

Telenor Easypaisa

Amena Sibghatullah ^{a,*}

^a Hamdard University, Karachi, Pakistan

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ABSTRACT

Easypaisa is a branchless banking service offered by Telenor, Pakistan's second largest mobile network operator. It is primarily a mobile phone based service offered by Telenor but it also provides over the counter services to non-mobile users as well. Launched in October 2009, in association with Tameer Microfinance bank, the mobile service provider entered into an agreement to acquire 51 per cent of the shares in Tameer Microfinance Bank for a foreign direct investment (FDI) of USD 12.5 million (PKR 1 billion approximately). State bank regulations enjoining the exclusivity of financial transactions to financial institutions were a major factor behind this strategic move. Easy paisa has grown rapidly since its inception. By November 2010 the service was available at more than 11,000 agents across Pakistan. With more than 500,000 unique users in October 2010 alone conducting more than 1 million transactions with a value of Rs2 billion in throughput, Easypaisa was helping to provide people across Pakistan with much needed financial services. New registrations have been growing at a phenomenal rate and Easypaisa customers can make money transfers, bill payments and donations (over the counter services) without being Telenor subscribers or even mobile phone users. Telenor service subscribers have a supplementary facility to open an account with Tameer Microfinance bank and can make deposits, withdrawals and loan repayments through a mobile phone.

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*Corresponding Author:
amenasibghat@gmail.com

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Introduction

Telenor Pakistan is 100% owned by the Telenor Group, an international provider of high quality voice, data, content and communication services in 14 markets across Europe and Asia. Telenor Group is among the largest mobile operators in the world with over 195 million mobile subscriptions (Q3 2010) and a workforce of approximately 34,000.

Telenor Pakistan is the country's single largest European investor, with investments in excess of US\$2 billion. It acquired a GSM license in 2004 and began commercial operations on March 15, 2005. At the end of October 2010 it had a reported subscriber base of 24.12 million, and a market share of 24%. It has a network of 29 sales & service centers, more than 250 franchises and some 150,000 retailers making it the country's second largest mobile operator. Telenor Pakistan also provides wide EDGE connectivity across the country. It has one of the largest data networks (GPRS) in Pakistan providing Internet services to customers.

Tameer Micro Finance bank is a financial entity with a vision to emerge as a global benchmark for innovative and commercially viable microfinance solutions to the unbanked for their socioeconomic empowerment. The bank has distinguished itself from other microfinance entities by being one of the first nation-wide, non-NGO transformed, commercially sustainable micro-finance institutions in Pakistan. Tameer's triple bottom line goals of 1) poverty elimination 2) sustainable development 3) economic empowerment are made possible by building a viable business model that meets the total banking needs of an individual, their house hold unit, their business and sources of earning and the community at large, in loans, savings, fund transfer, utility bill payment and special products, that are designed for the economically active yet economically disenfranchised micro customer.

Telenor's PKR 1 billion acquisition of 51% shares of Tameer Bank led to the inception of Easypaisa as a separate business unit and gave Telenor a controlling interest in the new venture. Easypaisa services are also offered through Tameer's branch network of 100 outlets.

This initiative made Telenor the first Mobile service provider in the country to introduce branchless banking. The Easypaisa initiative was based on an opportunity that had long been present in the economy. The vision and technological capability of Telenor allowed the organization to tap in to a market where it could create a distinctive positioning and offer value to its consumers.

Easypaisa executed its operations in a streamlined and well planned fashion. It introduced over the counter services first and advertised extensively on television and print. Over the counter services included bill payments, money transfer and donations. It initially focused on retailers in SEC C and SEC D areas that were authorized Telenor airtime resellers. Telenor appreciated the fact that the most effective way to gain a customer's trust was to ensure that their experience with the service is a good one and it expanded its network in a cautious manner.

Easypaisa Services: It includes three major services i.e., (a) Easypaisa Bill payment, (b) Easypaisa Money Transfer and (c) Mobile Accounts. Other minor services include International Money transfer services, Donations and corporate solutions.

