Lessons from Frontier Markets: Digital Differentiation

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Where we’ve created impact

Some of the most creative ideas come from some of the most challenging mobile markets in the world.

Digital is a way of thinking.

Most New MVNOs are trying to compete on price. Differentiation lives elsewhere.

The observation

The MVNO conversation in 2026 is **far too often dominated by price.** Again and again, the Go-to-Market Strategy is the tariff sheet.

The gap

Too many players fill the rest of the discussion with technology. Platforms, stacks, integrations. Almost no one is talking about **Digital as the differentiation strategy itself.**

The premise

Digital is **a way of thinking**, not a feature roadmap.

Where many of these ideas come from

It's easier to be born digital than to transform an existing operation.

2017
UAE LAUNCH

2019
KSA TRANSFORMATION

Virgin Mobile launched in the UAE as a **digital-native operator** with no legacy to defend. Many of the principles in this deck were designed in from Day One rather than retrofitted later.

The harder problem followed in Saudi Arabia, where **500,000 existing subscribers** had to be migrated into a digital operating model. That is the transformation problem many operators in the room are facing now.

THE STORY OF "SMART DISRUPTION"

Virgin Mobile virtually invented **Smart Disruption**. The twelve ideas that follow are based on one of the largest, most successful MVNO Brands in the world. Did you know that Virgin launched the world's first MVNO in 1999?

Twelve Paths to Digital Differentiation

Six explored in-depth today. The full twelve available by QR code.

1. The app is a way to differentiate
2. Simple. Simple. Simple.
3. Digital Proposition Cornerstones
4. How to win Millennials and Gen Z
5. Digital Lifestyle Provider
6. Cohort-level targeting
7. ARPU-tier discipline
8. Ownable Moments
9. We are an app
10. Design your own number
11. Pause your plan
12. eSIM-first MNP-native

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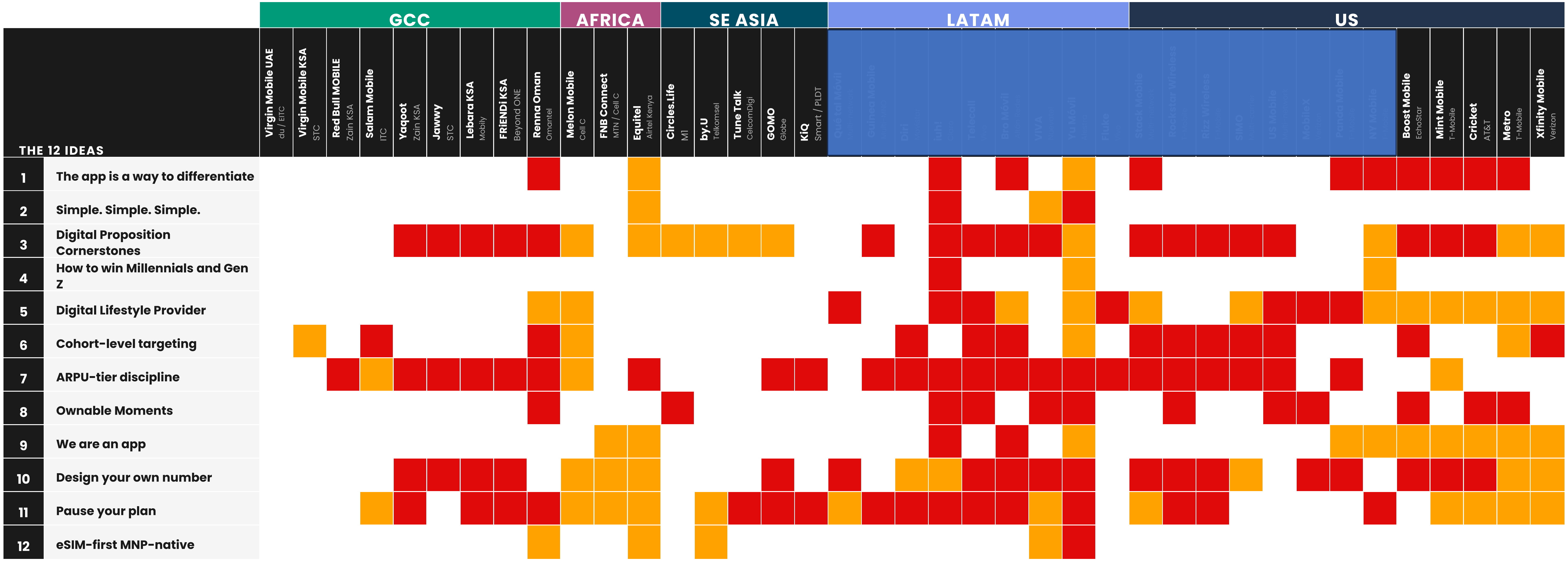
MVNO Digital Maturity Heatmap

