# Webinar: Benchmarking Singapore's Top 6 Telcos on Customer Experience

### Manoj Menon 2:24

Hi there. Good morning, everyone, and welcome to this session where we release our latest findings on benchmarking Singapore's top six telcos on customer experience. I am Manoj Menon, MD and founder of twimbit. And I'm thrilled to be your host this session. And I'm joined by my colleague, Varnika Goel, who is the lead analyst for this study. And she worked with Aarushi, as well as with Akshita in our team, to produce this study. So good morning, Varnika. Thank you for joining me!

### Varnika Goel 3:02

Good morning, Manoj. Thank you for having me.

### Manoj Menon 3:05

Excellent. So yeah, we initiated this study, you know, the telecom industry in Singapore has been one of the most hyper-competitive markets, thanks to the entry of some newcomers in the last maybe three to four years. These mobile virtual network operators have brought about a degree of excitement, competition, both in terms of price as well as in terms of customer service. So we thought this is a fascinating time for us to get into understanding – where are we with customer experience in telecommunications in Singapore? What does the customer journey look like? And who is really excelling at it? And most of us, consumers in Singapore, have had many frustrating stories to narrate about how long we wait till we are, you know, addressed by somebody at the customer service office of one of the telecommunications companies. So, the objective of the study was, we want to do this on a regular basis. And our goal is to challenge, propagate, and continuously provide insights so that we can help facilitate and improve the delivery of customer experience in telecommunications in Singapore. And so, we had a very comprehensive approach to doing this study. Maybe I'll first invite Varnika. So Varnika, how is our framework? So, when we decided we want to benchmark these telecom companies in their customer service and customer experience now, how did we define that framework? And what is this twimbit's telco's CX framework?

## Varnika Goel 4:44

Yes, so we were super excited when we were actually coming up with this framework. And the way we came up was by opening, actually, real accounts with these telco companies. So while we were going through the journey, we understood that customer onboarding is a huge milestone. And within that customer onboarding, we thought that there are three parameters, which actually create the most inflexion of friction between the customer and the operator, where we felt that the first step would be about purchase. Then we thought that once you complete your purchase, what's next? How frictionless can you make the delivery? How exciting can you make it for the customer when they receive their SIM card that they are elated to just get onto the operator? And then finally, it's about activation. So, once you've activated, how easy is that process? Can you do it in like a fraction of seconds? It takes minutes? How many steps? Do you have to go through the process again? And then, the second part was the overall – the brand and how the brand is projecting itself. And what kind of experience does it create for the customer? Is the customer able to associate themselves with the brand? And how does the design reflect the choice that the customer has made? So, it was primarily about how the packaging looks like, how the UI and the UX of that particular brand is all about, and what kind of services are they providing and are they innovative enough? And then finally, we talked about customer support. So, in the end, it's all about how you are making the, empowering the customer to actually know, that you know, you have, you can self-service, you can be self-reliant, and at the same time provide the right support. Whether it is, it is in terms of voice, it's in terms of chatbot, it's in terms of like, going and talking to a customer executive.

## Manoj Menon 6:42

Excellent. So basically, what we did is, for the CX framework, we looked at the entire journey of a customer, right? From the moment he or she is thinking about signing up for a service to him, you know, buying it. To the delivery, to how long does it take to activate, then the entire experience with the brand – be it in the packaging, the experience of the app, the innovation in the services that they provide as some of them provide a great variety for newer and more innovative services. And finally, is it in the customer support? So essentially, three big categories, six subcategories. And within these sub, sub-categories, we had, what, about 23 different parameters? And we assessed, and we ranked these guys on these 23 different parameters, right? So basically, yeah, so maybe tell us more about exactly the research approach and how you went about studying each aspect of the customer journey.

### Varnika Goel 7:49

So, like I said, we started by opening accounts with them. So, when we were – the step one for us was actually identifying the basic postpaid plan that the telco provider is giving to us. And then based on that, we did a detailed evaluation of each of these telco companies; we use the framework for each of the 23 parameters within the six broad parameters. We were actually capturing each customer experience throughout the journey, where, where can a customer feel that you know, that there is friction. Where the customer can actually feel – Oh, I achieved what I was looking for. Or I've actually found out the right way of proceeding and how easy it is for me, how easy it is for me to navigate from one step to the other. And finally, we ranked each one of them on a scale of 1-5, where we were basing this on convenience, their accessibility. And finally, the uniqueness.

### Manoj Menon 8:55

Excellent. So, the 23 parameters were each evaluated on a scale of 1-5, and all the 23 parameters have an equal weightage going into the total, eventual ranking of the top brands in this country. Is that right?

