twimbit

Benchmarking Singapore's top 6 telcos on Customer Experience

INSIGHTS FOR SUCCESS | IDEAS TO EXECUTE

September 2021

Introduction

In this report, the twimbit analyst team helps Chief Executive Officers (CEO), Chief Experience Officers (CXO), Chief Marketing Officers (CMO), and business leaders of telecom companies like you understand the importance of creating a customer-centric journey. We outline the top initiatives taken by leading Singapore telecom service providers in six customer experience benchmark parameters, going across three customer experience milestones to build long-term relationships.

Maintaining reputable customer service and experience is key to sustaining a concrete competitive advantage in the highly dynamic and digitally evolving telecom industry. However, the

Customer Satisfaction Index of Singapore (CSISG[1]) for the telecom industry has plummeted by 2.5 points, from 71.7 in 2020 to 69.2 points in 2021.

Value creation now lies in the cultivation of hyper-personalised and digitalised experiences. As telecom leaders, define your customer's journey by shifting the focus from delivering standard products to orchestrating customer experiences.

Methodology

Step 1
We opened real accounts and enrolled for the basic post-paid plan with Singapore's top 6 telecom operators- Circles.Life, M1, MyRepublic, Singtel, StarHub, and TPG- in the month of August 2021.

Step 2
At twimbit, we developed a framework for the detailed evaluation of the companies to finalise our ranking. The framework assesses how a telecom operator performed based on 6 parameters and 23 sub-parameters, capturing 3 key customer experience milestones vital in delivering a stellar customer experience (Table 1).

Step 3
We score each telecom operator on a scale of 1 to 5 based on convenience, accessibility, and uniqueness.

Table 1: twimbit's telecom CX framework

Customer experience milestones	Parameter		Sub-parameter
Customer onboarding	1	Purchase	• Information availability • Price transparency • Verification and checkout process • Verification modes and time • Steps taken for a purchase
	2	Delivery	• Delivery method • Delivery fees • Delivery time taken
	3	Activation	• Clarity of activation process • Steps taken to activate • Time taken to activate • Network signal strength
Digital and brand experience	4	Design experience	• Packaging • UI-UX design
	5	Innovation in services	• Payment and digital wallet • Third-party marketplace • Gamification
Customer support	6	Customer service and self-service	• Conversational AI • Modes of communication • Response time • Post-customer support • Self-service portal: FAQs • Self-service portal: IVR

Top 6 telecoms to ace CX

Table 2: Top 6 telecoms to ace CX

Rank	Telecom operator	CX benchmark score
1	CIRCLES.LIFE	4.14
2	STARHUB	4.09
3	M	3.73
4	Telco 4	3.41
5	Telco 5	3.36
6	Telco 6	3.14

twimbit's CX framework analysis for each parameter

1 Purchase

We analysed the purchase experience based on four parameters:

- **Information availability**
- **Verification and checkout process**
- **Price transparency**
- **Steps taken for a purchase**

Information availability:

Telecom operators need to present every detail available on their plans. This enables customers to make well-informed decisions. In view of this, all telecom operators in Singapore offer a summary of every plan and service in the form of a table or infographic. Details include mobile data, talk time, plan validity, SMS options, seasonal offers, and add-on services such as caller-ID, Spotify Premium, or OTT platform subscriptions.

Table 3: Ranking the top 6 on the purchase journey

Telecom operator	Score
TPG	4.6
StarHub	4
Circle.Life	4
Telco 4	3.6
Telco 5	3
Telco 6	3

Price transparency:

Maintaining price transparency is essential to boost customer loyalty, customer acquisition rates, and retention rates.

> MyRepublic, StarHub and TPG stayed true to their upfront mobile plan charges and did not include any hidden costs that would surprise their customers during checkouts. The others, on the other hand, automatically included additional costs towards the end of the purchase for services like choosing a number, a one-time registration fee, and add-on roaming plans. Customers must, therefore, cautiously deselect these automated optional choices to avoid unexpected charges in the future.

