

Jazz accelerates service monetization with WISDOM

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overview

Jazz is on a journey to evolve into a serviceco after successfully transitioning from a traditional telco into a digital lifestyle company. The first stage was to gain precise control of its network quality, with later stages involving shifting to data-driven decision-making, delivering a high-quality customer experience, as well as personalized and location-based marketing. In 2024 Jazz started the next phase, which saw the release of its new transformation framework – WISDOM – benchmark its operations against the TM Forum Digital Maturity Model, identify gaps and set out its plans to work towards world-class digital operations.



Jazz at a glance:

Customers

In August 2024, Jazz had:

- **71 million** subscribers (37% market share)
- **48.8 million** 4G subscribers
- **26 million** VoLTE subscribers
- **18 million** monthly active viewers to Tamasha streaming service
- **4.7 million** voice and video over wi-fi (VoWiFi) subscribers
- **400+** enterprises using Garaj Cloud services

Service offerings

- Voice, including VoWiFi
- Connectivity
- Cloud
- Entertainment
- Fintech

Products and resources used

Vendor assets:

- Huawei SmartCare
- Huawei Mobile Money
- Collaborative Workforce Realization (CWR)

TM Forum assets:

- TM Forum Digital Maturity Model

Benefits

Intelligent O&M

- 33.4% improvement in fault demarcation accuracy and 60% reduction in mean time to demarcate (MTTD)
- 28% reduction in mean time to resolve (MTTR)
- 7% reduction in power consumption

Business

- By the end of August 2024, VoWiFi subscribers were more than 4% of VoLTE active users
- Between 2022 and 2024, VoLTE subscribers increased 157%, comprising 26% of overall voice traffic
- In June 2024, there was a 50% increasing in uptake of international roaming packages and a 20% increase in the uptake of Hajj roaming packages
- Between 2022 and 2023 there was an 82% increase in JazzCash revenue

Business challenge

Jazz is seeking to double its revenues by 2027 and transform from a traditional telco into a digital lifestyle company. To achieve these aims it needed to accelerate its digital transformation, in order to meet the needs of its customers and support diversification into new areas.

Solution

Jazz has introduced a new digital transformation framework – WISDOM – and has benchmarked its design, planning and operations processes against the TM Forum Transformation Framework. This identified key areas that could be addressed with minimum viable products to boost its digital transformation, deliver an enhanced customer experience and drive business growth.

from telco to digital lifestyle company

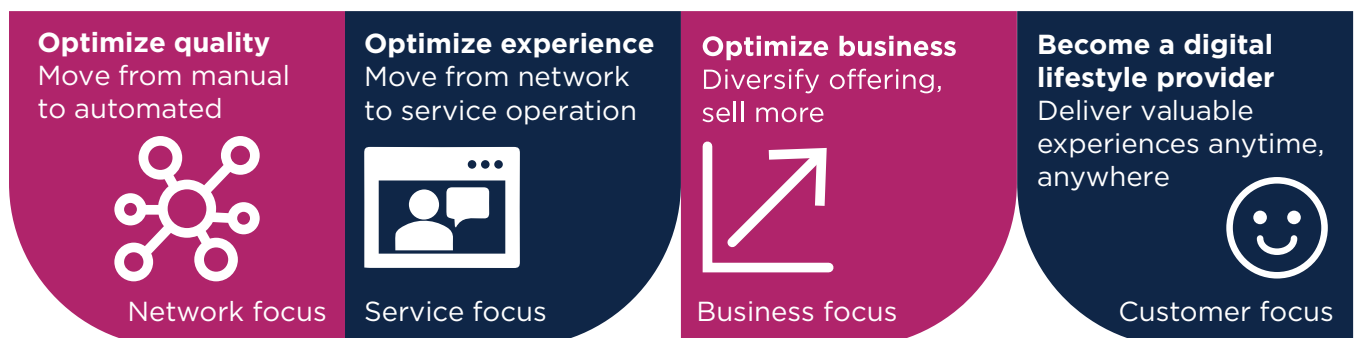
Formed from the merger of Mobilink and Warid, and rebranded in 2017, Jazz is the largest mobile operator in Pakistan with 71 million subscribers and a 37% share of the market. With a population of 244 million, of which 64% are under the age of 30, the Pakistani market has enormous growth potential. Its mobile broadband penetration is only around 55% and more than 100 million adults remain unbanked. In a statement in July 2024, Aamir Ibrahim, CEO of Jazz, announced his company's ambition to double its revenues by the end of 2027, with a quarter of this coming from non-telco businesses such as fintech platform JazzCash, Garaj Cloud services, and digital streaming service Tamasha.

