



# **MVNO Insights in the GCC**

**Impact of COVID-19**

**Opportunities, Trends, and Recommendations**

**June 2020**

**JAWRAA**



## Foreword

- ▼ It has been more than 20 years since the launch of Virgin Mobile in the United Kingdom, the first true MVNO in the world. Over this period, the industry has reached a respectable level of maturity, with around 1,300 MVNOs serving approximately 250 million subscribers in more than 70 markets worldwide\*.
- ▼ The success of the MVNO model varies across markets, with an average of 70 players per market\* in developed economies compared to 3 brands or less per GCC market.
- ▼ The GCC region's MVNO space has witnessed a resurgence in the recent months with more than 5 new licenses being offered by telecom regulators in 2 key markets.
- ▼ The restrictions associated with the ongoing COVID-19 pandemic are transforming the world. While the telecommunications sector is not immune to its impact, service providers played a crucial role in keeping people connected and businesses functioning. For the sector's stakeholders (MVNOs, MNOs, Regulators and Investors), understanding the difference between short-term risks and long-term trends is a multi-million-dollar equation.
- ▼ The aim of this Report is to help navigate this challenge by clarifying the current market landscape, understanding the current opportunities, and generating a set of recommendations for all stakeholders in the MVNO sector.

\*Source: Optiva - Driving success for MVNOs: a competitive framework, May 2019





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## Executive Summary

The MVNO space in the GCC is ripe and COVID-19 only makes the opportunity more interesting

### The Opportunity

#### Blue(r) Oceans

- ▼ The GCC region maintains a relatively higher ARPU compared to global markets, while presenting an MVNO landscape which is much less crowded.
- ▼ There remains certain untapped segments, both in terms of spending ability and demographic with relatively lower mobile penetration than mature-segments presenting an opportunity for niche MVNOs.

#### Relatively Limited COVID-19 Impact

- ▼ Accelerated customer demand for Digitization and requirements for adjacent services, while it raised customer expectations from digital experiences.
- ▼ While the telecom sector was less impacted compared to other sectors, there will be a need for higher investments in 5G infrastructure to meet increased demand. Changes in consumer behavior open new digitization opportunities.

### Ways to Capture it

#### Reach for the Low Hanging Fruits

- ▼ Develop partnerships both with MNOs who can see MVNOs as an extension of their reach into certain segments, as well as with other partners from the digital ecosystem to provide a superior customer experience.
- ▼ Explore the relatively untapped B2B and adjacent sectors (leveraging technology advancements) and look for niche segments within the youth demographic.

#### Benefit from Favorable Regulatory Climate

- ▼ Partner with agile growth specialists with local experiences for faster execution (licenses , launch , GTM, CRM, operations) in order to actively participate in the ongoing MVNO licensing processes in KSA and Kuwait.
- ▼ Positive outcomes of new licenses in addition to encouraging MVNO results in KSA & Oman will lead to economies of scale as other GCC markets follow suit.





