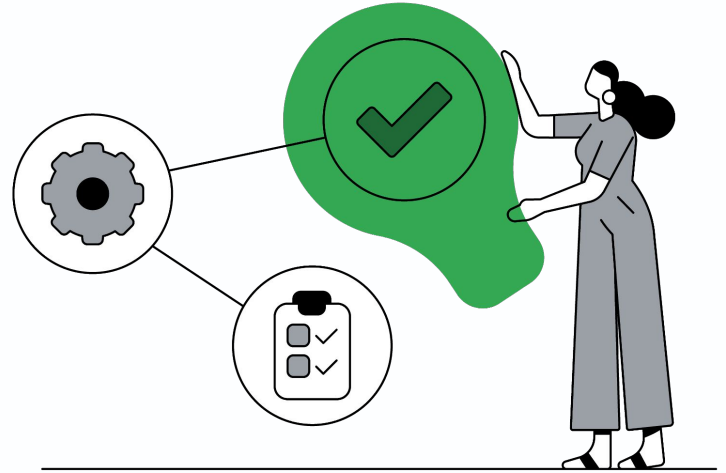# Apps: How to realize their full value

Telco, Singapore

Background & Methodology

Research overview

Objectives

Understand how apps can help improve business brand, growth, and revenue, particularly in light of changing behaviour as a result of COVID-19, by exploring the different and developing customer engagements on apps

Methodology

Part of a larger consumer research conducted among mobile app users covering Retail, Telco, and Finance verticals. n=1001 for Singapore Quantitative, with n=300 for Telco subset and 2 playgroups (n=4, each) per vertical for Qualitative research. Research covered 7 brands and their respective apps*.

KANTAR

(Quantitative)

SIXTH FACTOR

(Qualitative)

Respondent Criteria

Quantitative

- Frequent internet user
- 18-64 years old smartphone user
- Interacts with vertical via app

Qualitative

- Mixture of male and female app users
- Light retail users: Use telco apps 1-3x a month & conducts 5 different app activities
- Heavy retail users: Use telco apps at least once a week & conducts 5 different app activities

Using screen-out data, the incidence of retail app usage is approximately 68%

Think with Google

* Singtel (Singtel / Singtel Dash / Singtel Cast), StarHub (StarHub / Starhub Giga / Starhub TV+), GOMO, M1, MyRepublic, Giga, CirclesLife, HungryGowhere, HOOQ

Who are generally using telco apps?

Profiling

Gender

52% Male   48% Female

Age

32% (18-34)   68% (35-64)

Internet Usage

96% Daily

Operating System

33% iOS   67% Android

Smartphone Storage

Under 16GB	2%
16GB	4%
32GB	13%
64GB	24%
128GB	37%
Over 128GB	18%

Income

Below S$3,999	19%
S$4,000 - S$5,999	14%
S$6,000 - S$8,999	23%
S$9,000 - S$11,999	21%
S$12,999 or more	21%

Connection Devices

Smartphone	100%
Tablet	48%
Laptop Computer	84%
Desktop Computer	33%
Smart Speaker	18%

Prepaid v/s Postpaid

Top up online	12%
Top up in-store	2%
Contract/Fixed bills	86%

Think with Google

What insights did we want to uncover?

01 What constitutes an 'effective' telco app for app users?

02 How do app users perceive businesses who have an 'effective' app?

**03** What is the link between an 'effective' app and business outcomes?

04 How are individual brands performing?

05 Deep dive into consumer app behaviour: types of app activities, frequency of usage and reasons for install, deletion and usage

06 What are pre-paid payment habits? What is the sentiment towards USSD? What type of content do they enjoy on telco apps?

Think with Google

Summary
of Findings
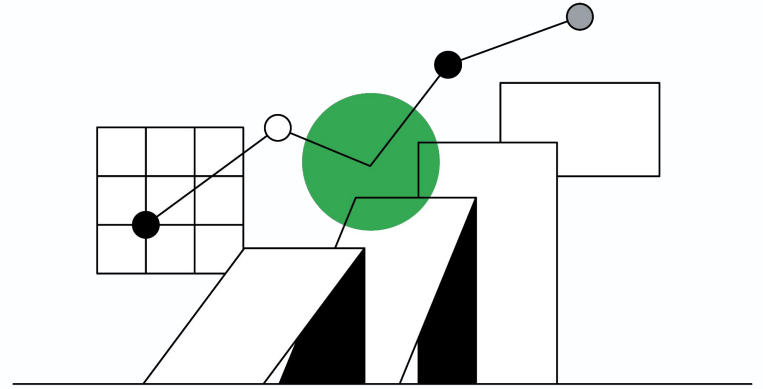
Introducing our 3 behavioral pillars that drive value for a brand in a consumer's app journey

App Discovery and Onboarding

Has the app been trialled following awareness and install?

Key for App Discovery and Onboarding

Consumers are beginning to form **affinity** with brands, which are aiming to create positive links to discovery metrics before engagement deepens.

App Engagement

How frequently is the app used?

Key for App Engagement

Consumers are using the app more frequently. Regular app usage links to increased **loyalty** and brand **satisfaction.**

App Satisfaction

How satisfied is the app user with the app?

Key for App Satisfaction

When consumers are highly satisfied with the app they will begin to **recommend** both the app and brand - which will help bring in more consumers to start their own **discovery** journey.

Think with Google

Introducing our 3 behavioral pillars that drive value for a brand in a consumer's app journey

Stages of App Discovery and Onboarding, App Engagement, App Satisfaction

App Discovery and Onboarding

Initial Awareness: shift between "Never heard of app" and "Heard a little"

Deeper Awareness: shift between "Heard a little" and "Heard a lot"

Installation: shift between "Heard a lot" and "Installed but not used"

Onboarding: shift between "Installed, not used" and "Tried app, still installed"

App Engagement

Regular Usage: shift between "Tried app, still installed" and "Use regularly"

Most Frequent: shift between "Use regularly" and "Use app most often"

App Satisfaction

Neutral: shift between "Dissatisfied (1-6)" and "Neutral (7-8)"

Positive: shift between "Neutral (7-8)" and "Satisfied (9-10)"

Think with Google

App Discovery and Onboarding:
Key insights and recommendations

Insights

- **80-100%** of telco brand's customers are **aware of telco apps** in Singapore

- On average, **51% of recent brand users** (past 3 months) are **not using respective apps**

- App discovery is a starting link to building brand affinity
  - 46% of successful onboarders have strong affinity
  - 17% of successful onboarders "love" the brand

- **42%** of App users have installed at least one telco app but never used

- 79% will visit in-store for telco services **less than several times a year** - a strong shift of people avoid in-person interaction post Covid

Recommendations to improve brand metrics

- **Focus less on awareness of the app**
  High awareness so time is better spent on driving install or trial

- **Encourage installation through** regularly used and influential touchpoints
  E.g. Promote advertising through video sites (i.e. YouTube).

- **Encourage installation by promoting** influential yet underutilized touchpoints
  E.g. advertising through search, app stores, and offline

- **Focus more on improving trial**
  Key reasons why app users do not try apps after install are: they are already using a different app (38%), haven't had the time (33%), find the app design/UX complicated to use (27%), or don't understand what the app provides me (19%)

  Some find it challenging to sign-up to use an app; 36% find there are too many steps involved in sign up processes

Think with Google

App Engagement:
Key insights and recommendations

Insights

- **App engagement has a positive correlation with customer retention**; brand satisfaction budges upwards
  - **28%** of 'most frequent' users are highly satisfied with the brand (increasing to 60% among the top 3 box)
  - **84%** of 'most frequent' users are "quite or very likely" to stay with the brand

- **56% of app users** prefer to engage via apps. Apps are preferred for their security, ease of use, and access

- Activity repertoire in apps is limited; users focus on data usage (63% perform regularly) and bill tracking (60%), but secondary functions are underutilised

- App users are encouraged to continue usage when apps are proven to be **secure (34%)**, have been **updated regularly (33%)**, and take up minimal room on **smartphones (31%)**

Recommendations to improve brand metrics

- **Upkeep core features that bring app users back**
  E.g. viewing bills (63% perform regularly) and tracking data (60%). Telco apps are becoming increasingly popular for redeeming rewards (43%) and discounts (43%)

- **Maximize opportunity areas around entertainment**
  Is there appetite for entertainment through telco apps? Currently usage of music (11% perform regularly), video (7%), and gaming (7%) in telco apps is low. Other markets see higher usage and these activities elicit high satisfaction

- **Raise awareness of underutilized yet helpful features**
  Underutilized features like customer service engagement (15% perform regularly), or tech troubleshooting (8%) may feel too stressful via apps; brands need to demonstrate how seamless support is in-app, amplifying this by being regular in updates and bug fixes to promote continued usage

Think with Google

App Satisfaction:
Key insights and recommendations

Insights

- App satisfaction is strongly correlated with brand recommendation - **72% of whom rate an app as "perfect" regard themselves as brand promoters**

- **70%** of app users would **prefer a multi-functional singular app** compared to multiple single purpose apps.

- As well as providing a channel that is safe during Covid such as an app, brands can meet changing consumer needs providing convenience - **24% strongly agree they enjoy having access anywhere or anytime, and 18% strongly agree apps are more convenient than going in-store**

Recommendations to improve app metrics

- **Get the basics right, consistently**
Ensure critical tasks (e.g. data tracking) are reliable and seamless. Bugs and poor interfaces quickly put users off.