Jazz takes pride in being innovative, pioneering the introduction of new services into Pakistan, spearheading a digital revolution in the country and ensuring digital inclusivity. The company's digital operator strategy involves transforming from being a traditional telco into a digital lifestyle company, expanding the footprint and capacity of its 4G network, a rapid expansion of its digital services portfolio, and a focus on engaging customers by providing compelling experiences 24x7 (in line with parent company VEON's DO1440 and AI1440 strategies).

Jazz's four-step digital transformation

Jazz's digital transformation journey began by optimizing its network quality, which it saw as foundational to its plans, shifting to a focus on service quality and then optimizing its commercial opportunities. In the final step of this four-stage transformation – which it is working on now – it intends to fully transform into a digital lifestyle provider, using all the data at its disposal to optimize operations, sales and marketing, customer support and innovation.

Four steps to digital transformation



TM Forum, 2023 (source: Jazz)

optimize quality

Jazz sees network quality as the foundational element of everything else it is doing. In 2023, it invested PKR37 billion (about \$133 million) in its networks to support Pakistan's fast-growing demand for data (up 165% between 2019 and 2024), adding 1,000 new 4G sites and supporting an increase in 4G customers to 48.8 million.

It has a target of achieving full virtualization of its network in the next three years (it is currently around 90% virtualized), and in parallel has introduced an intelligent platform that acts as the foundation for smarter operation. This platform incorporates key elements of technology from its partner Huawei, which is supporting Jazz with the tooling it requires to optimize its commercial and customer outcomes. This includes support for O&M efficiency improvements, intelligent decision-making, contextual marketing, user experience management and customer care (see box).

Key components from Huawei underpin Jazz's intelligent platform

SmartCare is Huawei's CEM solution. Jazz has used it to significantly improve its network operation and maintenance (O&M) efficiency – moving from manual collection of network data to automatically and intelligently collecting and summarizing live network data. This shortened the time required to visualize network performance and demarcate problems from 4 hours to 1.5 hours, more than doubling O&M efficiency (see page 7 to find out how Jazz is using SmartCare for intelligent marketing).

Operation Web Services (OWS) is an open, programmable, software-driven platform from Huawei with a micro services architecture that manages networks in real-time and on-demand, across both communication technology and information technology. It improves operational efficiency and performance, enabling swift transformation and easy adaptation as infrastructure transitions to hybrid ICT environments, NFV/SDN virtual networks and 5G. OWS leverages big data and AI to help operators move from a reactive to more proactive and predictive operations. Jazz uses it to support topology visualization, intelligent diagnosis and automatic ticket dispatching. The result has been a 33% improvement in fault demarcation accuracy and a 28% reduction in mean time to resolve – more than doubling O&M efficiency.

Improved network quality has significantly impacted on its business performance. For example, when the network was faulty or congested, the USSD channel – a protocol used by mobile networks for services such as JazzCash to send money or pay bills – experienced problems. That led to a customer experience which threatened to undermine the success of the service. Jazz decided to improve service quality by using Huawei SmartCare to analyze, visualize and improve USSD channel performance, locate faults and maintain a high quality of service. This has enabled it to reduce mean time to demarcation (MTTD) by 63% and mean time to resolve (MTTR) to less than an hour on average.

optimize experience

Jazz next began to focus on the service experience it was delivering. It developed a new voice and video over wi-fi (VoWiFi) service – JazzFi – which was commercially launched in 2023. JazzFi enables all Jazz users (both prepaid and postpaid) to make high-quality audio and video calls.

In the early stage of JazzFi development, visibility of service performance was limited, resulting in some customer complaints. Dealing with these complaints took a long time and was costly, because quality analysis and fault locating were highly labor intensive. Huawei SmartCare provided Jazz with the tooling it needed to automatically analyze the actual, real-time service experience in one place through the product's key quality indicator (KQI) dashboard. It also provided automated and customized alarming and smart fault demarcation, enabling Jazz to pinpoint problems more accurately and reduce time-to-resolve from days to hours.

As a result, Jazz could roll out JazzFi to its customers with the confidence that it could successfully support more users. It was also able to precision market the service to those most likely to adopt it, leading to a rapid increase in successful JazzFi registrations (from 69% to 89%).