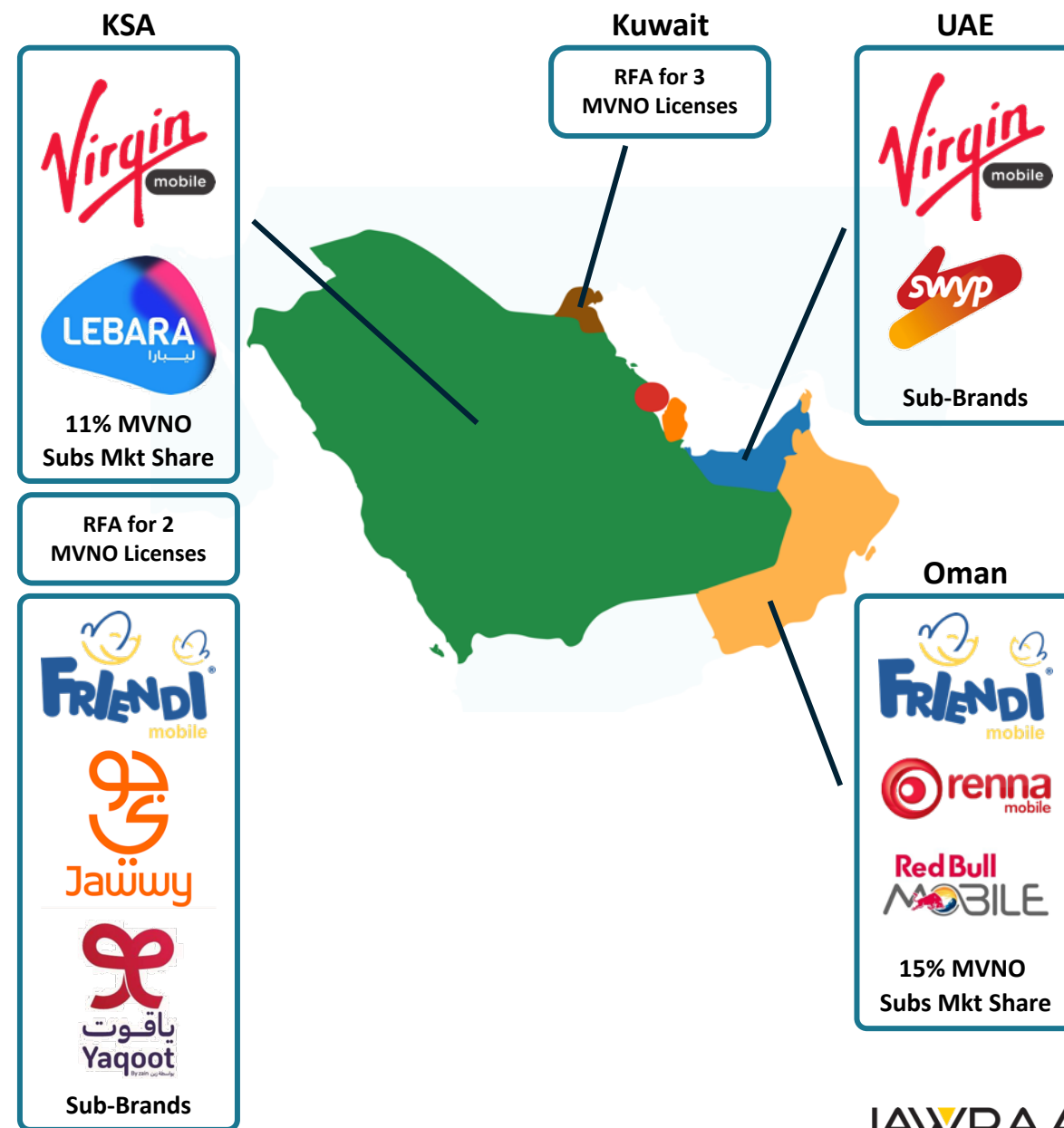
## GCC MVNO Landscape

## MVNO and Brand License Landscape in the GCC

- ▼ **Oman** was the first market to officially license and witness the launch of MVNOs in the GCC region in 2009. Till date, it remains the leading market with the highest MVNO subscribers share at 15%.
- ▼ **Saudi Arabia** followed suit closely by gradually starting the licensing process in 2011 and culminating with the launch of 2 MVNOs in 2014.
- ▼ **Kuwait** opened the door for MVNOs with a process launched in the second half of 2019, and **Saudi Arabia** joined with a second wave of license applications in the beginning of 2020.

### Branded Services

- ▼ In addition to being the first MVNO to launch in Saudi Arabia, **Virgin Mobile** was also the first to enter the market in Qatar and the UAE as a branded service under Qtel (Ooredoo) and EITC (du).
- ▼ As a response to **Virgin Mobile** in the UAE, Etisalat launched **Swyp**, a youth-oriented brand. In KSA, STC developed the **Jawwy** sub-brand as an offering to digital natives and Zain launched **Yaqoot**.
- ▼ **Friendi**, which was the first MVNO in the region, also launched as a sub-brand in Saudi Arabia, first under Zain and later under **Virgin Mobile**. Eventually **Friendi** merged with **Virgin Mobile** in 2012.