Why are Frontier Markets making so much progress in all of these areas?



LOW
Operating model or parent strategy contradicts the idea

NONE
No signals apparent

MVNO Digital Maturity Heatmap

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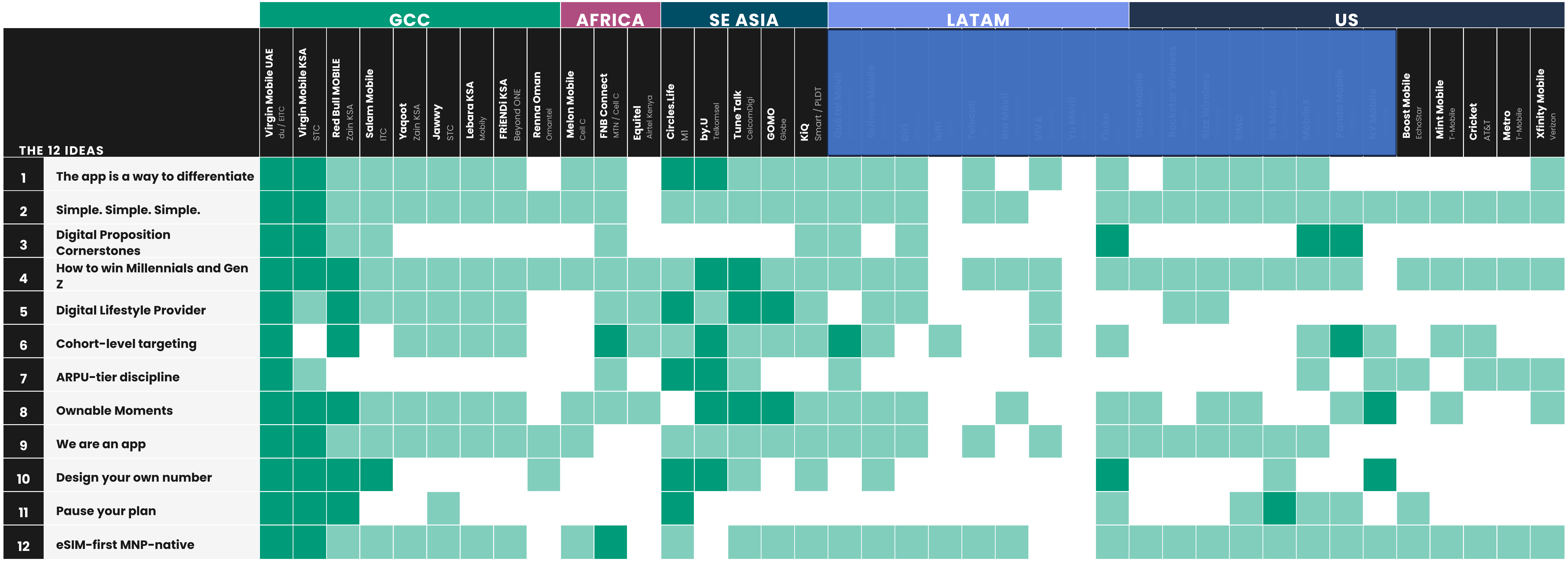

HIGH
Operating model and behaviours align

MID
In motion — direction correct, execution uneven

Axiomera Partners research and analysis of 39 operators' Digital Maturity.