The other key service Jazz sought to optimize was voice-over-LTE (VoLTE), which was launched in 2021. In order to increase the number of VoLTE subscribers, Jazz used a perception-based key performance indicator (KPI) supported by Huawei SmartCare which automatically locates problems in real time and supports end-to-end assurance from the user perspective.

SmartCare's ability to enable precise segmentation of customers significantly improved the success of Jazz's VoLTE marketing initiatives, displaying which customers could receive the service (from both a network and handset perspective) and matching potential upgraders to an appropriate offer. By ensuring a high-quality service and using precision marketing, Jazz was able to increase the number of VoLTE users to more than 10 million by the second year of operation (2022), almost doubling this to 19 million users by the end of 2023.

optimize commercial success

The next challenge for Jazz was to optimize its commercial success. One example of how it has done this is Tamasha – the operator's streaming content app – which was launched in 2021 and has since become Pakistan's largest homegrown over-the-top (OTT) platform. Jazz had seen how quickly YouTube was growing amongst the digital savvy youth sector in Pakistan and recognized the potential as customers moved away from traditional, linear TV.

It realized that many international OTT platforms were available, but there was a lack of local content. It conceived Tamasha to bridge that gap and cater to the rapidly increasing number of smartphone users in the country. With Tamasha, it wanted to bring conventionally consumed TV content to the mobile handset and make it accessible to everyone.

By using probes to capture network events – such as internet access, SMS messages or calls received – and submitting this user behavior to the marketing management module in SmartCare, Jazz is able to create real-time, context and behavior-based marketing offers which it can automatically push via a range of channels to targeted users.

Jazz used SmartCare to detect customers who were already using another streaming service (such as YouTube), automatically triggering a real-time niche marketing campaign aimed at driving uptake of its own Tamasha service. This resulted in 11 million real-time, automated and precise marketing campaign triggers per day and an increase in users to 18 million. Jazz was also able to use SmartCare's capabilities to triple the number of Deikho (an original content platform for streaming) users in a year, grow JazzCash (x150), the music platform BaJao (x70), and Smart World users (x4).

catalyze digital lifestyles

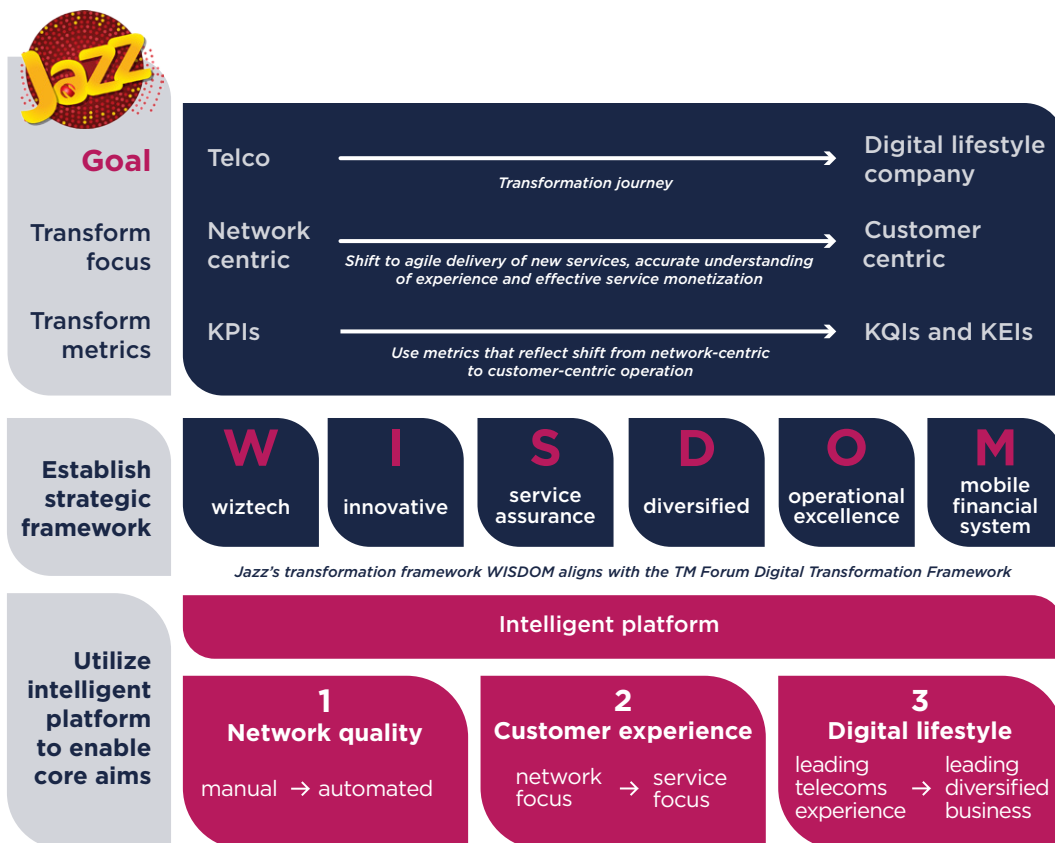
In the final phase of its transformation, Jazz is bringing together all its capabilities to provide a 24x7 digital lifecycle experience to its customers that encompasses apps for e-commerce, streaming (music and video), socialising, communicating, paying, reading and learning, and more. Huawei SmartCare provides all-round support for Jazz's initiatives in terms of O&M efficiency improvements, intelligent decision-making, contextual marketing, user experience management and customer care, helping it to optimize both its commercial and customer outcomes.