## GCC MVNO Sector Chronology

The Oman Telecom Regulations Authority (TRA) issues 5 MVNO Licenses	JUL 2008	
Majan Telecommunications Company launches <b>Renna Mobile</b> as the second MVNO in Oman	MAY 2009	APR 2009 <b>FRIENDi Mobile</b> launches in Oman as the first MVNO in the region
<b>Samatel</b> launches as the third MVNO in Oman	AUG 2010	MAY 2010 <b>Virgin Mobile</b> launches in Qatar as a branded service of Qtel (Ooredoo)
The Telecom Regulator in Qatar (ictQatar) orders Qtel to shut down the <b>Virgin Mobile</b> branded service in Qatar	JUN 2011	JAN 2011 Zain KSA launches <b>Friendi Mobile</b> as a branded package
The KSA Ministry of Communications and Information Technology (MCIT) announces plans to award MVNO Licenses in 2012	NOV 2011	AUG 2011 Qtel shuts down the <b>Virgin Mobile</b> branded service in Qatar following ictQatar instructions
CITC Announces that 5 consortiums submitted applications for the MVNO licenses	MAY 2013	APR 2012 The KSA Communications and Information Technology Commission (CITC) starts the MVNO licensing process with a public consultation
<b>Virgin Mobile</b> launches as the first MVNO in Saudi Arabia and launches <b>Friendi</b> as a sub-brand in partnership with STC	SEP 2014	APR 2014 CITC awards two MVNO licenses to <b>Lebara Mobile</b> and <b>Virgin Mobile</b>
CITC re-tenders the 3 <sup>rd</sup> MVNO license to be hosted by Zain Saudi Arabia, however no License was awarded at the end of the process	JUL 2015	DEC 2014 <b>Lebara Mobile</b> launches MVNO services in Saudi Arabia over the Mobily network
<b>Samatel</b> announces shutting down its Mobile services in Oman	JAN 2017	MAY 2016 STC launches a sub-brand called <b>Jawwy</b> as part of a new effort to target digital natives in the Kingdom of Saudi Arabia
CITC issues the rules and conditions for the provision of IoT-VNO services in the Kingdom of Saudi Arabia	OCT 2018	SEP 2017 <b>Virgin Mobile</b> launches as a branded service of EITC (du) and Etisalat launches new mobile service <b>SWYP</b> targeting youngsters in the UAE
The Communication and Information Technology Regulatory Authority (CITRA) of Kuwait issues a Request For Applications for MVNO licenses	AUG 2019	APR 2019 <b>Red Bull Mobile</b> commences operations in Oman under the MVNO license of Majan Telecommunications Company
CITC grants two IoT-VNO licenses to <b>Dawiyat</b> and <b>Machines Talk</b>	MAR 2020	JAN 2020 CITC opens the door to 2 new MVNO licenses in Saudi Arabia. The deadline for applications is (extended to) August 2020