MVNO Digital Maturity Heatmap

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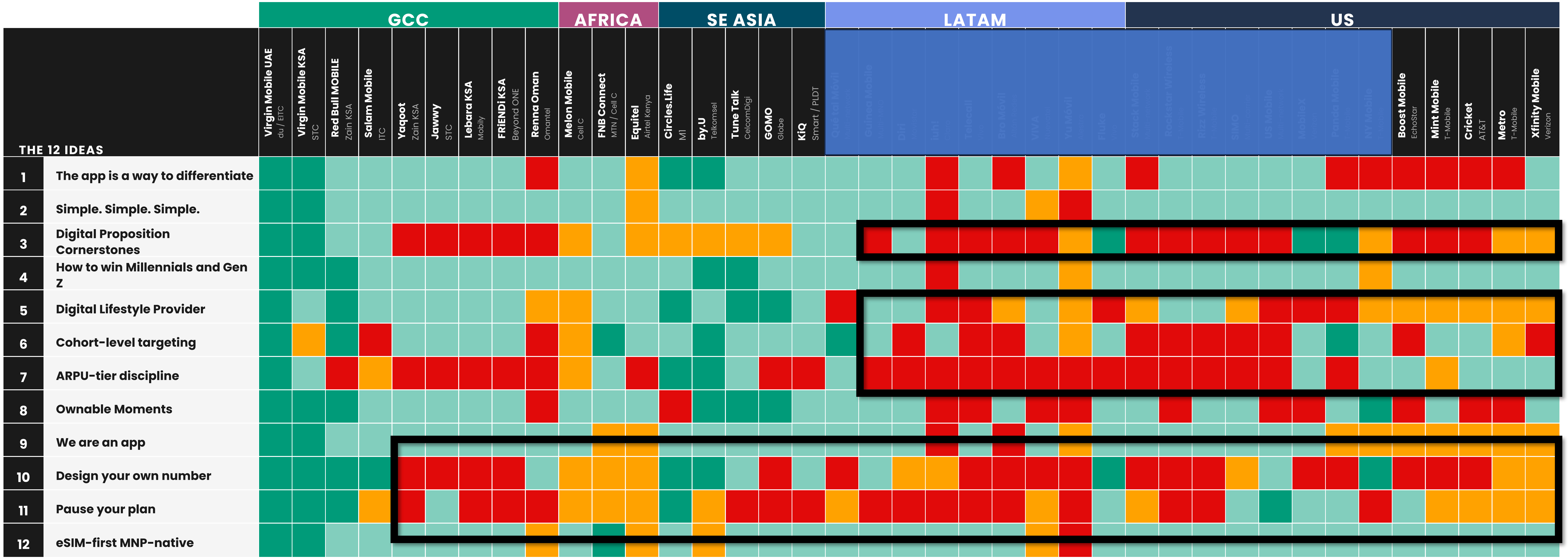

HIGH Operating model and behaviours align

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LOW Operating model or parent strategy contradicts the idea

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#5 Digital Lifestyle Provider

How not to compete on price. An under-played GTM choice for MVNOs in the Americas.

Lifestyle is the only strategy that uses what the MVNO actually has.

THE DIGITAL LIFESTYLE MAP — 10 CATEGORIES, 43 PLAYS

Financial services
- Mobile money / wallet
- Remittance
- Savings
- Micro-lending
- Buy-now-pay-later
- Device financing / leasing
- Cashback / rewards card
- Crypto cashback

Content and entertainment
- Music and audio streaming
- Video / SVOD
- Sports content
- Mobile and in-app gaming
- Editorial / podcast
- Astrology / lifestyle
- Influencer co-branded plans
- AI services bundle

Loyalty and rewards
- Discount / coupon platform
- Loyalty and partner rewards
- Cross-border rewards