- **Understand changing consumer needs**
Primary reasons for using Telco apps include staying safe at home during Covid (19%) & preferring digital over cash (16%)

- **Innovate to meet consumer needs**
Data tracking, while a simple task, could be more in depth for some (built-in charts), and come with different offerings like roll-over data or free-roaming. Tech-savvy consumers are looking for alternative payment methods like crypto or e-wallets

- **Prepare for new opportunities**
Despite low usage, entertainment in telco apps is an opportunity to sustain regular usage - if brands want to create content that appeals to telco app users, the opportunity lies in movies (as less supply vs. demand)

Think with Google

A successful app journey correlates with positive brand affinity (with strong shifts seen at onboarding and regular use)

$R^2 = 0.8997$

Affinity Brand Metric

31%	26%	30%	46%	70%	76%	86%

+16% ↑ (between Deeper awareness and Successful app onboarding)

+24% ↑ (between Successful app onboarding and Use app regularly)

Unaware Of app	Initial Awareness of app	Deeper awareness of app	Successful app onboarding	Use app regularly	Use app Most frequent	Rated as great app (top2box)

App Familiarity

App Discovery and Onboarding	App Engagement	App Satisfaction

Affinity

Think with Google

Positive uplifts are reflective with other significant brand metrics, correlating with along the app journey

Brand Metric (y-axis)

App Familiarity (x-axis)

App Discovery and Onboarding | **App Engagement** | **App Satisfaction**

App Familiarity	Satisfied	Retention	Brand Promoter
Unaware of app	11%	67%	9%
Initial Awareness of app	11%	69%	7%
Deeper awareness of app	12%	64%	10%
Successful App Onboarding	15%	73%	13%
Use app regularly	30%	85%	33%
Use app Most frequent	28%	84%	34%
Rated as great app (top2box)	66%	97%	72%

Legend:
- Satisfied R^2 = 0.708
- Retention R^2 = 0.8237
- Brand Promoter R^2 = 0.7654

Think with Google

App Discovery and Onboarding

How does onboarding of an app impact brand metrics?
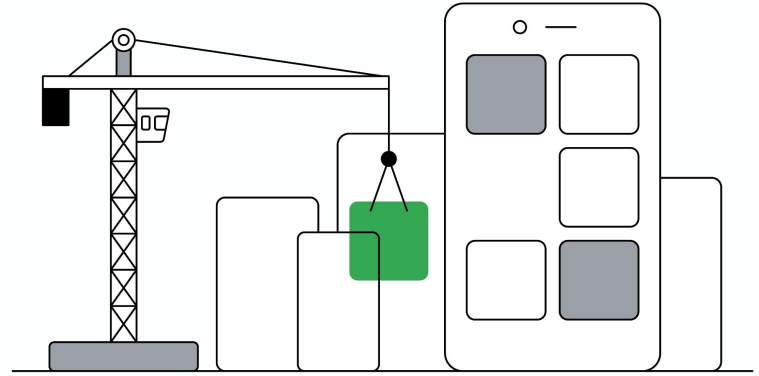
Positive app discovery and onboarding builds brand affinity

$R^2 = 0.8997$

+16%

Affinity Brand Metric

| 31% | 26% | 30% | 46% | 70% | 76% | 86% |

| Unaware Of app | Initial Awareness of app | Deeper awareness of app | Successful app onboarding | Use app regularly | Use app Most frequent | Rated as great app (top2box) |

App Familiarity

App Discovery and Onboarding | App Engagement | App Satisfaction

Affinity

Think with Google
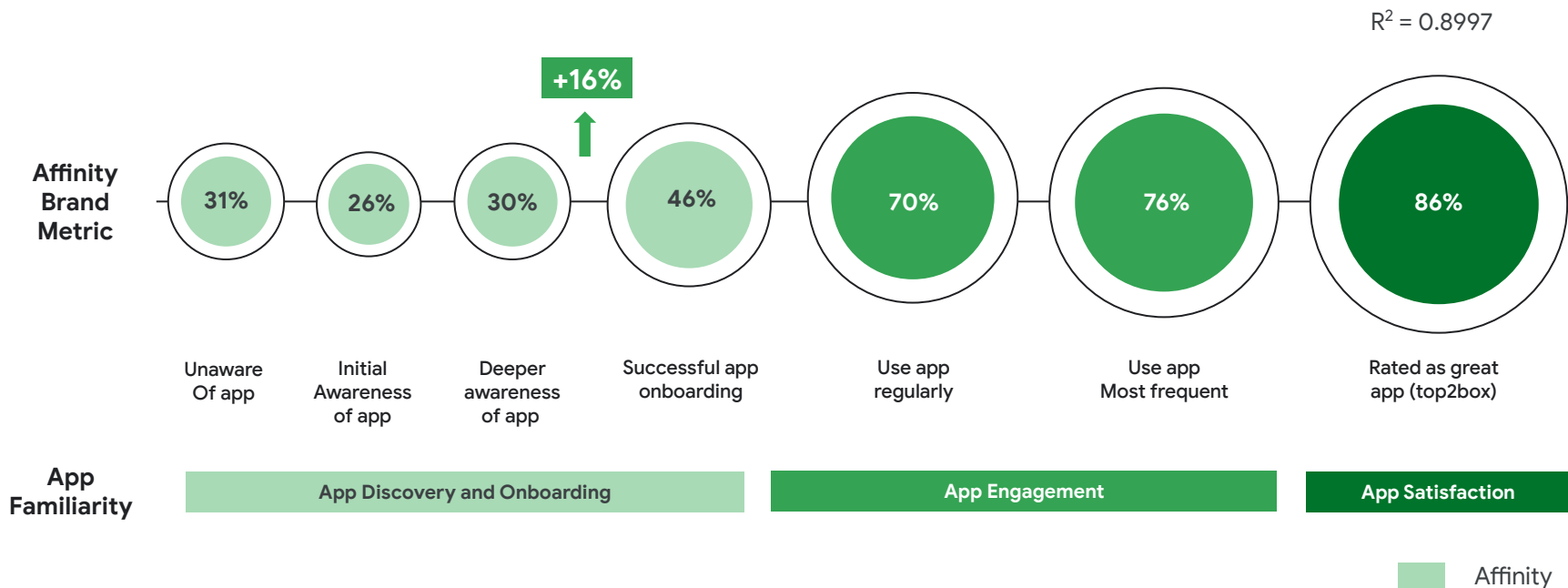
Telcos with an app are seen to be more progressive

Apps have become a standard offering from a Telco, and a **telco without an app would seem outdated**. When consumers begin a new relationship with a telco, the app is viewed as **part of the package**.

❝ I can't remember how I discovered the app, maybe pre-installed… I think the telco is outdated if they don't have any app.

- Light app users

Think with Google

Advertising on video sites is crucial to app installation and complemented by offline word of mouth

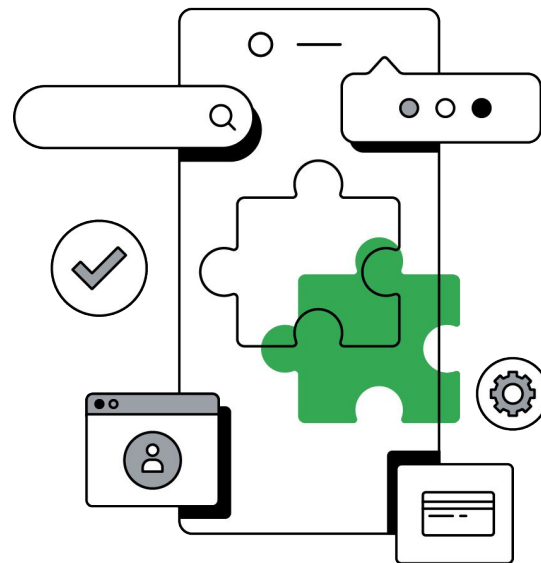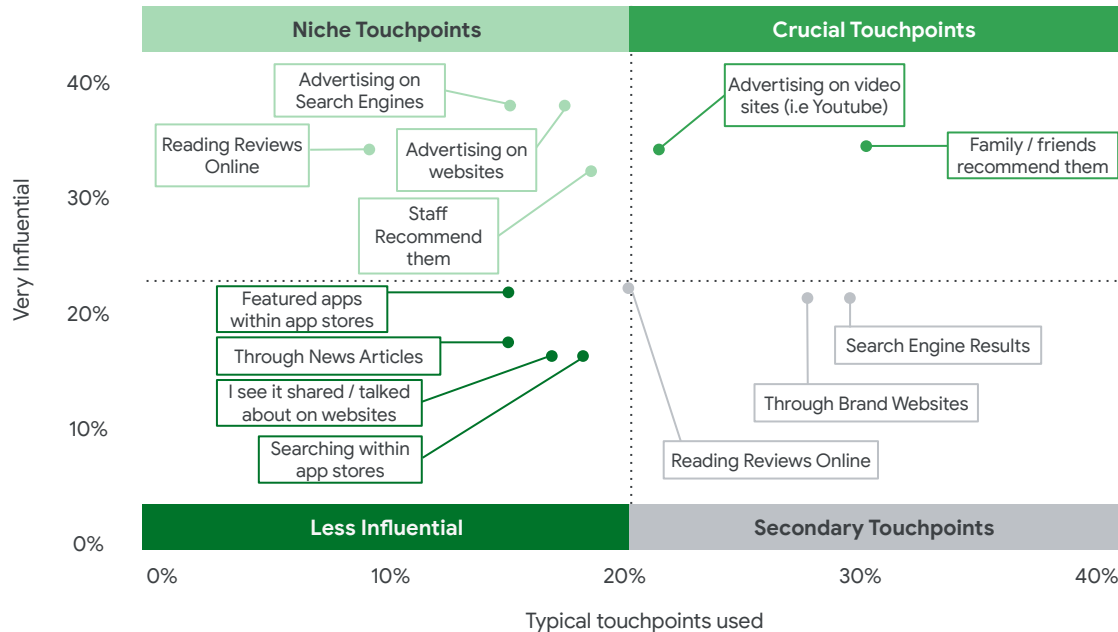|	Niche Touchpoints	Crucial Touchpoints
40%	Advertising on Search Engines	Advertising on video sites (i.e Youtube)
	Reading Reviews Online / Advertising on websites	Family / friends recommend them
30%	Staff Recommend them	
20%	Featured apps within app stores	Search Engine Results
	Through News Articles	Through Brand Websites
10%	I see it shared / talked about on websites	Reading Reviews Online
	Searching within app stores	
0%	Less Influential	Secondary Touchpoints

