



2022

Best telco to ace
"Financial Services"

Asia Pacific

twimbit



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 **airtel**

JUNE 2022



recognising
winners shaping
our future

The “twimbit Asia Pacific telecom service provider winners” program has been instituted to recognise outstanding performers in the industry. The winners are decided based on the extensive research done by our analyst team over the last 12 months. We hope these awards will motivate and inspire individuals, teams and leaders to continue their journey in driving growth and innovation for the industry.

Selection Process

- The winners are decided based on **extensive research of all publicly released material by the companies**. So, if you have reported your progress, we have captured it.
- There are **no nominations** to be evaluated for this program. We believe that having a nomination process restricts the universe of companies being considered for identifying the winners. We have taken the approach to evaluate every company that discloses information and competes in the market.
- **Criteria for selection:** A high degree of emphasis has been placed on quantitative metrics such as revenue growth, subscriber growth, EBITDA margins, etc.
- We defined the **categories** and its specific measurements to showcase how the leaders are transforming and driving the industry forward.
- For each winner, best practice insights are provided as to what makes them special.
- The winners are published on ***www.twimbit.com/winners***.

Organisations are welcome to use the recognition without any constraint or copyright issues. Additionally, premium deliverables such as winner logos, write-ups, analyst quotes and presentations are available on request.

We welcome all forms of feedback as we endeavour to make this a credible program that supports the growth of this industry.

twimbit Asia Pacific telecom service provider winners 2022

- 1 Best Customer Experience 
- 2 Best In-store Experience 
- 3 Best Digital Experience 
- 4 Best Employee Experience 
- 5 Best Network Innovation 
- 6 Best telco to ace "Diversity in Leadership" 
- 7 Best telco to ace "Growth beyond connectivity" 
- 8 Best telco to ace "E-commerce" 
- 9 Best telco to ace "Financial Services" 
- 10 Best telco to ace "Content & Media" 
- 11 Best telco to ace "5G" 
- 12 Best telco to ace "Enterprise Business" 
- 13 Telco of the Year 

Best telco to ace "Financial Services"

Forward-looking telcos are re-investing free cash flow generated through their high-margin core connectivity business to participate and grow in high-growth segments, mainly financial services.

Telcos have several unique strengths to win in the financial services industry:

- The ability to leverage the significant customer base.
- Capability to combine different services to offer advanced client management and bundled services.
- Good reach as a result of higher mobile and internet penetration compared to banking, particularly in emerging markets.

*twimbit recognises Bharti Airtel
as the Best telco to ace "Financial Services".*

"Airtel Payments bank is providing equitable financial access to millions of underbanked customers in India."

- Airtel Payments Bank, a subsidiary of Bharti Airtel, is one of the leading neobanks in India, offering retail banking services. With over 500,000 Airtel retail outlets serving as banking points, retail banking services have become accessible, even in rural unbanked regions.
- For workers from unorganised sectors, Airtel Payments Banks offers Atal Pension Yojana. This scheme aims to provide pension benefits and social security, offering a minimum guaranteed monthly pension between USD 13.60 and USD 67.28.
- All these factors have contributed to the growth of the neo bank in 2021:
 - It noted 75% increase in money deposits totaling USD 10 billion.
 - Airtel Payments bank took the market lead to implement this enhanced limit for its customers and started offering a lucrative 6% p.a on savings account deposits above Rs 1 lakh.
 - Airtel Payments Bank is one of the fastest-growing banks, with over 110 million users across the country and a merchant base of over 8 million.
 - The annual Gross Merchandise Value (GMV) is over USD 17 billion annually, and it turned profitable in the September quarter of 2021.



Insights



Immersions



Challenges

How can we help?

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