Food and dining
- Food delivery
- Food brand bundles
- Restaurant rewards

Insurance and protection
- Micro-insurance
- Device insurance
- Identity theft protection
- Cybersecurity

Home
- Home internet bundle
- Home security
- Smart home services
- Energy supply

Health, wellness, education
- Health and wellness subscriptions
- Education and e-learning
- Financial literacy

Travel and mobility
- Travel eSIM and roaming
- Airport lounge access
- Rideshare integration
- Hotel and trip booking

Identity and civic
- Government / civic identity
- Charity / values alignment

Other
- Cloud storage
- Pet adoption brand affiliation
- Device retail
- Lottery and utility vouchers

Frontier Operators Already Building Lifestyle Brands

Twenty-three MNOs and MVNOs across five regions are already executing the lifestyle playbook described on the previous page.

AFRICA

Trace Mobile — South Africa · Music streaming, youth lifestyle
Mr Price Mobile — South Africa · Apparel retail loyalty perks
Pick n Pay Mobile — South Africa · Grocery rewards, Smart Shopper points
Shoprite K'nect Mobile — South Africa · Grocery rewards, Xtra Savings perks
Equitel — Kenya · Banking, lending, micro-insurance, savings
FNB Connect — South Africa · Banking rewards, eBucks lifestyle perks
Capitec Connect — South Africa · Banking-linked Live Better rewards

MENA

Virgin Mobile KSA — Saudi Arabia · App-only, plan pause, partner content
Yaqoot — Saudi Arabia · Digital lifestyle, gifting, unlimited apps
Jawwy (stc) — Saudi Arabia · Digital lifestyle, entertainment add-ons
oodi (Zain Iraq) — Iraq · Gaming vouchers, content streaming, loyalty
swyp (e&) — UAE · Youth lifestyle, dining, entertainment vouchers
Lebara Mobile KSA — Saudi Arabia · Diaspora calling, content billing

SOUTH ASIA

Onic (Ufone) — Pakistan · Premium digital lifestyle, doorstep delivery
Rox (Jazz) — Pakistan · Foodpanda, Careem, gaming partner perks
Tamasha bundle (Jazz) — Pakistan · OTT streaming, sports, gaming

SOUTHEAST ASIA

Circles.Life — Singapore · Digital lifestyle, customisable perks
GOMO — Philippines / Singapore · Youth lifestyle, no-expiry perks
Airalo — Global / Singapore HQ · Travel eSIM, multi-country lifestyle

LATIN AMERICA

Tuenti — Argentina, Peru, Ecuador · Youth social, OTT, app-native
Bait (Walmart) — Mexico · Retail ecosystem, value lifestyle
NuCel (Nubank) — Brazil · Neobank lifestyle, NuViagens, shopping
WOM — Chile / Colombia · Youth lifestyle, disruptive value branding

