Internship Report on

Revenue Assurance and Fraud Management of

Prepared by: **Submitted to:**

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BRAC Business School   BRAC Business School

Date of submission:

April 13, 2014

13 April, 2014

To,
Showvonick Datta
Lecturer
BRAC Business School

Subject: Submission of internship report on "Revenue Assurance and Fraud Management

Dear Sir,

I would like to inform you that I have completed the internship report at Revenue Assurance and Fraud Management at Robi. This paper has provided me the opportunity to relate theories with the practical operation. Moreover, it was a great experience to be a part of an organizational culture of a prominent telecommunication organization of the country.

In this regard, I have done my best to complete the report with the quality of your expectation. It would be my immense pleasure if you find this report useful and informative to have an apparent perspective on the issue.

Sincerely Yours,
Nabila Khan
ID: 10104009
BRAC Business School

ACKNOWLEDGEMENT

First of all, I wish to express my gratitude to the almighty ALLAH for giving me the strength to perform my responsibilities as an intern and complete the report with much effort. Secondly, I am deeply indebted to my Faculty Advisor Shouvonik Datta, Senior Lecturer, BRAC Business School for his whole-hearted supervision during my organizational attachment period. I am also grateful to SK Shaheen Islam, my organizational supervisor. It would have been very difficult to prepare this report up to this mark without his guidance.

My gratitude goes to entire CSO Department, of BRAC University for arranging Internship Program that facilitates integration of theoretical knowledge with real life situation.

Last but not the least; I would like to convey my gratitude to Farhad Hossian, Manager, Revenue Assurance and Fraud Management, Finance for helping me in furnishing the report. In addition to that, I would also like to express my gratitude to my Robi Axiata Ltd. fellows, seniors and colleagues who gave me good advice, suggestions, inspiration and support. I must mention the wonderful working environment and group commitment of this organization that has enabled me to deal with a lot of things.

EXECUTIVE SUMMARY

This report includes different areas of Revenue Assurance and Fraud Management and my experience there as a temporary employee or intern. The brief discussion and overview of Robi and RAFM will represent the present condition and situation of Robi in the industry. This report contains the industry overview, company overview and different departments of Robi and their work process. Besides, it elaborately discusses about Robi RAFM and my job responsibilities there. Moreover, it contains a research on the topic, "Revenue Assurance ensures revenue without increasing sales" and "Why Robi lagged behind than GP". Lastly, it contains some recommendations for Robi RAFM.

TABLE OF CONTENTS

1. Introduction

1.1 Origin of the report

Internships are formal programs within organizations whose primary purpose is to offer practical work experience in a particular occupation to people who are new to that field. Internships strengthen resumes by giving students visible work experience. Internship Program of BRAC University is a requirement for the BBA students. This study is a partial requirement of the Internship program of BBA curriculum at the BRAC University. The main purpose of internship is to get the student exposed to the job world. Being an intern the main challenge was to translate the theoretical concepts into real life experience.

The internship program and the study have following purposes:

- To get and organize detail knowledge on the job responsibility.

- To experience the real business world.

- To compare the real scenario with the lessons learned in BRAC University

- To fulfill the requirement of BBA Program.

1.2 Objective of the report

The objectives of the report can be viewed in two forms:

i. General objective: This internship report is prepared primarily to fulfill the Bachelor of Business Administration (B.B.A) degree requirement under the Faculty of BRAC Business School, BRAC University.

ii. Specific Objective: More specifically the report specifically elaborates on the overview of Robi, its departments, how Revenue Assurance and Fraud Management ensures revenue in the organization and some research on why Robi is still lagging behind than the market leader.

1.3 Scope of the Report

Since the internship program is of three months that is why the report on Revenue Assurance will be limited to three months. Moreover, as Revenue Assurance is a profound function of the telecom industry, the report will be strictly limited to the gathered information from respective means.

1.4 Methodology

The study is conducted in a systematic procedure starting from selection of the topic to final report preparation. Two sources of information are used in the report. First are the primary data which was derived from the practical deskwork and are used while discussing about the job responsibility. The internal server of Robi are also used as a primary source for collecting information to covers details about the product and services, overview and departments and divisions. However, secondary sources such as different journal, report and websites are also used along with proper citation.