Easypaisa Bill payment: Over the counter services did not necessarily involve the use of a mobile phone. A person who wanted to pay a utility bill simply had to walk in to an Easypaisa authorized retailer, Telenor service outlet or a Tameer bank outlet with an original national identity card. The customer would pay the bill amount and the Easypaisa franchisee would process the transaction via Telenor connection, stamp the bill, attach a receipt and return it to the customer. The Easypaisa franchisee and the customer would receive a confirmation SMS from Easypaisa that the utility bill of a particular amount has been paid. This service was free for all customers.

Easypaisa Money Transfer: The Easypaisa money transfer service was started in November 2009. World Bank estimated the domestic transfer volume in Pakistan to be at \$6.95billion. The primary target market was all current users of domestic remittance services. Users of domestic remittance services were generally male (remitters), did not have a bank account, and were of working age currently residing in the urban centers of Pakistan. However a substantial proportion of receivers of the remitted amount were female. It was also hoped that some portion of the \$2 to \$4billion transacted through informal means would be brought in to the formal channel through this service.

This service allowed customers to send or receive money from their friends, family and acquaintances in an efficient and secure manner. The service did not require any registration, was not exclusive to Telenor subscribers and people without a mobile connection could also use this service.

The money transfer service has 6 simple slabs for the customers with the prices stated upfront. State Bank regulations restrict the maximum number of transactions executed by an individual within a month. The maximum amount that can be sent through this service is Rs 10,000 per month and at most 3 transactions can be executed during a period of 30 days. (Appendix 1)

Easypaisa Money Transfer Service Charges

Slab Start	Slab End	Charges	FED*	Total Charges
0	1000	51.72	8.28	60
1001	2500	103.45	16.55	120
2501	4000	155.17	24.83	180
4001	6000	206.9	33.1	240
6001	8000	258.62	41.38	300
8001	10000	301.72	48.3	350

All fees are subject to 16% FED as per Government Regulations

Money transfer Transactions Limits: (a) 3 Transactions per month (b) Rs. 10,000 per month

Mobile Accounts: Tameer Microfinance Bank and Telenor Pakistan launched a new service in February 2010. Within a few months bill payment and money transfer services had generated a significant amount of transactions with close to 420,000 bill payment transactions and more than 120000 money transfer transactions. Mobile accounts were the third service being offered under the Easypaisa brand. On the back of this success Easypaisa introduced mobile accounts. A novel product offering, this allowed financial transactions to be executed through a customer's cellular phone. This service would allow customers to pay utility bills, transfer money and use cash in/cash out services through their Telenor connection. Through this service customers could also carry out cash withdrawals and deposits through Easypaisa retail franchises, service centers, Tameer Microfinance Bank branches and Telenor franchises throughout the country.

This service operated like a virtual bank account for Telenor subscribers which allowed them to access their account and conduct transactions from their cell phones at any given time. The only time they needed to visit an authorized outlet was to deposit or withdraw cash. However Telenor subscribers had to register themselves to avail the service.

Product Features

- No fee is applicable on receiving funds through Easypaisa international Home Transfer service.
- Any person with a valid CNIC can receive money
- This service is not limited to Telenor subscribers; you don't even need a mobile phone.
- There is no paperwork or form filling requirement.
- No more waiting in queues - remittance can be collected even at late hours or on Saturdays.
- Secure encrypted transaction
- Approve by the State Bank of Pakistan

How It Works

In order to collect on Easypaisa International Home Transfer transactions, the sender has to use one of our sending partners.

- Sender visits any Xpress money sending Agent in a foreign country, fills out a form and hands over the amount to be sent. Sender needs to write down the full name of the recipient as it appears on his/her CNIC.
- Xpress Money will generate a unique Transaction ID and give it to the Sender.
- Sender will communicate the transaction ID to the Receiver through a secured channel.
- Receiver visits any Telenor Franchise, Sales & Services Center or Tameer Bank branch with his/her original CNIC and Transaction ID.
- Receiver can then collect his/her money along with Receipt.

International Home Transfer

Using Easypaisa International Home Transfer, customer can now receive money from family and friends from over 80 countries through our Sending Partners. Customers need not have to own a Telenor connection, nor does customer need to have a mobile phone at all. The best thing about the services is that any person in Pakistan can use this product, no registration is required and it is completely free.