Verification and checkout process:

i. Seamless checkout:

Telecom operators should constantly monitor and update their website performance to prevent website crashes or excessive loading time. A website with low bandwidth, domain, and service provider glitches will adversely affect the customer acquisition rate.

> Circles.Life, TPG and MyRepublic facilitated smooth, safe, and quick transaction processes without any hiccups.

ii. SingPass verification:

Singapore telecom providers should allow customers to integrate their SingPass account to automatically retrieve personal information such as identification number, age, name, and other information. This simplifies the verification process and enhances security. Some telco websites allow customers to scan a Singpass QR code and log in seamlessly without having to manually enter their account details or take pictures of their NRIC (National Registration Identity Card).

Steps taken for a purchase:
Since a telco can instantly retrieve a customer's personal details from Singpass, the verification time and the number of steps are low.

Three telcos require you to upload a picture of your ID separately - even after signing in with SingPass, resulting in a duplication of steps. While the average time taken to complete the verification process is 15 minutes, it took one of the leading telcos over 1.5 hours due to multiple website crashes.

Spotlight

TPG facilitates a frictionless online application and verification procedure with no website crashes and minimal loading time. Customers only need to complete three verification steps. The post-paid plan comes with no hidden charges for basic services. Moreover, customers can easily include their preferred add-on services and subscription plans without any hassle.

2 Delivery

We analysed the delivery experience based on three parameters:

- **Delivery method**
- **Delivery fees**
- **Time taken for delivery**

Table 4: Ranking the top 6 on the delivery journey

Telecom operator	Score
M1	4.7
StarHub	4.7
Circles.Life	4.3
Telco 4	4
Telco 5	3.7
Telco 6	2.7

Delivery method:
Telecom operators should facilitate contactless delivery in a short period to create a seamless customer journey. They should instantly update customers through email or an alternative phone number on deliveries to ensure that the SIM card reaches them at their convenience.

All telecom companies, excluding TPG, have contactless delivery. M1, StarHub, MyRepublic, and Circles.Life offer doorstep delivery, while Singtel delivers the SIM card to the applicant's registered mailbox.

- M1 sends alerts to their customer via email when their SIM card is out for delivery.
- Circles.Life sends an activation link and details to the customer's email ID when a package's delivery is complete.
- TPG sends an email to the customers after they collect the SIM card from the store.

Delivery fees:

Free delivery is becoming increasingly popular among customers who enjoy a simple price structure. Companies with low or no delivery fees have a competitive advantage over their competitors.

> Singtel, StarHub, and M1 offer free SIM card deliveries, while Circles.Life and MyRepublic charge SG$ 2 (US$ 1.47) and SG$ 2.16 (US$ 1.59), respectively.

Time taken for delivery:

Customers prefer to get instant access to their SIM cards. Therefore, telecom operators should facilitate quick delivery and allow customers to choose their preferred delivery time. This will increase the customer acquisition rate.

> Circles.Life, StarHub, and M1 deliver SIM cards in a day, while the other telcos took 4-5 days.

Spotlight

M1 offers free-of-charge one-day door delivery with real-time delivery updates via email. This allows customers to prepare their schedule accordingly or change the delivery date to suit them for in-person verification. The email also includes an activation link which facilitates a convenient and simplified activation process.

3 Activation

We analysed the purchase experience based on four parameters:

- **Clarity of activation process**
- **Time taken to activate**
- **Steps taken to activate**
- **Network signal strength**

Clarity of activation process:

Telecom operators should send an activation link to customers with detailed instructions to avoid confusion on the most challenging part of the customer journey - the activation process itself.

> M1 provides detailed instructions on the packaging while Circles.Life sends an activation link to the customer's email as soon as the purchase is successful.

