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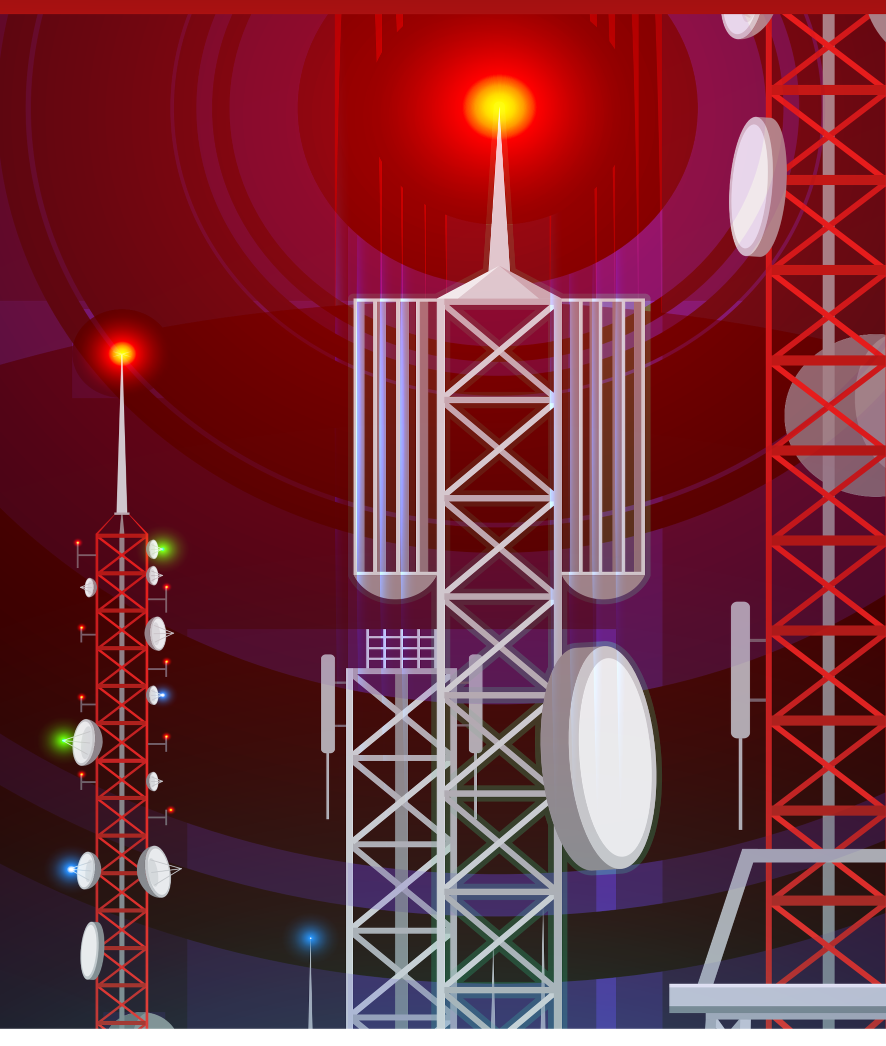
From Churn to Loyalty:

A Telco's Edge in

Enhancing Lifetime Value



A leading telecom operator was on a growth high with smartphone adoption soaring and market share climbing. But two cracks started **bleeding revenue:** customers swapped SIMs the moment they received bundled devices, while many went offline and never paid. Reaching them was nearly impossible.

That's where Datacultr stepped in. **With SIM Lock and Offline Lock**, the operator sealed the leaks, restored repayments, and turned losses into sustainable growth.

Impact at a Glance

Churn rate reduced by	On-time payments improved by	Collection efficiency increased	Operational costs reduced by
42%	82%	4X	63%

Additional Challenges Threatening Growth

Rising Payment Defaults:

Many new-to-credit customers lacked repayment discipline, creating unpredictable cash flow.

Low Engagement:

Less than half of customers responded to manual reminders or calls, making follow-up unreliable.