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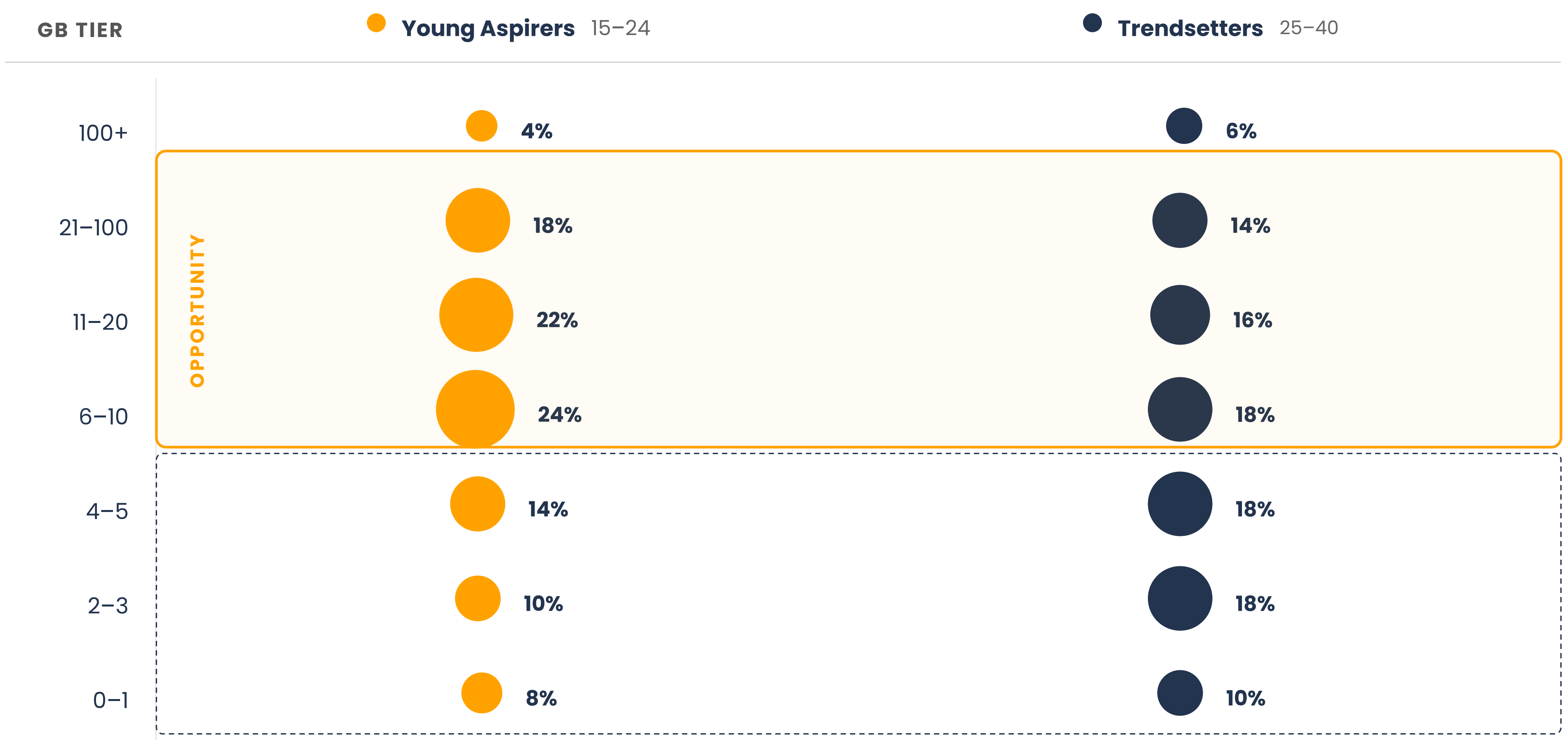
#6 Behaviorial Cohort-Level Targeting

Two named cohorts, sized bottom-up by consumption tier.

Number of customers by desired GB tier



Where do you choose to play?

Three Ways Operators Get This Wrong

Marketing language instead of commercial language. Top-down sizing instead of bottom-up. Proposition asserted before consumption examined.

FAILURE 1

Marketing language, not commercial language.

“Young, digitally-engaged consumers” cannot be sized, segmented, or stress-tested. “Locals Young Aspirers 15–24, GB tier 11–100, digital prepaid” can be loaded into a tariff calculator and a churn model on day one.

FAILURE 2

Top-down sizing, not bottom-up.

“8 million subscribers, target 5 percent” is a fantasy number. “Of 8M, 2.4M in cohort, 1.1M in serviceable GB tiers, 35% reachable in year one — 380,000 addressable” survives Chief Financial Officer challenge.

FAILURE 3

Proposition asserted before consumption examined.

The Chief Marketing Officer brings a proposition; the analyst is asked to find buyers for it. Wrong sequence. The right one starts with what the market is consuming, finds where current offers underserve it, and designs the proposition into that gap.

Operators Designing Propositions around Usage Behavior

Each operator below started from a measured customer signal and built a proposition around it.