To speed up its transformation, it has introduced a new framework – WISDOM – which provides a strategic focus in six key areas: technology, innovation, service assurance, diversification, operational excellence and mobile financial system (JazzCash).

accelerate through wisdom

Jazz's new strategic framework, WISDOM, represents a comprehensive and systematic approach to transformation and digital maturation that is intended to boost the speed of the final step in its transformation. It involves shifting from being network-centric to being customer-centric, monitoring its progress through the use of metrics such as key quality (KQI) and key experience (KEI) indicators.

Jazz is using WISDOM to speed transformation



TM Forum, 2024 (source: Jazz)

think big, start small

In 2024, Jazz signed a strategic partnership with Huawei to accelerate its network digitization efforts using the WISDOM framework. Huawei and Jazz have worked together to assess the company's current operational processes and maturity against TM Forum's Digital Maturity Model. Jazz scored 1.5 – already better than the industry average of 1.3 – but has set itself ambitious improvement targets, aiming to reach 2.5 by the end of 2025. It is confident it can do this because its gap analysis enabled it to pinpoint specific areas in fault management, performance management and customer complaint handling that could be targeted with minimum viable products to help it mature faster.

smarter marketing

Jazz's transformation is commercially driven. It is not enough for it to simply be able to launch new services: it wants to be able to precision market them, cross-sell and upsell to its customers. This has been enabled by using probes to capture network events and then using the marketing management module in SmartCare to create real-time, context- and behavior-based marketing offers.

Jazz has also used SmartCare's capabilities to increase customer engagement - for example, during the T20 Cricket World Cup (up by 6.4%) and during the Pakistan Super League (up by 20%).

It has combined SmartCare with geofencing to target international travellers with roaming packages. This resulted in a 50% increase in uptake of international roaming packages and a 20% increase in Hajj roaming bundles. It has also been able to use SmartCare to support marketing campaigns for partners. In a campaign conducted for Nescafé, for example, Jazz sent 4.6 million SMS messages to customers commuting between Lahore and Islamabad - giving them 10% off Nescafé in motorway service stations.

Jazz is taking an holistic end-to-end approach to marketing and care



Understand user trends



Identify marketing targets



Acquire new customers



Provide proactive care



Smarter data-driven and actionable insights provided by better quality, holistic data exposed by Huawei SmartCare

business tool and dashboard

In 2024, to boost the performance of its sales and marketing teams, Jazz integrated customer relationship management (CRM), network and other data to give a much more nuanced and single view of individual customer experience. This insight is served up to a tableau dashboard, which provides key insights for marketing and sales. For example, teams can now see inactive customers and their characteristics so they can design campaigns to encourage them to re-engage.

When an area is targeted for 3G sunsetting, Jazz uses a combination of smart analytics and geofencing to uncover which handsets customers are using - enabling marketing staff to design campaigns to offer upgrades to those with 3G handsets. If a customer wishes to use JazzCash but only has a feature phone, Jazz can inform them that they can either upgrade their handset or use USSD on their feature phone to access the functionality

Jazz has created integrated and consumable insights



Account balance
Customer history
Provisioned services
Real user experience
Subscribed bundles

Integration of CRM with CEM

enriches insight



Show me:

