Connected Society

Mobile Internet Skills Training Toolkit:

Banglalink Pilot Evaluation

May 2019

About the GSMA

The GSMA represents the interests of mobile operators worldwide, uniting more than 750 operators with almost 400 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and internet companies, as well as organisations in adjacent industry sectors. The GSMA also produces the industry-leading MWC events held annually in Barcelona, Los Angeles and Shanghai, as well as the Mobile 360 Series of regional conferences.

For more information, please visit the GSMA corporate website at www.gsma.com

Follow the GSMA on Twitter: @GSMA

Connected Society

The GSMA Connected Society programme works with the mobile industry and key stakeholders to increase access to and adoption of the mobile internet, focusing on underserved population groups in developing markets.

For more information, please visit www.gsma.com/connected-society

connectedsociety@gsma.com

Author: Jonathan Bordage, jbordage@gsma.com

UKaid from the British people

This document is an output from a project co-funded by UK aid from the UK Government. The views expressed do not necessarily reflect the UK government's official policies.

CONTENTS

1. Introduction

The internet has made communication faster, information more available, businesses more efficient, and education, entertainment and public services more accessible than ever before. It is also driving economic growth and social change across the world. Mobile has already connected 3.6 billion people to this opportunity and continues to lead efforts to close remaining gaps in internet coverage and use.

Today there is still a "usage gap" of 3.2 billion people who have access to mobile broadband coverage, but are either unable or unwilling to use it. The GSMA Mobile Connectivity Index[1] shows that a lack of basic skills and understanding of the internet are the primary reasons for the usage gap. The most recent GSMA Intelligence Consumer Survey also found that, in low-and middle-income countries, literacy and digital skills are the main factors limiting mobile internet use among those who are aware of it.[2]

In 2016, the GSMA Connected Society team developed the Mobile Internet Skills Training Toolkit (MISTT), a guide for any new mobile internet user to learn how to use the main applications of the internet (e.g. WhatsApp, Google and Facebook), understand their data consumption/spending and how to use the internet safely. MISTT was rolled out as a commercial solution for mobile operators with an aim to turn non-data users into data users by giving them detailed training on internet use. It was first piloted in Rwanda[3] and is now being deployed in a number of markets in Africa and Asia.

This report presents the findings of a pilot conducted in partnership with the GSMA and Bangladeshi MNO, Banglalink, to test the mobile internet skills training and methodology. Conducted over a three-month period, the pilot assessed whether adoption and use of mobile internet increased among a sample of Banglalink's customer base. It also produced recommendations for stakeholders interested in implementing the MISTT based on this pilot and implementations in other markets.

Banglalink is a subsidiary of Veon, an international telecommunications and technology company with more than 210 million customers in Europe, Asia and Africa. Banglalink currently has a subscriber base of 33 million, which represents a 21 per cent market share[4] in Bangladesh.

1. GSMA (2017), The Mobile Connectivity Index
2. GSMA (2019), The Mobile Gender Gap Report 2019
3. GSMA (2018), Mobile Internet Skills Training Toolkit, Tigo Rwanda Pilot Evaluation
4. GSMA Intelligence, 2018

2. Key findings

The aim of the MISTT pilot was to understand the commercial benefit of MISTT in terms of increased data usage and revenue.

Based on Banglalink's data, the main findings of the pilot were:

A total of **117,000** Banglalink customers received MISTT training

The MISTT training increased data usage among Banglalink customers:

After the three-month pilot, mobile internet use increased by **228%** among trained users

compared to **59%** growth in data use in the network overall

Revenues increased for the trained pilot group: Data revenue increased by

143% compared to the previous three months

18% compared to in the overall network.

Of the trained users who had not used data on their Banglalink SIM before:

42% used mobile internet on their Banglalink SIM during the pilot phase

19% became regular data users (who used at least 10 MB of data on the network in a particular month after receiving MISTT training)

The MISTT appears to be a cost-effective way to increase data usage and revenues:

Banglalink saw a **158%** return on investment (ROI) after three months

Incorporating a module on the Banglalink self-care app also helped encourage customers to use the app

3. Background

3.1 The digital landscape in Bangladesh

With almost 170 million residents, Bangladesh is the eighth most populous country in the world. The country has seen a rapid increase in mobile broadband penetration in the last five years, driven by a growing number of mobile subscribers and faster download speeds on 4G networks. However, the mobile broadband market in Bangladesh is still in an early stage of development, with penetration well below most other Asian countries.