Corporate Solutions

Incoming payments solution enables corporate organizations to receive payments (non-invoice based) from their customers for goods / services rendered in an easy and convenient manner. Customers of the corporate clients will be able to make the payments through the following mechanisms:

- At any of the Easypaisa locations
- From their Easypaisa mobile accounts

Organizations will benefit from this service by expanding their potential payment outlets significantly and getting a service that offers the following benefits:

- Real time payments report
- Larger foot print (for payments)
- Reliable and convenient service
- Real time fund transfer

Competition

Following Telenor's lead other organizations in Pakistan also launched their mobile and branchless banking initiatives. However none of the competitors have the reach and the size of Easypaisa and this makes it the by far the most dominant player in the market.

UBL Omni: With a presence in over 350 cities and competitive money transfer rates, UBL OMNI is the second largest player in the branchless banking market. UBL Omni account users can deposit and withdraw cash, make utility bill payments, send or receive money, purchase mobile card vouchers, make postpaid mobile bill payment etc using a diversified array of convenient channels which includes UBL Net banking/ WAP, SMS, Contact Centre or ATM.

Other branchless and mobile banking initiatives by Telecom operator Mobilink and, commercial banking entities such as MCB and Dubai Islamic Bank do not pose a direct threat to Easypaisa as their target customers belong to higher SEC classes.

Service Fee at UBL Omni Dukaan

Utility Bill Payment	Free
Mobile Voucher Purchase	Free
Mobile postpaid Bill Payment	Free
Omni money Transfer	3.35% of the transaction amount (Min. amount Rs. 500)
Cash Withdrawal from Omni account	1.5% of the withdrawal amount (Not applicable on Omni Money Transfer)

Account opening:

Initial deposit requirement	Rs. 100
Minimum balance requirement	Rs. 100
Minimum balance charges	Rs. 15 per month

Subscription For Omni Account Holders:

Package Name	Validity (Days)	Charges (in Rs.)	Free Channels
Omni Monthly	30	150	Mobile, Internet, WAP
Omni Semi Annual	180	300	Mobile, Internet, WAP
Omni Annual	360	500	Mobile, Internet, WAP
Omni Transaction **	• In this package, each transaction will be charged individually		

****OMNI TRANSACTION FEE**

Bill Payment (Mobile, Internet or WAP)	Rs. 5
Mobile Voucher Purchase (Mobile, Internet or WAP)	Rs. 5
UBL Omni Account to Account funds transfer	2.5% of the transaction amount or Rs. 10 (whichever is higher)

Omni Visa Card Charges

Card Name	Annual Fee	Daily Limit	Withdrawal	Daily Limit	POS
UBL Omni VISA Card	Rs. 150 (inclusive of tax)	Rs. 40,000		Rs. 100,000	

*All quoted prices are exclusive of taxes (unless stated otherwise). Standard Government taxes will apply

Easypaisa marketing

In Pakistan awareness of cellular brands is very high and despite the low literacy rates almost everyone is aware of what mobile connectivity is. Mobile service providers do not need to invest in campaigns that have awareness goals associated with them. The target market understands how to use mobile phones and airtime. If this is not possible they can ask friends or family. Telenor does not need to educate consumers about mobile phone usage. However in the case of mobile banking, awareness, education, and most importantly trust needs to be developed

Easy paisa embarked upon its journey to develop trust. Easypaisa employed strategies that were similar to other successful mobile banking initiatives in other developing countries. It associated the Easypaisa brand with its parent company Telenor, carried out extensive above the line advertising and created a nationwide network of trustworthy agents.

Mobile service providers have at their disposal a wide array of marketing tools that enables them to bring the potential customer from the unaware stage to the regular usage stage. Some marketing strategies are effective in the early stages and some are effective at the end.

Easypaisa recognized that the starting point for its mobile banking campaign was to create awareness. It needed to inform potential customers that a new service had been launched, what services were being offered and how the customers might use it. In marketing mobile banking services a high level of brand awareness is not sufficient to drive customers to regular usage hence it is essential that the marketing campaign develops understanding by effectively communicating the core benefits of the service to the customer.

Advertising was the primary tool that Easypaisa employed to raise the level of awareness for its mobile banking services. It launched a nationwide advertising campaign to create trust and awareness. Since the service was being offered throughout the country this approach was the only viable option to reach a large potential customer base. A publicized nationwide campaign by default creates greater trust and confidence in the mind of the target market. This is an inherent advantage over below the line promotion elements which are useful in building awareness levels created by a successful above the line campaign.

