

2021 Tariff Trend Report: Innovation in selling smartphones via financing schemes - A survey of 47 Operators' Device Financing Schemes

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Abstracts

Telecomspricing with this 48-page report considers the innovative financing plans that are being adopted by MNOs worldwide. The most common type of financing is an instalment plan for the device cost usually on a 24-month term - but MNOs are becoming increasingly innovative in selling handsets by offering more options to encourage users to upgrade or trade-in their smartphones.

Telecomspricing has surveyed the device pricing for 47 MNOs from 28 countries worldwide.

The survey found that the different types of smartphone financing used by MNOs worldwide include:

In nearly all cases the MNO is separating out the device cost from the airtime cost which is shown separately. MNOs are devising lower cost ways for the user to pay for the smartphone device, typically by extending the device repayment period – up to a 36-month (3-year) term.

In some cases, the MNO is developing extra features with the device plan, including the ability to trade-in a device or change a device after a set period. It allows the MNO to continue to sell services to the user ahead of the customer contract term coming to an end - and also encourage new smartphone upgrades.

The migration from 4G to 5G networks which is now taking place means that MNOs are encouraging users to upgrade to 5G handsets with promotions – with discounts for

selected 5G smartphones being offered by Verizon (USA) and other MNOs.

Some MNOs have “productised” the instalment plan as a sub-brand, as a means of further promoting the instalment plan.

However, as yet only a few MNOs have used the instalment plan to offer additional services, including Digi (handset protection), Telenor (screen protection), SFR (handset replacement) & Proximus with an extra mobile data allowance included.

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