According to the GSMA Mobile Connectivity Index, 87 per cent of the population in Bangladesh has a mobile device and 93 per cent live within 3G mobile internet coverage. However, only 25 per cent of the population use mobile internet, and the GSMA's recent Mobile Gender Gap Report reveals that just 13 per cent of women in Bangladesh have access to mobile internet compared to 30 per cent of men.[5] The main barriers to mobile internet adoption in the country are a lack of basic digital skills and limited understanding and awareness of the opportunities the internet offers to mobile customers.

Mobile operators have an opportunity to bridge this usage gap. One way is by providing digital literacy training to their customers while also raising awareness and improving understanding of mobile internet products and services that may be relevant to their lives.

Strong growth in mobile internet use is predicted over the next five years to 2023. The mobile internet market will be driven by increasingly faster speeds as mobile operators expand their 4G networks and eventually launch 5G networks.[6] This growth will help to support Vision 2021, a political vision of where Bangladesh should be in 2021, 50 years after independence. The main goal is to eradicate poverty and become a middle-income country, and "Digital Bangladesh" is a component of Vision 2021 that aims to deliver socio-economic transformation through information and communications technology (ICT).

3.2 The GSMA Mobile Internet Skills Training Toolkit

GSMA research has consistently shown that low levels of basic digital literacy are one of the main reasons people do not adopt mobile internet.

To address this barrier, the GSMA Connected Society programme developed the Mobile Internet Skills Training Toolkit (MISTT). The MISTT is a visual, easy-to-follow curriculum that helps trainers demonstrate the functionality and value of the internet on internet-enabled mobile phones. With modules that can be adapted to local needs and languages, the MISTT uses a "train the trainer" approach to build a rich body of knowledge from the bottom up.

The six core MISTT modules are: Wikipedia, Facebook, WhatsApp, YouTube and Google, as well as an introductory module that covers the basics of the internet, including internet safety and costs. In 2018, short video tutorials were developed to support each of the modules.

All MISTT materials are available on the GSMA website at: https://www.gsma.com/mobilefordevelopment/connected-society/mistt/

The MISTT was created primarily to help mobile operators increase mobile internet adoption among their customer base, using their agents as trainers. However, the toolkit was also intended to be adapted for use by other organisations interested in improving basic knowledge and understanding of mobile internet, such as NGOs, development agencies and governments.

In addition to the Banglalink pilot, the MISTT has also been piloted with Airtel Tigo Rwanda, which trained over 250,000 users between July and December 2017. The training generated an ROI of 113 per cent in the first month and 240 per cent in the first quarter following the training.[7]

5. GSMA (2019), Mobile Gender Gap Report 2019
6. Bangladesh – Telecoms, Mobile and Broadband – Statistics and Analyses
7. GSMA (2018), Mobile Internet Skills Toolkit: Tigo Rwanda Pilot Evaluation
8. GSMA Intelligence, Q4 2018

3.3 Banglalink's digital programme

Banglalink is the third-largest mobile operator in Bangladesh, where both 3G (covering 73 per cent of the population) and 4G network coverage (20 per cent) are growing.[8] Digital is one of Banglalink's focus strategies and Banglalink has constantly been working to offer new digital services to customers. To take it to the next level, Banglalink ran a digital literacy programm to connect the non-internet user group to the internet world.

