



telemedia MAGAZINE

ISSUE 63

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Content as a service

With content use escalating, there is a growing need for ways to create, manage, monetise and distribute it. Does a CaaS model hold the key?

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MEDIA & CONTENT

Content drives the telemedia market, but what content do consumers want?

Content consumption has rocketed over the past two years, but are consumers buying different things or has there just been a shift in how they consume? **Paul Skeldon** reports from World Telemedia Marbella as part of our content focus

Content used to be king; now it is consumption that rules. Back in the day, the key content types online and on mobile were games, music and adult services. These days, these services are all still hugely popular, but have been augmented by more niche 'lifestyle' offerings such as cookery and workout guides, learning experiences and hobbies.

While the type of content being consumed

hasn't really changed – other than increasing in volume – how it is consumed has shifted dramatically. And understanding these new tropes in content delivery and consumption is key to creating great telemedia businesses.

Over the next six pages we take a look at how the content market has evolved and what is driving that – and where it goes next.

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MESSAGING & ENGAGEMENT

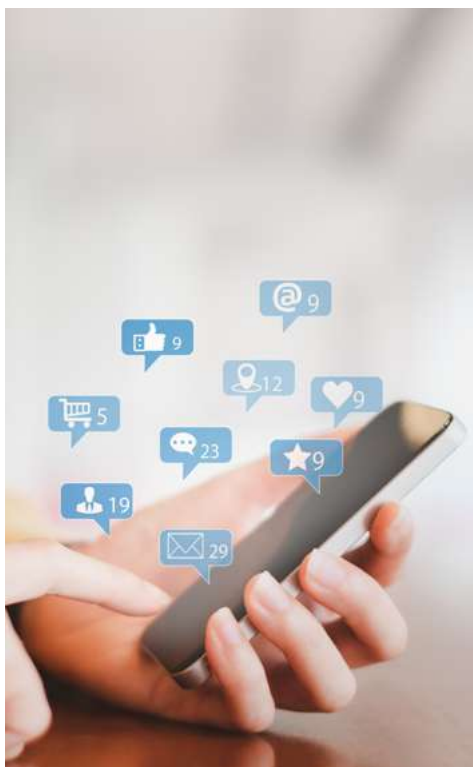
Getting engaged

The pandemic has seen many more consumers turn to non-traditional messaging channels to engage with businesses – but there is still a long way to go to see even SMS being used widely by businesses. **Paul Skeldon** reports

Consumers are messaging – and they are messaging businesses almost as much as they are messaging each other. But, while this should be a boom time for aggregators and messaging providers, it is proving more difficult to get messaging to realise its full potential than you might think.

The reasons behind this are multiple: while consumers get it, many businesses don't see a clear path to ROI, they don't know how to implement it and, with so many messaging services available, don't know which to offer.

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THE POWER OF PAYMENT !

Content consumers

<< 1

We start with what sorts of things consumers are buying.

To gauge how consumers are using content, its worth looking at how much time they spend in apps. According to App Annie's Q3 2021 Mobile Pulse Top Apps and Games Rankings report, consumers across five countries now spend more than five hours a day in apps, and consumers in 12 major markets spent over four hours per day in mobile apps.

Indonesia is listed as the world's most mobile-oriented region. Indonesian users spend an incredible 5.5 hours a day using mobile apps.

Notably, the US has reached a new high of 4.2 hours, up from 3.9 in Q2 2021, and the UK at 4.0 hours per day, up from 3.8 in Q2 2021 for the average Android phone user.

The data also shows that consumers in 12 of the countries on the 16-strong list now spend more than 4 hours a day in apps.

So how are they using these apps and what content types are most popular?

- **Games** – Games lead the way. According to data presented by MejoresApuestas.com, the Chinese mobile games industry is expected to generate \$41.5bn in revenue this year, 50% more compared to pre-COVID-19 figures. The entire market will continue growing in the following years and hit over \$60bn value by 2025, more than European and North American mobile games markets combined.

As the fastest-growing segment of the gaming industry, mobile games are expected to bring more than \$110bn in revenue this year. Around 40% of that value will come from China, home to nearly one-third of all mobile gamers globally.

According to Statista Digital Market Outlook, the Chinese mobile games market has witnessed the most impressive

growth in recent years. In 2017, the entire industry was valued at \$19.2bn. Since then, mobile games revenues in the country have doubled, reaching \$41.5bn in 2021.

In comparison, Europe saw its

"There is a \$125bn market globally for esports with the majority on mobile and some console," says Muhammed I Fareed from MessageCloud. "eSports has always been a niche with teams entering, but now



mobile gaming revenues grow by 42% to \$12.5bn in this period. North America followed with a 35% increase and \$22.7bn in revenue in 2021.

However, the following years are set to witness even more significant growth. By 2025, Chinese mobile gamers are forecast to increase their annual spending by \$20bn. The revenues in the North American market are expected to grow by \$10.3bn in this period, followed by a \$5.5bn increase in the European market.

- **eSports** – eSports have done well off the back of games popularity. As competitive video games continue to integrate into popular culture, global investors, brand, and media outlets are all paying attention. Consumers are as well. In fact, there will be 26.6 million monthly esports viewers in 2021, up 11.4% from 2020, according to InsiderIntelligence estimates. In fact, the League of Legends World Cup attracted a bigger audience than the Super Bowl.

average gamers are also doing it. And telcos are starting to look more closely at how to market that to their users."

And you can see why. "eSports users are very engaged and log back in all the time" says Fareed. "It has tripled over the past two years. Now there is more investment in it, such as celebs buying esports teams."

- **Sports** – There is also a growing market for sport content on mobile, featuring everything from videos to live updates to interviews and competitions. "Football is particularly big," says Eliza McDaniel from Tech-Labs. "We sell a lot of content in Europe and football is huge. Especially things from Fifa – which also links back to eSports services, which are also very popular."

In fact, the online sports live video streaming market is set to be worth \$87bn globally by 2028 at 21.26% CAGR, according to data from Verified Market Research.

- **Lifestyle and 'edutainment'** – while gaming and sports have long been popular content types, lifestyle and 'edutainment' content is also growing. Cookery apps and services are big business. So too are fitness apps. The global fitness app market size was estimated at USD \$4.4bn in 2020 and is expected to reach \$3.9bn in 2021.

Education is also starting to become big business. The education apps market is poised to grow by \$70.55bn billion during 2021-2025.

Telemedia's own Sam Media has even launched some great virtual reality services that aim to make education services even more compelling (see page 6).

- **Coupons** – a less well-known content type that is booming is coupon aggregation services. With more people shopping online, services that scour the web for discount and promo codes – and verify them – are springing up and seeing huge traction, according to Tech-Lab's McDaniel. "It has been growing for three years and is now really popular."

- **Video** – knitting all this together is a growing thirst worldwide for video content. According to Beatrice D'Ottavio from Cookies Digital: "Short videos are working really well. Across North African and Middle East short videos and eSports videos are very popular. To get users to interact with content is key. We are looking to mix the content of videos as well, so we are using video live trivia games videos that user can interact directly. It's not just flat, but interactive and video."

There is, of course, a much longer tail of content – with regional variations as to what is popular – but content services are booming worldwide driven by the above sectors.

How this can be monetised is where we look next (see page 4) before looking at the longer term evolution of content (see page 6 for more). ■

With demand for content escalating, new ways to create, monetise and distribute it have come to the fore. Here we take a look at how content is now a service

Content is a many splendored thing and is the life blood of the telemedia market. With the pandemic forcing more people to turn to the web – and specifically their mobiles – for entertainment and information, so content has become an even bigger business.

But it is easy to lose sight of the fact that content isn't just about mobile – and that as the world of consumption is changing, so too is what constitutes content.

The old view of content is that it is just about serving up a piece of content, which is increasingly these days audio and visual – be it stills and audio or increasingly video and audio.

But as channels of consumption has changed, so too has this model. No longer are users just looking at things on their smartphone any more than they used to look on a desktop. Today's consumers are receiving on their phones, their smart watches, their smart TVs, games consoles, tablets, laptops, desktops and even cars.

This means that content now has to be sliced and diced in new ways, ways that are appropriate to the mode of consumption.

This has given rise to the model of Content as a Service (CaaS), or managed content as some know it, where content is stored in a raw form with all of its elements and then the relevant bits served up to the right device as needed.

According to ContentStack, CaaS is not a new concept, but it has increased in popularity in recent years. This rise in CaaS is partially a result of the growing IoT and AI markets, which are drastically changing the way we use the internet.

Characteristics of a Content as

a Service platform include:

- Separating content from formatting and programming
- Providing content via a REST or GraphQL-based API
- Usage of both local and cloud storage, with a focus on cloud
- Ability to measure content consumption across the digital landscape

Consider Spotify for Artists, which functions much like CaaS. One side of the popular music platform lets artists upload their music, then Spotify takes care of the formatting and delivery. Listeners can listen to the same song in their car, on their iPhone, or via Google Home.

The shift to thinking of content as a service instead of as a static unit is a result of the omnichannel revolution — where relevant content needs to be available around the clock on a wide variety of devices and channels. When content exists as an individual and malleable asset, it can be personalized and optimized to meet the best practices of anything from a mobile app to a marketing email,

digital sign, smartwatch, voice assistant, and beyond.

For CaaS to work, the content has to 'live' in a repository decoupled from any display channels. This decoupling allows other services to call the content via API and display it flawlessly on their custom front ends.

CaaS can deliver solutions to some of the biggest problems companies are facing in the ever-changing digital world. As we have pointed out, the major draw of Content as a Service is its ability to separate content from presentation, which empowers fast-moving businesses to create once and publish everywhere. This level of speed and flexibility in publishing has become a must-have for enterprise organizations. By 2030, it's estimated that 125 billion smart devices will be connected to the internet — putting about 15 connected devices into the hands of every consumer.

In addition to keeping up with channel proliferation, there are several other reasons delivering Content as a Service with a head-

less CMS can benefit both enterprise marketing and IT teams.

By separating the formatting from the content, brands gain control over content so they can use it in a variety of ways. For example, a snippet of content from a white paper can be used by your chatbot to answer a customer's questions, without anyone needing to redesign it or move it manually. Using a structured query, consumers and devices can easily find the information they need, making content easier to reuse.

FUTURE PROOF

We are living in an omnichannel world where 45% of consumers watch television while they browse social media, switch between their phone and laptop while shopping online, or visit a brick and mortar store while using a smartphone to price check against an online retailer. In response, 75% of executives say omnichannel delivery is essential to their business strategy.

Cisco predicts that by



2021, 82% of all consumer web traffic will be video. Additionally, rising technologies, such as chatbots and AI, are adding new ways to consume content. Your audience may soon be less likely to read a long blog post in favor of interacting with an on-site chatbot or watching a YouTube video. Brands need to consider where this unique content is going to come from and how to deliver it across channels.

