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How has the company performed over the past year? What were some of its key achievements?

2015 has been a transformative year for Mahindra Comviva. Beyond meeting its revenue targets in the last fiscal year, we have also announced our entry into B2C space targeting end consumers.

While everyone is responding smartly to keep pace with technological advances, we at Mahindra Comviva are committed to following an innovative approach that starts with the consumer and markets rather than just innovation in technology.

Some key milestones are:-

Nurturing culture of innovation: - Over the years Mahindra Comviva has evolved it's thinking about innovation in technology to one of technology for business. As Mahindra Comviva, we foster a culture of innovation and product thinking in our employees. We constantly undertake various innovation focused workshops and hackathons to enable "market-driven innovation". We encourage our people to go 'out there' and get insights into how our consumers are using

our products, discover the frictions that our customers face and the white-space that exist. Identifying these frictions and white-spaces allow us to innovate and deliver value to our customers.

Continued investment in talent and company policies- Like last year, we continued to invest in people, and in various industry led programmes. Courses like "Blackblot" and "Design Thinking" enables us all to think beyond the normal course of business and help innovate more. We have also started com.start, which is an incubation framework inside the company that encourages employees with innovative ideas and helps them pursue it by providing them monetary and technical staff support.

How has the mobile value-added services ecosystem in India evolved? What opportunities do you foresee in the segment?

It is difficult to predict future technologies with a high degree of precision due to the dynamic nature of technology. However, we can definitely foresee more services coming in data like 3G and 4G in the future. Also, mobile commerce and B2B lending will gather steam in the next few years. As the Mobile VAS systems evolves, people with deep pockets will start lending money to other people on social media platform posing a big threat to banks and other lending organisations.

What are the current and emerging trends in the enterprise business service segment? How can the operators leverage these services to drive their profitability?

We will see more of the Bring Your Own Device (BYOD) culture in the future. "consumerisation of IT" will take deep roots in both our personal and professional lives. Having experienced the ease of use and accessibility of mobile devices in their personal lives people would like to extend the same kind of experience to the other facets of their work lives. Enterprises will take cognisance of this trend and allow employees to use their personal devices at their place of work which is likely to lead to data security issues. Employers will implement processes to protect critical business information without trampling their employee rights to privacy.

With the profusion of video/call conferencing tools F2F business interactions will become less necessary. I remember attending a conference a few months ago and meeting an entrepreneur

who resolved a difficult technical problem over video-chat with the help from a person from Hungary. For 3 years they engaged each other, built a team in Hungary and got the job done regularly with zero in-person contact. Now, I am seeing this happening in India too with technology enablement and the profusion of social media.

How have the operators' needs evolved over time?

Time to deliver in a hyper-competitive environment has shortened for sure.

With rapid commoditisation, operators keep looking for less expensive alternatives that gives rise to much smaller companies who are focused on delivering point-products in a very cost efficient way.

The other shift I expect to see is that technology will get insourced rather than outsourced for those parts of the business that make a direct customer impact. Earlier, the celebrated strategy used to be to manufacture minutes, so to speak. Such arrangements do require market-place contracts to manufacture minutes with SLAs. If the need is for pure commodity, that can still work. But for certain areas where customer experience is a key differentiator either contracts would need to redrawn where ambiguities are more difficult to capture, or the technology piece be insourced to allow rapid response.

In future, operators are likely to align themselves with e-commerce companies in a way they do not violate net neutrality. We will see more digital services platforms rolled out.

Going forward, what technology trends do you foresee in the segment?

We will be seeing a lot of action in the e-learning industry. There is a major need to educate the population in a better way. India has a demographic dividend which should be exploited.

We also see a lot of opportunities in A2P messaging with the increasing growth of businesses

that are getting digitised. Innovation in service offerings and innovation in operations to scale-up and low price points will be key.

E-commerce is clearly here to stay and how it can go beyond the urban population where data adoption is not as high will be very interesting. Solutions that do not violate the notion of net-neutrality while providing a 'reach out' to consumers should see much more traction.

The industry will also see what Nandan Nilekani calls as a Whatsapp moment, in mobile payments. It's a great solution to many of the frictions we live with. Once we adopt it will be hard to imagine how life was without this convenience. There are price-point issues and I would think cultural habits that are currently impeding adoption. That is about to change.

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