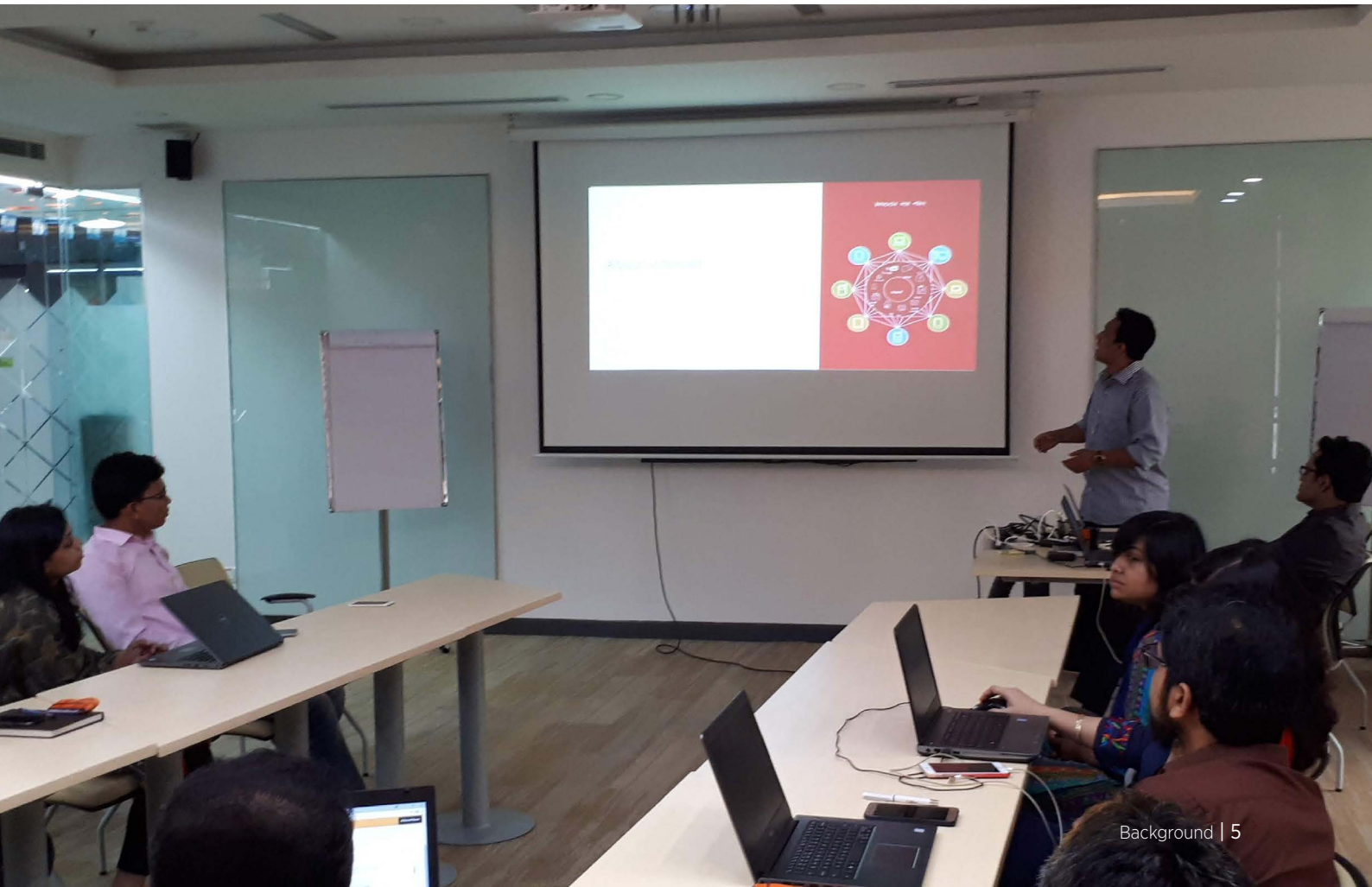
"Digital skillset development, awareness and access to digital solutions are the key enablers for mobile internet adoption. As a customer-champion brand, we always look for the best ways to know and serve our customers in both traditional and digital fronts."

Eric Aas, CEO, Banglalink

Banglalink has also developed digital customer care channels. Mobile self-service apps are an efficient way to improve customer experience while reducing customer care costs for mobile operators. Many customer queries that typically go to a call centre can be managed via an app instead, such as checking data usage and balance, viewing or paying a bill, resetting a password or updating personal profile details. Self-care apps are more commonly found in mature markets with high smartphone penetration, but there is an opportunity for mobile operators to use these types of apps in emerging markets as smartphone penetration grows.

