



## **Consumer innovation unlocks new telco potential**

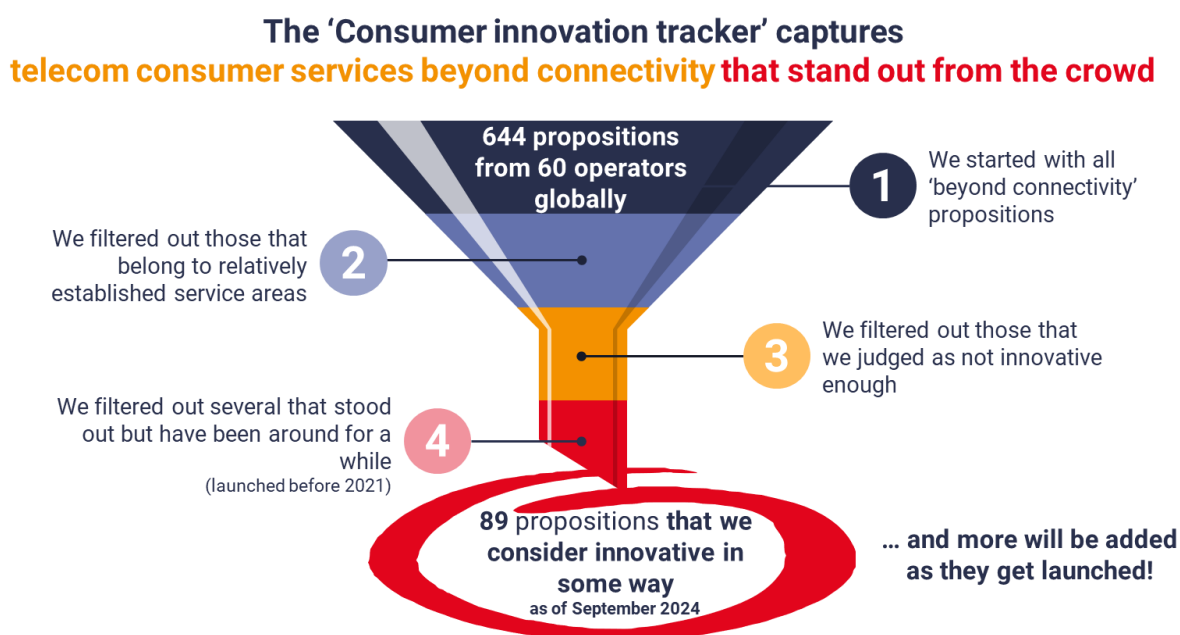
As the telecom industry continues to evolve, operators must embrace innovation beyond traditional connectivity to stay competitive and ensure they don't get left behind in the race for consumer relevance and growth. STL Partners' 'Consumer innovation tracker' offers a comprehensive look into digital consumer services that telcos around the world have ventured into.

Kerina Naran, Analyst

## Telcos must evolve beyond connectivity

For telecom operators globally, simply providing connectivity is no longer enough. To remain competitive and capture a larger share of consumer spending, telcos must look beyond their traditional core and explore innovative consumer services. **STL Partners' Consumer innovation tracker**, launched in September 2024, provides a detailed analysis of standout offerings from telcos worldwide, carefully selected by us.

The first edition of the tracker highlights 89 examples of consumer innovation from 33 operators across the globe, chosen from a pool of 644 propositions from 60 telecom operators.