Gartner expects that by the end of the year, a total of 5.81 billion IoT devices will be in use, an increase of 1.85 billion devices in the last two years. These devices include everything from smart lighting to smart TVs and voice-activated home assistants. The businesses that can serve their content across these devices are going to win consumer attention.

As the number of devices, platforms, and channels increases,

brands are going to face significant content challenges. Delivering content to all these channels is cumbersome, slow, and requires an incredible amount of manual input — without CaaS, that is.

Content created for a single channel has a short lifespan. The flexible nature of CaaS allows content managers to create content once and publish it as often as it's needed, wherever it's needed,

including on channels and future devices. 📺

For more information
Check out ContentStack
www.contentstack.com

Paying for content

With more people consuming more content, how do you get them to pay? According to MobileSquared's Nick Lane, research shows that most people no longer care about what it on their phone bill — they expect it to fluctuate as they put more and more small payments for subscriptions and the like through carrier billing.

But this trends is confined to Europe, warns Leon Dijkman from Sam Media, and you have to watch out how you charge for content, depending on where you are in the world.

"It's about the markets you target," says Dijkman. "Many markets have a lot of unbanked people so DCB even if the flow is complicated is the way to go. When carrier billing came up there was a lot of fraud, which led to more friction,

which slowed it. Now there are many more fraud protection companies and so operators make it easier again. Operators now understand the game and have made it customer friendly again."

"Too much friction stymies growth; everyone wants it to be easy with the fewest steps. Moving from one click to two it loses people," says Lane. "The more steps in the flow the more people drop out as the impulse wanes."

"The key thing is engagement and immersive tech," adds Dijkman. "Using AR and VR and 5G will make what you do more of a hook."

And let's not forget PSMS, adds Eliza McDaniel from Tech-Lab. "Many operators are still offering PSMS as a payment channel as not every operator can run DCB in some regions."



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Evolution: where content goes next

Content is set to change: not so much in terms of what is sold, but how it is delivered and consumed. **Paul Skeldon** reports from World Telemedia Marbella on just how the content market is set to evolve

Content is the life blood of the telemedia industry and it has seen some big changes over the years. Now, it faces some even more seismic shifts and technology is brought to bear to make it more compelling and even more engaging.

The need is clear. The market for mobile content, while vast, is becoming ever more competitive. While much of the telemedia market has been driven by sales of services for instant gratification, the content business now finds itself not only competing internally, but also facing a range of market forces from outside. Netflix and other streaming services, music video services, freemium games and more all have the potential to come and eat the industry's lunch.

To counter this, the content world has been forced to rapidly evolve – and to do that it has embraced some interesting technologies.

BLOCKCHAIN AND TOKENISATION

One of the key changes that the content industry is seeing is the embrace of blockchain and

tokenisation. Here, items that are purchased within content services such as games – although it can also work elsewhere – belong to the user, not the content platform. This has a profound impact on how the content industry works, believes leading advocate and gaming guru Tony Pearce from Reality Gaming Group.

"Gaming has evolved hugely," he explains. "When mobile gaming started, people laughed – and some early ones were bad – but now 400 million people a day are playing mobile games. It has evolved to be huge. Now blockchain gaming is set to have a similar effect."

According to Pearce, Blockchain is set to revolutionise how gaming works and how consumers will interact with it. It can also create a lucrative secondary market in items bought in games.

"The problem with gaming is that 99% are free to play and money is made by selling in-app purchases to players," he says. "Epic Games, the maker of Fortnite, made \$4bn last year just selling things in games. But, the user never actually owns anything they buy, they pay but the goods

belong to the platform – you can't take it away, trade it, or resell it. If the game goes bust, then you lose your purchase."

The blockchain, however, makes each item a gamer buys into a non fungable token (NFT). An NFT is a unique item that is logged on the blockchain and belongs not to the game, but to the buyer. So, each item is a token that the buyer owns it for ever and can sell or trade it on.

"Where blockchain games and NFTs have become really popular, rare items can now be traded," says Pearce. "It's a market that will change the gaming market rapidly once it gains credence."

But it may yet have a painful birth and will cause repercussions across the sector, he warns.

"The last thing [games companies such as] Epic wants is for trading to happen with these valuables off its platform. But gamers will start to switch to games where they own their items. This year 4 billion NFTs were traded in August alone. It is a \$100bn market in two years."

And young gamers really get it. NFTs are popular as they can add to their avatars and stuff. The rare

value of limit editions will also drive this. Everything will be run like this: digital ownership is key. Some NFTs that are one offs are selling for millions. The metaverse is going to really take off. There are metaverses where you enter the virtual world wearing NFTs.

There is also a role for NFTs in eSports, where the gun that fired the winning shot in a tournament can be an NFT so someone can buy it. Ever video clips of the winning shot could also be sold in the same way. The possibilities are endless.

EXTENDING REALITY

While Blockchain could revolutionise how content is traded and where its value lies, the technology behind virtual and augmented reality are set to have an equally big impact.

These technologies extend reality and change the nature of how content is consumed. And this not only makes the content more exciting, but it has a business imperative, says Leon Dijkman, Sam Media. At World Telemedia in October, Sam Media officially launched its latest e-learning and entertainment product, XR Acad-

emy, which enables consumers from all age groups to explore a wide range of immersive, high-quality educational content.

The product is the result of a diverse team of thinkers, educators, computer scientists, software developers and 3D artists from all over the world, coming together with a shared mission to transform learning experiences with the latest technologies, and to overcome the two main challenges in VR education today: the lack of high-quality content, and the availability of VR headsets.

“VR and extended reality learning is the product we are launching at World Telemedia, but it can be used in gaming and anywhere that you need engagement,” explains Dijkman. “We want people to stay subscribed so you need to use new tech to make earthing increasingly engaging.”

He adds: “In most countries we run these as weekly subscrip-

tions. Although you want to avoid the ‘gym cycle’ where they pay and don’t use, then drop it. So, we need to make what we offer totally engaging all the time so people keep coming back and enjoy and learn. Getting user engagement is the easiest way to get money from people.”

THE 5G EFFECT

The roll out of super-fast mobile broadband using 5G is also going to impact how content evolves.

According to Muhammed I Fareed from MessageCloud: “The roll out of 5G is going to be the key thing. Using 5G at esports tournaments will really drive both 5G and esports. Millennials are the first life-long gamers and will continue to consume and everything is on their phone. 5G will again make this even more encompassing. With eSports it covers a lot of verticals. It has competition elements, prizes,

engagement and more. Any client that seeks approval from MNOs with eSports often gets approval much faster. There is so much more to add and 5G really drives that.”

Sam Media’s Dijkman agrees and sees it as an integral part of what will drive extended reality.

“The key thing is engagement and immersive tech,” he says. “Using AR and VR and 5G will make what you do more of a hook. There will be more content that works on 5G graphically that makes it more interesting. So 5G won’t shift what the content is, it will just make the content better.”

But we aren’t there yet. Ericsson may be predicting that there will be 500 million 5G subscribers worldwide by the end of 2021, but that still means that around 3.5 billion users aren’t on 5G. Equally, separate research by NTT Data UK finds that only a third of telcos have a clear strategy for

5G, despite an overwhelming majority recognising the transformative potential of the technology for the sector.

Reality Group’s Pearce says: “I don’t think 5G is going to change much in esports. Any drop out and you’ve lost... mobile networks today are no good for real-time esports, will 5G be able to over come this?”

THE DEVELOPER CHALLENGE

While there is much to look forward to in the content market, there is one big challenge aside from the 5G coverage issue that all our experts agree on.

“There are no hurdles in this growing industry other than a lack of developers,” says Dijkman.

Pearce agrees: “Finding good developers is the real challenge. Finding good coders is difficult and expensive. 📱

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Getting engaged

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These problems are compounded by the very large number of very small businesses out there, really not having any idea where to turn.

For this reason, many business still rely on email – but their customers want to use SMS, WhatsApp, Instagram and more. So what gives?

Speaking at World Telemedia in Marbella in October, Anastasia Bilous, from New Media Services, says: “Email is quite complex to manage and there is a whole generation that now want to be messaged. So, the costs [of messaging] isn’t really an issue so long as it is affordable. What is difficult for small businesses is that they need to manage and use multiple channels all at once. Currently they are doing in manually, but they will as it scales need to automate. Automation of multichannel and understanding the conversion rate is going to be key.”

She continues: “Right now the whole perception of messaging has changed, the business needs to understand each

customer as a person and that means knowing which channels they want to use and when. They need to get a view of the whole customer. That is hard and expensive for SMEs – and we need to help them do that affordably.”

Lauren Buron from Commify adds: “How you push people to the right channels means talking to customers and handling that. Especially if you are going to charge for messaging, you need to deliver and need to show it can solve a problem or problems for them. You need to ask businesses where the pain points are and show them how you can streamline that and handle it better. SMS is great to tell them about a delivery, but if they need to upload a document, that won’t work – then maybe Instagram is the thing to use. This is how you sell messaging.”

Faraneh Farazkia, Payment Services Europe – Kaleyra, agrees: “A lot still needs to be done. We need to share more of the knowledge around mobile messaging – this is why traditional comms channels are doing well still. We need to look at where mobile messaging can

take on these other methods. You also need to get consumers to trust these mobile messaging channels. Need to look at ways that help consumers trust it. This all has to work within simple business models that have clear ROI and make it simpler to add mobile messaging.”

PRICING THE LONG TAIL

Pricing of messaging, as well as how to deploy it and show the ROI it can deliver, is really what is holding back mass adoption by business of the technology. Price complexity, partly due to MNOs having no standard way of pricing SMS, along with the costs of deploying WhatsApp for a business are all issues for many of the smaller businesses that would be ripe for using messaging to engage their customers.

According to Eamonn Dullaghan from Infobip: “There are several dynamics around the value chain that impacts pricing. First of all, it’s an intense market. For any SME that has a good user case, they face a lot of competitors wanting to help them. MNOs also have to look at how to make it happen.

Many MNOs have firewalls and protection, but many haven’t. The third of operators that haven’t invested need to make pricing more standard and transparent.”

He continues: “Facebook, which have been a provider of traffic to aggregators are now dealing direct with MNOs. So Facebook is less a source of revenue for aggregators – so they need to chase down corporate users of messaging to fill that gap.”

But Nick Lane from MobileSquared disagrees. He believes that pricing will be competitive as aggregators will fight each other – and that is how the market will grow.

“Targetting the SMEs that could really use messaging is really hard to do,” he says. “How do you find the small businesses: Local media? How do you unlock the long tail? I go to Chamber of Commerce meetings and see many tiny business that just don’t get it. When I explain [messaging] to them they start to see how it can work. Yet, no one is out there targeting these businesses.”