Banglalink successfully launched its 'My Banglalink' self-care app in 2014, which has since been downloaded by over a million customers.
For Banglalink, the app has the following objectives:

- Empower customers to control their telco usage as well as reduce organisation costs by enabling customers to avail primary services from the self-care app;
- Increase engagement with customers through interactive features to enhance brand attachment;
- Monetisation of the platform by selling traditional and digital products



4. Banglalink's MISTT pilot: Implementation and evaluation

4.1 MISTT implementation

Banglalink has identified a lack of functional digital skills among their customers as a major barrier to the adoption of mobile internet services. To tackle this barrier, stimulate demand for mobile internet and ensure future growth, it embarked on a long-term digital skill-building effort that began with the piloting of the MISTT.

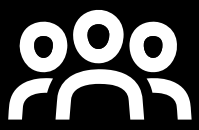
> *"The Digital Literacy Programme aimed at connecting the unconnected part of society to the internet. The objective of this programme was to educate customers about the benefit of internet services. We took a very different approach. We used our own sales and service points located across the country, and used a bite-size training module to make the knowledge sharing easier and effective. The trained customer group has increased data usage and are showing positive trends."*
>
> **Abdul Muqit Ahmed, Digital Services Director, Banglalink**

Banglalink conducted a three-month national trial of MISTT starting in August 2018, with training conducted over a month and a half. Banglalink began by identifying areas with a high usage gap, and then trained Banglalink Sales and Service Point (BSSP) sales agents to offer the training to customers with either no or low digital literacy. The objective of the training was to improve awareness, access and usage of mobile internet services, and ultimately increase customer data uptake and revenues.

Customer profile

BSSP sales agents prioritised MISTT training for the

following types



of customers:

Voice-centric users primarily interested in cheap all-net calls

Those with **low awareness** of and **little interest** in trying new products

No interest in data

"I don't get all this internet stuff. What's data for again? For me, a mobile phone is a voice communication device."

"Don't ask me about my mobile plan, I don't know the details — I rely on advice from others."

In areas where the MISTT was piloted:

Users were primarily **OFFLINE** and used **VOICE SERVICES**

60% did not use **THE INTERNET**

Data usage was around 10MB A MONTH

25% used **BASIC** phones

51% used **FEATURE** phones

24% used **SMART** phones

60%

earned between BDT **10,000** and **25,000** a month

TYPICALLY AGED BETWEEN **25 and 45**

Primarily self-employed as **petty traders, salespeople and students**

TARGET PRODUCT

20MB of bonus data was promoted to this customer segment

To drive **customer interest** in data usage, sales agents educated them about the **benefits** of common internet applications, such as **YouTube, Facebook and Google**

The MISTT modules — the core of the training — were translated into Bengali by Banglalink. While training more users in basic, functional digital skills, Banglalink also saw an opportunity to encourage new digital users to engage with Banglalink customer care through its My Banglalink self-care app. Mobile operators that want to promote the use of their self-care apps need to educate first-time users on both the benefits (e.g. convenience, time saved and access to extra benefits and promotional offers) and how to use them. An additional module on the self-care app was developed and included in the training.

Following a workshop with key stakeholders, including the GSMA, the Banglalink training team conducted a MISTT training session at its headquarters. At this session, regional sales directors taught regional sales agents the full MISTT digital skills training methodology so that they could then train local agents at points of sale. The regional sales agents then returned to their respective regions to train local agents who represented 3,200 Banglalink Sales and Service Points (BSSPs) in urban, peri-urban and rural areas.

After receiving MISTT training from Banglalink, BSSP sales agents trained customers, often over the counter in between serving other customers. This was the first time that the sales agents sitting across all country were engaged to execute such initiatives. No such customer educating platform existed before this program. Customers who were trained using the MISTT came to the BSSPs for a variety of reasons. While some came to purchase other products and were offered training, others came specifically to ask the agent for help with their mobile phone and requested the training. Both trainers and customers were incentivised to use the My Banglalink self-care app, with customers receiving a 20 MB free data allowance in exchange for a daily self-care login, and the store agent rewarded 10 BDT for any customer who registered on the app using a BSSP code.

Figure 1

Stakeholders involved in the MISTT training

Banglalink headquarters
Banglalink's digital sales team and regional sales directors.

↓

Regional sales agents
Sales agents that oversee and are responsible for disseminating Banglalink products, services, campaigns and training to store owners who work as sales agents. The trained sales agents received a certificate in recognition of their participation in the programme, signed by the trainers and regional sales directors.