Source: STL Partners

## Key goals of the Consumer innovation tracker

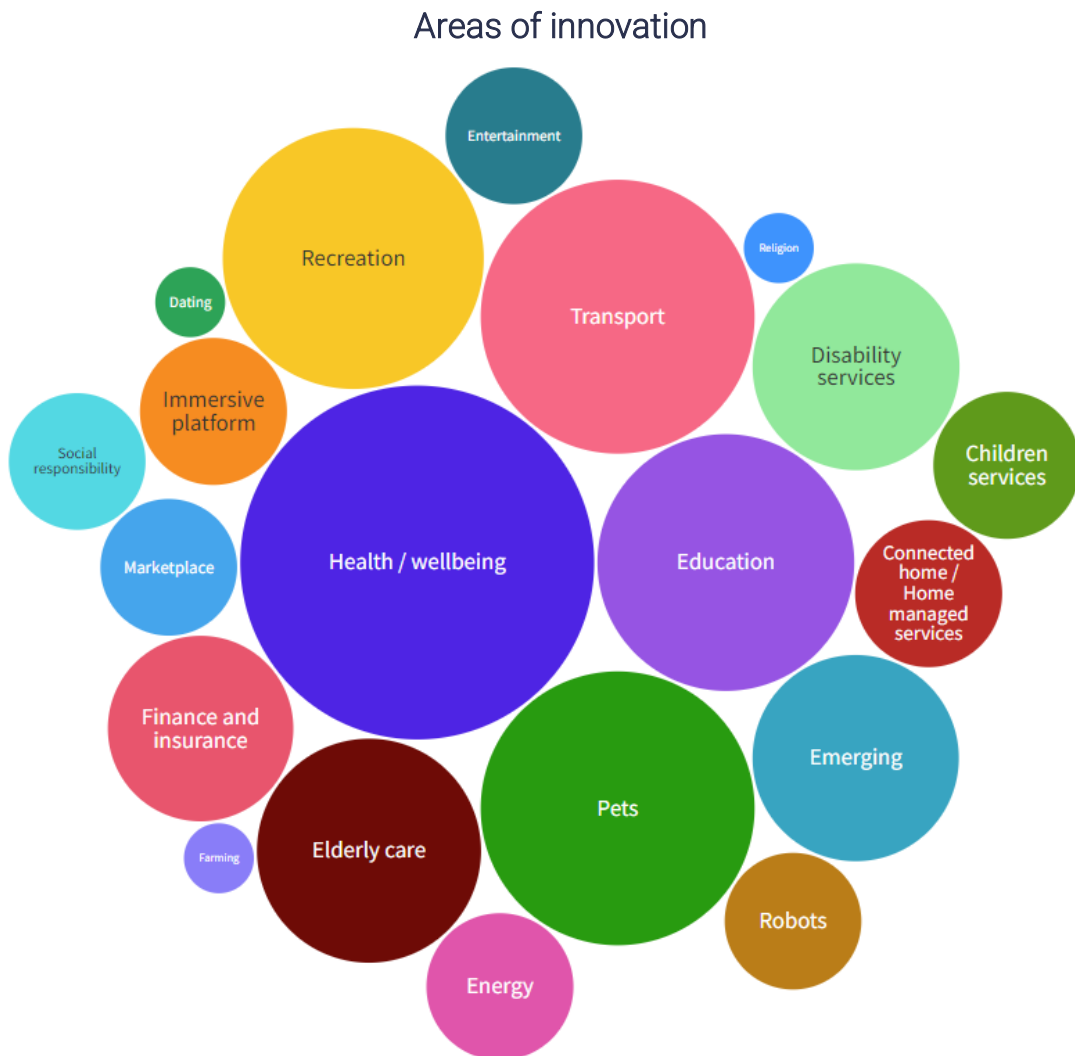
With in-depth analysis, the tracker covers key aspects of each product or service, including:

- Launch details
- Service areas
- Technology features
- Market reach
- Pricing models
- Partnerships
- User engagement

The tracker is designed to help STL Partners' clients in several important ways:

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1. **Inspire operators** to explore new areas of consumer services that fall outside their traditional offerings.
2. **Capture and highlight emerging trends**, ensuring telcos stay ahead of their competition by focusing on new opportunities.
3. **Provide insights** for operators' partners, helping them identify the most innovative telcos and services.



Source: STL Partners

## September 2024 highlights

With each update, we spotlight emerging trends and feature specific operators, along with standout consumer product and service launches that, in STL Partners' view, excel in both innovation and impact.

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## 1. A1's smart travel insurance (Launched February 2024)



Source: A1

**What is it:** In partnership with L'amie and Atlas Insurance, A1 introduced a travel insurance service that activates automatically when a user's SIM registers abroad. It charges based on the number of days spent abroad and covers health, accidents, luggage and delays. Users manage the service through the Moj A1 app.

**What makes it different:** This automated approach simplifies travel insurance, offering convenience by requiring users to sign up once for ongoing international coverage. While frequent travellers may find other options more cost-effective, A1's daily-rate model adds substantial convenience for the average consumer.

## 2. Vodafone's e-bike security (Launched March 2024)



Source: Vodafone

**What is it:** Vodafone, in partnership with It's My Bike, launched a system based on GPS tracking and narrowband internet of things (NB-IoT) to secure e-bikes. It tracks the vehicles in real time, sends movement alerts and can

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send emergency notifications if an accident occurs. The system draws power from the bike's battery without affecting its range.

**What makes it different:** Vodafone's system enhances consumer safety by combining mobility and IoT. The GPS and the emergency notification features bring a unique level of security to the growing e-bike market, positioning this service as a key differentiator in the telecom landscape.

### 3. NTT Docomo's Chikaku service (Launched April 2024)



Source: NTT Docomo

**What is it:** In partnership with Chikaku, NTT Docomo launched a device that connects to a TV, allowing families to stay in touch with elderly relatives. It supports video calls and well-being monitoring via an app, with built-in cellular connectivity, eliminating the need for Wi-Fi or installation. The device monitors daily routines and sends alerts for irregularities, with additional features such as photo sharing during video calls.

**What makes it different:** While elderly care is not new in telco offerings, Chikaku's solution moves beyond wearables, offering video calls directly via TV, making it accessible to seniors who may not be comfortable with smartphones or tablets. This approach ensures broader adoption and simplifies communication between families and their elderly relatives.

## Consumer innovation drives the future of telcos

By venturing into non-core areas, as highlighted above, telcos can unlock new revenue streams. With the insights provided by the tracker, operators have the tools to identify emerging trends, explore new business models and build partnerships that will drive long-term success. The telcos that are bold enough to innovate and expand their services will lead the way in the future.

Find more details of the tracker [here](#).

Subscribers to STL's Consumer research stream can access the full database and the interactive tool [here](#).

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<https://stlpartners.com/telecoms-consumer/>