Luanna Sena, Intis Telecom, sees it differently. “We are targeting really small businesses and if we deliver they stay loyal to us. We are calling them and emailing them and going door to door to target them then we can help them.

But as Lane points out, the number of businesses using messaging – even SMS – are small. “Look at Facebook local: there are many, many more there – these are the people that should be being targeted,” he says.

POWER TO THE PEOPLE

You also have to educate consumers too otherwise it won’t work. While a lot of consumers are using WhatsApp and SMS – even RCS – to interact with each other and some big

Lessons from the UK’s ‘Pingdemic’

Patrick Mareuil, Managing Director EMEA at Airship, takes a look at how the the ‘pingdemic’ in the UK has some useful lessons for all mobile marketers around the world

In recent months, Britain’s ‘pingdemic’ has led to increased media scrutiny on the overuse of notifications in mobile apps. The issue came to a head over the summer when the NHS Covid-19 app, which has been vital to combatting the pandemic, sent a high number of alerts to users at the time of lift of Covid-19 restrictions. According to reports, a record of 689,313 alerts were sent to app users across England and Wales in only a week, in July.

Push notifications are an effective way for brands and authorities to communicate with individuals given their visibility and immediate nature. Plus, on average, app users that receive notifications are retained nearly three times longer than those who don’t.

However, Brits are becoming increasingly annoyed by excessive notifications as reports show that there were 43% fewer downloads of the NHS Covid-19 app in the week ending 30 June compared with the week ending 14 June. The app also recorded 2.3 million fewer venue check-ins than in the last week of June in England – a drop of nearly 19%.

While the case of the NHS Covid-19 app offers a great example of the negative impact excessive alerts can have for brands, some businesses are already paving the way to innovate how they communicate with their customers via their apps. For example, TikTok announced it will limit push notifications sent to its youngest users in the evening. This was a pragmatic move considering its addictive platform and the Chinese government’s recent moves to limit the time that young people spend playing video games.

brands, most aren't.

That is slowly starting to change. There has been huge growth through the pandemic, even governments have used it. Ecommerce has also boomed due to lockdown. This too has driven messaging. Now that hospitality and travel are coming back, so messaging is shifting that way too. If you can receive an SMS then you can use messaging.

According to Commify's Buron: "We see definite growth in use among existing customers and a growing number of new customers. The most fascinating thing for me is that it is still dining new uses. Marketing uses it, transactional SMS and also document management, customer notifications around delivery and service. The increasing use of these different cases is what is driving growth."

Sena: "The customers aren't

sure about SMS – until they see another company doing it really well with it then they want to talk! We show them how it works and they love it. With SMEs we have a platform that is easy to use and set up and we only charge for traffic so its cost effective for SMEs."

WHATSAPP AND BEYOND

Many businesses are still relying on email, but that is complex to manage and, increasingly, isn't where consumers want to be. But that is a challenge to businesses. What do consumers want from messaging and how do they want to be engaged?

Bilous says: "Email is quite complex to manage and there is a whole generation that now want to be messaged. So, the costs isn't really an issue so long as it is affordable. What is difficult for small businesses is that they need to manage

and use multiple channels all at once. Currently they are doing it manually, but they will as it scales need to automate. Automation of multichannel and understanding the conversion rate is going to be key."

She adds: "Right now the whole perception of messaging has changed, the business needs to understand each customer as a person and that means knowing which channels they want to use and when. They need to get a view of the whole customer. That is hard and expensive for SMEs – and we need to help them do that affordably."

Buron: "How you push people to the right channels means to talking to customers now and handling that. Especially if you are going to charge for messaging, you need to deliver and need to show it can solve a problem or problems for them.

You need to ask businesses where the pain points are and show them how you can streamline that and handle it better. SMS is great to tell them about a delivery, but if they need to upload a document, that won't work – then maybe Instagram is the thing to use. This is how you sell messaging."

Kalreya's Farazkia concludes: "A lot still needs to be done. We need to share more of the knowledge around mobile messaging – this is why traditional comms channels are doing well still. We need to look at where mobile messaging can take on these other methods. You also need to get consumers to trust these mobile messaging channels. Need to look at ways that help consumers trust it. This all has to work within simple business models that have clear ROI and make it simpler to add mobile messaging." 📱



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Messaging platforms

Making a billion dollar business

Messaging services have exploded over the pandemic years, but who are the winners and where is it going next? **Paul Skeldon** taps into some key messaging experts at World Telemedia Marbella to find out

Messaging, as we have seen, is increasingly becoming a key service to sell to businesses of all sizes. In fact, messaging is set to be a boom industry – if the right platforms get the right attention.

At World Telemedia Marbella, leading experts from the field offered their views on how messaging is shaping up, where the opportunities lie and where it goes next.

Messaging is becoming big business as small and large enterprises look at how to better engage their customers.

Where once email and telephone were seen as all you need, today the mix is even richer. SMS is becoming something that more businesses are interested in propagating, while other messaging platforms have also started to see stellar growth.

And we ain't seen nothing yet, according to Nick Lane, head of leading mobile messaging analyst firm Mobilesquared.

"Business messaging is only at the start. What we have today is just the small, babbling stream making its way down the mountain that will become a river then an ocean. If you look at apps and other industries that have become massive on smartphone you can't help but think that messaging will follow."

According to Lane, many businesses are turning to messaging to interact. "Less than 3% of businesses use messaging today. That will change and change rapidly. In fact, our view is that we are seeing phenomenal growth worth up to \$23bn this year \$31bn by 2025," he says. "We are also seeing big growth coming from WhatsApp and WhatsApp business – \$16bn by 2025."

He continues: "RCS is a different animal – \$2bn by 2025. Growth is small there, but it is worth noting that by 2025 there will be 6 billion unique SMS users, 3 billion WhatsApp users and 3 billion RCS users. At this scale you can't not make money."

This phenomenal growth is backed up by research by messaging company, Commify. It found that 68% of companies in its native Spain use messaging, mostly large companies. But the potential for growth is huge, says the company's Laurent Buron. "Notifications, transactions, payments and more. There is huge potential to bring non users into using messaging with such a rich array of services available."

Since the start of the pandemic use has changed too. The levels have gone up,

According to Buron, WhatsApp

has become huge. "There is massive potential here," he says. "Request from our customers to understand and use WhatsApp is huge. More conversation is happening on WhatsApp than SMS, SMS is more about notifications. We shall come top payment."

DIGITAL TRANSFORMATION TAKES THE LEAD

The driver for this has been rapid and profound digital transformation, says James Williams from the Mobile Ecosystem Forum (MEF). "Messaging and conversational commerce are now becoming one thing," he says. "If we look at what mobile messaging is used for, it has changed radically. We all get messages from businesses – many of them are A2P these days. And most of these messages are now highly personalised. No longer can they just send out a generic message to all, it has to be personalised and it has to be relevant."

This level of personalisation has become essential to many big businesses, but for messaging providers to truly reach their potential they have to sell this idea to small firms. How do they do they do that?

According to Buron: "The pandemic accelerated uptake and understanding among SMEs

of messaging and these entrepreneurs understand that they need to use messaging to make this happen. Especially among those that tried it during the pandemic."

However, Lane is worried: "The pricing model is all wrong. Amazon, Google, Facebook etc can all use it and can dictate the cost of the message. But for SMEs, they are having to pay a premium to use it. It should be the other way round. This is why WhatsApp is storming the market."

According to Lane, WhatsApp Business targets SMEs, limited anyone to marketing to a database of just 256 people, but you can have as many databases as you want. "So, it's not a surprise that many SMEs are moving to WhatsApp to do conversational commerce rather than using over-priced SMS," he says. If we are to sell SMS to these vast SME base it has to be as cheap and easy as email. Or if they are to pay more for it, they need to get more from it."

Buron agrees: "Pricing is an issue, but on top of that the real value is the service you then put on top of the messaging. The service providers that deliver the best APIs and account management and personalisation that

is what will make it look like something worth paying for.”

DRIVING THE CPaaS BOOM

This is where Communications Platforms as a Service (CPaaS) comes in. Aggregating all the messaging services together, along with content and billing can help create services that SME could buy on a pay-as-they-go basis.

This is why CPaaS is booming. As vendors seek to differentiate their communications platforms as a service (CPaaS) offerings with ever-more novel solutions, the global market for such services is set to hit \$10bn globally by as early as next year.

A new study from Juniper Research has found the global value of the CPaaS market will grow from some \$8.6bn in 2021, a 17% year-on-year rise. To capitalise on this remarkable growth, the research predicts CPaaS ven-

dors will seek to further differentiate their services by integrating novel solutions directly into their service platforms. [CPaaS platforms offer a centralised management service for outbound communications, including SMS, OTT business messaging, RCS and voice services].

The research identified the development of CDPs (customer data platforms) as a key service that will increase the significance of a CPaaS platform by providing actionable insights into end user preferences, such as contact time, contact channel and up-selling opportunities.

In turn, brands and enterprises using CPaaS platforms will enhance the value of mobile communications by automatically contacting users over preferred channels at preferred times.

Research author Sam Barker comments: “CDPs are an important step in creating differentia-

tion in an increasingly saturated CPaaS market. As traffic over rich media channels increases, CDPs will enable brands and enterprises to tailor communications at a user level; creating a compelling and convenient experience for mobile subscribers.”

But do businesses really care about having many channels? Buron thinks so: “Big companies are using all channels and will look at the channels each customer prefers and uses them. Email is popular, SMS for customer support and WhatsApp. The value isn’t in the message but in the service.”

MEF’s Williams offers a different take. “CPaaS companies are prepared to lose money selling to big brands to have the big brands onboard. I believe that it is dangerous going down that rabbit hole. This race to the bottom won’t work; what is the most valuable thing for custom-

ers? It is time. Customers want to spend as little time as possible having to deal with any supplier of goods or services.”

Williams has a point. Look at credit card PIN numbers. Until recently, credit card companies used to have to send out a PIN in a sealed envelope for €2. Now they can do it with a OTP for pence. The saving is huge.

WHAT’S NEXT?

While the industry is getting its head around how to leverage messaging, things are already changing. Williams believes that big changes are afoot. “Companies like Telegram in Russia aren’t regulated in the same way so they can also start to offer other things – need to watch how these companies are also going to expand,” he says. “It is an exciting landscape. In many ways the figures from MobileSquared are understated.”

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The confluence of mobile payments, messaging and any kind of value-added service is giving rise to a new breed of app: the super app. **Paul Skeldon** takes a look at just how far this can go and where it is already seeing huge success

Up, up and away: the rise and rise of super apps



Even post-pandemic, mobile transactions have exploded across Europe, according to study by Boku. Meanwhile, the rise of comms platforms as a service (CPaaS) continues to go from strength to strength, says Juniper Research.

Of course, both are interconnected. CPaaS revenues are likely to hit \$10bn globally by 2022, driven by SPs offering an ever-richer array of services to corporates who are desperate to reach consumers.