Table 5: Ranking the top 6 on the activation journey

Telecom operator	Score
StarHub	**5**
TPG	**5**
M1	4.5
Telco 4	3.8
Telco 5	3.8
Telco 6	3

Steps taken to activate:

Reducing the number of steps to activate an account drastically enhances the user experience. Precise information, external obstructions, technical difficulties, and additional steps will greatly increase customer satisfaction.

> Telecom operators like StarHub and TPG have gone a step ahead and eliminated the activation process altogether by launching automatically activated SIM cards, allowing customers to install and start using services immediately. M1 and Singtel have expedited this process by facilitating a one-step activation, where the customer simply has to enter a unique SIM card code.

Time taken to activate:

It takes between 3 minutes to 3 hours to activate a SIM card in Singapore. Customers prefer to get instant access to their SIM cards. Four of the six telecom operators activate the SIM cards within an hour.

Network signal strength:

All telecom operators in Singapore have powerful signal strength after activation.

Spotlight

In addition, to providing free doorstep delivery, StarHub also offers instant activation. Customers can install StarHub SIM cards into their mobile phones and start using the network immediately. This reduces the time spent on verification and activation, thus increasing the Customer Satisfaction Score (CSAT).

4 Design experience

We analysed the design experience based on the following parameters:

• **Packaging**   • **UI-UX design**

Packaging:

SIM card packaging plays an integral role in product differentiation and brand promotion. Moreover, it helps in preserving the SIM card and SIM card content from external tampering. As telecom operators, you should leverage this opportunity by incorporating your brand theme and colour to create attractive and safe packaging. You can include leaflets with activation details, alternate products, and rewards to increase brand loyalty and customer engagement.

Table 6: Ranking the top 6 on the design experience

Telecom operator	Score
Circles.Life	4
M1	2.5
Singtel	2
Telco 4	2
Telco 5	2
Telco 6	1

Circles. Life, Singtel and M1 provided a simple yet appealing packaging, following their brand theme. Singtel and M1 also attach a brochure with details on the selected SIM plan and add-on services that a customer can choose.

UI-UX design:

Mobile application designing is another area where you can promote your brand voice to increase customer retention rates, brand reputation, and platform engagement. You can employ UI/UX techniques such as:

i. Personalisation:

Hyper-personalisation of existing features plays a key role in increasing brand loyalty and customer engagement. Customers should have complete control over planning their journey. While customers have an option to choose their SIM plans, there is no in-app personalisation option. Some examples of in-app personalisation include:

- Choosing app designs and themes
- Picking the main elements of a dashboard
- Enabling/disabling wallet payments
- Choosing the presentation of the account balance

ii. Gamified dashboards:

Gamified dashboards can make mundane tasks such as paying bills and tracking mobile data usage fun and engaging. As leading telecom operators, you can draw inspiration from the banking industry to create gamified dashboards that reward customers with badges or stickers when they complete tasks. Furthermore, you can also create a game that allows customers to collaborate on the platform to manage group plans. Unfortunately, none of the telecom operators in Singapore offer gamified dashboards.

iii. Animations and themes:

Following a brand theme with a variety of in-app animations such as onboarding, feedback, and splash animations and transitions will make the customer journey fun and engaging.

All telecom operators in Singapore follow their brand theme. In addition, Circles.Life and MyRepublic exemplify the use of in-app animations and pop-ups by using animated progress indicators and transitions.

Spotlight

Circles.Life delivers a big and bright SIM card package to its customers that follows the telco's brand theme and logo. The telco's mobile application consists of various animations that enhance user experiences, making mundane and routine tasks easier to perceive and engage with.

5 Innovation in services

We evaluated the degree of innovation of products and services based on the following parameters:

• **Payment and digital wallets**   • **Third-party marketplace**   • **Gamification**

Table 7: Ranking the top 6 on the innovation services

Telecom operator	Score
Circles.Life	**4.5**
Singtel	**4**
StarHub	4
Telco 4	3.5
Telco 5	2.5
Telco 6	1.3

Payment and digital wallet:

The integration of digital wallets into the mobile application eliminates the need to re-enter account information every time a customer has to settle a bill or complete a purchase.