x-axis: 0% 10% 20% 30% 40%

Typical touchpoints used

y-axis: Very Influential

Crucial Touchpoints

Touchpoints that are frequently used and influential in installation decision making
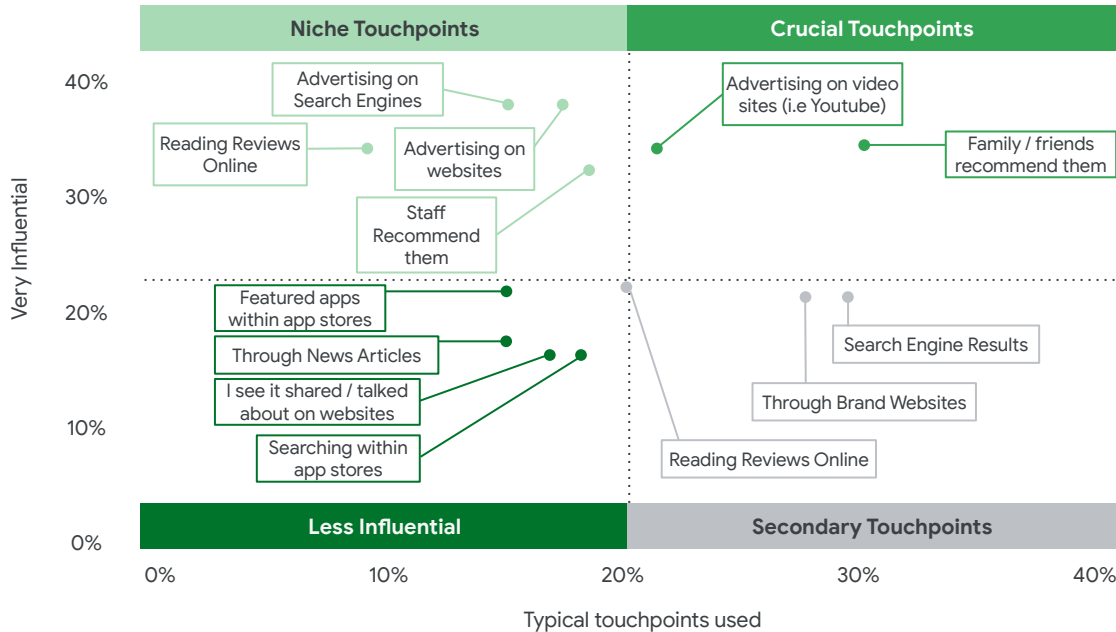
Online	Offline
Advertising on video sites	Family / friends recommend them

" I downloaded App A after a colleague shared with me that it can be used to make payments and get free data.

- Heavy app user

Think with Google

Brands can look to capitalize on the influence advertising brings both online (search/websites) and offline

Niche Touchpoints

Crucial Touchpoints

40%

Advertising on Search Engines

Reading Reviews Online

Advertising on websites

Advertising on video sites (i.e Youtube)

Family / friends recommend them

30%

Very Influential

Staff Recommend them

20%

Featured apps within app stores

Through News Articles

Search Engine Results

I see it shared / talked about on websites

Through Brand Websites

10%

Searching within app stores

Reading Reviews Online

0%

Less Influential

Secondary Touchpoints

0%   10%   20%   30%   40%

Typical touchpoints used

Opportunity / Invest Touchpoints

Touchpoints that not frequently used yet are influential in installation decision making

Online	Offline
Advertising on search engines	Offline advertising
Advertising on websites	Staff recommend them

" I've had the app ever since it came out. The telco branch staff at Singtel told me about it, and said that it's good for tracking my bills.

- Light app users

Think with Google

Source: CJ5. How do you typically find out about new <PIPE DUMMY CODE FROM S6a> apps? CJ6. How influential are these in persuading you to install a <PIPE DUMMY CODE FROM S6a> app?
Total Sample = 300

Apps need to live up to expectations to encourage trial; convenient features and Covid safety are top of mind

Installation Triggers (Top 10)

I needed help tracking my data	44%
They are from my current telco	42%
It had features that looked useful	25%
It is a safer option during Covid-19	21%
I wanted to be able to top-up my account easily	19%
I wanted to subscribe to services / manage subscriptions	17%
I wanted to change the way I make payments due to Covid	16%
They offer personalised offers and incentives	16%
Everyone uses this app / I was recommended to use it	15%
The app was highly rated on an app store	14%

Many habits and behaviours of Telco users were disrupted when Covid arrived, and so it was necessary for many to adjust their current Telco habits accordingly.
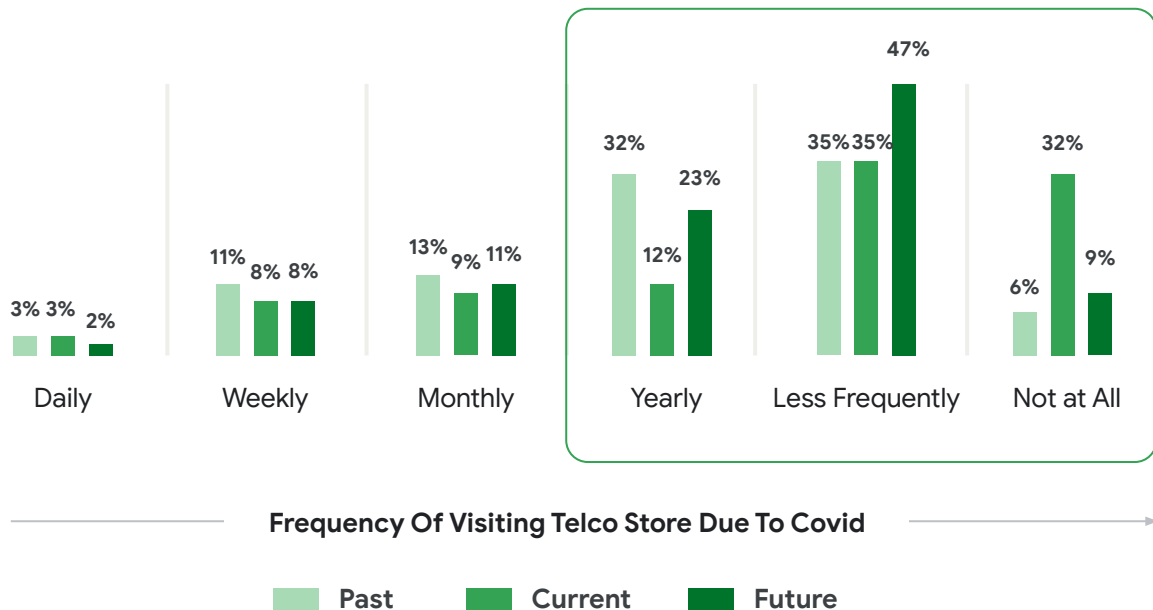- Telco apps provide a digital safety against Covid
- Telco apps have many discounts/promotions on that help support those financially struggling

All in one apps help make telco management convenient - users are looking for features that are useful, easy to understand and use, and can enable telco app users to apply for additional services (especially with Covid disrupting individual plans)

Word of mouth, both online and offline, has strong pulling power. The impact of Covid meant many new users being pushed online, but given how easy it is to communicate opinions via app stores or in-person, it isn't difficult for new users to align themselves with brands that fit their needs and values

Think with Google

Looking forward, it is likely that in-store telco interactions will be even less frequent

Frequency Of Visiting Telco Store Due To Covid

Daily
3% 3% 2%

Weekly
11% 8% 8%

Monthly
13% 9% 11%

Yearly
32% 12% 23%

Less Frequently
35% 35% 47%

Not at All
6% 32% 9%

Legend:
- Past
- Current
- Future

> " Waiting time at the store is crazy, queue number is inaccurate. Now that I am a [Telco A] prestige customer, I have priority queue privileges. However, after Covid, I'm scared of crowds I so seldom go out.

- Heavy app user

> " People don't want to go to the store, or call and wait. App is the way to go. My friend was so happy with his experience to get his phone through the app.

**- Heavy app user**

ST7. How frequently did you visit telco stores before Covid-19? ST8. How frequently have you visited telco stores during Covid-19? ST9. How frequently do you think you will visit telco stores after Covid-19?
Total Sample = 300

Users are unlikely to switch immediately from their current app, and need time to learn how to use a different app

Reasons to install but not use

I use a different app instead	38%
I haven't had the time	33%
I don't understand what the app provides me	19%
The app design or user experience is complicated	17%
I need someone to help me / teach me more	13%
The sign up process looks complex	10%
It is too risky to sign up to new products during Covid	6%

42%
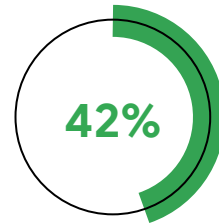
have installed at least one telco app but never used

Convenience and benefits drive trial

Given that Singaporean consumers are highly tech-savvy, they want to be have the convenience of managing their telco services at their fingertips. They are also enticed by benefits offered by the telco supplementary apps which provide discounts.