Those self-same consumers are mobile and they are looking to use their phones to interact and to turn those interactions into purchases. No surprise then that mobile wallets are becoming increasingly important.

Mobile wallets have long been circling around the mobile space, but the pandemic has accelerated their uptake and they are, as a result, reshaping the way people not only pay, but how they interact and what they interact with.

According to Boku, the growth of mobile wallets is down to a number of factors, such as displacement, where mobile wallets are displacing cash, bank transfers and card transactions as commerce shifts further online and consumers seek more convenient and secure payment methods.

Ease of access also has an impact with many consumers in emerging markets, particularly younger ones, are opting for mobile wallets, that enable them store value and transact digitally, instead of traditional bank accounts.

With all of this coming together,

the industry is witnessing an interesting shift: unwittingly telemedia companies are driving not only the rise of mobile payments and the role of messaging within marketing comms, the industry is also an integral part of what are becoming known as super-apps.

SUPER APP SUPERSTARS

Super apps are a new and growing breed of apps that provide multiple services including payment and financial transaction processing, effectively becoming an all-encompassing self-contained commerce and communication online platform that embraces many aspects of personal and commercial life.

And they are everywhere. The boom in Mobility as a Service (MaaS), tipped to hit \$53bn by 2026, is being driven by super apps. According to Juniper Research, the provision of multimodal end-to-end travel services through single platforms, by which users can determine an optimal route and price – super apps for travel if you will – will generate \$53bn in revenue for MaaS platform providers by 2027; rising from \$5.3bn in 2021.

The report also suggests that business travellers globally will use these MaaS super app platforms to complete 25.7 million business trips annually by 2027, as companies look to minimise

spend associated with corporate travel, such as fleet maintenance.

The concept has already garnered huge interest in Asia, where China's WeChat and AliPay, India's Paytm, Singapore's Grab, Indonesia's GoTo, Vietnam's Zalo and South Korea's Kakao all run super apps.

In China, for example, a person can use one app to message their friends, arrange to meet, send a calendar invite, book a restaurant, buy them a gift, book a taxi and even pay for dinner, all using one app.

Even Facebook's rebrand as Meta – and Zuckerberg's push to create Facebook as a metaverse – is steeped in the quest to tap into this super app move.

Early examples abound too in Europe. Cyclists can now be mobile and pay with mobile at the same time, as nextbike teams up with DIMOCO to offer DCB one-click payments for public bike hire.

German mobile postpaid phone customers of Telekom, o2 and Vodafone will also receive a one-time 5-euro nextbike credit at the launch.

The cooperation between

nextbike, the largest provider of spontaneous rental bikes in Germany, and DIMOCO, a leading provider of the mobile payment method Carrier Billing in Europe, optimizes the user's rental process. Spontaneous rentals are particularly encouraged as the mobile phone is always in the user's pocket and the spontaneous payment is completed within seconds.

The mobile payment method enables quick and easy payment, as the user is automatically verified and authorised via the mobile phone number in the background. No data requires to be manually entered. The customer is unmistakably identified by the mobile network operator and payment is billed directly to the mobile carrier bill. There is no need to register or enter sensitive data such as credit card or bank account details.

Carrier Billing is already a very popular alternative to credit cards, PayPal or instant bank transfers for micropayments in app stores, for in-app purchases, parking tickets, snacks at vending machines, for charging electric cars, but also for music downloads, online games or video-on-demand purchases.

Marking the nationwide launch in Germany and in support of the joint German carrier billing payment brand "Zahl einfach per Handyrechnung", customers of the mobile network operators Telekom, Telefónica o2 and Vodafone will receive a nextbike credit. The first ride for cyclists when paying via mobile payment option is free up to a

maximum amount of 5 euro. The promotion is valid throughout Germany from July to September 2021.

“Carrier Billing is the most user-friendly payment option with the widest reach in the world,” says Clemens Leitner, Executive Vice President, Carrier & Business Development at DIMOCO Carrier Billing. “There are currently only 29 million PayPal accounts and 37 million credit cards in Germany, but in comparison there were more than 147 million mobile phone connections registered in the country in 2020. This means that almost everybody with a mobile phone contract has a potential payment method in his or her pocket without any prior registration required. Since the mobile phone penetration rate is far higher than the penetration rate of any other payment method, by integrating this additional

payment method, our customers can usually for the first time really enable everyone to pay for their products and services.”

“Almost all customers rent nextbike bikes via the app. And until now, these could pay by bank transfer, credit cards and PayPal. We are delighted to now offer Carrier Billing as an additional method, promising to reach even more users than before,” says Leonhard von Harrach, CEO of nextbike GmbH. “The campaign supported by the mobile network operators is of course a great added value and we are sure that it will be well received within our community.”

PART OF THE CONVERSATION

Super apps are also set to drive interaction and conversational commerce, with apps increasingly not just doing messaging, but also linking consumers to

business and making those interactions monetisable.

Shoppable messages on social media, OTT messaging or even RCS are going to turn messaging platforms into super app platforms.

And this, in turn, will drive the rise of mobile wallets. Finally, super apps are playing their part. Outside of North America and Europe, mobile wallets offer greater utility – from ticketing to delivery services. They are increasingly “essential” for digital commerce with growth commensurate.

Where it gets interesting, though, is how those interaction super apps and the wallet and payment apps merge to form their own interactive shopping super apps.

Already PayPal in the US is rolling out a revamp of its app to not only manage payments, but to also roll in loyalty manage-

ment, financial planning, loans and more.

PayPal’s view is clearly to construct a payment super app – but this marks the start of a much bigger play, I believe, across the industry. Payments is just the end point in a journey that involves outreach, discovery, engagement, purchase, loyalty and reward. Combining all this into a single super app will be where this is heading.

Today, CPaaS is thriving and driving conversational commerce. Separately, wallets are bringing the payment and loyalty parts together. Combining these two areas – CPaaS and wallets – into a single offering not only offers merchants and brands a massive new way to differentiate themselves with such a holistic offering, but it makes life super-easy and manageable for consumers. And happy consumers spend money. 📱

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Fade to grey

Messaging has changed and is set to be one of the biggest traffic sources for telcos worldwide prompting telcos to protect loss of revenue to Grey Route practices. **Mijo Soldin**, explains

Prior to COVID-19, many researchers predicted that the A2P SMS market would peak in 2023. But the pandemic has changed things in ways we could not have foreseen. Mobilesquared's Global A2P SMS Databook Report states that by the end of 2020, there were 5.2 billion unique SMS users, which is now expected to increase to 6.03 billion by 2025.

What industry saw as a temporary and enforced change in the way communities engaged with service providers has in fact created converts for whom having to walk to a bank or supermarket now seems outdated and bothersome.

In other words, this consumer behaviour of 'click-to-receive' initially caused by temporary lockdowns and interim social distancing measures is not going away. If anything, it has ushered in a new era of convenience underpinned by application-to-person messaging (A2P) SMS.

For Telcos, the whole messaging revolution that took off in a big way two years ago, and for which many carriers simply bolted on network capability through technology partners as a short-term measure, now see this as

a growth opportunity. In fact, in 2020 carriers in Western Europe as a group was the second largest adopter of SMS Firewalls.

A2P SMS traffic is provisioned through what the industry refers to as 'white routes' – these routes provide capacity for organisations to send out text messages in bulk, things like marketing messages,

Creating an ecosystem of trust and innovation should be at the core of how operators and businesses work – not only to protect customers but also to ensure as smooth an experience as possible

one-time-passwords (OTP) or appointment reminders, for example. This capacity is bought in packages from carriers and is more expensive but comes with deliverability guarantees. In this sense, white traffic is communications that originate and terminate legally and are the primary source of revenue for MNOs providing this type of messaging service.

The costs for completely legal, white routing operations are higher and, when companies use what are referred to as 'grey routes' – which basically hijacks network capacity reserved for Peer-to-Peer (P2P) messaging – in other words text mes-

sages sent from one individual to another – for their mass communications (often spam), it bleeds revenue from these approved providers and spoils customer experience. In fact, according to Mobilesquared, SMS grey routes are expected to generate revenue leakages of US\$37.1 billion between 2020-2024. So, there is a lot at stake.

The total opportunity for A2P SMS could reach \$27.48 billion in 2024 (based on 100% white route traffic). Considering the signifi-

cant impact grey routes have on mobile operators' business, it is becoming imperative for them to deploy next generation SMS firewalls. We believe it is crucial for MNOs to be aware of the importance of next-generation SMS firewalls to realise an immediate uplift of their A2P SMS revenue.

According to Gartner, these firewalls bring a level of intelligence equipped to a whole other level, with features like application awareness and control, integrated intrusion prevention, and cloud-delivered threat intelligence.

Mobilesquared forecasts the number of MNOs investing in a

next-generation SMS firewalls will increase from 58% of total MNOs covered in 2020 to 74% by 2025 representing three-quarters (74%) of the global market. In Western Europe, the percentage of total locked down networks currently stands at 88%, second highest in the world, which is promising.

Creating an ecosystem of trust and innovation should be at the core of how operators and businesses work – not only to protect customers, but also to ensure as smooth an experience as possible. We're proud to play our part in this ecosystem, partnering with the number one firewall service provider Anam in May this year, together protecting more than 120 mobile networks globally, and being rated the best A2P SMS messaging provider by mobile operators and enterprises by ROCCO Research for the fifth year in a row.

The stakes for good digital defences are high, as it's tied closely to the digital experience people come to expect post-pandemic. MNOs must not be complacent in times like this. With the ability to take action, and protect customers, next-generation SMS firewalls will give telecommunication providers the upper hand amongst competitors. ■

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Blowjob for the Blues, Beans on Toast

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FROM THE EDITOR

The telemedia world tour starts here

With World Telemedia Marbella back as a live event, it has been interesting to see what the telemedia industry is into as we emerge into a new world order post-pandemic.

The discussions at the show centred around three things: content, engagement and emerging markets. While billing and payments are still central to the industry, I for one felt that the discussion had moved on: now we are talking about where DCB – and other payment methods – fit in with these three other areas of interest. Payments, perhaps quite rightly, are taking a more back-seat role. They are vital to making things happen, but are no longer the central plank of the industry. Today, telemedia is much more focussed on the

what than the how much.

This issue of Telemedia magazine reflects this. Content used to be king, but post-pandemic we are looking more at how consumers consumer content, how they engage with content and content providers and where content is going. Across the first 7 pages we look at what content consumers want, how to deliver it and where it goes next – all drawn from the keynotes at the show and discussions from around the pool.

We also delve into engagement. Getting consumers to services – as well as monetising interactions with brands – is now a central part of the content play and we look at how to do that in a multi-messaging-platform world, both B2C and A2P.

We also look at how engage-

ment is no longer just a way to drive users to content, but is a way to service customers – and how content is also being used to engage. We appear to have closed the circle.