Easypaisa did a very good job in matching the media to the target segment in Pakistan. The media mix was based on the relative strengths of each channel and on campaign objectives. Easypaisa spent a very small portion of its marketing budget on advertising on radio channels. The primary focus was on television followed by the print media. This strategy was based on the popularity of television and low consumption of radio services amongst the target segment.

Easypaisa Objectives

The ultimate objective of Easypaisa's marketing campaigns was to persuade customer's to register and become regular users of the service. Once the customer becomes a regular user the mobile service it is expected that the customer would value the convenience provided and would be receptive to different Easypaisa products. Customer touch points in the form of authorized retailers, Telenor sales centers and Tameer bank outlet representatives would play a key role in cross bundling efforts.

Easypaisa Theme

Easypaisa's slogan "**convenience anytime anywhere**" was the central message of the service and this theme was highlighted in all Easypaisa marketing communication efforts. Easypaisa was a service that was envisioned to make customer's lives easier and all their marketing efforts underlined this objective. Print ads were designed in symbolic and direct themes which demonstrated to the customer that life would become easy and hassle free and monthly household tasks such as waiting in long lines to pay utility bills or going through cumbersome processes to transfer money to loved ones would now be a thing of the past.

Message

Mobile banking operators worldwide spend considerable resources on awareness campaigns. However, determining the right communication message for the marketing campaign is of great importance. Mobile banking marketing communications are challenging because the target audience may have never heard about the service or possibly may never have been exposed to formal financial services. The launch campaign needs to include three core aspects in to its communication mix.

1. Introduce the mobile banking platform
2. Clarify and explain the services being offered
3. Recommend users of the benefits they will enjoy on using the service

Any campaign does not include these three essential aspects will not be very effective in motivating customers to become regular users.

Easypaisa's ambitious brand building campaign to introduce the service brand to the customer included all three aspects mentioned above. As a result within a time frame of 3-4 months time 420,000 bill payment transactions and more than 120000 money transfer transactions were recorded.

As a result Easypaisa won the award for Best Mobile Money Transfer Entrant of the Year in November 2010 at the world's first Mobile Money Transfer (MMT) awards held in Dubai. The service was competing against some of the world's leading mobile banking providers which included Vodafone and Safaricom's successful M-Paisa venture.

Commenting on this win Roar Bjaerum, VP Financial Services, Telenor Pakistan speaking about the win, said:" The award is recognition of the uniqueness and the early success of the Easypaisa portfolio of services. Telenor Pakistan is committed to offering secure and reliable mobile financial services to the people of Pakistan. By doing so we aim to bring empowerment and convenience to everyone, enabling them to carry out financial transactions whether in urban areas or rural communities.

Marketing communication challenges with Mobile Accounts service

Marketing campaign for Easypaisa over the counter services (bill payment and money transfer) was quite successful. An important factor responsible for this success was the requirement of a relatively low degree of customer education to motivate customers to use the services. Customers only needed to walk in to an Easypaisa authorized outlet; the transaction was carried out by the Easypaisa franchisee.

With over the counter services performing strongly in the market Easypaisa launched the mobile accounts service. Initial billboard based campaigns marketing campaigns promoted the service with the use of statements such as “Introducing the only bank account that fits in to your pocket” .Consumer response to this service was far below expectations and the Easypaisa’s communication mix had not provided Telenor subscribers with a convincing reason to substitute over the counter transactions (bill payment, money transfer) with their mobile connections. Subsequent market research also revealed that safety and security were the benefits that Mobile accounts service users valued most. Subsequent campaigns for mobile accounts service revolved around a safety and security theme that would publicize the service as a safe way to store money.

Easypaisa BTL activity: The Baithak Program

Easypaisa’s growth in the early months of the service had been quite impressive however as far as market potential was concerned results were not satisfactory according to Mr. MianTalha assistant brand manager Easypaisa. Market research had identified trust and low levels of awareness as the primary reasons why Easypaisa’s most popular service, bill payments was not growing at forecasted levels.