" I like App A because I can earn points... the app is on my iPhone so can just tap and pay, no need to bring wallet out. App A is my default payment.

- Heavy app users

Source: CU3. How familiar are you with each of these <PIPE DUMMY CODE FROM S6a> apps? Drag each into the appropriate box below.
CU3a. Why have you installed telco apps but not used them?
Total Sample = 300, Have installed apps but not used = 126

Think with Google

Telco apps have potential to build customer retention, but some feel overwhelmed by the processes for new services

Likelihood Of Signing Up To Services Using A Telco App	
Recontract with a new device	**58%**
Upgrade to better data plan	**50%**
Sign up for a broadband package	**49%**
Sign up for a roaming plan	**42%**
Sign up for a tv package	**35%**

Challenges Signing Up For New Products/Services Using Telco App	
There are too many steps involved in the sign up process	**36%**
All offers and services are not available in my telco and mobile app	**31%**
I don't sign up to new products/services through my telco and mobile app	**24%**
The app redirects to a website	**23%**
I prefer using websites to sign up	**23%**
Login requirement	**19%**

" I downloaded [Telco A] app because I need to use it to apply for and register a new line/ number, It needed to be done through the app.

- Light app users

Think with Google

App Discovery and Onboarding:
Key insights and recommendations

Insights

- **80-100%** of telco brand's customers are **aware of telco apps** in Singapore

- On average, **51% of recent brand users** (past 3 months) are **not using respective apps**

- App discovery is a starting link to building brand affinity

  - 46% of successful onboarders have strong affinity
  - 17% of successful onboarders "love" the brand

- **42%** of App users have installed at least one telco app but never used

- 79% will visit in-store for telco services **less than several times a year** - a strong shift of people avoid in-person interaction post Covid

Recommendations to improve brand metrics

- **Focus less on awareness of the app**
  High awareness so time is better spent on driving install or trial

- **Encourage installation through** regularly used and influential touchpoints
  E.g. Promote advertising through video sites (i.e. YouTube).

- **Encourage installation by promoting** influential yet underutilized touchpoints
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- **Focus more on improving trial**
  Key reasons why app users do not try apps after install are: they are already using a different app (38%), haven't had the time (33%), find the app design/UX complicated to use (27%), or don't understand what the app provides me (19%)

  Some find it challenging to sign-up to use an app; 36% find there are too many steps involved in sign up processes

Think with **Google**

App Engagement

How frequently is the app used?

Increased app engagement strongly links to brand affinity

$R^2 = 0.8997$

Affinity Brand Metric

+24%

31%	26%	30%	46%	70%	76%	86%

Unaware Of app · Initial Awareness of app · Deeper awareness of app · Successful app onboarding · Use app regularly · Use app Most frequent · Rated as great app (top2box)

App Familiarity

App Discovery and Onboarding · App Engagement · App Satisfaction

Affinity

Think with Google

Positive uplifts are reflective with other significant brand metrics, correlating with along the app journey

App Discovery and Onboarding | App Engagement | App Satisfaction

Brand Metric

| Unaware of app | Initial Awareness of app | Deeper awareness of app | Successful App Onboarding | Use app regularly | Use app Most frequent | Rated as great app (top2box) |

Retention line: 67%, 69%, 64%, 73%, 85%, 84%, 97%

Brand Promoter line: 9%, 7%, 10%, 13%, 33%, 34%, 72%

Satisfied line: 11%, 11%, 12%, 15%, 30%, 28%, 66%

App Familiarity

Satisfied R^2 = 0.708   Retention R^2 = 0.8237   Brand Promoter R^2 = 0.7654

Think with Google

Telco apps offer specific, consistent uses for basic needs

2

telco apps installed on average

4.2

activities are regularly performed in telco apps, on average

1.8

activities are performed weekly, on average

Think with Google

Telco app users prefer engagement with brands, given how convenient, quick, and easy access is to telco apps
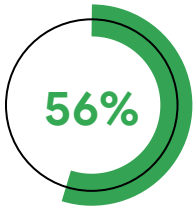
56% prefer to engage with brands through apps

" In the past, everything was simpler and I didn't expect much. Everything was troublesome. But now it's so convenient with the app, you don't need to go to the branch anymore.

- Light app users

16% Via an employee on the phone

12% Via an employee in person

9% Via their website

7% Via email

Think with Google

Telco app users prefer engagement with brands, given how convenient, quick, and easy access is to telco apps
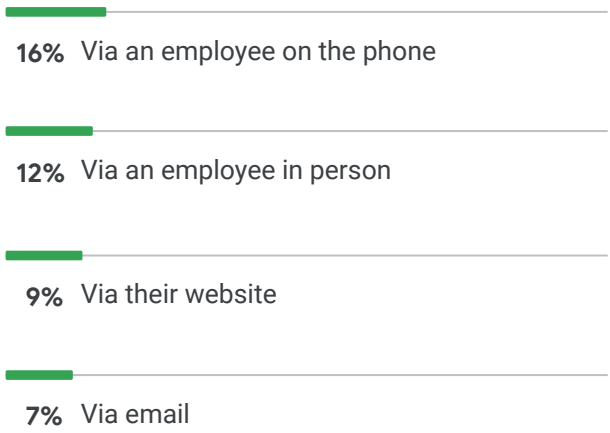
Reasons for engaging with brands through an app

Reason	Percentage
It is quicker	61%
I can do it from anywhere	53%
I find it easier	53%
I can access it anytime of the day or night	50%
They are very user friendly	36%
I can deal with all my accounts in one place	34%
It is the method I have always used	27%
It has all the features I need	27%
They have all my details stored	24%
It is safer in the current climate (i.e. covid 19)	23%
I prefer not having in person interaction	17%
I prefer the security processes (i.e 2 Factor authentication)	11%
The app provides special features that other channels don't	9%
I prefer the limited features	4%

Think with Google

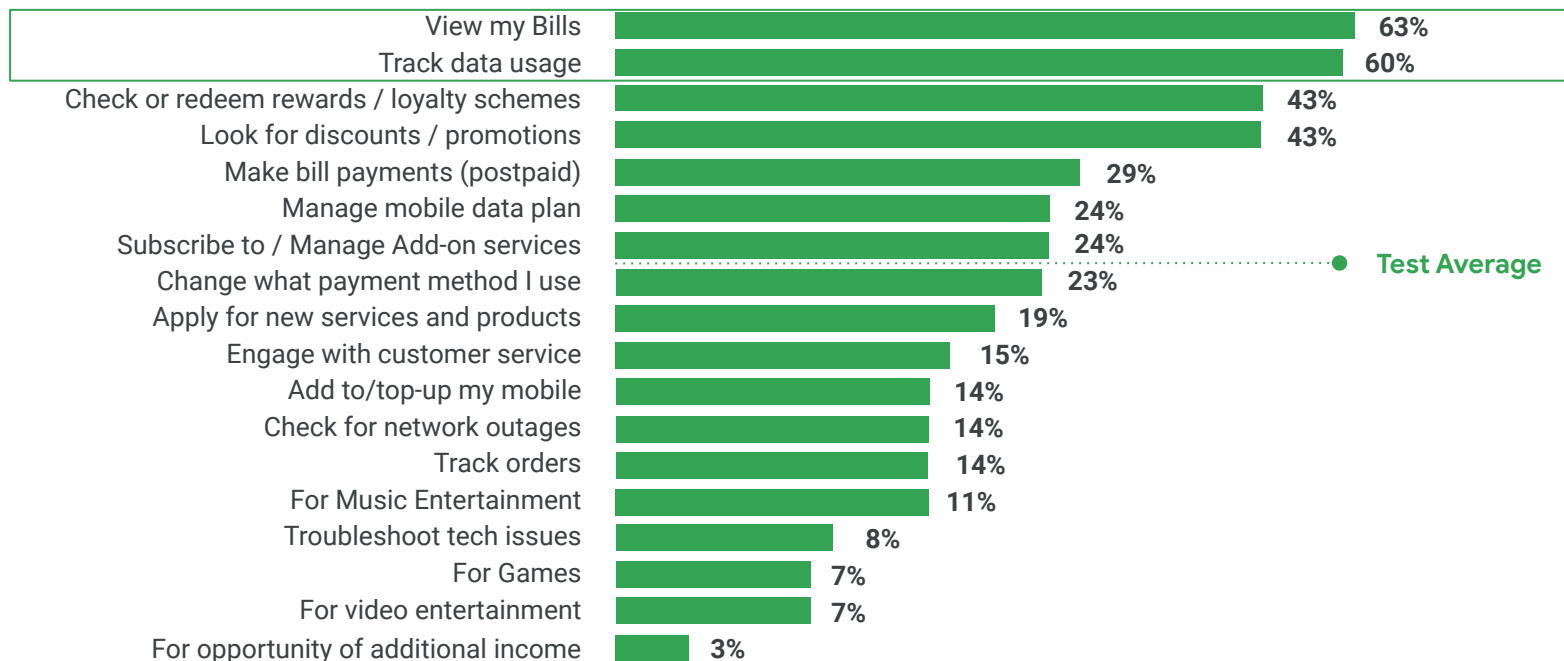# There is a clear preference for using apps across all telco activities - app users are 'sold' on what apps can do

Activity Preference (%)