## International MVNO Brands Operating in the GCC

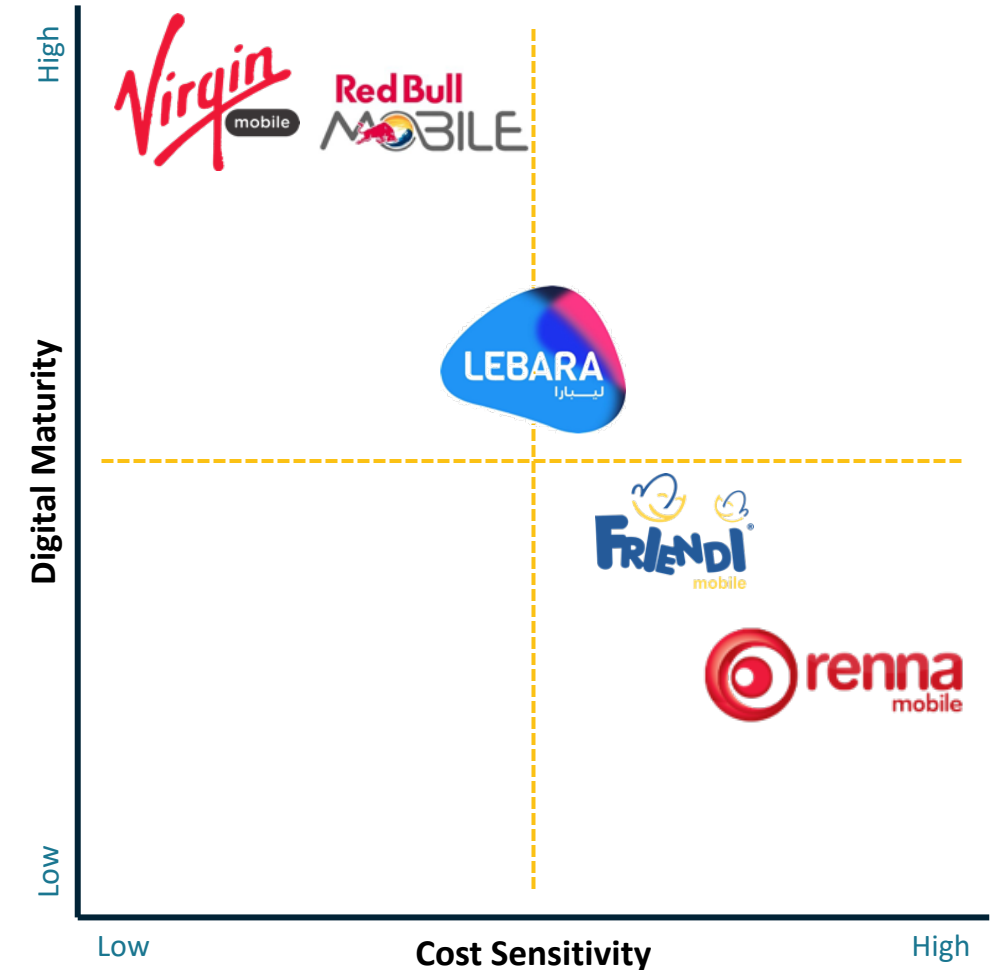
	Global Markets	Presence in the Region Since	 Sultanate of Oman	 Kingdom of Saudi Arabia	 United Arab Emirates
	13	2009*	2009*	2014	2017
LEBARA	10	2014		2014	
	3	2019	2019		



## Positioning of MVNOs in the GCC

MVNOs in the GCC have positioned themselves across two axes, Digital Maturity and Cost Sensitivity

- ▼ International MVNOs in the GCC have predominantly focused on the core segments they target globally.
- ▼ The expat blue-collar segment, due to its size and specific needs, is an important target for MVNOs such as **Lebara** in Saudi Arabia, **Renna** in Oman, and **Friendi** in both markets.
- ▼ The youth segment in the GCC is vibrant and holds significant growth potential. It remains the core focus of MVNOs such as **Virgin Mobile** and **Red Bull Mobile**, in addition to the MNOs themselves through sub-brands such as **Jawwy** and **Yaqoot** in KSA as well as **Swyp** in the UAE.
- ▼ MVNOs have recently increased impetus and focus on diversifying their target segments. **Lebara** have globally been trying to expand into the digital natives' segment in addition to their core focus in the expat blue-collar segment.





## Impact of the Covid-19 Pandemic Restrictions





## Impact on Customers' Behavior and Demand

### COVID-19 Pandemic Restrictions

1

#### Increased Demand for Digitization

Users are learning to “do things remotely” and are relying on connectivity in ways they have not done before:

- ▼ Whether working from home, video conferencing with family and friends, ecommerce, or accessing a variety of services online, the overall rise in digitization highlights the importance of telecom services.
- ▼ We expect this increase in demand to sustain beyond the current restrictions, as a combination of new personal and social habits as well as changes in the ways of doing business remotely.

2

#### Higher Expectations on Digital Experiences

Users are going through a (re)discovery phase when it comes to telecom services and expect the same level of seamlessness and quality experiences as they do from internet age digital services such as the FAANGs (Facebook, Apple, Amazon, Netflix, and Google).

3

#### Requirement for Adjacent Services

As consumers get used to a wider range of digitally delivered activities, they require telecom operators to bundle additional services with their main broadband offering, allowing them to have better control and a seamless experience. These would include education, health, financial services, and security (to name a few).