This issue also delves into the markets where there is real potential for growth. While new engagement strategies and content types are starting to appear in Europe, across Africa and LatAm, there are a range of new opportunities too, many that are on a par with Europe and many markets where the lessons from Europe can be applied. So sit back and enjoy our world tour and see where your business is going in 2022. 📍

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Paul Skeldon, editor



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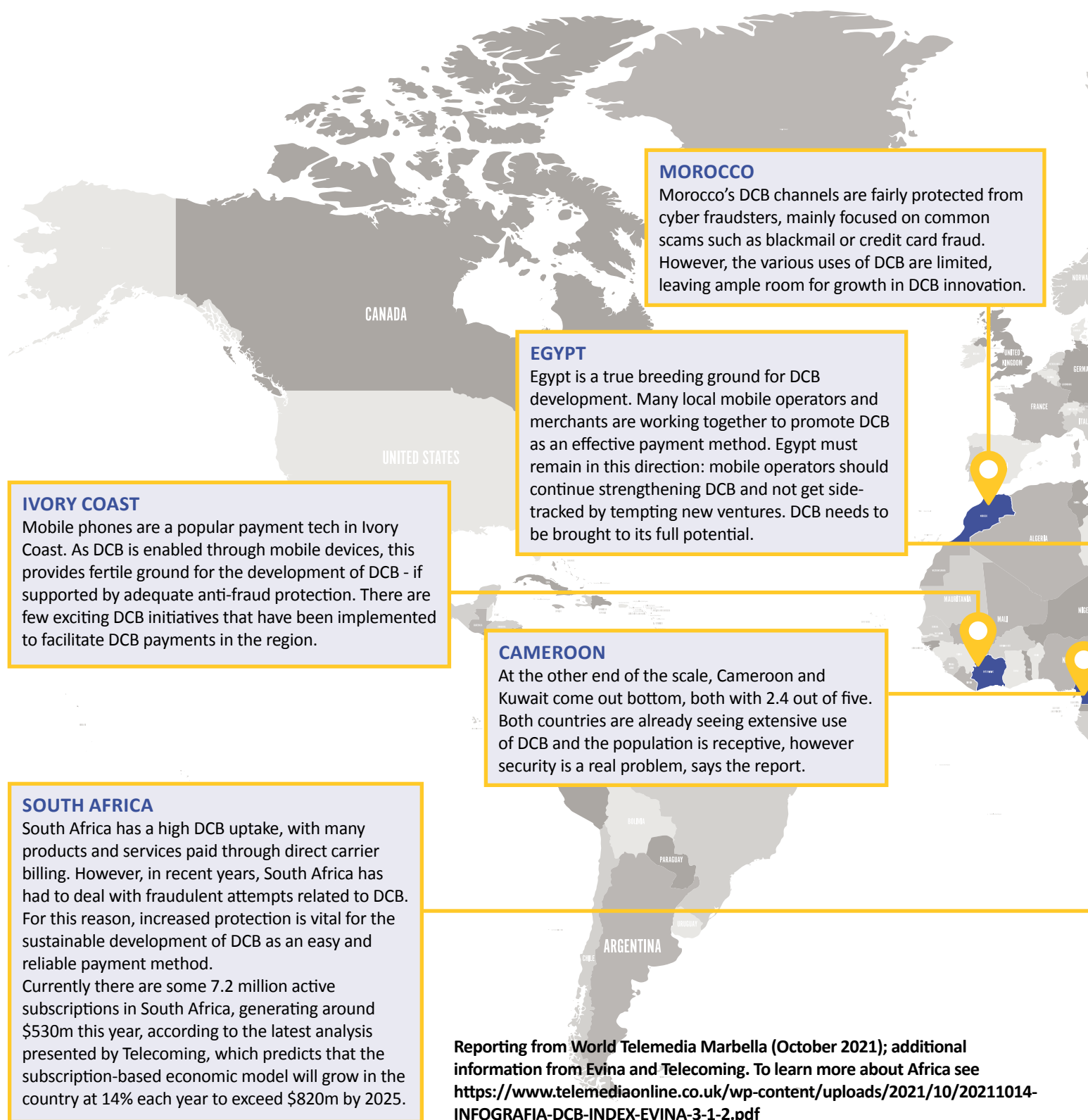
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Middle East and Africa: exciting times ahead



The Middle East and Africa have emerged in the past years as markets that are ripe for working in for telemedia companies. The whole region has improved its telecoms infrastructure hugely in the past five years and, as a result, consumers are embracing mobile like never before.

While there are, of course, differences between nations across this vast area of the world, overall, there is strong evidence that these markets are set to explode.

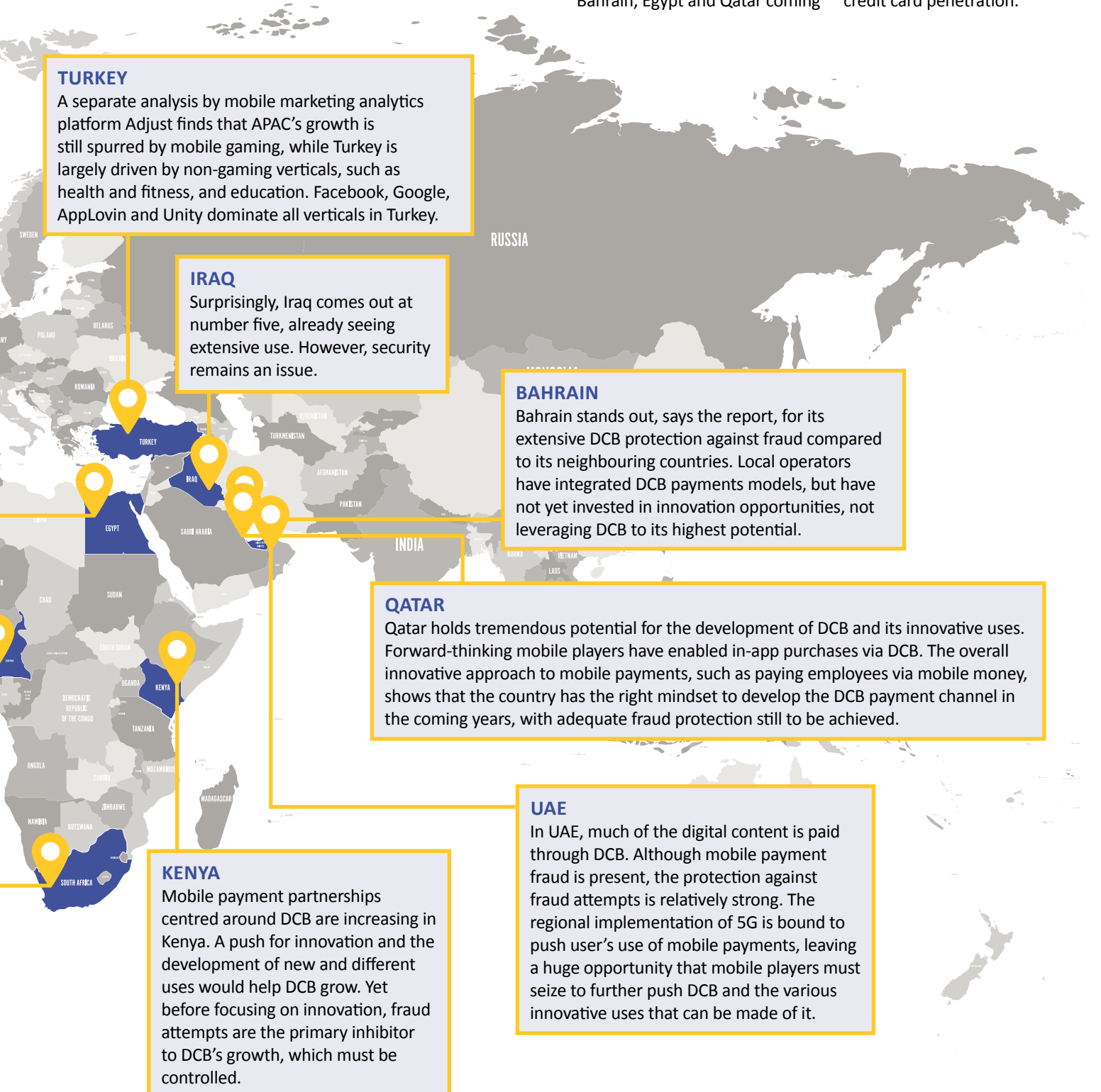
SO WHAT IS IN STORE AND WHERE ARE THE OPPORTUNITIES?

The latest DCB Index from analysts at Evina and Telecom- ing, has introduced a five point,

four-criteria scale for assessing DCB markets and, having applied it to the African market, have shown that a range of Middle East nations offer excellent potential for DCB services, with Bahrain, Egypt and Qatar coming

out on top.

The index is based on four key criteria: the level of fraud protection based on each country's specific fraud rate; the level of DCB innovation in the country; the level of penetration already in the market; and the growth potential according to population level and smartphone and credit card penetration.



Latin America: a whole new world

Latin America (LatAm) is a market like no other. The region has a total population of around 600 million spread over a vast geographical area: and each country and even each region within each country is very different from its neighbours.

MEXICO

Mexico is a major market in LatAm, with a population of 126 million and a per capita GNI of \$9500. Mobile penetration is around 98% and DCB already accounts for 28% of alternative mobile spend, with wallets at 20%. 89% of the market is prepaid SIM. Traffic is 97% from mobile and the market is dominated by Telcel (65% market share), Nextel (23%) and Movistar (12%). Price points are around the \$1 to \$1.5 mark. Mexico also tends to have a penchant for US produced and more US-styled content than other parts of LatAm. In the first half of 2020, over 9.9 million malware attacks were registered in Mexico. In 2020, Mexico was one of the countries with most cyber attacks in the region.

COLOMBIA

Colombians make up 51 million of the region's population, have an average income of \$6500 and a mobile penetration rate of 97%. DCB accounts for 24% of mobile spend, compared with 17% for wallets. Traffic is 96% from mobile and the dominant carrier is Claro, with 28 million subscribers, a 28% market share. Price point spend is split between the very low (sub-\$1) and around \$10 per month, indicating a split in income levels across the population. In 2019, almost 16,000 official complaints were made to Colombian authorities regarding criminal conducts on the web. This represents a decrease compared to the number of incidents reported the previous year, when 22,500 complaints were made.

ECUADOR

Ecuador is an emerging market in the LatAm region. Its population of just 18 million and low mobile penetration of just 62% make it a market to watch currently. 84% of traffic comes from mobile and spend is typically around the \$3 per month mark. There is one dominate mobile operator – Claro (52% of market share) and to date only Amazon is really working with MNOs to grow ecommerce in the country. Cyber crime, due to the relatively low levels of internet use, is mostly low.