*n<50   **n<30

Activity	App	Mobile Website	Desktop Website	Store / Branch	Call centre	Other
Track data usage	87	6	4	2	1	
View my bills	83	5	10	1	1	
Check or redeem rewards / Loyalty schemes	76	5	9	5	4	
Make bill payments (postpaid)	72	11	7	5	2	2
Check for network outages	71	17	5	5	2	
Manage mobile data plan	71	8	11	7	3	
Add to/top-up my mobile data plan (prepaid)	69	19	5	5	2	
Look for discounts / promotions	66	16	9	6	2	
For music entertainment	59	16	16	6	3	
For games	59	14	18	5	5	
Change what payment method I use	59	24	6	10	1	
Track Orders	59	17	12	5	2	5
Subscribe to/manage add-on services	57	11	17	8	7	
Engage with customer service (i.e text chat/chatbots)	56	13	11	4	16	
For video entertainment	52	19	24		5	
For opportunity of additional income (agents)	50	13	13		25	
Troubleshoot tech issues	48	8	12	12	20	
Apply for new services and products	45	13	18	25		

App Average: 63%

Legend: ■ App ■ Mobile Website ■ Desktop Website ■ Store / Branch ■ Call centre □ Other

Think with Google

Source: CU14. Please tell us your preference for which method you would prefer to perform each activity shown below?
Total Sample = 300

Keeping on-top of data and bills are main behaviours for telco app users

Common Telco App Behaviours

Behaviour	Percentage
View my Bills	63%
Track data usage	60%
Check or redeem rewards / loyalty schemes	43%
Look for discounts / promotions	43%
Make bill payments (postpaid)	29%
Manage mobile data plan	24%
Subscribe to / Manage Add-on services	24%
Change what payment method I use	23%
Apply for new services and products	19%
Engage with customer service	15%
Add to/top-up my mobile	14%
Check for network outages	14%
Track orders	14%
For Music Entertainment	11%
Troubleshoot tech issues	8%
For Games	7%
For video entertainment	7%
For opportunity of additional income	3%

Test Average

Think with Google

Source: CU11. What activities do you regularly perform when you use <PIPE DUMMY CODE FROM S6a> apps?
Total Sample = 300

Keeping on-top of data and bills are main behaviours for telco app users

" I check my telco usage everyday because I can receive up to 100 pictures a day from work, so I need to monitor my data usage closely.
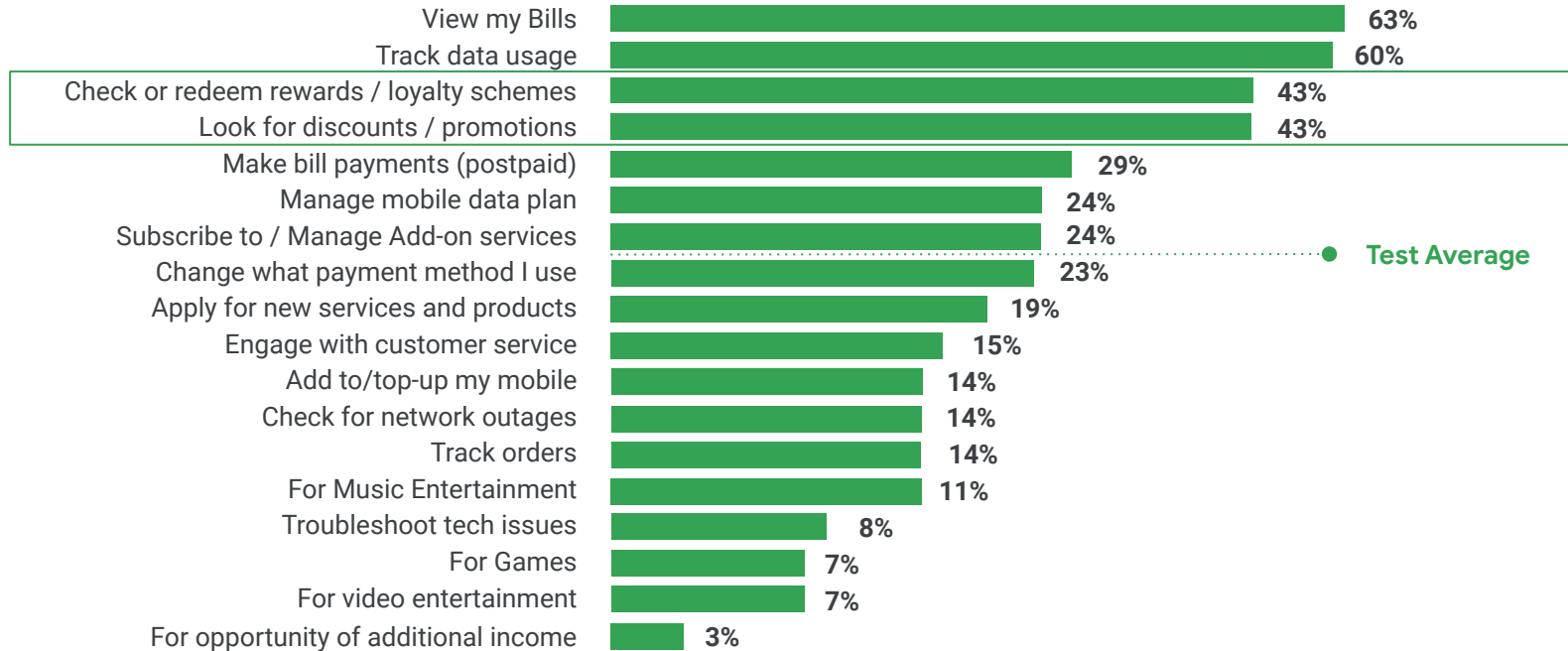
- Heavy app user

" I don't check until they prompt me. There is an alert when I have hit 95% of my data. Once that pops up, I will check regularly to see if I exceeded the data.

- Light app user
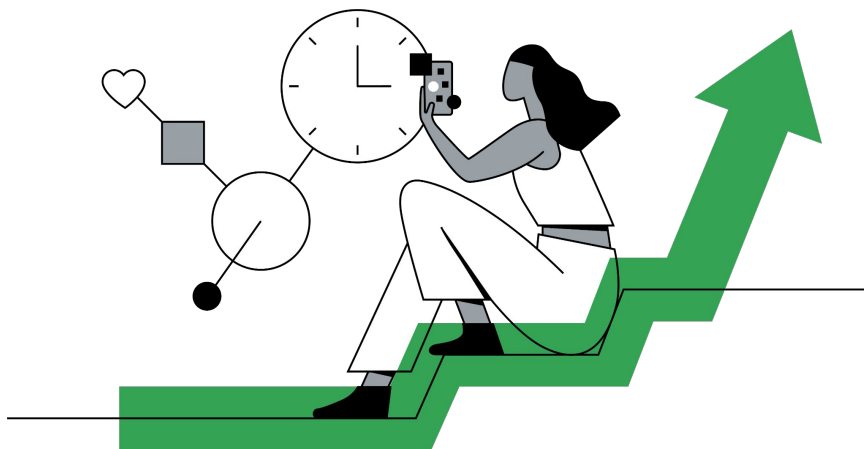
App users are often looking to check rewards or look for promotions - a popular but secondary functions with users

Common Telco App Behaviours

Behaviour	Percentage
View my Bills	63%
Track data usage	60%
Check or redeem rewards / loyalty schemes	43%
Look for discounts / promotions	43%
Make bill payments (postpaid)	29%
Manage mobile data plan	24%
Subscribe to / Manage Add-on services	24%
Change what payment method I use	23%
Apply for new services and products	19%
Engage with customer service	15%
Add to/top-up my mobile	14%
Check for network outages	14%
Track orders	14%
For Music Entertainment	11%
Troubleshoot tech issues	8%
For Games	7%
For video entertainment	7%
For opportunity of additional income	3%

● Test Average

Think with Google

Source: CU11. What activities do you regularly perform when you use <PIPE DUMMY CODE FROM S6a> apps?
Total Sample = 300

Limited-time deals and rewards incentivize login

Telcos offer attractive rewards that need to be redeemed quickly. This **motivates some users to log in frequently** so that they can earn and redeem rewards and check for time-limited offers, hence keeping the telco at top of mind

" I go to the app to see the offers and play games to get rewards almost every day. I didn't use to do it but my friends also do it everyday and I saw my friend had won a PS4.
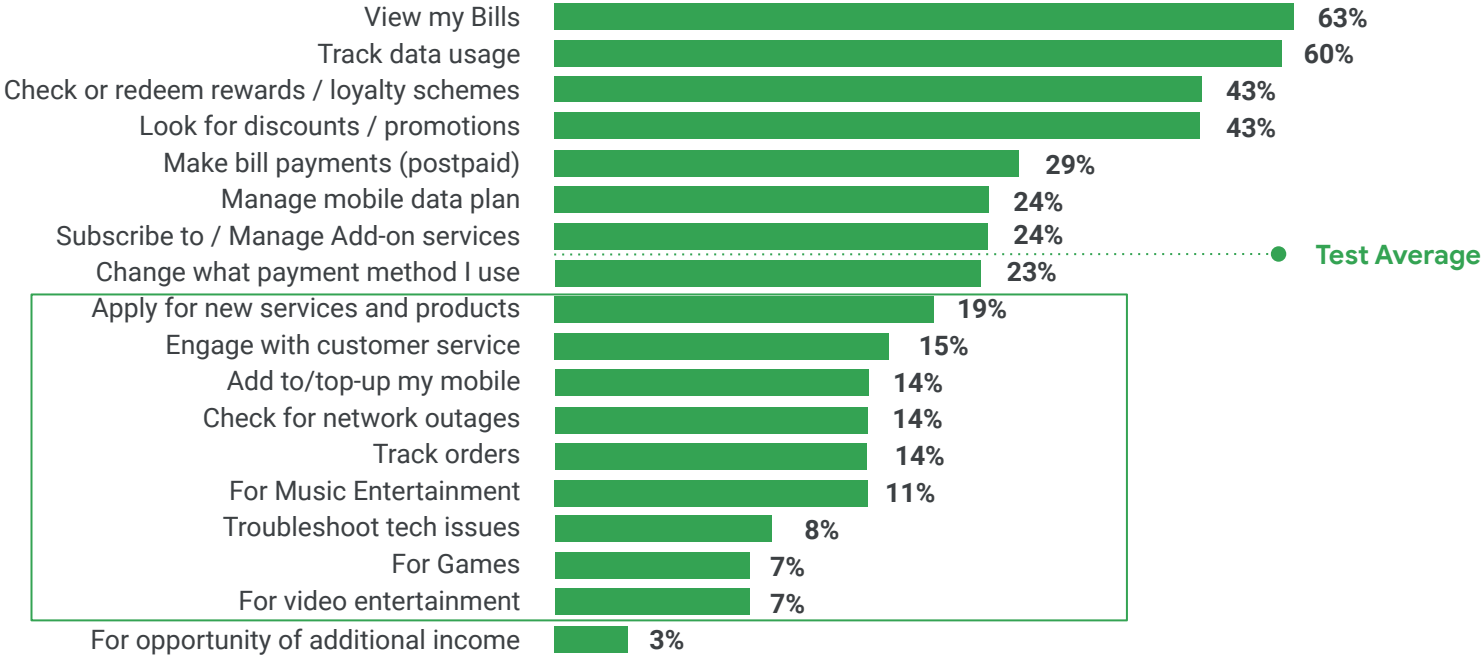
- Heavy app user