## Impact on the Telecom Sector

### COVID-19 Pandemic Restrictions

1

#### **Less Impact Compared to Other Sectors**

The economic impact is severe for all. However, the telecom sector has been relatively shielded - especially outside of the business and travel segments - due to the prevailing importance of connectivity and the need for reliable broadband services.

While demand dropped for mobile broadband, office connectivity, and international roaming, there was a strengthening of the residential broadband market, where consumers experienced a surge in their need for video streaming due to distance learning and video conferencing.

2

#### **Change in Consumer Behaviour Opens Future Opportunities**

Consumers are changing their behavior, materializing in increased usage of digital services and higher expectations. Telecom operators that leverage new technologies to provide better experience stand to gain a disproportionate advantage compared to their competitors.

3

#### **Higher Investments in 5G to Meet Increased Demand**

Higher demand for data will require telecom operators to accelerate their investment in 5G networks in order to deploy higher capacity rapidly, provide for mission critical services, and enable the business case for massively connected experiences through IoT devices.

## MVNO Executive Survey Results

We ran a survey among our GCC MVNO contacts during the period of April 30, 2020 to May 20, 2020.

We received responses from 4 MVNOs in 2 markets.

### About the Respondents

- ▼ 2 Full MVNOs and 2 Light MVNOs, serving a variety of segments including youth, blue collar expats, and others.
- ▼ 3 of the respondents have less than 150 employees.
- ▼ 3 reported revenues exceeding \$20 MUSD in 2019.
- ▼ Data is the main Revenue Driver, followed by Local Voice, then International Voice.

### Impact of COVID-19

- ▼ Most respondents have estimated a 25% drop in demand for their services, and a similar reduction in revenue estimates for the March/April 2020 period compared to January/February 2020, backed by a slight drop in selling prices.
- ▼ Respondents have reported varying staff shortage levels, however minimal fall in productivity (except one). Most have not laid off any employees, while one respondent reported a 10% staff reduction.

### Planned Action

- ▼ Most of the respondents planned to introduce changes to the services they offered, while some reported they plan to change their business model, others indicated plans to change their target segments.
- ▼ Few MVNOs suggested they would decrease their marketing spending by up to 50%.
- ▼ Most MVNOs expect a speedy business recovery within 1-2 weeks once restrictions have been lifted, while the rest expect a slower recovery within 4 weeks or more.
- ▼ Only one respondent indicated the possibility of staff layoffs.





## SWOT Analysis

## SWOT Analysis of the MVNO Sector in the GCC

### STRENGTHS

- ▼ Ability to focus on niche segments to provide targeted services
- ▼ Regulators open for MVNOs to challenge incumbent operators and bring competition
- ▼ Fewer concentrated cities with large population making retail management relatively easy
- ▼ Better utilization and monetization of MNO radio spectrum, license, and infrastructure
- ▼ Strong buying power

### OPPORTUNITIES

- ▼ Less crowded MVNO space in the GCC
- ▼ High ARPUs compared to other global markets
- ▼ Certain target segments have relatively lower mobile penetration than mature segments
- ▼ Ability to explore the untapped mid-to-high ARPU segment
- ▼ Unexplored segments in B2C and B2B such as Gaming, IoT & M2M, Cloud PBX, etc.

### WEAKNESSES

- ▼ MVNO licenses are not widely promoted by regulators in the region
- ▼ Customer readiness to accept niche products versus going for plain vanilla
- ▼ Lack of maturity of the IoT space
- ▼ Cost of retail setup in the region is high compared to global peers
- ▼ Requires extensive market study on the target segment

### THREATS

- ▼ Intense competition from well established and deep pocketed MNO players
- ▼ Ongoing licensing processes are experiencing delays due to COVID-19
- ▼ Launch delays due to MNO resistance
- ▼ Technology dependency on MNO infrastructure and capabilities
- ▼ Availability of MVNO-specific talent in the region





## Opportunities and Recommendations





## Our Message to Regulators (1/2)

### Opportunities and Recommended Actions

#### License MVNOs

##### **MVNO licensing will benefit consumers and network operators alike**

- ▼ Introduction of MVNOs remains a strong tool to stabilize the market after the situation fades away through increasing accessibility and affordability of niche market segments as well as efficient use of operators' network resources.
- ▼ Review MVNO licensing to allow for flexibility in technology obligations, including enabling the licensing of stand alone MVNEs for an aggregation environment for MNOs and wholesale providers.