Operator · Country	Signal observed	Proposition designed from it
FNB Connect **South Africa**	7M banking customers skew data over voice, prefer non-expiring bundles, transact digitally	Non-expiring data tiers as the lead SKU. eSIM at 10% of monthly activations
Capitec Connect **South Africa**	24M monthly bank customers. 40% of national airtime already flows through the platform	Addressable market sized as conversion against the funnel. 20% data bonus when Connect SIM = banking number
Safaricom Ethiopia **Ethiopia**	127 voice minutes and 6.5 GB per customer per month confirm suppressed demand under monopoly	Network capex paced to actual penetration curves. M-PESA timeline set against real voice and data usage
Equitel **Kenya**	9M banked customers already moving money via USSD, app, ATM, agent, debit card	Payment channels matched to existing behaviour. 47% transaction cost reduction per migration. 22% mobile money volume share at peak
Standard Bank Connect **South Africa**	Banking base bifurcates into voice-and-data versus data-only. Consumption cadence is irregular, not daily	Two SKUs only. Non-expiring tiers. Bank-fee-to-airtime conversion as the acquisition trigger
Beyond ONE (Virgin Mobile MEA / FRiENDi) **GCC**	Arab youth cohort consumes streaming and social. South Asian blue-collar expats remit and call home	Two completely separate tariff architectures under one licence. Netflix and music for one. International minutes and remittance wallet for the other

Four Questions Before Price

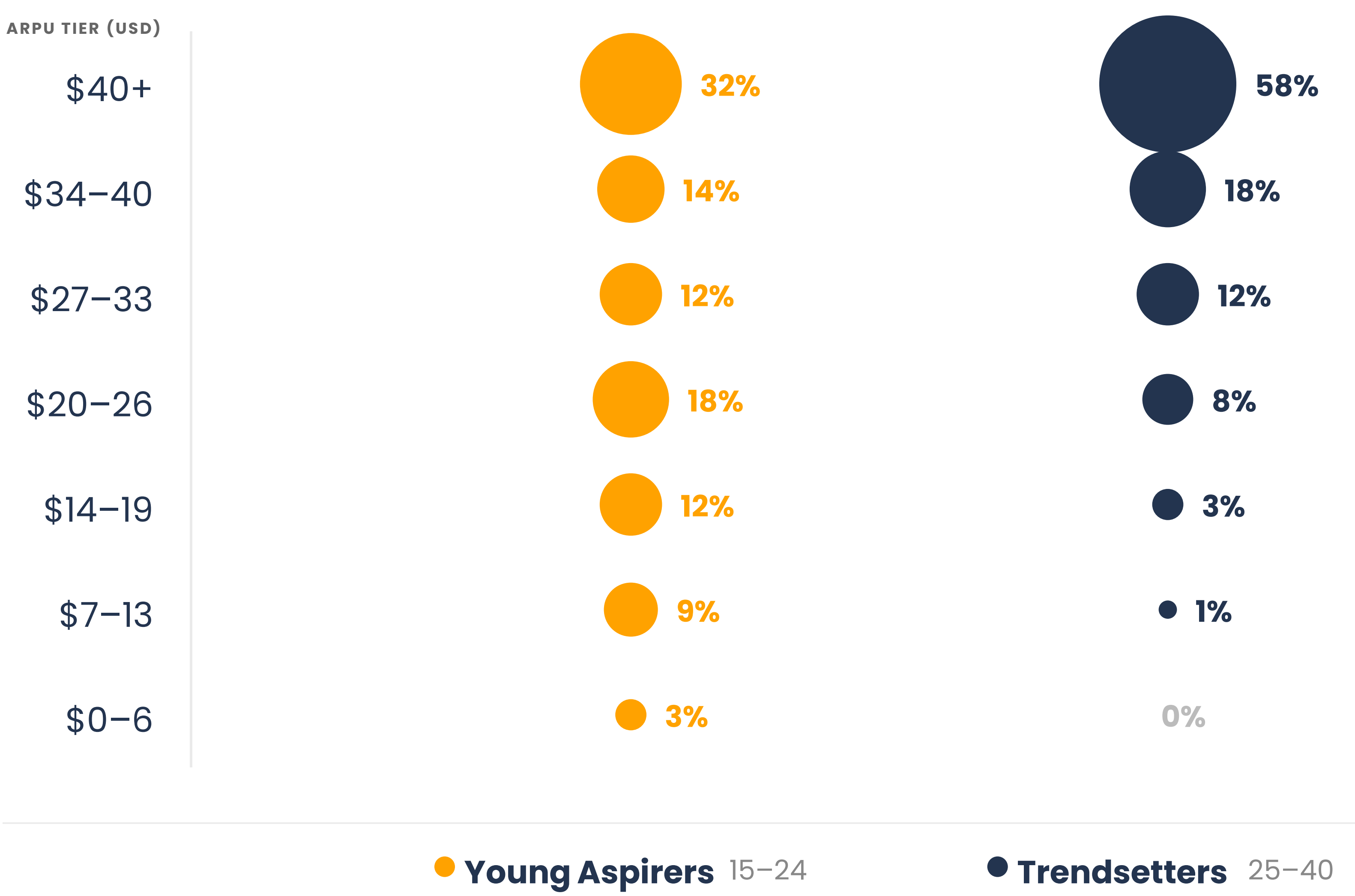
Operators that lead with price are often skipping the four evidence requirements that make any proposition defensible and ensure that you're not leaving money on the table.