### Varnika Goel 9:14

Yes, yes.

### Manoj Menon 9:16

Excellent. So, let's start with the first one, you know. So the first one you studied was purchase. And within purchase, you're saying there were five distinct parameters that we looked at. And you know, and then you want to talk about the companies which really did well, in that particular journey.

### Varnika Goel 9:33

Definitely, I think, when we talk about customer onboarding, and for personally for me, this is like the most important aspect where you're actually creating that first impression in front of the customer – that, this is where your journey starts. And this is where you will make the choice of whether I want to go for this operator or not. Right. So, the first step for us was information availability, how easy it is for me to access the information. And how well laid out it is for me. So, there are no hidden charges. The plan features are well explained. They're helping me understand what is the process of purchasing the plan. And then we're talking about the value-add services that I can access with them. Do I have the ability to select or deselect various value-added services or add-on services? And then finally, the price involves that kind of transparency that I would say that whatever you're signing up for is actually laid in front of your eyes. And at the time of check out, you don't have any hidden charges or, you know, you feel disgruntled at the end that oh, I signed up for $20. But you know, I'm actually ending up paying $24. Why is that? Right? And then finally, about verification checkout. So, this is where you feel that the customer should have the least amount of steps involved? How many times do you have to fill in your personal information? How do you sign in with your CIN pass, your Nic card? Do I have to capture a selfie? Do I have to scan my identity card? And what kind of, how much time is it taking? Does it have like a crashing time or loading time? And am I moving from multiple windows? Or is it on one single window? And how many times have I, steps I have taken to finally complete the whole process. And now I wait for the delivery of my card. So, what we felt was that in this case, as you see, the top three telcos for us, was TPG, Circles and StarHub. But for TPG, we felt that it was a very frictionless three-step process. So, with no hidden charges, they came with the plan laid out, you click on the plan, you do your verification on a single window. And finally, there is a payment and checkout. That's it. So, for us, that was absolutely frictionless. There is always an option whether you want to transfer your number or you want to purchase your number. So that's something that was also included in this three-step process. So, there was no additional step that the customer had to take. So, I think in that respect, these three were, would be something that we felt that, was a seamless process for us. But then, in the others, we found there was a little bit of, I would suggest that they will crash, crashes in the website, there were loading time issues. And there was, there are multiple steps of clicking a picture, uploading a document, adding your numbers, adding your personal details, and your CIN pass, so that it just increased the overall flow.

### Manoj Menon 12:57

But overall, it seems like you've given a reasonably high score. That means the highest score is 4.6 out of five, that means we have made a great degree of progress in making this fairly easy as of now.

### Varnika Goel 13:14

So, what I feel is there was a quick transition process that was involved in most of these, they did not have multiple steps that an individual like, how it is, in case of, if you're going in, opening an account, the bank, you have to take multiple steps, you have to upload multiple documents. In this case, it was fairly easy. You just had to upload one identity document, fill in your details, choose the kind of service that you need. And that's it. So, where I felt was that the only place the customer needs to be a little more cautious is when they select or deselect any automated optional choices of add-ons or value-added services. And at the same time, if there are more than two to three steps involved in CIN pass verification. So that's where these two places were. Most of the telco operators, if you'll see a less than four rate score happened because of these two areas. But apart from that, all of them had a pretty simple and fair process.

### Manoj Menon 14:25

Excellent. So, we move from purchase to delivery. So essentially, you're talking about how quickly do they deliver and do they charge for delivery? The time it takes for the delivery? Yeah, and it is one maybe, even they've got even 4.7 out of 5 compared to the highest score of 4.6 earlier.

## Varnika Goel 14:45

Yeah, and I think the reason why it was because we're living in a pandemic area. Nobody wants to step out, go to a physical store. And you know, actually, in earlier times we used to enjoy that, you know, we're going to the store getting that physical experience of taking a new number and activating a SIM card at that step. Now it's all about doorstep delivery. So, who can provide you those step delivery in the fastest possible way? And, and the whole delivery experience is more about, you know, how you're able to ensure that the next step about activation is fully laid out during your delivery process. So, we felt that most of the telcos especially M1, Starhub, Circles, they had a doorstep delivery and their doorstep delivery was also in the form that it came in a single day. The only option that was given to various telco from the telcos was that if you're choosing a specific delivery time, and you're not open to any delivery time during the day, then that specific delivery times had their own charges. However, one of the telcos still expected the customer to go to the physical store and collect the card. And that's where we felt that, you know, the delivery fees were added on with your transportation costs. So that's, that was, that was something which could become cumbersome, because it also takes time for one to move out of the house and choose the day that they want to go and collect the card. So, the next step that for us, giving them a high score was also about the delivery method. So, in the sense that, how well did you lay out the process, when you're doing a doorstep delivery, were you giving your customer the information how to activate your card, so that was also that we incorporated in the method as well. So where we felt that there were, if there was a doorstep delivery, the experience was much more enriching because you've got it in your hand versus getting into a registered mailbox or a designated point, or even at going to the store.