Third-party marketplace:

Telecom operators integrate various third-party services such as mobile insurance, e-commerce offers, and OTT subscriptions to create an omnichannel experience.

Circles.Life, StarHub and Singtel have various e-commerce platform rewards and OTT subscription offers, such as Lazada vouchers, Disney+ subscriptions, and Amazon Prime memberships (Figure 1).

Figure 1: Third-party services and products that Singtel, M1, Starhub, and Circles.Life.
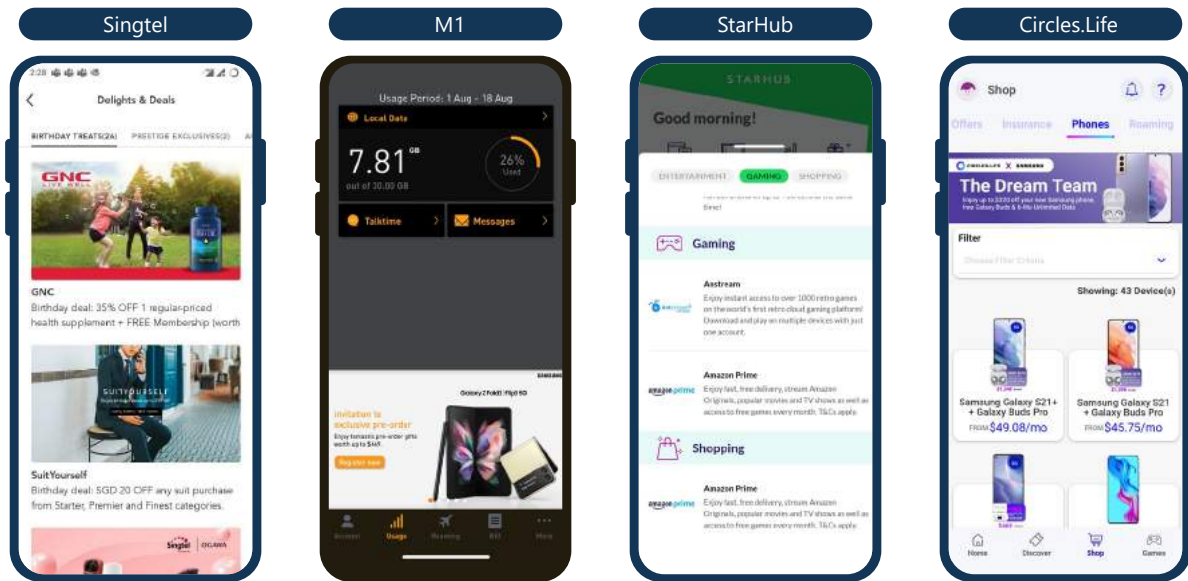
Gamification:

Telecom operators in Singapore are beginning to explore gamification as a solution to improve a customer's digital experience. Some operators even staple in-house add-on services or third-party services to their games to drive platform engagement.

- Singtel allows you to integrate your fitness tracker or smartwatch to monitor your daily steps. Customers who complete an assigned number of steps are rewarded with vouchers (Figure 2).
- Circles.Life offers gamified tools to increase engagement in the form of daily polls and monthly spin-the-wheel contests (Figure 3).