↓

Local sales agents
Independent store owners commissioned by Banglalink as sales agents to sell Banglalink products and services (e.g. data packages and mobile money) to customers, as well as other consumer goods (non-telecom related). This includes BSSPs (Banglalink Sales and Service Points), Edison (slightly larger service centres with more capabilities) and Monobrand (third-party smartphone sellers).

↓

Banglalink customers
People purchasing Banglalink products and services and MISTT trainees.

Figure 2

Value propositions for BSSP agents and MISTT-trained customers

BSSP Driven Training Programme

Training Delivery Plan
Duration: 3 months

150	BL Trainers ZM and TOs
3.2K	BSSPs
117K	Customers

Incentives and Recognition for BSSPs

Certificates recognising BSSPs in the communitity

BDT 10
per eSelfcare signup using BSSP codes
(eSelfcare to be used to track the BSSP Activities)

Incentives for Customers

100MB for eSelfcare signup

20 MB for daily eSelfcare login for 6 months

Low-cost Smartphone Bundles

4.2 MISTT evaluation

The evaluation of the MISTT pilot aimed to assess:

- The impact of implementing the MISTT in terms of increased data usage and revenue; and
- The commercial viability of the pilot and ROI.

The evaluation of the MISTT pilot relied on operator transactional data analysis and included a review of financial investment, data growth and revenue patterns, ROI and changes in data usage with a focus on three customer segments:

- **Non-data users:** customers who had never used the internet or bought any data on their Banglalink SIM
- **Occasional users:** those who used less than 10 MB of data in any of the three months prior to the training
- **Regular users:** customers who used at least 10 MB of data on the network in any of the three months prior to the training

Feedback was also provided by the primary stakeholders within the Banglalink team.

The data used for this evaluation focussed on MISTT-trained customers (117,000 over the course of the evaluation period). To track the customers trained by agents (end-user trainers), the phone number of each customer was sent to Banglalink headquarters using an SMS short code. The phone numbers were then recorded in the database as "trained users". Trained users were also asked to download the self-care app so Banglalink could match the database of trained users with the registered list of self-care users. This allowed Banglalink to track the data usage of trained customers within the self-care app.

KPIs were selected to assess the impact of the MISTT on four customer behaviours related to internet usage and revenues:

- Data used (MB);
- Data revenue;
- Data revenue increase; and
- Total self-care app downloads and eSelfcare logins.

Commission payments to BSSP agents were also analysed to understand the ROI.

To ensure the impact analysis did not ignore other potential influences in the pilot locations, the MISTT-trained group of users were compared with the average overall customer base for the same time period. This comparison controlled for the possibility that a multitude of other initiatives and market events were driving observed changes (e.g. regional or national pricing promotions; other training being conducted in the country at the same time). Comparing the behaviours of the pilot group to a national average, rather than a specific control group, supported Banglalink's plan for a national roll-out.

5. Impact and lessons learned

The MISTT had a significant positive impact on driving data usage among Banglalink customers:

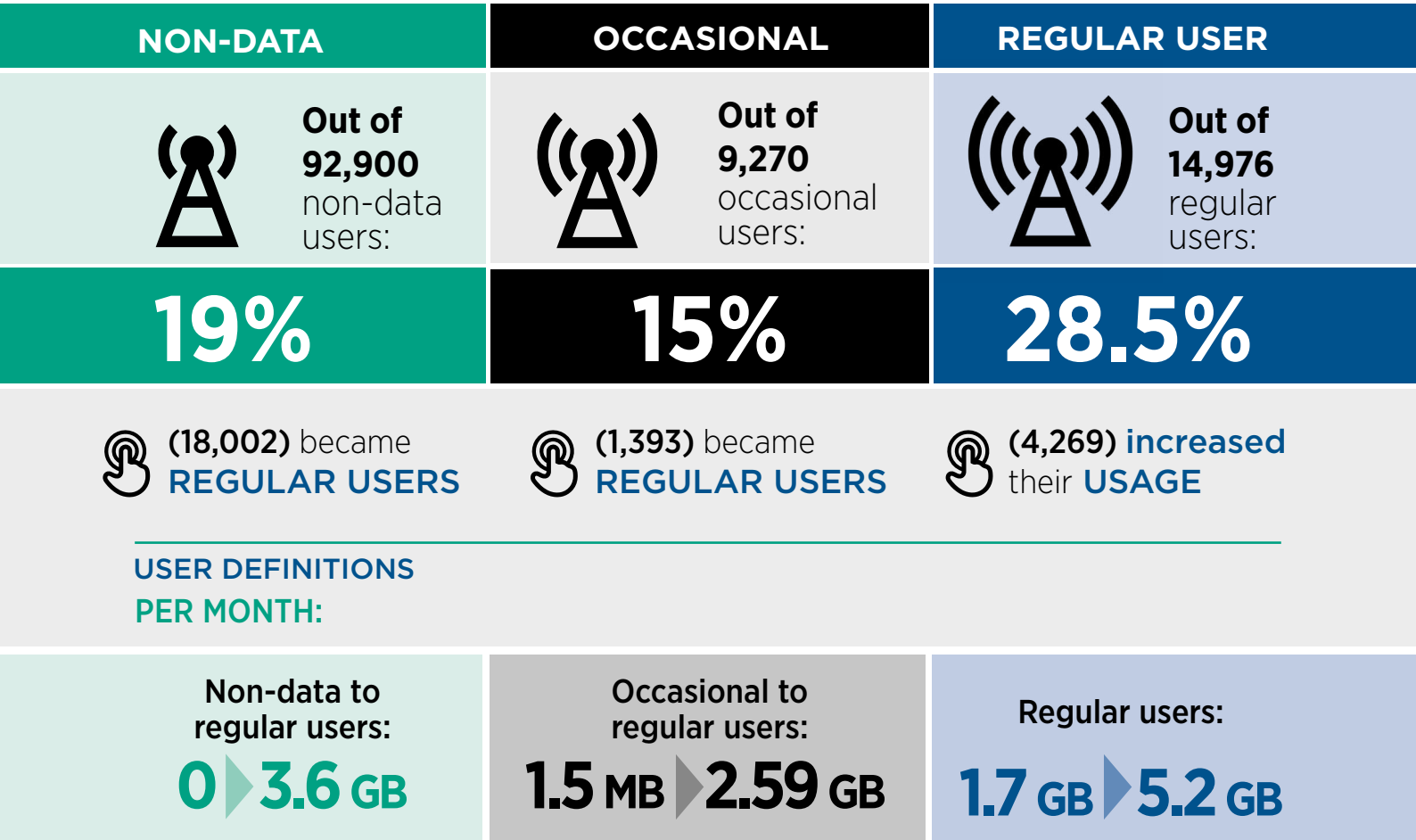
- A total of 117,000 customers received MISTT training.
- MISTT training increased data usage among Banglalink customers:
  - After the three-month pilot, **mobile internet use increased by 228 per cent among trained users** compared to **59 per cent growth in** data **use in the overall network.**
  - Of the trained users who had not used data on their Banglalink SIM before:
    - **19 per cent became regular data users** (who used at least 10 MB of data on the network in a particular month after receiving MISTT training); and
    - **42 per cent used mobile internet on their Bangalink SIM** during the pilot phase.

"This programme has proved that even people without smartphones are interested in learning about digital products. I feel really delighted to know that even a rickshaw puller who doesn't know how to type loves to watch videos on YouTube. Our BSSP agents reached out to people who needed help with account opening and using digital services."

Abu Saleh, Digital Services Manager, Banglalink

Figure 3

Data usage evolution among non-data, occasional and regular users



MISTT training appeared to increase mobile internet revenues

The total data revenue generated within the trained group increased by 143 per cent, and total revenue from the group grew by 83 per cent compared to the three months before the pilot. In comparison, overall data revenue from the overall network grew by 18 per cent.

Training drove uptake of the self-care app, which was used as a tracking tool for new data customers in the network.

103,000 of the 117,000 customers who received training during the pilot period registered on My Banglalink, or 88 per cent of all trained customers.

Challenges for BSSP agents

Interviews with 12 BSSP agents revealed that the MISTT training helped to establish relationships with the customers they trained and increased the number of people who came to their shop for training, either through referral or out of curiosity. However, they also faced a number of challenges when delivering the training, such as:

- The customers' literacy levels;
- The limited time customers had to spend in the shop;
- Customers not being able to afford a smartphone; and
- The need to speed up training.