## Manoj Menon 17:08

Excellent. Great. So, from delivery, we move on to activation. So clearly, there are some levels of friction sometimes in following through from the moment you get the SIM to activation itself.

## Varnika Goel 17:23

So, I think StarHub and TPG had an absolutely no-friction process. I would say it was super easy. It was something that you didn't have to think about. Also, because your activation link was already there, on your packaging, you just had to scan it, do your activation, you had your SIM with your signal strength, within minutes, there was not even a thought about it. So, we could actually not register the time taken to activate. It was actually all about opening the package and just putting the same, and it was there. So it was that easy. So, in that case, I think they, it was amazing for them. So that's the reason we've given them like a top score, we couldn't find a way of you know, a problem in any of them.

### Manoj Menon 18:17

So, you couldn't find anything wrong with both of them.

### Varnika Goel 18:19

Yeah, Nothing wrong with them. So, and I think that's, that's the biggest happiness factor for us. Because, you know, the minute you got your SIM card, and you've got your signal strength, you had a very simple activation process. There was nothing, you know, asking us that, you know, go to your email activate it, find the email. That, that ambiguity was not there. Whereas in others, the ambiguity was there in terms of, do I have to open my mail? Do I have to find an activation on the packaging itself? How do I go through the process? Did I get my signal strength right away, or I got it after a couple of minutes or even hours? We also found out that in some cases, the activation was between 0-2 hours. So that was a reason where we felt that there was some friction. But overall, with these two and including M1, we had a very seamless process. It's just for M1 this, the part was about one-step activation, where you had to go through an activation link and, you know, activate your card.

### Manoj Menon 19:35

Excellent. Great. So, yeah. So, we may have to recalibrate this benchmark sometime in the future if we want to see some more improvement here. So great from activation, we move on to the design experience. And this is really about packaging. Yeah?

## Varnika Goel 19:50

Yes. And I think beyond Circles, we did not find anybody with that bold look. So, the minute we got the package in hand, Circles had this big branding of Circles.life. It had the purple colour. It was actually emulating – its logo. And you know, you had, very quirky, and especially for a Gen-Z, Millennial kind of environment, we found that you know, it was elating, our own choice, you know, it felt cool about it. And that was something exciting about Circles. So, the overall design experience, and that was also translated to the app itself. So, the UI/UX design of the app also followed the same kind of an approach, where it was not a boring interface that you were logging into, but it was entirely translating in that quirky, and, you know, Gen-Z environment where it was led by huge illustrations, bold colours, and very well-placed information across the app. So, we found the packaging, as well as the UI design for Circles, was top notch. And I think nobody could actually come to that level. And if you'll see, there's a huge difference between Circles and the other telco players, because, for others, it was either a very simple packaging or a simple envelope that they were sending the SIM card in. And we felt that that same experience, that excitement was not built out in the app itself, as well. So, we also felt that while they were promoting their colour schemes and the engagement on the platform, but we felt that personalisation, gamified dashboards, all of these were much more prevalent in Circles, but not so much in others. So, I think this is one of the bigger improvements areas where all of us can think about.

## Manoj Menon 21:52

Excellent, fabulous, and congratulations, to Circles. But clearly, you still think that they have some room to improve from four to five.

## Varnika Goel 22:00

Yes, we do feel that in terms of picking up your products. And in fact, doing a little bit more of personalisation in terms of lifestyle, like integrating various lifestyle products with your own telco packaging, I think that was that. The second thing which we felt as if they had like a defined mascot to to talk about the brand in itself in their packaging, that would have created more excitement for us, because it's an emoticon-led world. Now. So, all of us like to associate ourselves with some level of emoticons or mascots and define a brand accordingly. And the second aspect was about gamification, their dashboard. So, if they can involve a little bit more of, like, dynamic dashboards, like, 3D dashboards are, you know, you, you have that kind of, you understand this is your data. This is how much your consumption looks like. If that's in a more visualised manner, I think that would create more excitement for the user. And the same thing is all about navigating from just from voice to other services. So, if that can also be improved, so that's, that's one area that we find.