Escalating Costs:

Each missed payment added to operational overhead, stretching collection teams and eroding profitability.

These realities demanded an innovative, tech-driven solution to break the cycle.

Datacultr's Solution:

Smart Controls for Scalable Growth

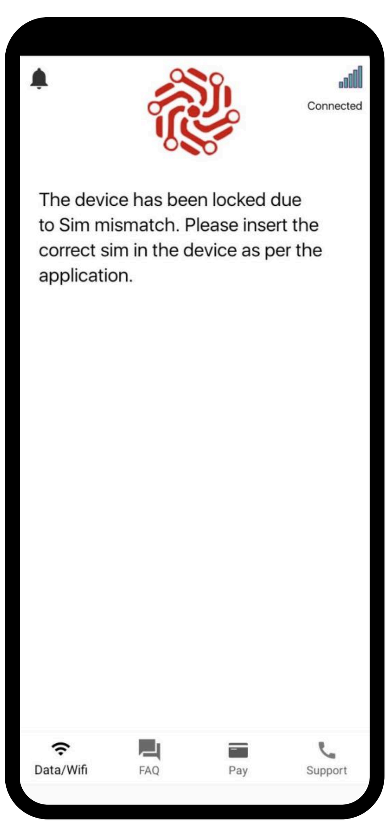
Facing mounting risks, the operator partnered with Datacultr, a globally recognized risk management and digital debt collection platform.

The Hero Feature:

SIM Lock + Offline Lock

SIM Lock and Offline Lock became the backbone. **SIM Lock** binds each financed device to its bundled SIM, locking it automatically if the SIM is swapped or removed. While **Offline Lock** restricts device usage when payments are missed, even without connectivity.

Together, we created a safe repayment system. And to reinforce discipline further, **Device Lock**, **Wallpaper Lock**, and **Flash Messages** nudged customers back on track, without costly and ineffective manual collections.



Why Datacultr's Solution Worked for the Telecom Operator

01 **Effortless Repayment:**

Personalized reminders and notifications kept customers engaged throughout the repayment journey.

02 **Data that Drives Decisions:**

Real-time analytics gave clear visibility into payment behavior, enabling smarter actions.

03 **Future-Proofed Financing:**

Flexible solutions let the operator adapt quickly to growing demand and evolving market needs.

03 **Effective Engagement:**

100% contactability, deliverability, and actionability ensured each customer was reached, connected, and prompted to act.

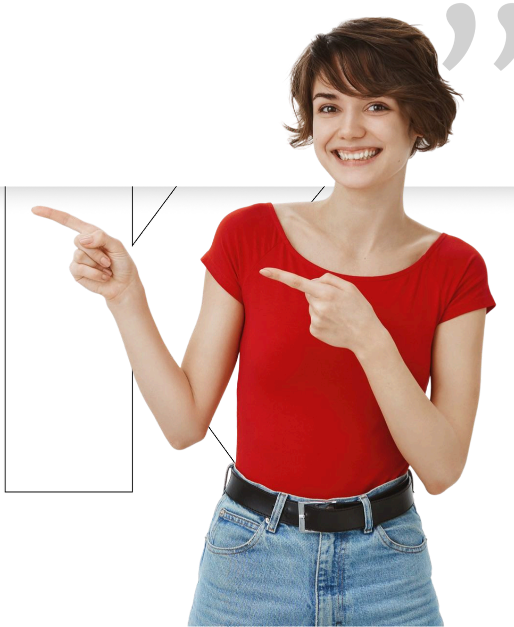
What once felt like chasing shadows became a cycle of trust, repayment, and growth.

feed back

Echoes of Experience:

"With SIM Lock and Offline Lock, we secured our device financing even against SIM swaps and payment defaults. Unauthorized changes stopped, on-time payments improved, churn dropped, and operational costs fell significantly. Datacultr has truly been a partner in helping us grow securely."

- Head of Revenue Assurance



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