- multiplay customers
- top 25 cities
- Jazzcash users
- 3G sunset

Tableau dashboard

makes insight more usable by commercial and marketing teams

diversification initiatives

Jazz's intelligent platform, efficient operations and precise control of its network has turned it into a "service factory", able to roll out new services, update and innovate rapidly and reliably. But even more importantly, and key to attaining its target of doubling revenue by 2027, is its ability to identify new opportunities and effectively exploit them. In the following section we explore just some of the diversification initiatives it has rolled out in the past year.

expands JazzCash

Jazz launched JazzCash in 2012 (then known as MobiCash) to provide basic mobile wallet services via a partnership with Mobilink Microfinance Bank. JazzCash now has 44 million customers and has since expanded into supporting a wider range of payment, insurance, money transfer and e-commerce services. The app processed PKR5.8 trillion of transactions in 2023, at a rate of PKR7 million per day, an 82% year-on-year increase. This accounted for nearly 7% of Pakistan's GDP and is more than most credit and debit card brands.

The company has continued to extend the app into new areas, announcing a tie-up with Mastercard in December 2023 to add tap-and-pay functionality and wallet tokenization. This is a way of disguising card data during transactions using an algorithmically-generated number, which is also protected by encryption and authentication. The added security means that even if a hacker intercepts the token, they cannot use it for fraudulent transactions.

In February 2024, Jazz announced a collaboration with EFU Life Assurance to introduce Shariah-complaint products such as a health wallet, cancer protection, and coverage for female illnesses. It offers a range of plans, with payments deducted on a daily basis from the customer's airtime balance.

The range of Shariah-compliant products was expanded in April 2024 once again, when JazzCash integrated a savings wallet into the JazzCash App to enable customers to easily manage their savings, set savings goals and track their progress in meeting them. Murtaza Ali, President, JazzCash, explained: "JazzCash's philosophy has been to build products that suit our people's needs. With Shariah-compliant savings, we're bridging a crucial gap that, in the past, has prevented people from adopting fintech solutions."

launches ROX

In February 2024, Jazz launched a new sub-brand ROX, which is tailored to the needs of the 64% of the population that is under 30. ROX is designed to be a youthful, fully digital brand and offers packages that meet the needs of young people's hyper-connected lifestyles. It has partnered with leading lifestyle brands to offer customers exclusive deals and discounts, and comes with premium subscriptions to apps such as Tamasha, Bajao (a digital music streaming service) and GameNow.

"ROX complements our DO1440 strategy, joining the ranks of our acclaimed digital lifestyle products like Garaj cloud, Tamasha OTT, JazzCash fintech, GameNow gaming platform, and more," says Kazim Mujtaba, President Consumer Division, Jazz.



"With Shariah-compliant savings, we're bridging a crucial gap that, in the past, has prevented people from adopting fintech solutions."

Murtaza Ali,
President, JazzCash
Jazz

VEON Group's CEO Kaan Terzioglu [says the ROX brand](#) was created to target "digital-first" users with a wide portfolio of digital services and experiences. "With the learnings in our Group based on the success of other digital-first brands, we're confident that we are uniquely positioned to meet this demand," he says.

VoWiFi

Jazz has also developed a voice and video over WiFi (VoWiFi) service - JazzFi - [which it launched commercially in 2023](#). JazzFi enables all Jazz users (both prepaid and postpaid) to make free, high-quality audio and video calls.

In the early stage of development, service performance visibility was limited, resulting in some customer complaints. Dealing with these complaints took a long time and was costly, because quality monitoring and fault locating were highly labor-intensive. Jazz implemented eNodeB-level VoWi-Fi experience management, with SmartCare providing the tooling needed to automatically monitor the actual, real-time service experience in one place through the product's KQI dashboard. SmartCare also provides automated and customized alarming and smart fault demarcation, enabling Jazz to pinpoint problems more accurately and reduce time-to-resolve from days to hours.

As a result, Jazz could roll out JazzFi to its customers with the confidence that it could successfully support more users. It was also able to precision market the service to those most likely to adopt it, leading to a rapid increase in successful JazzFi registrations (from 69% to 89%) and a marketing success rate of 60%. In September 2024, Jazz had 4.7 million active users of JazzFi and 4.3% of its voice traffic (VoLTE) was offloaded to VoWiFi.

GameNow

The GameNow app was launched in early 2024 as a Play Store alternative for Pakistan's 30 million gamers. It supports a variety of gaming experiences such as casual, hyper-casual, multiplayer, game streaming and e-sports games. The platform offers a range of price plans and flexible payment options to users, integrating digital vouchers within the app to streamline the process of buying and redeeming vouchers for various in-game items. Besides serving as a central gaming hub, GameNow also offers streaming services, allowing users to watch live gameplay, tutorials and reviews.