The objectives of the Easy paisa baithak program were to create awareness about over the counter services, create a buzz and generate trust. The activity was carried out in selected areas in Karachi which matched Easypaisa’s over the counter services target profile. It was carried out from February 15 to March 27 2011. The results of the activity in the form of data collected for research and new users of over the counter services would determine whether this model would be replicated in other areas of the country.

The direct marketing activity was aimed at educating consumers about product usage and benefits in a fun filled environment in the consumers' neighborhoods. By educating the consumers in familiar surroundings through trusted retailers/shopkeepers this activity was designed to excite the consumers, increase brand awareness and generate immediate trial.

This program revolved around a "hi-tea" that brought the consumer in contact with the franchisee and the service. The Baithak program familiarized the local customers with the Easypaisa franchisee by promoting him and his shop. This activity also provided Easypaisa with an opportunity to educate consumers about the features and benefits of Easypaisa over the counter services.

Target audience and execution: This direct marketing activity was carried out with the assistance of a local advertising and activation agency Bulls Eye 360 which developed promotional material, arranged for anchor persons to host the events and developed forms which were designed to create a database of the local participants.

Target areas included localities throughout Karachi which were selected on the basis of income.

SEC C and SEC D areas were the primary focus of the baithak program.

Pre hype of Baithak program: In every area selected for the activity a local retailer who had a running retail business for a period of over five years, was recognized and respected in the neighborhood was offered to become an Easypaisa agent. A pamphlet was designed which featured the picture of the retailer who along with Easypaisa extending an invitation for a tea party in the evening. The pamphlet also included promotional details of Easypaisa's over the counter services and the tea party itself which would include singers and comedians. Pamphlets were distributed in the selected localities a week before the event was scheduled to take place. Activation agency employees visited all the houses near the Easypaisa agent's shop and invited people on behalf of the agent and Easypaisa promising a surprise gift to every participant at the tea party. They also registered residents during this drive and asked for their names, addresses and cell numbers for market research purposes.

Event Day: On the day of the tea party, an area in the locality generally near the Easypaisa outlet was enclosed in an open tent and a stage and speakers were set up. The pre hype efforts

had been quite successful as a large number of individuals gathered around the event area. Attendance was strong and Easypaisa messages, service and usage tutorials were seamlessly integrated in to comedy shows and performances. The Easypaisa agent was a host at the event and was formally introduced by the event announcer. At the end of each event every participant was given a takeaway gift.

Results: Easypaisa assistant brand manager Mr. Mian Talha was extremely pleased with the response to the baithak program and stated that it had exceeded expectations. The activity had achieved its objectives of creating a buzz, generating awareness and trust and initiating trial. This model would now be executed throughout the country in the near future.

Easypaisa Service Challenges

According to the assistant brand manager of Easypaisa, service quality issues relating to the quality of customer service offered by retail agents were an increasing source of concern. Most agents did not have a high level of education and this was reflected in the manner they dealt with their customers. A cost efficient and practical approach was needed to mitigate this problem which would only exacerbate with an expanding network of agents.

Above the line and below the line promotion activities were being utilized under the current marketing strategy. However new entrants were beginning to enter the market and UBL's branchless banking service had spread to 350 cities in Pakistan with the service becoming increasingly popular among people belonging to SEC C and D. In order to ensure that Telenor Easypaisa retained its early success rates new measures to promote awareness which would induce trial were needed.

TEACHING NOTE

Case Synopsis

Financial inclusion of the lower socio economic classes has been a subject of concern for policymakers in all developing countries and financial accessibility may play an important role in reducing the rural urban divide in terms of opportunities for growth and standard of living. The growth of conventional and microfinance bank branches in urban as well as rural areas has not satisfied the financial needs of the poor, the unbanked and residents of remote areas. Transaction costs are the primary reason for financial exclusion of vast segments of the population that have remained outside the influence of microfinance initiatives.

The concept of branchless banking has emerged as a possible solution to this predicament. Branchless banking revolves around the concept of providing banking services through a medium other than conventional banking outlets. This usually involves the use of information and communication technology and/or third party organizations known as authorized retailers, agents or business correspondents.

Easypaisa is a branchless banking service offered by Telenor, Pakistan's second largest mobile network operator in collaboration with Tameer Microfinance bank. This case illustrates the details of Easypaisa operations in Pakistan.