CHILE

Chile has a population of 19 million and smartphone penetration of 93% – but is also has a per capita GNI of \$15,000, which is high for LatAm. This translates into a typical price point for spending of \$1 to \$2.5 being popular, which makes the market relatively lucrative to enter. Traffic is 99% mobile and is dominated by three operators: Movistar (26% marketshare), Claro (22%) and WOM (20%). DCB accounts for 25% of mobile spend, compared with 20% for wallets. Cyber crime is relatively low in Chile, with Statista reporting 7% of users experiencing it. Much of it is perpetrated from Brazil.



The opportunity for content, messaging and carrier billing across LatAm is immense, however it is one that is hard to realise.

According to Statista, average user spend per consumer using DCB has grown and in 2021 saw Mexicans spending \$6.8 per person, Colombians \$4.5 and Chileans \$4.4. Brazil, often seen as the poster boy for the region only hit \$2.3.

This shows how diverse the market is and how it doesn't necessarily operate quite as outsiders see it.

"LatAm doesn't offer low hanging fruit, but the fruit that is there is sweet" says Juan Di Nucci, co-founder of Avatar World Group (AWG), a company set up to pioneer content services and mobile billing in LatAm. His point is that there are more than 20 countries and each has its own

culture and customers, speaks a variety of languages – Spanish and Portuguese dominating – and each with its own desire for different services.

"When you offer a good product that adds value to [people's] lives then consumers will use it," says Liliana Angulo, airG. "If it's well-run people will trust it and you won't get so many issues."

However, she says, that to do business in LatAm you need to

work differently. "You have to localise your content and your services and make sure that your offering is right and at right price for that audience. You have to understand the lifetime of the user and what they spend."

Typical content services that work well include gaming, business messaging and, increasingly, healthcare and education. So, how can you tap into these market and what do they offer?

BRAZIL

Brazil is seen as the main market in LatAm, but this is erroneous. It may have a population of 213 million – a third of the total continent – and mobile penetration of some 98%, but it has a low average income of around \$9,000pa and a price point average for mobile transactions of just \$0.8, with the bulk of consumers spending low amounts each month. The market sees 97% of online traffic come from mobile, with the carrier market split largely between Vivo (32% market share), Tim (24%) and Oi (17%). DCB accounts for 16% of spend and wallets 15%. The country is also a hot-bed of cyber crime, with Accenture putting it at \$100 billion in lost revenue worldwide from Brazilian hackers. In August 2021, the Central Bank of Brazil launched new security rules around payments, limiting transactions to BRL1000 between 8pm and 6am.

URUGUAY

Uruguay is an emerging LatAm market, with just 74% mobile penetration. It does, however, have a surprisingly high GNI per capita of \$16,000pa, which suggests that there is much room in the market to grow beyond the average mobile price point spend of \$1 to \$2 per month. The market is dominated by one carrier, Antel (53% market share) and 98% of traffic comes from mobile. Cybercrime is low.

ARGENTINA

Argentina has a population of 45 million and a smartphone penetration of 98%. Mobile wallets and account for 17% of spend and DCB a healthy 17%. The market is dominated by three carriers Claro (35% market share), Movistar (34%) and Personal (31%). Typical price points for content sits at around \$0.18. The payment industry in Argentina has seen a new level of regulation come into effect in 2020, with PSPs now overseen by the Central Bank. Recently, DOCOMO Digital teamed up with Claro to offer DCB to Samsung Galaxy Store.

Reporting from World Telemedia Marbella (October 2021); additional information from Boku and Fortumo. To learn more about LatAm DCB see the report <https://fortumo.com/blog/carrier-billing-in-latin-america-market-report-by-fortumo/>

Carrier billing has seen a surge of interest over the pandemic, but operators, merchants and customers still aren't quite aligned around making to work. **Paul Skeldon** reports

Ways to pay how are consumers using carrier billing?



The pandemic has change drastically how consumers use the internet, changing not only what they consume, but also how they pay for what they consume. In part, this has shifted focus back to carrier billing (DCB) as it can deliver a slick and fast payment experience. However, operators remain to be convinced and carrier billing still struggles to truly hit the mainstream.

So what can be done to change that – or is it too late, as many other wallets are now offering similar experiences? According to the World Bank, 45% of consumers globally use mobile wallets versus just 18% that use credit cards for payments. This is likely to rise to more than 60% by 2025. Is DCB set to be an 'also ran'?

"There is a legacy cloud hanging over [carrier billing] from the bad old days," warns Nick Lane from Mobilesquared, speaking at World Telemedia in Marbella in October. "When you look at carrier billing, the word that rings out is 'potential'; we have talked about its potential for years. Surely it needs to now fill that potential, or wallets or other payment tools will just make it redundant."

Many in the industry see it as already meeting that potential and are seeing that DCB is starting to find some new and interesting use cases out there in the world, from eBike rental,

to book downloads and more.

DIMOCO is working with German communal bike hire company nextbike, to allow users of the bikes to quickly pay for – and unlock – a bike and get where they are going.

Meanwhile, DOCOMO Digital has partnered with Storytel, one of the world's leading audiobook and e-book streaming services, to get the live with Telenor Bulgaria, one of the largest mobile networks in the country – again using DCB to pay for access to a wealth of literature.

Both services are leveraging the natural easy-of-use of DCB to unlock the use of two very different services, both showing just how versatile a tool carrier billing is.

What both services have in common is that they are both things that need to be paid for immediately – they are both, in their own way, accountable to instant gratification. Back in the 'old days' carrier billing was the epitome of instant gratification payments. It is what powered premium rate phone calls, chat lines, tarot, bird-watching and even, many, many years ago, Dial-a-disc.

Emilie Clauss, Digital Virgo agrees: "[Consumers] want something quick and safe for impulsive purchases. So long as you reassure them that they are safe and they get what they want they will go for it. Mobile

payments needs to be seen as part of a full user journey. We were talking about in-house media buying and now we all do it. Then we added rules and compliance and that is sorted. Now we are talking about anti-fraud... so what is the next step?"

Clauss adds: "Customer service – the after-sale engagement. Payment isn't just about payment transaction it is part of the whole and that will also involve protecting them from fraud as well as other things."

MERCHANT LAG

While consumers clearly understand the advantages that carrier billing brings – a slick, fast way to access content and services – merchants and operators are harder to convince.

From a merchant point of view, carrier billing looks great on the surface, but scratch a little and things aren't so rosy.

"If we have a new client with a really good service then we take that to the operator and look at what kind of pay out we can get, often the MNO will only give their standard pay-out, regardless of what the service is – which sees the merchant lose too much money and so they then don't want to use DCB," says Bernd Pichler, DIMOCO.

"In igaming and ticketing, where MNOs have more experience, MNOs are more receptive. We hope that this can

show MNOs that DCB can work and be better and that may yet see them reduce the cut that MNOs take, but we still wait."

Clauss agrees: "It is hard to make merchants see why pay-out is so low. Sometimes, if the flow is really friction-free, then they can see that it is worth paying more for it as conversions should be higher. But MNOs seem to add more friction, making it harder to sell the idea."

In Clauss's view, MNOs need to rethink how they view themselves. "[MNOs] are more than mobile operators, they are also payment operators and they need to understand that they need to make flow easier, pay-outs better and tackle fraud – then it can work."

From an MNO point of view, however, it is easy to see why they aren't so keen, despite the potential that carrier billing hitting mainstream services could yield for them.

"Where is operator mind set at right now?" asks Jason Bryan from ROCCO. "MNOs definitely see the potential of [DCB] and want to support it, but if it is not being done cleanly it disrupts the whole channel," he says.

"Even just a small number of issues causes a massive problem across their businesses. This needs to be addressed before carriers will really properly get behind this."

SECURITY AND FRAUD

Naturally, what really vexes carriers – and worries some consumers – is fraud. The more successful and widespread DCB has become, the more frictionless it seeks to be, the more fraud it attracts. And this is a deal-breaker for operators.

“We seek to find out what makes a really good DCB provider from an MNO point of view and top of the list for MNOs is security – but it is the very bottom of the list of what is actually being delivered. There is still a great deal of work to be done,” says Bryan.

Andrey Rummyantsev, ABC Mobile, adds: “My practical experience was with a Kazak teleco doing DCB. My Understanding is around the market in CES and I know how carriers work in these countries. These are following the UK and German markets closely. What

comes with DCB is fraud and the market is absolutely filled with fraud and most people not trying to change it just to get round it.”

Rummyantsev warns: “Third-parties usually do the fraud and most marketing departments in MNOs don’t understand it. It comes from the model of the payment comes from company with the connection not understanding where traffic comes from or just wanting to fill it with traffic. I am looking for a flow with non-toxic actions to help people convert. I am not looking for DCB connections, but for click to convert traffic through IVR.”

WHERE IS DCB HEADING?

Carrier billing is at a crossroads: it has huge potential and is gaining users – especially younger ones, unaware of its darker past – yet many op-

erators, merchants and users aren’t keen to see it roll away unfettered. So what is in store for it?

According to DIMOCO’s Pichler, Germany is the market to watch. “I never recommend which country is best – I let merchants decide where they want to sell – but Germany is an interesting market; Germany carriers are more and more open to discussion about new business.

It is now easier to launch in Germany if you check out and you can offer an excellent product that is safe.”

But the same problems persist. “If you talk to merchants many don’t know about carrier billing but if you show them the experience they love it... they stop loving it when they see the pay outs,” says Pichler.

“I have TikTok campaigns that show how a young, totally

new, audience is really active and if we can feed their content needs they will become big users,” says Rummyantsev.

But, warns Pichler, you have to be careful of minors. Parents pay the bills and kids will see something that is so easy to spend on they spend more and more. That leads to complaints at operators and the problem of refunds and issues grows.”

World Telemedia in Marbella offered a real insight into how DCB is progressing. It has come a long way in recent years, but still has far to go. The question is will it get there or will other billing tools take its place before operators, merchants and consumers are aligned? 📱

LEARN MORE

Tune into the panel debate at www.telemedia8point1.com/session/how-are-consumers-paying-billing-in-the-spotlight/





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Will social media giants overshadow traditional PSPs?

Social media giants have been infiltrating the payments market, with big players like Facebook offering users payment services outside of the platform. While this development might signal change in the payments field, **Simas Simanauskas** says that social media platforms still have a long way to go

Facebook has been upgrading its' business ventures and now offers users payment services outside of the original platform via Facebook Pay. Although providing payment services is financially beneficial for social media giants and might give them the upper hand due to their accumulated user base.

But, despite the potential they have to step in strong in the payments market, the shift has its challenges, such as establishing greater trust or adhering to ever-changing Know-Your-Customer (KYC) and Anti-Money Laundering (AML) regulations.