1. **Who is the target customer?**
2. **What is the addressable market?**
3. **What does their consumption look like?**
4. **What is the hero value proposition based on?**

#7 ARPU-Tier Discipline

Two segments. Two different value distributions. One mass-market product fails both.

Market value by ARPU tier (USD)



The gigabyte chart told you **who is consuming what.** The ARPU chart tells you which of those consumers are **actually worth what.**

Three Ways Operators Get This Wrong

Volume is conflated with value. Propositions converge on the average. Refusal is never declared.

FAILURE 1

Volume conflated with value.

Sizing the addressable market by subscriber count and pricing to capture the largest count is rational **only if all subscribers are worth the same** — they never are. Targeting on count builds a mass-market product; **targeting on value builds a premium one.**

FAILURE 2

The proposition converges on the average.

When the targeting analysis is incomplete, the proposition drifts to the **average ARPU customer with average needs**. The average customer often does not exist.

FAILURE 3

Refusal is never declared.

A targeting decision is also a declaration of **who the operator is not for**.

#9 We Are an App

The shift from *we have an app* to *we are an app* changes the mindset internally and externally so you can compete on experience and not just price.

"We don't have an app."
"We are an app."

THE APP IS THE COMPANY

The org chart, the budget, and the KPI architecture collapse around the app rather than treat it as one tile among many.

EVERYTHING HAPPENS IN THE APP

Acquire. Activate. Pay. Change tariff. Report a fault. Cancel. Reactivate. Buy adjacent services. If it cannot be done in the app, it cannot be done.

CULTURE BUILT AROUND THE APP

The CEO walks the app weekly. The release cadence drives the commercial cadence rather than the other way around.

The readiness test: Customers can feel the difference between "we have an app" and "we are the app." You can't fake it.

#10 Design Your Own Number

A few operators in the U.S. let you pick from a list. Very few let you design a number.

WHAT OPERATORS OFFER TODAY

Pick from a list.

WHAT AN OWNABLE MOMENT LOOKS LIKE

Enter a pattern. App searches the number space. Customer claims a match.

The gap is design philosophy, not technology.

WHY OPERATORS HAVE NOT BUILT IT

Number ranges sit with Network, and are treated as regulated infrastructure rather than as commercial inventory.

Design your Own Number in the App Operators

MNOs and MVNOs across MENA and Southeast Asia have shipped some form of design-your-own-number experience.