Case Objectives

1. To illustrate the concepts of Branchless banking.
2. To illustrate application of services marketing tactics in highly competitive market.
3. To appraise the importance of unconventional marketing tactics.
4. To appraise marketing skills needed in launching a new services sector.

Target Audience

This case was written for undergraduate students taking course(s) in any one of the subject area namely Principles of Marketing, Marketing Management, and/or Services Marketing. However, it may be used for discussion in Brand Management, Integrated Marketing Communications courses as it highlights various concepts of marketing as well. It provides an

excellent opportunity to students to see how managers can use the entrepreneurial spirit while turning around a sick unit.

Case Methodology

A case study is a common research methodology in social science and it may be descriptive or explanatory in nature. It is based on an in-depth investigation of a single individual, group, or event (Yin, 2009). All facts and figures have been taken from the official website of the university (umt.edu.pk) otherwise all other secondary sources are mentioned and appropriately acknowledged. Principally this case is a teaching case and written solely for class room discussion and academic purposes only. It doesn't intent to illustrate either effective or ineffective handling of managerial situation. Materials or statistics provided cannot be used by third party as evidence. This strategy has been proved fruitful in describing fundamental concepts through case study design in many other cases (Anjam & Siddiqui, 2013; Fahim & Siddiqui, 2013; Husain & Siddiqui, 2013; Mangi & Siddiqui, 2013; Salman & Siddiqui, 2013; Siddiqui & Anjam 2013a; Siddiqui & Anjam 2013b; Siddiqui & Anjam 2013c; Siddiqui & Fahim 2013). More recently the marketing concepts in Pakistan have been illustrated through a single case study design in services sector (Siddiqui & Fahim 2014; Sibghatullah, Siddiqui & Siddiqui, 2016, Latif, Sibghatullah, & Siddiqui, 2016).

Suggested Class Plan – 75 minute

1. How do you see the vision of Easypaisa

“We are pleased with the deal we have entered. Telenor is a solid partner for further growth, and we have a common view about how financial and telecommunication sectors together can improve customer offerings by combining services,” said Nadeem Hussain, President and Chief Executive Officer Tameer Bank.

2. Summarize the 7 Ps of Easypaisa – Services Marketing Mix

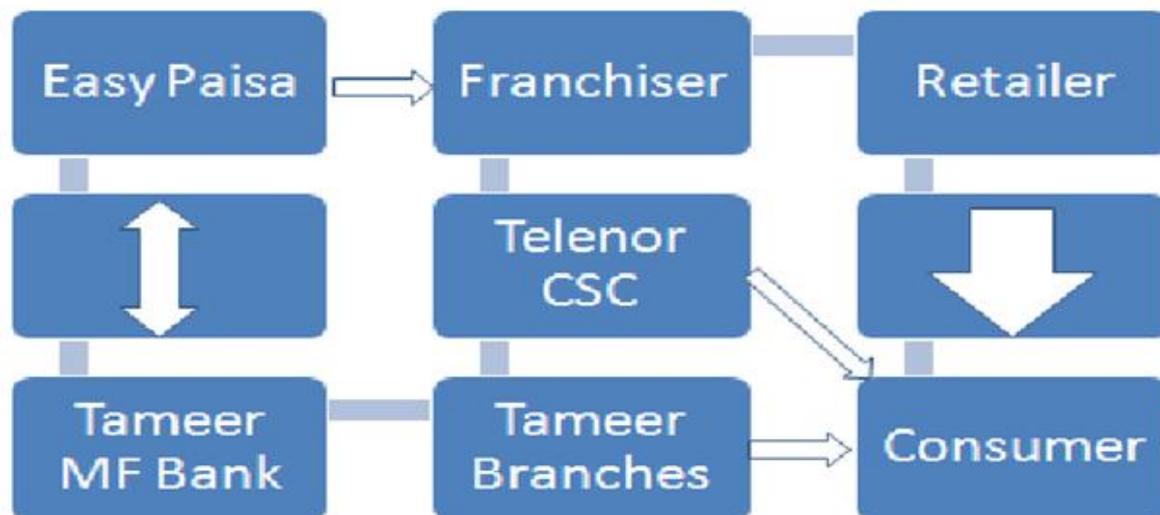
Elements	Details
Product	Bill payment, Money Transfer, Mobile Account
Price	Multi Dimensional, Competitive price strategy
Place	Easy paisa Sahulat Centers, Easy paisa Dukan, Easy paisa Franchise and retail outlet
Promotion	TVC's, Print Ads, Billboard, Transit Ads, On ground activation- Baithak Program, Digital marketing and Mobile Marketing
People	Retailers (Shop Keepers), Easy paisa franchise staff
Process	Service delivery, SMS,
Physical evidence	Customer touch points, easypaisa dukaan etc