6. Recommendations for stakeholders

Where MISTT was piloted in both Rwanda and Bangladesh, mobile operators saw an increase in data usage and data revenue, along with a positive ROI. This suggests that, if scaled up, the impact on data usage, revenues and adoption of mobile internet could be significant. The following recommendations have been identified as ways to strengthen the impact of MISTT, based on lessons to date.

1. Delivery of MISTT training

i. **Offer additional and more advanced training modules to customers.** Many customers have a huge appetite for learning about the internet, and once they start learning they often build a trusted relationship with the sales agent and return to the shop to learn more (e.g. education, e-health, job search and government platforms).

ii. **Customers have a desire to learn how to use mobile internet safely, including adjusting privacy settings.** More content about how to use the internet safely could be added, and trainers should spend time on this topic in the training.

iii. **Alternative distribution models for MISTT content should be explored.** This pilot explored the impact of one-to-one training using MISTT resources. Other approaches could also be considered, including sending links to MISTT content via SMS, hosting voice-only mini tutorials through IVR and creating video or content accessible through an app.

iv. **Provide ongoing customer training at points of sale (POS).** Given that some customers have low digital literacy levels, putting an ongoing customer training programme in place would help to increase their digital literacy and confidence. Existing and newly recruited agents should have access to MISTT resources to better support their customers, either through periodic training at POS or through digital channels (e.g. a training app or remote-hosted video tutorials).

v. **Ensure that trainers emphasise the "Introduction to the Internet" module in the bite-size training.** This ensures customers can move beyond app "islands" (e.g. only using WhatsApp or Facebook).

   a. **Always translate the MISTT into local languages.** This guarantees engagement with more local communities and increases the willingness of trainees to learn.

   b. **Diversify the format of the content, using a combination of video and print materials to meet the needs of those with low literacy levels.** This is an opportunity to reach more people.

   c. **Partner with NGOs or other organisations.** Trainings could take place in bigger space and be promoted by both mobile operators and digital literacy organisations. This would increase both the reach and impact of the training for customers and business opportunities for operators.

2. Incentives

i. **Create smartphone deals bundled with mobile internet data offers for MISTT trainees.** Many of the customers visiting sales agents for training have either just purchased a smartphone or are considering purchasing one once they have received the training. Targeted offers could provide incentives for these customers to purchase particular products and services, and help increase their adoption and use of mobile internet.

ii. **Ensure that sales agents are clear about the commission structure and the broader commercial benefits of offering training.** While some sales agents already recognise the commercial benefit of offering MISTT training (e.g. increased product sales), for others it can be unclear.

3. Marketing and promotions

i. **Consider distributing visual aids (e.g. posters) to support customer training.** Sales agents find that visual aids, such as the MISTT step-by-step posters and flyers, are helpful for recapping what they have taught customers and for training customers with low literacy levels.

ii. **Provide marketing materials.** Marketing materials (e.g. that communicate mobile internet training is available in shops), flyers, uniforms, signage or even radio and road shows, can help raise public awareness. Sales agents have been effective at creating awareness through word of mouth, but broader marketing can increase the reach and impact of the MISTT training.

iii. **Promote training sessions.** Use own media (e.g. social media and/or SMS) and promote the time, date, and format of the trainings in shops.

4. Operational implementation

i. **Target smartphone users who are not data users.** This is an opportunity to turn users who already have the appropriate device into regular data users.

ii. **Mobile operators could look at usage data to understand where and how they could target MISTT training.** For example, understanding whether a customer is a regular data user or owns a smartphone helps to form a picture of their understanding of mobile internet. Their SMS usage could also act as a proxy for whether they are literate and, therefore, ready to become digitally literate.

iii. **Ensure that local, full-time operator staff assigned to the project have the project in their personal KPIs.**

iv. **Real-time analysis of activation data and performance.** Ensure regular analysis of data and project performance (i.e. bi-monthly or monthly) to ensure relevant trends or issues can be addressed quickly.


Uttara Bank Limited
Ramna Branch, Dhaka
Grand
Food

For more information, please visit
the GSMA website at **www.gsma.com**

GSMA HEAD OFFICE
Floor 2
The Walbrook Building
25 Walbrook
London EC4N 8AF
United Kingdom
Tel: +44 (0)20 7356 0600
Fax: +44 (0)20 7356 0601