" My default mode is to turn off all notifications for apps. But I want to know promotions from the telco. There was 1-for-1 movies ticket at Cathay, attractive for me but i didn't know because i didn't click into the SMS.

- Light app user

Think with Google

Looking for new content or services isn't top of mind for telco app users; but potential for brands to build upon

Common Telco App Behaviours

Behaviour	%
View my Bills	63%
Track data usage	60%
Check or redeem rewards / loyalty schemes	43%
Look for discounts / promotions	43%
Make bill payments (postpaid)	29%
Manage mobile data plan	24%
Subscribe to / Manage Add-on services	24%
Change what payment method I use	23%
Apply for new services and products	19%
Engage with customer service	15%
Add to/top-up my mobile	14%
Check for network outages	14%
Track orders	14%
For Music Entertainment	11%
Troubleshoot tech issues	8%
For Games	7%
For video entertainment	7%
For opportunity of additional income	3%

Test Average (marked between "Subscribe to / Manage Add-on services" and "Change what payment method I use")

Think with Google

Source: CU11. What activities do you regularly perform when you use <PIPE DUMMY CODE FROM S6a> apps?
Total Sample = 300

An app can aid in streamlining customer service

The app can become the **central touchpoint for customer services**, so that users do not have to deal with the hassle of searching for other services on the website or following up via email/hotline.

❝ Why is it that I can talk to humans on the web but can only talk to AI on the app? AI can be troublesome if it does not quickly understand what we are looking for

- Light app user

❝ I detest contacting customer service. if I have to contact them, means I have an issue, so have to force myself to contact them. It's stressful already

- Light app user

❝ Online chat with the help desk is ideal. But some providers want to replace human labour with AI, so if they want to do it, need to make it better. So that they take one minute to reply, instead of putting me on hold on the phone.

- Light app users

Think with Google

App users look for useful information, security, and well optimised apps that perform to phone specifications

Continued Usage (Top 10)

I have to use the app as it is with my provider	40%
If it proved it was secure and safe	34%
If the app was updated regularly with new, useful features	33%
It it takes up less memory on my smartphone	31%
If it sends useful notifications	31%
If the app was updated regularly to fix bugs	28%
If it uses less mobile data	26%
When the app notifies me of any changes	21%
If my friends or family are using / talking about it more	17%
If it shows its relevance during COVID-19	15%

Telco app users aren't likely to be flexible in the apps they can use, seeing as it needs to be tied with a specific provider. But this doesn't mean users aren't wary of the fact the app needs to be secure both digitally and relevant during Covid (or otherwise risk thinking about switching)

The key word here is useful - as continued usage is not overly dependent on "less notifications" but those that do come up need to be relevant and targeted to specific users

Regular updates are crucial to continued app usage whether it new features, or fixing issues. App developers and telco brands can not stand still, particularly in a time when so many are moving to digital. Apps need to better optimise to varying phone limitations, as users won't be able to stick with the brand if their own device hinders from optimal performance

Think with Google

Consumers expect apps to cover all functionality...

Full control via the app

After years of familiarity, Singaporean consumers would **prefer to completely bypass customer service agents and take control of their own telco management directly** via the app.

Even functions they rarely use should be **intuitive to search for, learn, and troubleshoot** on their own.

❝ About claiming rewards on the app and such, i don't like waiting on the line to get assistance on anything and prefer to go through the app.

- Heavy app user

Comprehensive suite of services for every need

The app should hence offer **comprehensive and powerful functions to cover every need**, including:

- Track/analyse telco usage
- Check bill payment history
- Apply for recontract
- Pre-order or purchase new phone
- Subscribe to additional services
- Check/redeem rewards

❝ People don't want to go to the store, and don't want to call and wait. App is the way to go. My friend was so happy with his experience to get his phone through the app.

- Heavy app user

… and are frustrated when they have to contact the hotline

Other touchpoints only if the app fails to deliver

The other channels (hotline/telco branch) are only used if they are unable to resolve their issues via the app. Even then they would **prefer to use the app to schedule a call-back at their own convenience**.

If they have to dial the hotline or queue at the branch to resolve their issues, this is **seen as a failure of the app, and a negative experience**.

> **"** I detest contacting customer service. if I have to contact them, means I have an issue, so have to force myself to contact them. It's stressful already
>
> **- Light app user**

Light app users would like to be better informed

Heavy users already log on frequently to the app to find out about promotions and rewards directly, and are not keen to receive further notifications.

Light users are informed of promotions through email advertisements and SMS notifications, but not very consistently, as both channels tend to get overwhelmed with spam. Nevertheless, there is **strong appetite to be better informed** about lifestyle discounts (such as 1-for-1 movie tickets).

> **"** I'm interested but I don't know about all these limited time promos. They don't send notifications on the app. You have to go in and check yourself.
>
> **- Light app user**

Think with Google

An app interface compared to other channels opens up new possibilities for complex telco management

App interface allows for advanced management

The app interface gives consumers **visibility over their consumption and control over how they want to manage their plan**. This makes it possible for consumers to explore and make use of more functions, increasing their engagement with the telco.

> " I'm very reliant on the app, I'm doing so many things on it that having good experience is very important for me. I would switch providers if the app is slow or difficult to use.
>
> **- Heavy app user**

Attractive interface encourages expanded usage

A smooth and attractive interface with easy navigation improves the user experience, hence helping users get around the app with minimal steps. This encourages users to **spend more time using and exploring the app** to find out what it can do.

> " It's a small thing but if you improve the user experience, it builds loyalty. Like creating icons for categories that are clear, more tabs at the bottom for easier navigation.
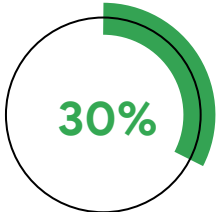>
> **- Light app user**

Think with Google

There is a strong preference for singular purpose telco apps where all details can be kept