#### Safeguard Competition

##### **MNVO – MNO agreements should be approved by regulators to safeguard competition\***

- ▼ Verify MNO's bargain power has not been abused, including caps on subscriber and market share.
- ▼ Equality in access to new technologies (e.g. 5G).

#### Promote Value

##### **Promote MVNO opportunities as early as possible**

- ▼ Investors should be aware of the opportunity from changes occurring in consumer behaviour and new demands.
- ▼ Demonstrate interest and market servicing abilities to regulators.

## Our Message to Regulators (2/2)

### Other Considerations



- ▼ As a result of COVID-19, emerging changes to how people do business, make purchases, and socialize through leveraging communications relights the focus on regulators' responsibilities.
- ▼ Common to regulators' mandates are ensuring accessible and affordable communications, market competition, and enabling sector investment.
- ▼ New business and social practices increase reliance on telecommunications networks and demand for relevant digital speeds and services.
- ▼ Rising demand may encourage operators to aggressively compete for greater market share.
  - Risk of anti-competitive behavior by larger players asserting their market power to capture the increased communications traffic and undermine smaller competitors' viability.
- ▼ Rising demand will attract operators to serve the profitable customer segments. This risks creating or increasing disparities in services between the high-end and low-end consumer segments.
- ▼ Unchecked abuse of power may distort the marketplace:
  - Disparities in communications affordability increased
  - Dilutes achieving the maximum benefits of competition externalities
  - Innovation and investment weakened in the long-run

- Undermines government's sector policy objectives
- Exercising anti-competitive behaviour also tests regulators' willingness to intervene; if unchecked, it encourages further strengthening of power
- Challenges industry and marketplace long-term growth and achievements\*

## Our Message to MVNOs

### Opportunities and Recommended Actions

**Go  
Digital**

#### Digitalize your offering:

- ▼ As physical distancing measures are in place, making it difficult for customers to visit the operator outlets, MVNOs must offer a fully digital customer experience, giving their users the flexibility to customize their packages and have full control on their budget remotely.
- ▼ The rise in adoption of digital services by consumers opens the door for MVNOs to partner with such service providers and offer a hybrid experience to certain customer segments.

**Broaden  
Your  
Horizon**

#### Address adjacent segments:

- ▼ Look beyond the segments currently served by the key MVNO players in the region as 5G, IoT, AI, Blockchain, and VR open the door for developing new segments that are best served through these technologies, such as financial services, healthcare, education, and more.





## Our Message to MNOs

### Opportunities and Recommended Actions

#### Drive for Efficiency

##### **Efficient operations provide direct benefits to operators & indirectly to the rest of the ecosystem**

- ▼ Developing efficiencies through digitization of interactions, as well as simplification of products and services, leads to addressing modern customer needs and cater for a better user experience.
- ▼ There is clear value to MNOS in partnering with MVNOS, including savings across various cost elements, such as SAC and SRC. In parallel, we emphasize that MVNOs remain a key factor monetizing the MVNOs network assets and supporting income diversification.
- ▼ MVNOs bring agility in addressing specific segments, their costs of acquisition and retention are lower compared to MNOs, allowing net addition of new customers at a very low cost.

#### Rethink Partnerships

##### **Evaluate partnerships to recoup extensive network investments during the coming period**

- ▼ Partnerships should center around new services and use cases that have come to light due to COVID-19, e.g. telehealth and digital learning. MNOs can bundle such MVNO services with their own offerings.
- ▼ MNOs target customers that they are best suited to serve, and let MVNOs build value propositions for niche segments, which they are in a better position to serve by virtue of being more agile, lean and focused.
- ▼ Effectively addressing the needs of the corporate sector requires complex integration of emerging technologies with traditional networks. MNOs face challenges as their ecosystems are too slow and rigid; partnering with MVNOs can bring the necessary agility and flexibility.