Figure 2: Gamified tools offered by Singtel and StarHub to enhance the customer journey
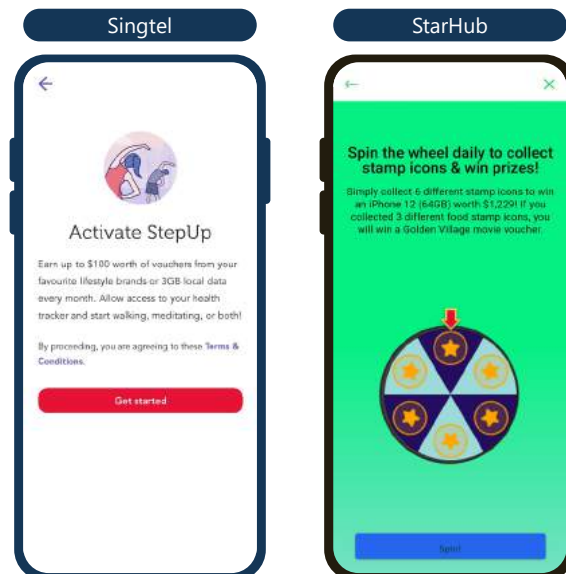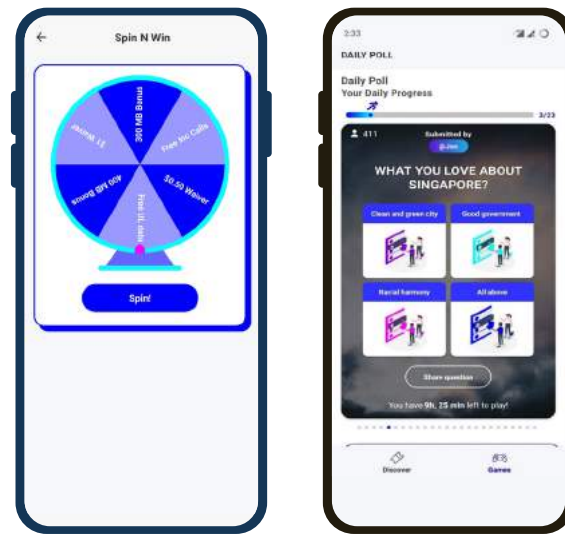
Figure 3: Games offered by Circles.Life to improve platform engagement

Spotlight

Circles.Life offers a varied mix of innovative and differentiated services. There is an interactive daily game, for example, where customers can participate in daily polls to earn points, which they can later redeem for vouchers or rewards. Customers can also book movie tickets within the mobile application and pay with the integrated digital wallet. Furthermore, Circles.Life has a separate shopping page where customers can purchase value-added services like insurance (Figure 3).

6 · Customer service and self-service

We analysed the customer service and self-service experience based on the following parameters:

- **Modes of communication**
- **Response time**
- **Self-service potential (FAQs and IVR)**
- **Conversational AI**
- **Post-customer support**

Modes of communication:

Customers can contact their telecom service provider to clarify queries and complaints using various communication modes, including:

- In-store assistance
- In-app chatbots
- In-app live chats with customer executives
- Email
- Hotline- a live call with a customer executive
- Hotline- Interactive voice response
- WhatsApp
- Facebook Messenger

On average, telecom operators in Singapore offer half of the listed customer service methods.

Table 8: Ranking the top 6 on customer & self-service

Telecom operator	Score
Circles.Life	3.4
MyRepublic	3.4
StarHub	3.2
Telco 4	3
Telco 5	3
Telco 6	2.2

Conversational AI:

In addition to email and hotline services, telecom operators are adopting AI-driven chatbots to handle the large influx of queries and complaints.

Response time:

Singapore telecom operators have an average resolution time of fewer than two minutes to clarify basic queries regarding SIM plans, the cancellation process, personal information modification, and verification methods. Telecom companies with a robust chatbot can clarify these queries instantly with automated responses.

Post-customer support:

Some telecom companies send conversation transcripts, feedback surveys, and a follow-up email to ensure that customers stay on track for their complaints and receive suggestions for continuous improvement. This enhances customer relations and brand loyalty.

> Circles.Life sends a follow-up email with a conversation receipt from their "happiness expert" chatbot. M1, MyRepublic, StarHub, and Singtel request customers to provide instant feedback by clicking the like or unlike button, or ranking them after their conversation with a chatbot.