App Preference

70%

of app users prefer a **single** app covering multiple functions

30%

of app users prefer **multiple** apps that cover specific functionality

Develop a clear niche, not a generic super-app

Consumers see value in consolidating services but are skeptical of apps that try to be a jack of all trades. Build on core competencies as an essential provider of connectivity to **add value to consumers' daily routines.**
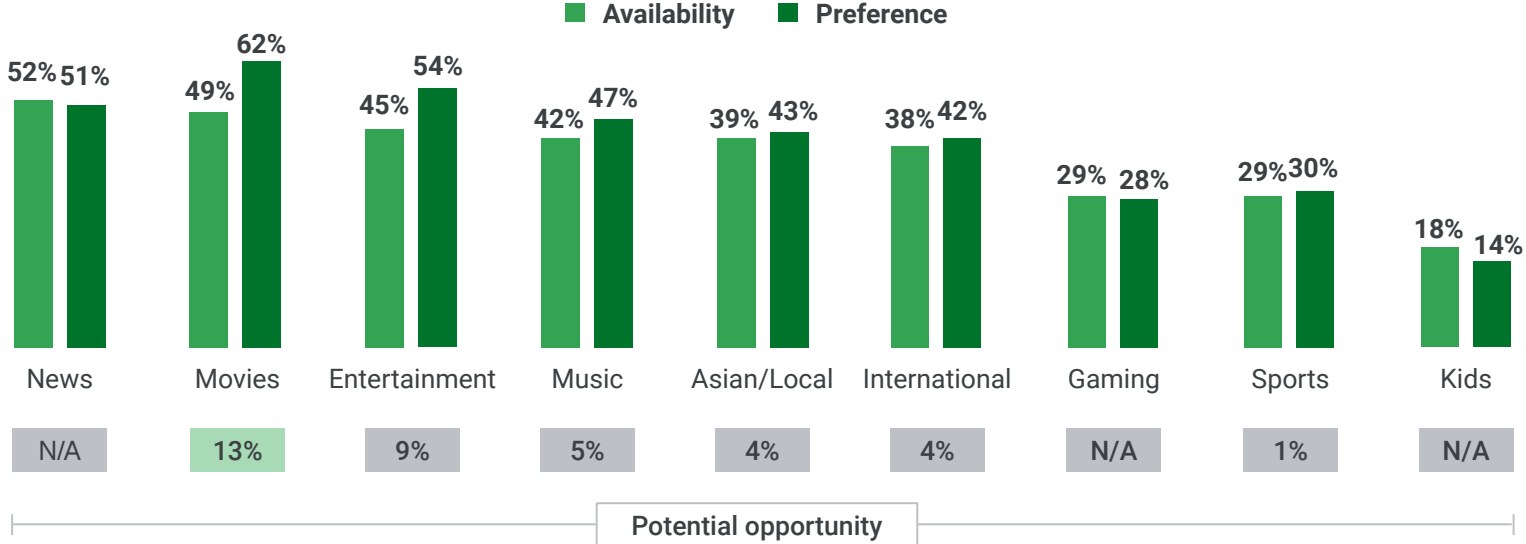
" I already use App A for transport and food delivery. The telco app should not get too far from its core offering. If they want to go into other areas, it needs to be great.
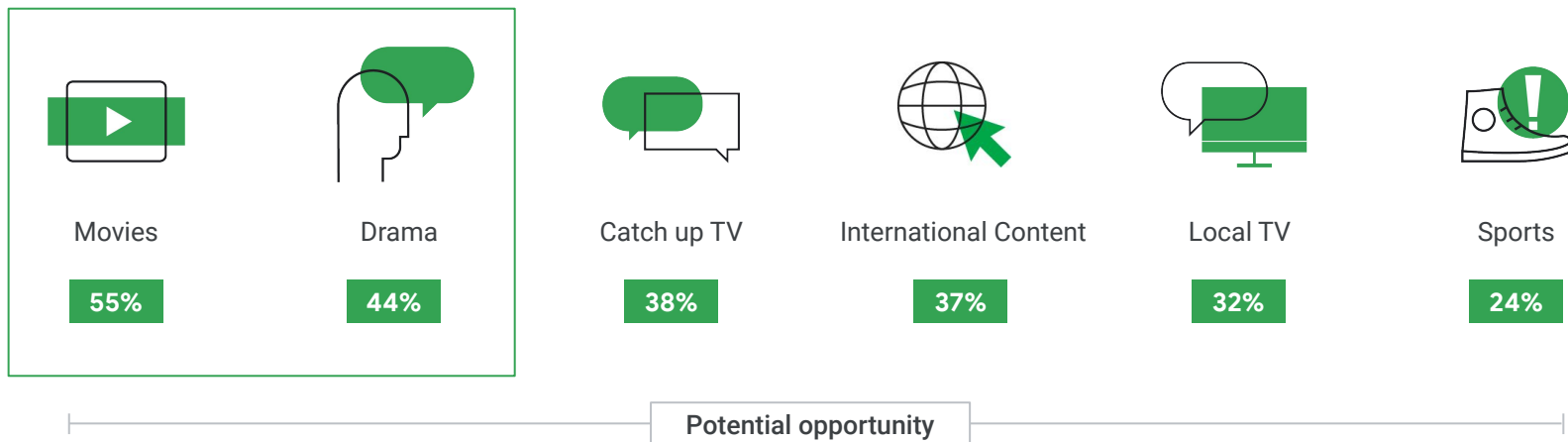
- Heavy app user

Think with Google

Telcos have the opportunity to capture user attention and future usage through movie and entertainment content

What Content Appeals To Telco App Users?

■ Availability ■ Preference

Content	Availability	Preference
News	52%	51%
Movies	49%	62%
Entertainment	45%	54%
Music	42%	47%
Asian/Local	39%	43%
International	38%	42%
Gaming	29%	28%
Sports	29%	30%
Kids	18%	14%

News	Movies	Entertainment	Music	Asian/Local	International	Gaming	Sports	Kids
N/A	13%	9%	5%	4%	4%	N/A	1%	N/A

Potential opportunity

Telco app users are drawn towards longer form entertainment when using TV apps

What Content Appeals To Telco App Users On Tv Apps?

Movies	Drama	Catch up TV	International Content	Local TV	Sports
55%	**44%**	**38%**	**37%**	**32%**	**24%**

Potential opportunity

Think with Google

App Engagement:
Key insights and recommendations

Insights

- **App engagement has a positive correlation with customer retention**; brand satisfaction budges upwards
  - **28%** of 'most frequent' users are highly satisfied with the brand (increasing to 60% among the top 3 box)
  - **84%** of 'most frequent' users are "quite or very likely" to stay with the brand

- **56% of app users** prefer to engage **via apps**. Apps are preferred for their security, ease of use, and access

- Activity repertoire in apps is limited; users focus on data usage (63% perform regularly) and bill tracking (60%), but secondary functions are underutilised

- App users are encouraged to continue usage when apps are proven to be **secure (34%)**, have been **updated regularly (33%)**, and take up minimal room on **smartphones (31%)**
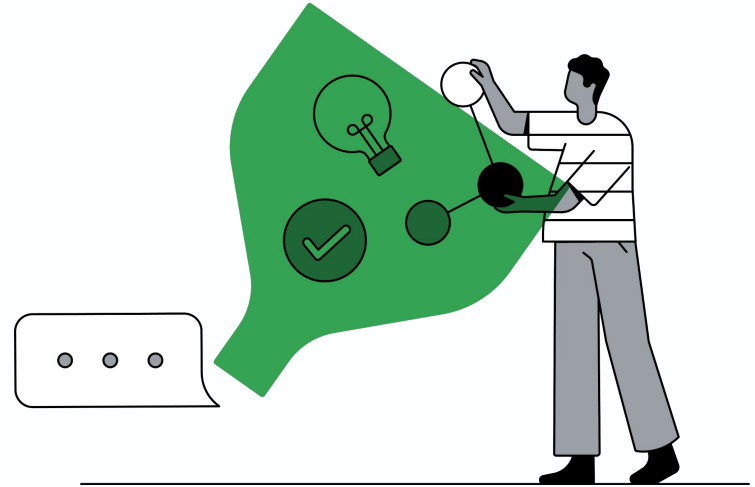
Recommendations to improve brand metrics

- **Upkeep core features that bring app users back**
  E.g. viewing bills (63% perform regularly) and tracking data (60%). Telco apps are becoming increasingly popular for redeeming rewards (43%) and discounts (43%)

- **Maximize opportunity areas around entertainment**
  Is there appetite for entertainment through telco apps? Currently usage of music (11% perform regularly), video (7%), and gaming (7%) in telco apps is low. Other markets see higher usage and these activities elicit high satisfaction

- **Raise awareness of underutilized yet helpful features**
  Underutilized features like customer service engagement (15% perform regularly), or tech troubleshooting (8%) may feel too stressful via apps; brands need to demonstrate how seamless support is in-app, amplifying this by being regular in updates and bug fixes to promote continued usage
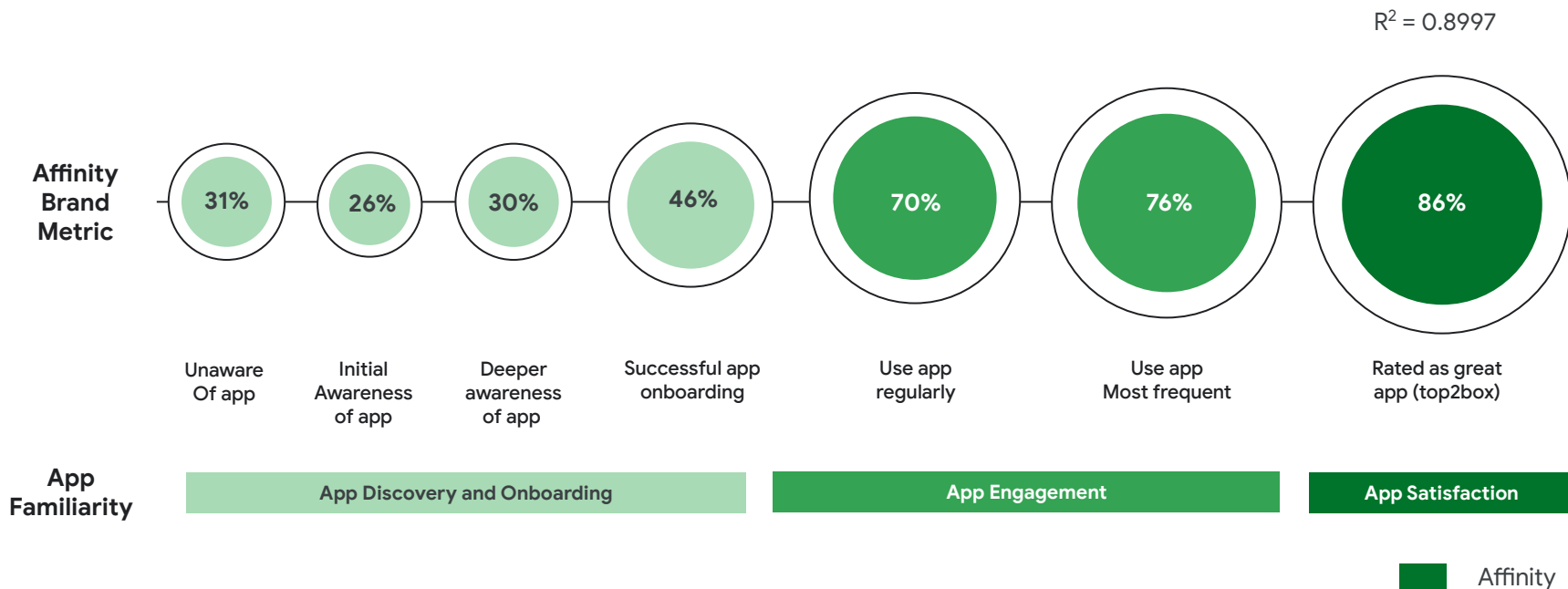
Think with Google

App Satisfaction

How satisfied is the user with the app?