## The Ultimate MVNO Checklist





## Glossary of Terms

▼ <b>ARPU</b>	Average Revenue Per User
▼ <b>CITC</b>	Communications and Information Technology Commission
▼ <b>CITRA</b> Authority	Communications and Information Technology Regulatory
▼ <b>FAANGs</b>	Facebook, Apple, Amazon, Netflix, and Google
▼ <b>GCC</b>	Gulf Cooperation Council
▼ <b>IoT</b>	Internet of Things
▼ <b>IoT-VNO</b>	Internet of Things – Virtual Network Operator
▼ <b>MCIT</b>	Ministry of Communications and Information Technology
▼ <b>MNO</b>	Mobile Network Operator
▼ <b>MVNE</b>	Mobile Virtual Network Enabler
▼ <b>MVNO</b>	Mobile Virtual Network Operator
▼ <b>RFA</b>	Request For Application
▼ <b>SAC</b>	Subscriber Acquisition Cost
▼ <b>SRC</b>	Subscriber Retention Cost
▼ <b>SWOT</b>	Strengths, Weaknesses, Opportunities and Threats
▼ <b>TRA</b>	Telecom Regulatory Authority



## About This Report





## About this Report

- ▼ This Report was commissioned by **Jawraa**, a veteran of the MVNO space in the Arab World.
- ▼ All insights and recommendations are based on a focus group of industry experts working with information publicly available at the time of publishing in addition to the findings from a survey of executives at the key MVNOs operating in the GCC region.
- ▼ For a more thorough analysis and bespoke engagement, please contact us directly at [info@jawraa.com](mailto:info@jawraa.com) or [hello@meditari.com](mailto:hello@meditari.com).
- ▼ The final report was written, edited, and designed by Meditari, a telecom advisory firm.
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  - Ziad Matar – **Founding Partner, Meditari**



## Sources

During the writing of this report we referred to and were informed by the following sources:

▼ <b>Capacity Media</b>	<a href="#"><u>The Financial Toll of COVID-19 on Telecoms</u></a>	April 2020
▼ <b>CCS Insight</b>	<a href="#"><u>The Long-Term Impact of COVID-19 on Telecom Operators</u></a>	April 2020
▼ <b>CITC</b>	<a href="#"><u>Public Consultation Document on The Study of the need to issue a new MVNO license</u></a>	May 2019
▼ <b>FII Institute</b>	<a href="#"><u>Beyond the Crisis: Technology to the Rescue</u></a>	April 2020
▼ <b>Harvard Business Review</b>	<a href="#"><u>What Coronavirus Could Mean for the Global Economy</u></a>	March 2020
▼ <b>INSEAD</b>	<a href="#"><u>Four Strategic Priorities for the Post-COVID-19 World</u></a>	May 2020
▼ <b>Light Reading</b>	<a href="#"><u>Behind the Numbers: How COVID-19 Could Change the US Telecom Industry</u></a>	March 2020
▼ <b>Light Reading</b>	<a href="#"><u>Could COVID-19 Supercharge Operators' Telecom and 5G Investments?</u></a>	March 2020
▼ <b>NBK</b>	<a href="#"><u>Economic Impact of COVID-19 on Kuwait</u></a>	May 2020
▼ <b>Optiva</b>	<a href="#"><u>Driving Success for MVNOs: a Competitive Framework</u></a>	May 2019
▼ <b>Optiva</b>	<a href="#"><u>MVNO Value Propositions: The foundations of an MVNO</u></a>	June 2019
▼ <b>S&amp;P Global Ratings</b>	<a href="#"><u>COVID-19: EMEA Telecoms Will Prevail, But Not Completely Unscathed</u></a>	April 2020



## Contributors



**ASAD  
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Strategy  
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Asad has profound experience in Global Market Development strategy and execution, Product Marketing and Product Development. He has worked at senior management level with Qualcomm, one of the world's leading wireless technology companies as well as key telecom players in the Middle East & Asia.

He is highly skilled and well positioned at advising and supporting businesses from North America, Asia Pacific and the Middle East, seeking to expand their operations globally.