## Manoj Menon 23:31

Excellent. Okay, from this digital and brand experience, we go to innovation in services. So clearly, you know, we are seeing most of these people introduce more and more new services. And you specifically ranked them on three specific areas of services.

## Varnika Goel 23:49

Yeah, so we felt that their integration with payment and digital wallets and what else are they doing on their platform for bringing the third-party and creating an ecosystem where customers can actually go beyond network-related services and actually access more lifestyle services and even financial services on the app itself? That was a key area for us in terms of innovation. So, we were looking in terms of OTT subscription offers. What kind of vouchers you're providing? What kind of memberships you are giving? How are you personalising the e-commerce aspect for the customer? Are you able to understand their choices in terms of what kind of omnichannel experience they're looking for? So, these were basically where we felt that Circles and Singtel and even, for that matter, StarHub had a truly interesting offers going on. They were actually collaborating with Shopee, Lazada, having Disney Plus, Amazon Prime subscriptions. So all of this was playing in. And then you could also play games. So, there was like a spinner wheel game in StarHub where you where you can actually spin and you will be able to access new offers or new rewards based on that. So, I think those kinds of things were increasing engagement for us, was actually bringing in more in terms of what kind of things that we can do to engage with our customers. And we also had Circles giving us some daily polls. So that was also interesting. So, you could take a poll and then do a contest and then win rewards accordingly.

## Manoj Menon 25:42

Excellent. Yeah. I think we're getting some questions. You know, the question is why is there such a big difference between some telcos and the other telcos in this? Is it because of the lack of investments or poor design interface? Or what is the difference?

## Varnika Goel 26:07

See, I think, for us, what we felt was that definitely, the, the interface that maybe Circles was providing versus the others, there was a huge difference. And the whole alignment with their brand, throughout, from their website to the app to the delivery, packaging was all very consistent. And it actually kept, kept that whole brand presence alive throughout. And that's the reason in terms of design and innovation, we felt that, you know, they were doing much more as compared to the others.

## Manoj Menon 26:54

So, it was about the execution more than anything else.

## Varnika Goel 26:58

We also feel that others are also doing the digital investments in actually improving their experiences, but we're not able to see any radical change in that experience. Rather, it comes more from, I think, doing incremental, slow changes and improving one process by the other, but completely transforming their experience for the customer. That's not happening. So maybe that's another reason why we found that there was a difference.

## Manoj Menon 27:27

Okay, excellent. Yeah, there is another question, which is, you know, why have we not named telco Four, Five, and Six? Yeah, I think the reason we didn't name is because we, our objective was to, you know, highlight the best practice and spur everybody to do the best. And it is not to necessarily pull down the weakest performer, but more to know we have the data. If, if you are from that particular telco, you want that particular data, we are happy to share that with you later today as well. Excellent. Let's move to the next one. So, so the final parameter was about customer service and self-service. And clearly, this is, you can see from the score that, you know, among all the points, this has got the lowest score, highest score, right. So clearly an area of huge concern for consumers in Singapore, many of us spend 10s of minutes till we get on to speak to an agent and get the problem resolved. So how can you explain each of these six parameters? Because I think this is super-critical. This is where the bulk of the investments go?

## Varnika Goel 28:37

Definitely. So, when we talk about this, in customer service, the first thing we looked at was the modes of communication. So how do we have an in-store assistance, in-app chatbots, in-app live chats with a customer service executive? Can we email them? Do we have a hotline? Or do we have a hotline with it, with respect to an IVR? Or it was more from a personalized, humanised experience or for a customer executive coming in? Can we also use socials, for example, WhatsApp or Facebook messenger, to actually speak to these telco operators? So, we felt that in most of the cases, like you see in our scores, not everybody had a very well laid-out communication mode. Some were offering in-store assistance definitely. Hotlines with IVRs and customer executives. But that live-chatting chatbot facility or giving the ability to get the customer executive on the hotline at the very instant, rather than waiting for 10 minutes and beyond, that was lacking in most of the telcos.

## Varnika Goel 29:57

And we also felt not everybody was utilising the WhatsApp or Facebook messenger as a very, which can be a very instant and a very active source of communicating with the customer. Because this is where most of the younger generation definitely relies on when communicating, right? In terms of conversational AI, we felt that there was a lack in terms of these pre-recorded messages not being personalised. So, they had the pre-set questions on the basis of which you could select an answer. But you couldn't actually post a question personal to what you were feeling and expect, expecting a response in lieu of that. So that's where we felt that this can get a little more personalised, and have live chats, then, even if you have a conversational AI, it needs to be more, it needs to learn more about the customer and align themselves with the needs of the customer rather than having pre-set questions. Then definitely response time, as you feel, we created certain hypothetical situations where we could actually see customer support. After having our SIM cards activated, however, we found that the response time was very long. So, there were personal information modifications, a lot of times where we had to verify our personal information, give the information to the customer, sorry, to the executive. And it started from a basic of first explaining the plan that we have, and you know, what kind of service are we looking for. And if we tried to cancel a process that was very cumbersome through a hotline. And then we felt that Circles had the most fun thing. It sent us a follow-up email with a conversation receipt, which was from a happiness expert, chatbot. That happiness expert having that notion attached to an email just changed the overall experience for us in terms that, you know, there was a follow up after having a conversation. Whereas we felt that there was a feedback requirement from other telcos after having a conversation that was also just to know more about us and how they felt the experience was, however, in some cases, we did not receive that as well, which was most basic, a post-call support or a conversation receipt.

## Manoj Menon 32:39

Excellent, fabulous. So, we covered the six parameters, you aggregated all the scores, and then you came up with the final scorecard on who actually is the, is the best telco as far as customer experience? Yeah?

## Varnika Goel 32:53

Yeah.

## Manoj Menon 32:56

Yeah, go ahead, Varnika, you can, I think, firstly, congratulations to Circles, right? For such an incredible performance, in laying the foundation to push the benchmarks of customer experience in Singapore, I think maybe it didn't come as a surprise to many people who have been following Circles.life for a while. I think it is definitely good to see that both Starhub and M1, both of them have recently revamped their entire customer experience and customer service journeys. And you can see that it is beginning to show, you know, and I'm confident that we will see more improvement moving forward. The others are not substantially far behind. So, but having said that, you know, out of five, I think getting 4.32 is pretty good. You know, and there's still some maybe minor rules of improvement. But overall, I think the telcos have come a long way, Varnika?

## Varnika Goel 34:02

Definitely. I totally agree just to go through the whole process and feel that how a telecom company is actually spending so much time and effort to make sure that a simple SIM card activation or purchasing a SIM or getting a number becomes a huge part of the customer's life. And, you know, it actually creates that emotional sentiment in their minds that, you know, wow, I got, I got my card, I'm associated with Circles. That experience in itself speaks a lot. I mean, who thought five years back that getting a number would be so emotionally satisfying for an individual. So, I congratulate all the winners, and I think this is a great journey that we have started, so we'll be coming up with them every year. And we will recalibrate on our numbers to see that, who has done more to actually get to this fight of top six and you know, moving their rankings.

## Manoj Menon 35:06

Excellent. Great. So, you know, I think it's a very important point you mentioned, and maybe we underestimated. Getting a SIM card is almost like a life event, especially if you're living in that country, you know, you pretty much retain that SIM card for the rest of your life, you potentially stay with that telco for 10,15,20 years. So, it's a huge opportunity for people, for the companies to invest in and give customers that level of, you know, respect for them, having chosen them as their primary provider. So yeah, so in terms of some quick summary points, as a telecom analyst, and I've observed this for the last 20 years. Customer service, getting a new line, going through the entire process, chatting with an agent, or even calling the customer service is a moment of fear for many customers. And I think we have seen an incredible improvement from where we were 24 months ago. So, congratulations to the entire telecommunications customer service industry for having made this possible, right. That is, I think, an area where we thought we didn't see enough innovation happening. And it may, it will change. Where we haven't seen is better integration of the physical store with the digital channel.

## Manoj Menon 36:27

And that's an opportunity. I know, clearly, the likes of Apple have set great benchmarks, you know, where a seamless integration between physical and digital takes place. So, I think there is some room for the telcos to work on. And maybe that's a new metric that we will integrate as we go into future analysis. And finally, I think where we think the opportunity is, you know, we use the telecom service provider, you know, it is, you know, throughout the day, right? They are in the best position to transition to becoming a lifestyle app, they can be our window to consume a variety of new services as well. So, the future growth and success for the telcos will really depend on who makes that transition to integrating their app more seamlessly into our life journeys. Yeah. So, with that, thank you very much. I think we have; we have addressed all the questions; the report is going to be live on twimbit.com. You can download the entire report. If there are any further questions, feel free to go to the twimbit Club, post the questions there, and we will take it up. If there is any feedback, let us know. We will integrate that moving forward into the subsequent editions of this study. So, with that, thank you very much for joining us. Thank you very much, Varnika, for the excellent work and, and we look forward to the next iteration of the study. So, with that, goodbye and see you soon.

## Varnika Goel 38:06

Thank you. Thank you, Manoj, and thank you, everyone. Goodbye.