Strong app satisfaction creates a strong link to brand affinity

$R^2 = 0.8997$

Affinity Brand Metric

| 31% | 26% | 30% | 46% | 70% | 76% | 86% |

Unaware Of app

Initial Awareness of app

Deeper awareness of app

Successful app onboarding

Use app regularly

Use app Most frequent

Rated as great app (top2box)

App Familiarity

App Discovery and Onboarding

App Engagement

App Satisfaction

Affinity

Think with Google

Strong app satisfaction are also positively correlated with brand loyalty and advocacy

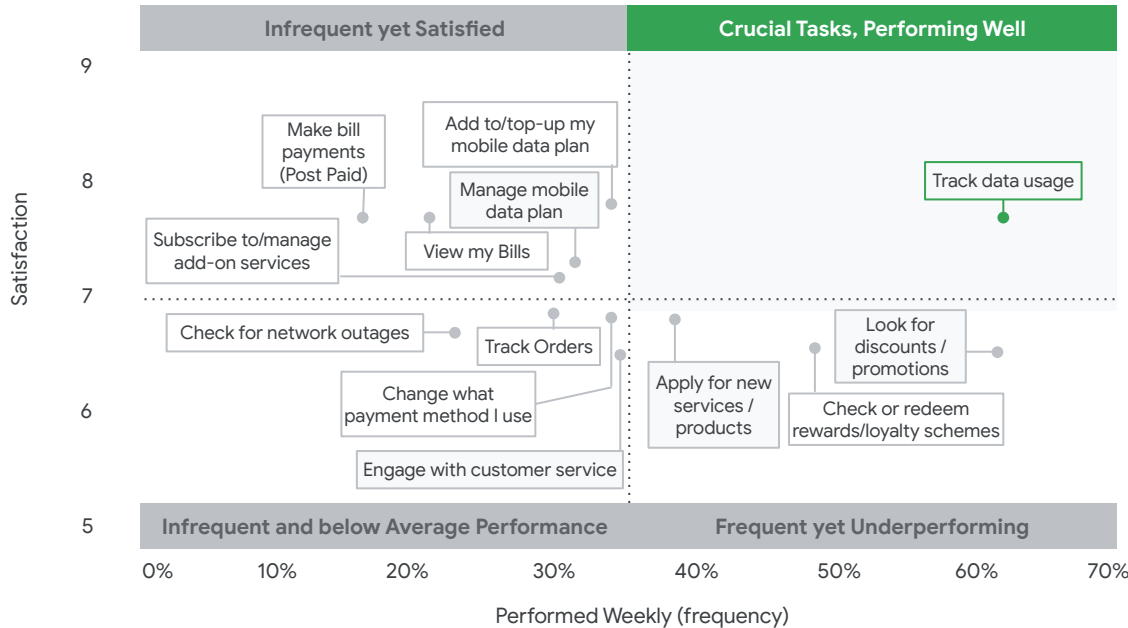| When app users are highly satisfied with the app (9 or 10 out of 10)…..			
Affinity (among brand users)	**Satisfaction** (among brand users)	**Retention** (among brand users)	**NPS** (among brand users)
9 in 10 like / love the brand (top2box)	**7 in 10** are satisfied with the Brand (top2box)	**9.5 in 10** are likely to stay with the brand (top2box)	**7 in 10** are likely to recommend the brand (top2box)
When consumers are satisfied with their app there are strong positive links with all metrics			If recommendation is high, it will leading to new consumers starting their app journey

Think with Google

Satisfaction will be driven by meeting key motivators; providing Covid safety and convenience

Primary Motivations To App Usage			
Covid Safety (% strongly agree)		**Convenience** (% strongly agree)	
They keep me safe during the Covid pandemic as I do not have to go outside	**19%**	I can use them from anywhere and at anytime	**24%**
		They are more convenient than going in-store	**18%**
I prefer to use digital payments over cash **16%**			
Apps are safer than using cash	**15%**	I like the ability to top-up my mobile data / pay my bills plan through the app	**15%**
I trust them to keep my details safe **14%**			
Health and safety is a priority as a result of the pandemic with app users moving to digital over physical currency		Speed and convenience are motivators to app usage	

Think with Google

Regular tasks elicit high satisfaction; these need to be seamless and instant - and appear to be delivering well

	Infrequent yet Satisfied	Crucial Tasks, Performing Well

Satisfaction (y-axis): 5, 6, 7, 8, 9

Performed Weekly (frequency) (x-axis): 0%, 10%, 20%, 30%, 40%, 50%, 60%, 70%

Make bill payments (Post Paid)
Add to/top-up my mobile data plan
Manage mobile data plan
Track data usage
Subscribe to/manage add-on services
View my Bills
Check for network outages
Track Orders
Look for discounts / promotions
Change what payment method I use
Apply for new services / products
Check or redeem rewards/loyalty schemes
Engage with customer service

Infrequent and below Average Performance | Frequent yet Underperforming

Frequent Activities x Satisfaction

Apps need to continue to deliver to these critical activities

Source: CU13. How satisfied are you with your app experience when it comes to the following activities within your <PIPE DUMMY CODE FROM S6a> apps?
CU12. How frequently do you perform the following activities within your <PIPE DUMMY CODE FROM S6a> apps?
Total Sample = 300

Think with Google

Telco brands can expand on current data tracking and payment options to meet changing consumer needs

Virtual payments & storage

With an influx of new users, expectations are constantly shifting on what brands should deliver. In some advanced cases, telco app users are looking for alternative payment methods and extra add-ons for storage and discounts

- "**Paypal** payment!"

- "**Mobile wallet** with a lot of rebates"

- "**Cloud** storage"

- "Transactions using **cryptocurrency**"

- "**Connect to favepay**, discounts and perks"

Think with Google

Telco brands can expand on current data tracking and payment options to meet changing consumer needs

Flexible Data
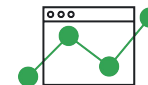
Most users across any category are looking to minimise costs, and this doesn't stop at Telco apps - brands can look to reward long-time users for their loyalty, especially among those struggling with finances during Covid

- "**Rollover of unused data** from prior months"

- "**Unlimited** data plan"

- "**Rewards program** to earn points for loyalty"

- "**Free roaming** for overseas travel"

- "**Flexible data** and airtime allocation"

Source: CU8. Are there any features you wish your <PIPE DUMMY CODE FROM S6a> apps had that are currently not available?
Total Sample = 300

Telco brands can expand on current data tracking and payment options to meet changing consumer needs

Data Tracking

Given how common the behaviour is, data tracking should be a maintained and up-to-date feature of many Telco apps. Users want to keep an eye on their data, and would appreciate additional statistical features that can help track individual trends and manage their usage easier

- "Quick glance **dashboard**"

- "**Alert me** when my data almost used up"

- "Update on data used and remaining data daily through **SMS or in app notification**"

- "It's quite comprehensive but would be great if they could **integrate the graph of month on month usage**"

Think with Google

Poor experience leads to deletion - alongside lack of usage, storage concerns or interruptions (notifications, ads)

Satisfaction: Deletion Top 10

I don't use it enough	27%
It has bugs / keeps crashing	26%
Poor interface	25%
There were too many ads	23%
It takes up too much memory on my smartphone	21%
It seemed to be draining my battery	21%
It was using too much data from my mobile data plan	17%
I was having a general clean up of my apps	17%
It's too difficult to use	16%
It gives too many push notifications	15%

If an app is not used it will lead to deletion especially if the apps are taken up too much storage in terms of smartphone space, data and battery draining. Space may be limited for many - especially if more apps have been downloaded during Covid meaning storage space is at a premium

Unsurprisingly, app users will lose patience with apps that deliver a poor and frustrating performance. Updates need to be regular to fix bugs and improve features.

App users will get frustrated by regular interruptions such as notifications and advertising (both need to be hyper relevant and as infrequent as possible)

Some find apps difficult to use - are these those who have recently migrated to digital due to Covid?

Telco app deletion is rare. Consumer are tied to their provider - but apps still need to hit expectations or brand equity will suffer	**35%** do not delete telco apps	**41%** delete telco apps less often than every few months

App Satisfaction:
Key insights and recommendations

Insights

- App satisfaction is <u>strongly correlated with brand recommendation</u> - **72% of whom rate an app as "perfect" regard themselves as brand promoters**

- **70%** of app users would **prefer a multi-functional singular app** compared to multiple single purpose apps.

- As well as providing a channel that is safe during Covid such as an app, brands can meet <u>changing consumer needs</u> providing convenience - **24% strongly agree they enjoy having access anywhere or anytime, and 18% strongly agree apps are more convenient than going in-store**

Recommendations to improve app metrics

- **Get the basics right, consistently**
Ensure <u>critical tasks</u> (e.g. data tracking) are reliable and seamless. <u>Bugs</u> and poor interfaces quickly put users off.

- **Understand changing consumer <u>needs</u>**
Primary reasons for using Telco apps include staying safe at home during Covid (19%) & preferring digital over cash (16%)

- **Innovate to meet consumer needs**
<u>Data tracking</u>, while a simple task, could be <u>more in depth for some</u> (built-in charts), and come with different offerings like roll-over data or free-roaming. Tech-savvy consumers are looking for alternative payment methods like crypto or e-wallets

- **Prepare for new opportunities**
Despite <u>low usage</u>, entertainment in telco apps is an opportunity to sustain regular usage - if brands want to create content that appeals to telco app users, the <u>opportunity lies in movies </u>(as less supply vs. demand)

Think with **Google**

Thank you