In August 2021 Facebook Pay, first launched back in 2019, officially announced it would make its payment services available on third-party websites. This step was a significant development for the platforms' e-commerce strategy, as it could help establish more trust for the payment option. This could lead to more transactions inside the platform in the future, resulting in more revenue, considering that the number of active Facebook users in 2021 was recorded to be roughly around 2.89 billion.

Regarding the advantages Facebook has over traditional

PSPs, the first one is the large user base.

This is something that no other players even come close to, and it might be the main factor that will define the possible success of Facebook Pay.

Facebook's second advantage is that users are familiar with its platform, already know how to navigate it, and use the app frequently.

For instance, people interact with PSPs only when they need to make a payment, whereas on social media they spend at least an hour or two a day.

NATIVE TRANSACTIONS OR TRADITIONAL PSPS?

One of the best ways social media platforms could attract more users' attention to their financial products is by providing the ability to send and receive payments among friends. Facebook Pay introduced this feature to the US market back in 2015.

That said, a successful global launch of the feature might pave the way for a universal payment experience from inside the social networking app, which might interest other social platforms as well.

All platforms need to monetise

their services as well as optimize and release new features to attract new users in order to grow.

One approach is to do it directly and charge the users a subscription fee, like Netflix, and the second one is to enable other businesses to advertise and sell their goods and services on the platform and earn from them.

Apparently, most social media players are gravitating towards the second option, as merchants are willing to pay increasing advertising fees, and the main question that remains is whether to do the transactions natively or utilize other service providers.

LOOKING TOWARDS THE FUTURE

While social media players have certain advantages, there are some difficulties that might take them a while to overcome in order to get to the same level as PSPs, for instance, security.


Big social media platforms are targets for scam and cybersecurity threats. This can be observed from the big data leak Facebook had back in April of this year. This might make users wary of trusting their funds with the platforms, especially since traditional banks have always been

seen as fortresses with underground facilities to store people's lifetime savings. While neo-banks are slowly changing this image, people are still likely to think twice before switching over to social media for payments.

Other platforms may be observing steps made by Facebook, however, they will not rush into payment services in the near future — as long as they can effectively collect payments from merchants using outside PSPs.

Running a payment service operation requires social media platforms to meet the requirements of regulators, learn about Know-Your-Customer (KYC) and Anti-Money Laundering (AML) activities, as well as integrate them in the process.

Not only are these programs expensive to run, but also over the past five years regulators all over the world have been exceedingly active in inspecting financial institutions as well as handing out colossal fines, so social media platforms should expect to be under a magnifying glass.

Considering this, it is unlikely that other social platforms would jump into the PSP field in the near future, while they are still able to turn in substantial profits using other service providers. 

Simas Simanauskas is Head of Payments at ConnectPay



Where all the good people go

The art of user acquisition post-pandemic

The pandemic saw more people than ever on their phones looking to be entertained – but acquisition has changed as billing flows have changed and as operators have changed their rules. So, what is happening there and what does it mean for the industry? **Paul Skeldon** reports

There are more people than ever out there using their phones to be entertained, but finding the right traffic, getting the right audience and billing them is only part of the challenge. Increasingly, operators are looking at this traffic with an gimlet eye and stamping out any whiff of fraud or bad behaviour.

While this is good for consumers – well, good in some ways – being too over zealous is making it hard for publishers, content owners and everyone else in the value chain to get a good flow going. So what are the challenges faced by the

industry – and what can we do about them?

To find good traffic is a big challenge, especially US iPhone users. Apple blocks much of it and that is a big issue. Google too is starting to make life more complicated.

“We are trying to solve this issue with partners,” Rabih Jreish from Mobile Arts told delegates at World Telemedia in Marbella. “On the web-side tracking from Google and Apple are both an issue. The other part is the challenge in getting users lies in not being able to get 100% definite answer or guarantee on traffic. Any partner or agency can’t give

you a guarantee. That is the biggest challenge that we have.”

Mobile Arts aims to tackle this through having its own in-house media buying team that buys in house and for third-party services that it also promotes. It’s a new technique in the Middle East and Europe and, says Jreish, it can attract new traffic through social media that operators we can trust – non-problematic traffic.

Similarly, Antoine Moreau, Mobidea believes that the biggest challenge for many advertisers is restrictions from carriers. “They are more unfriendly to affiliate traffic,” he says. “We have

largely relied on partners and they have had to reshape their companies with in-house teams to deliver the right high quality traffic from Google etc. In house traffic is the biggest area of growth and makes it easier for us to control. There are lots of countries or carriers that market them sign a contract that guarantees the traffic. This is a big shift in the industry.”

Jreish agrees: “We have to sign commitment letters with carriers saying we don’t work with affiliates only Google. This makes it really hard for business to grow [and] hard to balance getting new customers, grow business and keep operators happy.”

The problem also can come from the affiliate side as they can’t control their sources. “Operators won’t look at services that have been fine for five years that have one problem, they just kill it,” says Jreish. “So, we are looking at just partners that can help deliver that legacy and keep things going. We have to work with companies that can control where traffic is coming from.”

Emile Petit from yeessh, a real time bidding platform, agrees, but sees it as something that some affiliate agencies have started to find a way to live with. “Typical clients are media agencies or media buying agencies and we used to not be able to work with affiliates,” he says. “Now have to work with those that have their own internal media buying.”

The problem comes with traffic that looks like other things. For example, says Petit, there is Chrome traffic with good web-based flows that works fine. However, there is traffic generated from apps that will look like a Chrome flow but actually isn’t. “And the DCB billing flow won’t work with that,” he says. “So your traffic from here suddenly doesn’t work. This is why advertisers have to set up their

own media buying departments to try and work around this. This costs a lot of money and you are burning money if you can't see what works. This is why you buy from affiliates that are trusted helps with this."

WHAT AD FORMATS AND MEDIA ARE WORKING?

While the market has a number of pitfalls and hurdles, it is still doing remarkably well, even as things change post pandemic. What types of content and services are working?

Jreish sees changing ad formats and a move to social media as key. "We need more diverse banners for the services," he says. "We need banners with videos and other images to help rotate banners for different verticals. This gives merchants more scope to reach more people."

He continues: "We have partnership with Google and TikTok to help anyone working with us manage their own campaigns. We have also introduced cyber security to our landing pages to make sure that won't manipulate anything – we give Google TikTok traffic through in-app but dedicated to mobile first. We give trust and comfort to our clients so we can give them more clean traffic and running in-app traffic."

HOW IS GOOGLE AND FACEBOOK CHANGING THINGS? CAN BE MORE EXPENSIVE?

According to Jreish, Facebook is very complex to work with, thanks to its API's AI. "Each time we do a campaign in Facebook it gets rejected when it works on Google and TikTok etc," he says. "We do these channels where we can."

Mobidea's Moreau adds: "You have to have the right services to work with TikTok. We do a lot with TikTok and we advise advertisers that they have to have exactly the right fit or it won't work."

Petit comments: "The industry is becoming cleaner and cleaner. From a traffic perspective there is a lot of good stuff out there, especially in China."

He believes that Huawei traffic offers a great opportunity. "[It] is much like Google was at the beginning," he says. "Some networks in China are also using second level smartphones and there are 400 million of them out there. They perform well. Very long tail out there."

Outside of China, cookies and tracking are also becoming an issue. "Privacy and tracking issues worldwide have hit

FIGHTING FRAUD

Despite all these measures being taken by operators, content providers, affiliates and more, there is still an problem with fraud. And, any whiff of fraud can slam the breaks on services that could well have been 'safe' for many years.

WHAT IS THE INDUSTRY DOING TO CHECK THIS?

Moreau: "Advertisers are using their own anti-fraud. One big trend is that they give access to the data to carrier to provide more transparency which is also why they are becoming stricter

see is medium and high... a lot of it goes to royal family or religion and, rather than fraud, is non-compliance, which can be worse than fraud. We can eliminate technical fraud with Evina. Human compliance issues are much harder."


Moreau agrees: "This is the hardest thing to combat and you have work hard to look at each individual one to get it accepted. It's the only way to combat this."

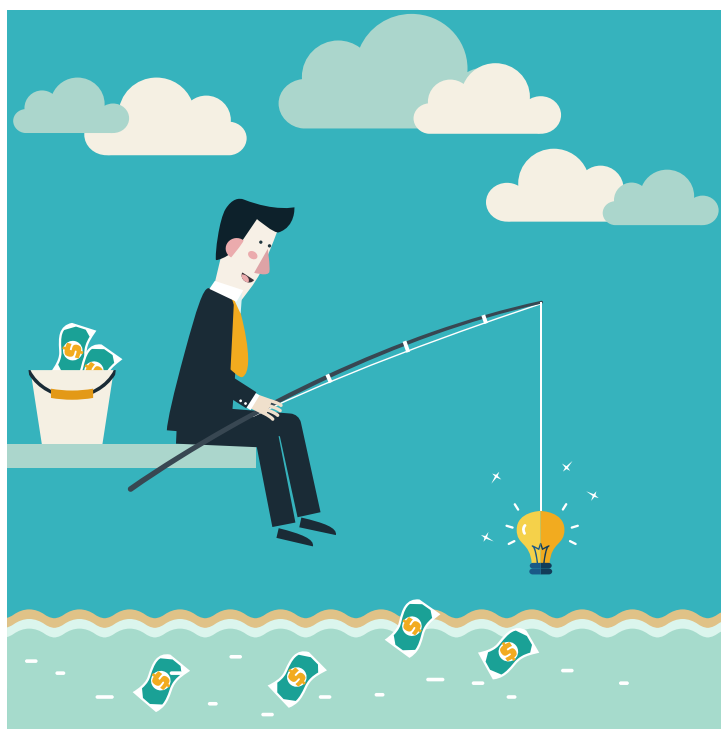
PANDEMIC IMPACT AND BEYOND

So, what happened to over the pandemic and is it set to continue. Petit says: "We are slowly getting back to normal. In pandemic we saw masses of traffic. However, advertising was dropping so it was balanced. Now traffic is dropping back but advertisers are reactivating budgets. It's coming back."

Jreish adds: "We saw a lot of people shift country. Many were shifting to their local countries. Indian users in Kuwait went back to India, but these people can get the SMS outside Kuwait, but there was no billing. We also noticed that a lot of people with corporate numbers that all dropped as they left work. This has been the biggest thing. In Kuwait it was 400,000 users left for such a small country. That's 400,000 subscribers that couldn't be billed."

The pandemic has also shifted the kind of content that is being used. Moreau says: "We are seeing a push for more premium content from big brands. This can also get us better flows from the carriers as the carriers like this stand out content."

Jreish adds: "It's a mixed content services, but for us to advertise any service we can try it and see. We use DCB using OTP flows to bill, which is the flow that we use and is the safest flow for the operator and it works well. It is stable and operators can be relaxed about it." 



hard, but has led to enhanced conversions. Google is encouraging tracking to be replaced with it with enhanced tracking – which yields better results."