3. Show the different stages the customer goes through before becoming a regular user.



Consumer is unacquainted with mobile banking	Customer is aware of mobile banking and knows what it is	Customer understands how the service can be of use to him	Customer knows the steps necessary to transact	Customer knows the steps necessary to transact	Customer becomes a regular user
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4. Draw a value chain for Easypaisa



5. How do you evaluate the distribution channel of Easypaisa? What do you recommend?

Telenor's Easypaisa agents comprise of retailers who also offer airtime resale services to their customers. This is Easypaisa's primary growth channel as far as coverage is concerned. Since these small shop owners/keepers are found in all localities they are an excellent way of reaching out to the brand's target population. However the overwhelming majority of these agents are not well educated, this reflects in the way they interact with their customers. Since the agents are representatives of Easypaisa, basic training in customer service needs to be provided. Easypaisa employees who are responsible for identifying and selecting agents need to be groomed to provide training to the selected agents. Deploying a separate training team would be too costly and impractical for the purpose of improving customer service. By incorporating training as a necessary prerequisite for final qualification, interaction may be positively affected.

Training focusing on three key areas can show promising results (a) Customer friendly processes, (b) Agent commitment to customer service and (c) Ensuring agent-customer dialogue.

Customer friendly processes entail all processes which include experience at customer touch points and aspects of service quality, reliability, tangibility and assurance. In our case the first

process includes simple procedures such as greeting the customer and providing the service with a smile.

The agent will be committed to customer service as long as he perceives there are tangible benefits associated with the aforementioned behavior. Easypaisa employees need to clearly identify and explain the tangible benefits that an agent can gain. Simple explanations regarding the perceived complexity of the service may require the agent to explain to the customer the nature of the service and the benefits that the customer can avail. This may lead to repeat usage of service and a steady stream of income for the agent. This fact needs to be emphasized upon in Easypaisa employee-agent meetings.

Ensuring customer dialogue allows for the agent to learn about the shortcomings of the service and communicate these findings to Easypaisa employees. By actively listening to customer needs and complaints, trust and assurance are developed which are important for the success of all service based organizations and especially for a service based organization involved in monetary transactions.

These concepts are more or less understood by the retailers. But they lack a thorough understanding of the concepts are often unable to link them with tangible benefits which is why they are not widely practiced. This simple cost effective and operationally practical and efficient approach can play a significant part in improving customer satisfaction.

6. What other nontraditional measures can be taken to increase its effectiveness?

Research shows that awareness levels of Easypaisa are not very strong. Focusing on high traffic areas which are frequented by certain segments of Easypaisa target profiles such as Makro and Metro would allow Easypaisa to gain exposure and allow customers to visit their kiosks and experience the convenience of having their bills paid in seconds without having to stand in lines.

The objective of nearly all Easypaisa campaigns is to create awareness about its service or particular offering and communicating the benefits of the service to the customer to motivate him/her to use the service. Once the customer uses the service and realizes the benefits he or she becomes a loyal customer.

7. How customer loyalty can be increased?

To attract traffic towards the kiosks they will have to be placed at key points in the discount outlet in high traffic and high visibility areas. In store promotion and incentives such offering RS 50 shopping vouchers in the discount outlet would create incentives for customers to try out the service. Such activities help in creating word of mouth which ensure people are likely to remember and talk about in their social circles which helps create awareness mileage for the brand.

8. How ATL/BTL activities can be used?

Similar co promotions can be carried out with fast food chains which are popular with SEC B and C such as KFC. By offering a free meal (via voucher) on a certain amount of bills paid or money transferred the amount of which can be calculated on a cumulative basis, a strong incentive would be created to use the service.

ATL promotion would be required to create awareness about this offer which can be supplemented by inclusion of co-promotion efforts in Easypaisa's subsequent countrywide BTL campaigns.

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