give users access to NL services irrespective of the MNO they are aligned to. In just five countries, NL is tied up with around 20 different GSM network operators.

In the very early stages of NL’s development there was a question as to whether the product should be pitched as a social good activity, or as a business activity to operators. “Very quickly we realised that positioning the product straight up as a business benefit made more sense. There are indicators to show that the user churn has reduced and ARPU has slightly increased when users are subscribed to life enhancing services”. However, not giving exclusivity to any operator at an early stage created an initial challenge for MNO partnerships. In India, for example, the service was initially launched with a single operator who accepted the non-exclusivity terms, and this helped other operators get on board, especially when it became clear what business sense the service brought to their operations.

From Nokia’s point of view, NL is designed to differentiate their mobile phones by bringing life enhancing services to their users. They view the service as a sustainable as opposed to a profit generating entity, and aspire to scale the service to reach the widest possible global audience. NL itself is sustained by a monthly subscription model.

## Looking back, looking forward:

### What key lessons have been learnt, and what are the organisation’s future objectives?

The biggest lesson is that “content is king – especially content that is hyper-local and personalized”. Getting the content right poses the biggest challenge, especially for users in the lower layers of the economic pyramid where such content must also be delivered in their local languages. In this respect, NL is now well positioned to enter new markets having learnt valuable lessons from the last four. Another key piece of learning is that users come first. NL regard multiple touch points with the consumer, as well as participatory co-creation of concepts and services, as key. Another critical lesson arises from offering the service as a business benefit to MNOs. Looking forward, NL is looking to expand to more countries, especially in Africa. Nokia also recently launched Nokia Life + (September 2012), which offers the service over mobile data networks. This is in response to forecasted trends of data uptake from the middle and bottom of the pyramid in developing

countries. Nokia Life + has been launched in 21 different countries (India, Indonesia, China, Nigeria, the Philippines, Vietnam, Bangladesh, South Africa, Malaysia, Kenya, Pakistan, Egypt, Saudi Arabia, Turkey, Singapore, the United States, the United Kingdom, Ireland, Tanzania, Uganda and Ghana).

#### Acknowledgements:

The Mobile and Development Intelligence team would like to thank **Bhanu Potta** (Nokia Life, Global Product Leader - Learning & Knowledge Services) for assisting the GSMA to produce this case study.

---

#### About the GSM Association

The GSMA represents the interests of mobile operators worldwide. Spanning 220 countries, the GSMA unites nearly 800 of the world's mobile operators, as well as more than 200 companies in the broader mobile ecosystem, including handset makers, software companies, equipment providers, Internet companies, and media and entertainment organisations. The GSMA also produces industry-leading events such as the Mobile World Congress and Mobile Asia Congress.

#### About Mobile for Development - Serving the underserved through mobile

Mobile for Development brings together our mobile operator members, the wider mobile industry and the development community to drive commercial mobile services for underserved people in emerging markets. We identify opportunities for social, economic impact and stimulate the development of scalable, life-enhancing mobile services.

For more information on the GSMA's Mobile and Development Intelligence, please email [mdi@gsm.org](mailto:mdi@gsm.org)