Self-service potential:

In order to reduce traffic, telecom operators provide a detailed FAQ section, complete with pictures, tutorial videos or an Interactive Voice Recognition (IVR). These steps allow customers to clarify their queries and issues efficiently without having to interact with a customer support agent.

> Circles.Life is the only telco operator with detailed FAQs on the mobile app and website for their customers to follow. Singtel. Starhub, and TPG direct customers to their website for FAQs, while the others do not have a dedicated FAQ page. In view of this, to allow a better understanding of technical instructions, telco companies can provide their customers with tutorial videos and a detailed instruction sheet to solve their issues.

Some telco companies also include value-added options, such as information on new handsets and subscriptions to third-party service providers on their IVRs.

> Starhub, M1 and Singtel clarify queries related to basic and value-added services available on their IVR. TPG and MyRepublic transfer the calls to a customer service executive after the customer selects an option provided by the IVR. While Circles.Life does not have an IVR option, customers can leave a voicemail or schedule an appointment with a customer care executive later.

Spotlight

Circles.Life has a robust and proactive customer service ecosystem. It offers a wide range of communication modes that a customer can choose from. In addition to registering complaints and queries via email and voicemail, customers have access to a detailed in-app FAQ page and a live chatbot. However, if customers prefer to talk to a live agent, they are connected to the telco's "Happiness Expert". After an interaction with a live agent or the chatbot, customers receive their conversation transcripts and contact information for any further queries regarding their case.

Figure 4: Circles.Life takes a survey to access their customer service and get feedback from customers

Conclusion

Circles.Life took the lead in all aspects of the customer experience journey. It exemplifies superior design experience and innovation by embedding gamification, data, and AI-driven solutions in its services.

Telcos are increasingly dependent on non-connectivity revenues for their growth in Singapore. Many of the them will evolve to become SUPER-APPS where they integrate payment, content, connectivity, and other services in partnership with third-party companies. This will require them to build a powerful customer experience platform. Improving engagement rates will become a critical measure of success.Therefore, it is imperative for Singapore telecom service providers like you to focus on curating an engaging and frictionless digital journey that highlights your brand values to target a larger segment of the market and increase customer acquisition and retention rates. Our analyst team sees four distinct opportunities for you to create a CX journey that is superior:

Hyper-personalisation:

Allow your customers to choose and create their dashboards, themes, and services to their preferences. Use AI-ML technologies to create data-driven and personalised insights and rewards.

Gamification:

Provide gamified tools and services to create a fun and engaging experience while driving platform engagement. Create a gamified telecom account that allows your customers to partner with each other to handle group mobile service plans.

Marketplace integration:

Embed third-party services and products in your mobile application to provide an omnichannel experience for your customer. Some examples of third-party integrations include:
- Insurance for mobile handsets
- OTT platform subscription
- Online newspaper subscription
- Rewards and discounts on e-commerce, travel, and utility products and services

Conversational AI:

Build chatbot capabilities to decrease average response time and increase Net Promoter Score (NPS). They can handle higher volumes of requests and provide relevant information quicker/quickly. Moreover, chatbots also boost accuracy and complexity over time.

[1] Singapore Management University. (2021, June 30). ISE-SMU CSISG report. Info-Comm Sector's Customer Satisfaction Declined by 4% in 2021. https://ise.smu.edu.sg/sites/ise.smu.edu.sg/files/pastresultdownoads/News%20Release%20CSISG%202021Q1%20v290621.pdf

Sources: www.singtel.com | www.m1.com.sg | www.myrepublic.net/sg | www.tpgmobile.sg | www.starhub.com/personal | www.circles.life/sg

twimbit

Where the world discovers and shapes research

How we think

Our aim is to produce exponential impact for every business and career through the power of research. We understand the industry to know that the way research is produced, personalized and consumed needs to change. We are the catalysts to bring a fresh and new perspective to you.

The twimbit experience:

Subscriptions

Communities

Advisory

How can we help?
reachus@twimbit.com

twimbit

The World Is Moved By Ideas and Technology