Here, Google takes all the data that user put in and then Google matches that across the internet. This can give better tracking and way more information about consumers than they would get otherwise. It takes information and hashing it and storing it. Cookie was on the computer, this is across the whole internet.

with their traffic as they are using these tools."

Petit agrees: "Antifraud for us is the other way for us. If the advertiser puts a block on we are getting our traffic blocked. We have to work hand in hand with advertisers to work in better integration and with publishers to make sure that all of it works."

Jreish adds: "Fraud has three levels: low, medium and high. Medium and high will damage our relationship [with operators] and we can't use this traffic. We can use low. Most of what we

How 5G could help save the world

With COP26 seeing world leaders pledge to make all sorts of changes to help drive down net carbon, Paul Skeldon finds that 5G may hold the key to saving the planet



As gatherings of the great and good, rich and powerful go it's quite something, but enough about October's excellent return of World Telemidia as a live event, the COP26 Environment Summit in Scotland, where world leaders got to talk a lot of hot air about how to save the world has been an equally important draw.

While the talk is good for getting the ball rolling on climate change, what is really needed is action – and 5G may just be one of the technologies that can help.

According to a study by Mobile UK, 5G, including technologies such as the Internet of Things, telematics, and existing mobile technologies, will help underpin efforts to reach net-zero and mitigate climate change. This report sets out how 5G can help facilitate these efforts and calls on policy makers to focus on enabling faster deployment and adoption of 5G technologies.

Mobile UK's report explores, both through its own analysis and external research, how 5G-enabled technology, underpinned by mobile networks, could support the combined G7 manufacturing sectors to reduce their total carbon emissions by 1% during the period 2020-2035. This equates to roughly 75% of the annual carbon emissions of France. In addition, research suggests the energy and utilities sectors could reduce emissions globally by 1.7 billion tonnes of CO₂e between 2020-2030.

Furthermore, in the transportation sector, 5G could power solutions with the potential to remove 6.6 to 9.3 tonnes of CO₂e a year, while in the agricultural sector the research suggests that drones and sensors connected to 5G networks could have the potential to support smart, low carbon farming practices that can reduce industry emissions by as much as one tonne of CO₂e by 2035.

Not only could this be a useful tool to help climate change, it is also going to generate revenues for all those connected with developing solutions that can utilise 5G networks for these sorts of processes.

According to Juniper Research, these private cellular networks that are needed to deliver such services could bring in an annual spend on network hardware and services of almost \$12 billion globally by 2023, growing 116% from the \$5.5 billion expected for 2021.

These networks will be almost entirely business driven, it says. The most prominent sectors will be manufacturing, mining, and the energy industry; accounting for 59% of spend in 2023.

While many telemidia companies are connected with sports and entertainment services, there is a massive opportunity here. Private networks are going to need equipment, management and people to build and develop

the apps and services that run on them that will help control the process over which they are responsible.

Network operators, focussed on public network expansion could find an opportunity here, but often there are already to finely spread to take on such a challenge.

Instead new entrants are likely to forge ahead making this happen – and they are going to need expert help in messaging, content delivery, service creation, app and web development and more. They may even need someone to aggregate private networks and offer them as a service to smaller players. Who knows.

The point is, as the world watches what happens post-COP26, telemidia companies could do well to start thinking about where they can get involved on the ground in using the tech they have to create solutions that could, quite literally, save the world. ■

A gap in the market



Where in the world: 5G around the world

According to Erisson's Mobility Report 2021, 5G will become the fastest adopted mobile generation. About 3.5 billion 5G subscriptions and 60 percent 5G population coverage are forecast by the end of 2026.

However, the pace of adoption varies widely by region. Europe is off to a slower start and has continued to fall far behind China, the US, Korea, Japan and the Gulf Cooperation Council (GCC) markets in the pace of 5G deployments.

5G is expected to surpass a billion subscriptions two years ahead of the 4G LTE timeline for the same milestone. Key factors behind that include China's earlier commitment to 5G and the earlier availability and increasing affordability of commercial 5G devices. More than 300 5G smartphone models have already been announced or launched commercially.

This commercial 5G momentum is expected to continue in coming years, spurred by the enhanced role of connectivity as a key component

of post-COVID-19 economic recovery.

North East Asia is expected to account for the largest share of 5G subscriptions by 2026, with an estimated 1.4 billion 5G subscriptions. While North American and GCC markets are expected to account for the highest 5G subscription penetration, with 5G mobile subscriptions comprising 84 percent and 73 percent of all regional mobile subscriptions respectively.

Fredrik Jejdling, Executive Vice President and Head of Networks, Ericsson, says: "This landmark twentieth edition of the Ericsson Mobility Report shows that we are in the next phase of 5G, with accelerating roll-outs and coverage expansion in pioneer markets such as China, the USA and South Korea. Now is the time for advanced use cases to start materializing and deliver on the promise of 5G. Businesses and societies are also preparing for a post-pandemic world, with 5G-powered digitalization playing a critical role."

5G is the fastest mobile network iteration to date and the fastest to be adopted by consumers – yet a surprising number of telcos still don't have a 5G roll out strategy in place. **Paul Skeldon** reports

According to data from Ericsson, there are set to be around 580 million 5G subscribers worldwide, with a staggering 1 million people signing up every day. However, only a third of telcos have a clear strategy for 5G, despite an overwhelming majority recognising the transformative potential of the technology for the sector.

So finds a study by leading IT services provider NTT DATA UK and research firm teknowlogy Group, which interviewed senior business leaders from across Eu-

rope to understand the complex picture of the current 5G market. It discovered that, while 94% of telcos believe 5G will transform the sector, only 35% have a clear strategy in place. With the technology set to play an increasingly vital role across all industries and timelines narrowing, more aggressive transformation roadmaps are required to make the most of 5G.

The research also raises concerns as to whether telcos are adequately prepared for the pace of 5G adoption, with almost half of telcos (46%) still exploring the value that 5G technology can offer.

Moreover, the findings show that project timelines are tight, as over half of enterprises (52%) expect to implement 5G solutions within the next year. However, the majority of telcos (88%) plan to implement 5G solutions over the

next 24 months, which may create an overlap between buy-side demand and the sell-side supply.

Only 10% of telcos expect to generate more than 20% of revenue from 5G or 5G augmented products over the next five years.

Ollie O'Donoghue, Senior Analyst at PAC, a teknowlogy Group company, comments: "We're starting to see enterprises take a serious look at the impact 5G will play on their business. And while optimism is high, leaders are beginning to recognise that a lot of work is still needed to develop the foundations necessary to deliver real value from 5G. Moreover, there is a pressing need to find solutions to a growing list of challenges – from the maturity of solutions on the market to robust security and data management capabilities to soothe compliance concerns. There's a significant role to play

for the evolving ecosystem of vendors and providers in the space as enterprises look for more support as they head further into their 5G journeys."

Data management stands out as the key issue in implementation. 43 per cent of telcos claimed that this would be the biggest obstacle to 5G adoption in their business, with 35 per cent finding reliance and compliance issues to be one of the biggest barriers.

Other notable obstacles to adoption include a talent shortage (31%), a limited pool of partners to support telcos (30%), legacy technology (28%) and cultural challenges (24%). Uncertainty around the true benefits of the technology (23%) also persist.

Matthew O'Neill, Head of Networks at NTT DATA UK, says: "5G stands to disrupt the telco

industry more than most, given the high demand for 5G technology across all industries.

As such, telco businesses need to ensure they have a clear strategy to manage the transformative impact of the technology and meet current demand.

The benefits of wider implementation promise great opportunity, but clarity is needed to ensure a smooth transformation journey."

He adds: "NTT DATA is helping clients to navigate the advent of 5G, and construct strategies that streamline the transition process and accelerate the development new services and solutions. Transformation programmes of this depth and scale historically take up significant time and resources, so a comprehensive strategy is required if telcos are to meet expectations and deliver on the potential of 5G." ■

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Your guide to the MEF

The Mobile Ecosystem Forum is a global trade body. Our members are 'ecosystem' companies whose products power mobile services such as messaging, content and the IoT. Thinking of joining? This guide will tell you everything you need to know...

Why join MEF?

MEF offers its members a platform through which to raise their own profiles, strike up new industry partnerships and influence the direction of their specific vertical.

We group our activities into three areas.

• Insight

MEF pools the expertise of its members to create reports, white papers and other educational documents.

• Interaction

Our members collaborate with – and learn from – each other via webinars, virtual and physical events, working groups and informal networking sessions.

• Impact

Collectively, MEF members have the experience and knowledge to impact the future of their sectors. They do so via best practice schemes, registries, consultations and more.

What are the key membership benefits?
MEF member benefits include free

copies of industry reports, entry to MEF and partner events, sponsorship/speaking opportunities and visibility through MEF communication channels (blog, podcast, webinars etc).

Which ecosystems does MEF represent?

MEF members come from a variety of verticals. To ensure focus, we run six programmes.

- Personal data and identity
- Content and advertising
- Payments
- Mobile IoT
- Enterprise communications
- Connectivity

How international is MEF?

MEF has members in 45 countries. They run networking events, launch region-specific initiatives and publish local reports.

How is MEF run?

An experienced team of professionals run MEF's operations. They report to a 12-strong board elected by the membership once a year.

What are the MEF's key activities?

• Industry initiatives/working groups

Over the years, MEF working groups have created industry many best practice and self-regulatory initiatives. Examples include the SMS Sender ID Protection Registry and the Business SMS Code of Conduct.

• Reports

MEF reports provide analysis of industry topics or act as guides to new regulation. We also produce studies based on original market research such as the Global Trust Report.

• MEF Connects events

MEF runs digital events under the MEF Connects umbrella. They focus on topics such as Wholesale, Digital Transformation and Enterprise Messaging. These events typically

attract more than 4,000 participants. We also host the MEFYs annual awards show.

• MEF Connects webinars and podcast

At least once a month, we run free webinars. They range from 'fireside chats' to panel sessions that dive into industry topics. The MEF Talks podcast gives members a platform to discuss industry issues. Recordings are free on podcast platforms and the MEF website.

• The MEF Minute Blog and social channels

MEF's blog MEF Minute reaches 60,000 unique users. It reports industry news, and also hosts member's announcements and interviews. There's a weekly email newsletter reaching 12,000 subs and a downloadable MEF Minute Quarterly magazine. And all content is shared on MEF social channels.

MEF: the key numbers in 2021

- 124 active members
- 60,000 average website visitors
- 4,000 participants at our online events
- 37 working groups
- 36 webinars
- 14 industry reports
- 6 member events
- 5 regulatory consultations
- 3 consumer surveys
- 3 enterprise surveys

Get in touch!

Want to join more than 100 MEF members from all over the world? Contact admin@mobileecosystemforum.com



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