**FAWAZ  
BASSIM**  
Technology  
Advisor

Fawaz brings an extensive experience of over 25 years of management and operational roles in leading telcos across the Middle East region, with special expertise in devising new strategies and driving innovation.

Fawaz is engaged in numerous in ICT verticals, such as agritech industries and blockchain startups, he is highly skilled in aiding companies in their digital transformation journey and uncovering opportunities to establish and monetize cutting-edge digital services.



**JONATHAN  
FISKE**  
Regulatory  
Advisor

Jonathan has over 20 years in the digital technology industry and has held senior positions in top tier technology companies, operators and international consultancies.

He advises on regulatory affairs, strategy, market competition and intellectual property assets. His work has taken him on extended assignments across EMEA and Asia. With his rounded operational and advisory background, Jonathan brings experienced understanding about regulated environments and how to leverage practices for competitive benefits.



**JUNAID  
MUHAMMAD**  
Marketing  
Advisor

Junaid is a global marketing & strategy executive with 15+ years experience in developing and launching digital products and services in telcos across Asia. He led the online and digital transformation initiatives at digi Malaysia (part of Telenor Group) where he led omni-channel engagements and the shift to digital channels. At digi, he also setup tapp, a digital MVNO which later morphed into digi's overall offering.

Junaid graduated with an MBA from MIT Sloan School of Business.



**NANDEESH  
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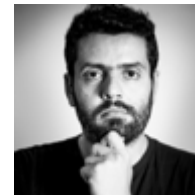
Nandeesh Sadashivaiah brings 20 years extensive expertise in management consulting with Mobile Network providers & Telecommunication Services providers across Europe, USA, Middle East and APAC with 20+ projects over the last 5 years.

Nandeesh has led more than 18 MVNO launches under as Head of Program and Projects and specializes in MVNO agreements including Wholesale for Roaming, SMS and Data, volume-based pricing, product based pricing, national termination, MNP and Legal.



**YASSER  
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CEO  
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Yasser has over 20 years experience in developing ICT markets and advising major organizations on strategic digital transformation and change management across the Middle East. Yasser is the managing director of international MVNO Association (iMVNOx), Middle East chapter. Throughout his career, he was part of the setup team of 3 major telecom service providers and 8 startups in the region. He is the co-founder and CEO of Jawraa, starting up of Zain KSA, Lebara KSA, and sits on the board of various organizations and startups in the Kingdom of Saudi Arabia.



**ZIAD  
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Ziad is a seasoned technology executive with a track record of 20+ years in global telecom companies during which he served as Head of the Middle East and Central Asia at Qualcomm, growing the region's wireless and digital ecosystem. Prior to that, Ziad held various technology and sales roles at Ericsson across the Middle East and Africa region. In addition to advising and mentoring entrepreneurs, he is also an angel investor sitting on the boards of various companies.

## About Us



### About Jawraa

Jawraa is a leading Digital Transformation partner for the Government, Educational and Corporate sectors and a pioneer of the MVNO business model across the Arab World.

Headquartered in Riyadh, Saudi Arabia – we are a customer-oriented firm having strong long-term relationships with international technology leaders. Our track record shows that our success is tied to the success of our Customers and the deep understanding of our Clients' needs in order to provide the best solutions for the requirements and budget.

For more info, contact us at [info@jawraa.com](mailto:info@jawraa.com)



### About Meditari

We are Meditari, a Digital Advisory Network leveraging the know-how of our global network of partners and advisors to offer our clients trustworthy advice in the Strategy, Technology and Innovation domains across the internet and telecommunications space.

Headquartered in Dubai, United Arab Emirates - we bridge between global innovation and local opportunities through our deep understanding of the technology space, as well as our strong knowledge of the Middle East and Africa markets.

For more info, contact us at [hello@meditari.com](mailto:hello@meditari.com)

### Our Partnership

Jawraa and Meditari established a strategic partnership since 2018, leveraging their technology expertise and business networks to bring the most advanced connected digital solutions to companies across the Middle East and Africa region.

Their combined credentials include employers and clients such as:

