



Big data technology for analytics

Harness big data to drive faster adoption of revenue-generating services



eServGlobal's Apeiron module allows service providers to manage, analyse and use rapidly growing volumes of data by applying advanced data analytics and machine learning to drive customer engagement.

This solution allows service providers to capitalise on the data, which exists both within and surrounding the network to ensure rapid service adoption and increased transactional throughput.

For a more indepth look into business data analytics, Apeiron offers an interactive web portal that includes key information such as service:

- ◇ Usage
- ◇ Trends
- ◇ Variance
- ◇ KPIs

Apeiron provides two sets of default reports. The first one builds on service awareness, understanding and usage segmentation. The second measures electronic recharge and mobile money service activities such as transaction and subscriber numbers. Customers can also adapt this information to create additional reports.

All data is shown as a visual representation, which can be tailored to the customer's interests. The data shows the relationship between specific profiles that may highlight remarkable actors and behaviours to indicate where further analysis is required. By creating new layers in charts, or tweaking existing ones, users are also able to access more complex data.

Why big data analytics is important to adoption of new services

The volume of data available to service providers today, both internally within their system and in the surrounding networks (social networks, etc) provides an enormous

resource for gaining a greater understanding of the customer base, and delivering a customer experience which promotes faster adoption of new services and a higher number of transactions.

The service provider is surrounded by data – both structured and unstructured – on a daily basis. However, it is not the volume of data that is important; it is the way it is exploited. To extract meaningful value from big data, you need optimal processing power, analytics, capabilities and skills.

Segmentation and patterns

Segmentation is the process of identifying groups of consumers likely to use a technology or service, to understand their requirements and to evaluate their awareness, understanding and usage of a service. It is only after segmenting the base of potential customers that service providers can select a target market.

Segmentation is never undertaken as an end to itself; it always has a practical application. Segment lists allow a service provider to better understand the preferences, attitudes, and socio-economic and demographic characteristics of customers in each segment. In turn, allowing them to propose more successful services. For example, an advertisement targeting urban migrant workers who send money home would look different and use a different marketing mix from an advertisement targeting rural parents who send money to their children in school.



90% of data in the world has been created in the past two years.

The advantages of the mobile in segmentation

The ubiquity of the mobile in emerging markets uniquely positions the service provider to capitalise on the extensive user data that exists within their network. Through the analysis of service usage it is possible to identify customer habits, in order to build lists of eligible customers for mobile financial services.

Observed behaviour	Implied preference
Migrant workers typically work long hours and have few breaks, so they do have time to stand in a queue.	This segment will seek convenience from a mobile money service. Having an agent near their work with extended hours will likely be very important to them.
Isolated, rural farm workers often have a lower education level.	The user interface for the mobile money service will need to be simple and the marketing messages should have more visuals than words.

How data analytics supports service providers

Marketing & Promotions: Targeting marketing & promotions efforts through customer segmentation using mobile data, leading to increased customisation of service provision

Service Offer: Using data analytics to increase service provider efficiencies

Pricing: Adapt pricing taking into account customer behaviour.

The customer journey: Mobile Financial Services Use Case

The journey to becoming a regular user of a new technology, such as mobile financial services, often requires several steps. As proposed by the GSMA, the customer journey can be seen in the following stages:



Through data analysis, service providers can understand where their customers are on this journey. This gives service providers the ability to quickly rectify hurdles which are blocking the customer from moving forward and to target promotions or education which meet their needs.



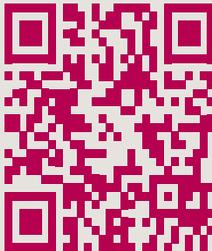
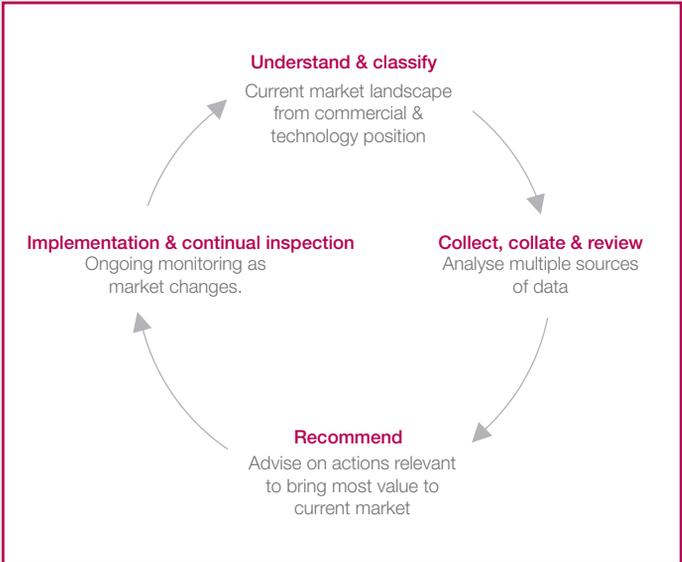


eServGlobal consulting services

eServGlobal’s Apeiron module can be partnered with the Insight consulting service to provide, not only the data (reports, segmentation), but also propose recommendations and actions to be considered by the service provider.

eServGlobal draws on its extensive experience, including more than three decades working with operators and financial service providers to find ways to engage subscribers and drive faster adoption of new services. The Insight consulting service responds to a demand from service providers for ongoing consultation and support in rapid service adoption and increased transactional throughput.

Apeiron and Insight consulting are a powerful combination to give service providers the knowledge and tools they need to make customers use their services more.



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