Watch the video to find out more:



watch now

"Wisdom is more than a framework for us. it is the next episode of our digital transformation journey. Our aim is to drive innovation and efficiencies to ensure Jazz remains a leader for all time to come"

Abdul Rehman Usmani, *VP Network Development, Jazz*



what's next?

Jazz began its AI journey by applying it to internal systems, network infrastructure and customer engagement. It uses AI to automate solutions, enhance customer experience, for network planning, and for optimizing its retail presence and modelling which technologies should be deployed. Jazz intends to continue rolling out 4G, finish sunsetting 3G and invest in:

- Fault management – moving to proactive risk identification, in order to predict and prevent OTN link degradation, reduce service interruptions, identify potential risks to network quality and minimize downtime. It will also introduce AI-based fault analysis to automate alarm correlation and group cross-domain alarms to assist in fault diagnosis.
- Performance management – improving its Ookla ranking and using crowdsourced information to get another perspective on its customers' experience. By correlating this perspective with network performance data it will be able to improve its performance even more and move towards proactive and automated optimization.
- Customer complaint handling – introducing automatic complaint handling for major fault or service disruptions. This includes adding interactive voice response (IVR) interception technology, which will allow the majority of inquiries to be resolved prior to connection to the call center. It will also introduce a unified platform for complaints to improve key metrics such as first call resolution rates, mean time to resolve and average handling time.

But Jazz wants to go much further. It says its AI investments are not just about reducing costs or increasing revenues, but about enhancing the lives and livelihoods of its customers. In line with VEON's [newly announced AI440 strategy](#), its focus will be on applying AI not just to networks but to the customer experience. This will see it developing recommendation engines for entertainment and fintech to engage customers and improve their experience. It will also extend its AI expertise into creating local language copilots to support doctors, teachers, parents, bankers and farmers. To this end it is investing in developing local language models in Kazakh, Uzbek, Ukrainian, Urdu and Bengali. VEON's subsidiary Beeline has already developed such capabilities in Kazakhstan with impressive results: revenues increased 22.1% year on year during 2023 and monthly active users of its digital services by 39.7%.

Muhammad Latif Hussaini, Head of Core Planning and Operations, Jazz, says one of its most exciting projects is to understand customer emotion. By accurately analyzing a customer's mood – whether they're content, frustrated or angry – staff can be guided to respond appropriately. Taken a step further, Jazz can use insight into their customers' behavior and monitor their mood to add value to their experiences and gain a deeper, positive emotional response to the brand. Hussaini gives the example of detecting that a customer is on holiday in the mountains and targeting them with appropriate information, activities and offers that enhances their experience.

“What matters is really understanding individual customers and groups of customers, and meeting and anticipating their needs,” says Hussaini. “This is what builds loyal customers and loyal customers are what's needed to build a successful business.”



“What matters is really understanding individual customers and groups of customers, and meeting and anticipating their needs.”

Muhammad Latif Hussaini
*Head of Core Planning
and Operations*
Jazz



key learning points

Network quality underpins everything else you want to do. Unless service providers can be sure that services will perform as expected they cannot diversify into new areas, particularly where these services require consistent performance (such as mobile money). Network data is also an underused resource.

Transformation is faster when it's systematic. By benchmarking against best practice, Jazz has been able to pinpoint where to direct its next round of investment and improvement. This systematic approach will help it mature its digital operations faster.

Insight needs to be actionable. Accurate data is extremely important, but the ability of multiple departments to use this data to improve outcomes is critical to success. Most importantly, the service provider needs to be able to act on the insight it gains. By providing easy-to-use dashboards to sales and marketing, Jazz has made its insight more consumable and therefore more actionable.

Business integration is as important as data integration. Jazz was able to capitalize more fully on its investments and increase success simply because it has a high level of internal co-operation – in particular between technical and marketing teams. It also has good co-operation with key suppliers and a common and clear goal instantiated in its WISDOM framework.

The proof is in the revenue uplift. Efficient operation is important; the ability to roll out new services reliably and quickly is vital; but none of this matters if a service provider cannot capitalize on its investments. Jazz has shown that efficiency, control, insight and action go hand in hand – whether that's proactively marketing to Hajj pilgrims, targeting those in a 3G sunset area to avoid a bad experience when the network is switched off, or upselling exciting new services.