MENA

Virgin Mobile UAE — UAE · Browse and pick numbers in-app, eSIM activation
Virgin Mobile KSA — Saudi Arabia · Vanity-number search, pricing tiers in-app
Salam Mobile — Saudi Arabia · Number selection in onboarding flow
Jawwy (stc) — Saudi Arabia · Pick-your-number, eSIM, plan customisation
Ooredoo Qatar — Qatar · Premium and VIP number reservation in app
Vodafone Egypt — Egypt · 48.3M customers; in-app number portal

SOUTHEAST ASIA

by.U (Telkomsel) — Indonesia · Pick-your-number end-to-end digital
Smartfren Mobile — Indonesia · Custom number search by digit pattern

SOUTH ASIA

Onic (Ufone) — Pakistan · Premium number selection at signup

AFRICA

MTN MoMo / app — Multi-market · Number reservation tied to mobile money

Digital Operators Build Flexibility Into their Business Model

A digital-native commercial moment that very few U.S. operators have built.
The reasons are organisational, not technical.

OWNABLE MOMENT

The brand-distinctive interaction that drives organic acquisition. **Customers become advocates.**

DIGITAL VALUE PROPOSITION

Only possible if you **are** an app rather than **have** one.

SELF-SERVE COMMERCIAL MOMENT

Premium numbers carry a price. The operator monetises the willingness to pay directly, in the app, **at the moment of choice**.

#11 Pause Your Plan

The flexibility move. Virtually no MNO offers a Pause Plan. And almost every MVNO should. Prepaid customers are systematically denied for no defensible commercial reason.

EXAMPLE

A frontier-market MVNO pauses your plan in the app for **up to 30 days at a time.** They charge a **modest fee**, prepaid and postpaid. That is what flexibility looks like when an operator means it.

30

DAYS

MAXIMUM PAUSE WINDOW

Per single pause, in the app, no human in the loop.

3

× / YEAR

ALLOWED FREQUENCY

Across both prepaid and postpaid customers.

0

LOSS

NOTHING SACRIFICED

Number, credit, and partner content all retained.

Five Objections to Pausing. What do you think?

Operators resist pausing on five grounds. Each one is a legacy artefact, a billing limitation, or a metric mistake. None of these are commercial reasons.

1. **Recurring revenue.**
   Voluntary pause-and-resume customers churn less than customers who silently lapse. The pause is the retention tool.
2. **Billing complexity.**
   A diagnostic, not an excuse. The billing system is the obstacle.
3. **Prepaid logic.**
   A 1990s scratch-card artefact. Not customer-friendly, not necessary in 2026.
4. **Monthly ARPU.**
   True for paused months, false on customer lifetime value. Optimise for the right metric.
5. **Nobody asked for it.**
   Customers articulate the complaint, not the feature. Translate the complaint.

MVNOs have nothing to lose.

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Grab the whole deck

Scan to get insights into the entire list of 12 Frontier Market Ideas to scale your MVNO, grow ARPU and win market share.

Thank you for your time today

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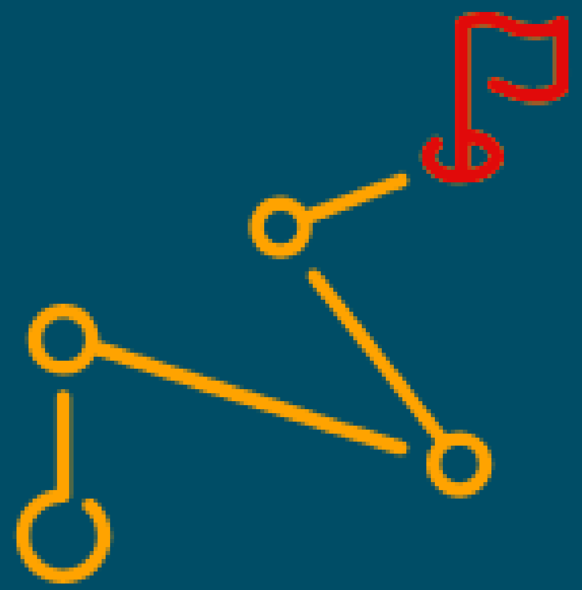
New Eras demand bold moves.
Let's start.



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