1.5 Limitation

The main limitation is the willingness to share information as some concerned might think that the information associated with them were confidential enough to disclose to the external world. I only worked at the finance division, and it was quite difficult to understand about the procedure as I am new to the corporate world. However, although there were many limitations I tried to give my best effort to furnish the report.

2. Industry Overview

Mobile phones are playing a great role to communicate from one place to another. Today, telecommunication is one of the major parts of life. Nowadays, the phone is not only used for making calls, among many other functions it is also used for communicating through text messages and multi-media messages, as well as to connect us to the internet. The opportunities that lie in the telecom market seem endless and the growing demand for mobile telephony systems is creating a world-wide market. The telecom industry is nowadays not only by means of millions, but by means of billions. Moreover, Bangladesh is a country which is densely populated and also is a flat and easily extends able coverage followed by the low infrastructure and Tele-density which on the other hand made the market a perfect place for telecom business. The demand is very high and the consumer base is very large but the investment is low because of the topographic layout. However, the government has a receptive foreign investment policy with no restrictions on repatriation of profit. Even though the current infrastructure is not much developed but it is suitable for foreign investment which is why many foreign investors are now interested to do business in telecom sector in Bangladesh which reveals that Bangladesh has become a significant hub for telecoms.

Currently there are 6 mobile operators in Bangladesh. They are namely-

1. **Grameenphone** – Joint venture ownership **62%Telenor** and **38%Grameen Telecom**.

2. **Banglalink** – Joint venture with **Vimpleom,** Originated from Netherlands.

3. **Robi** – Joint venture between **Axiata Group Berhad** and **NTT DOCOMO INC,Japan**

4. **Airtel Bangladesh**- Owned by **Bharti Airtel**, formerly known as **Warid Telecom**

5. **Teletalk** – Public limited company, 100% share owned by the **Government of Bangladesh**.

6. **Citycell** – Joint venture with **SingTel Asia pacific investment Pvt. limited**.

3. Company Overview

Robi Axiata Limited is a dynamic and leading countrywide GSM communication solution provider. It is a joint venture company between Axiata Group Berhad, Malaysia and NTT DOCOMO INC, Japan. Robi Axiata Limited, formerly known as Telekom Malaysia International (Bangladesh), commenced its operation in 1997 under the brand name Aktel among the pioneer GSM mobile telecommunications service providers in Bangladesh. Later, on 28th March, 2010 the company started its new journey with the brand name "Robi." To ensure leading-edge technology, Robi has the international expertise of Axiata and NTT DOCOMO INC. It supports 2G & 3G voices, CAMEL Phase II & III and GPRS/EDGE service with high-speed Internet connectivity. Its GSM service is based on a robust network architecture and cutting edge technology such as Intelligent Network (IN), which provides peace-of-mind solutions in terms of voice clarity, extensive nationwide network coverage and multiple global partners for international roaming. It has the widest international roaming coverage in Bangladesh connecting 550 operators across 205 countries. Its customer centric solution includes value added services (VAS), quality customer care, easy access call centers, digital network security and flexible tariff rates. With its strengths and competencies developed over the years, Robi aims to provide the best quality service experience in terms of coverage and connectivity to its customers all over Bangladesh. Together with its unique ability to develop local insights, Robi creates distinct services with local flavor to remain close to the hearts of its customer.

3.1 Vision

The vision of Robi is *"To be a leader service provider in Telecommunication sector in Bangladesh."*

3.2 Mission

The mission statement is the ambition for future, to set a common direction for new brand, a framework for all strategic planning. Likewise, Robi mission is to empower their customers.

They claim that**,** *"We are there for you, where you want and in the way you want, in order to help you develop, grow and make the most of your lives through our services."*

3.3 Principles

Principle statements define how people want to behave with each other in the organization. The statements are about how the organization will value customers, suppliers, and the internal community. Robi also believes that no matter what they do to realize their purpose, they hold themselves accountable to the following guiding principles that the way for them. They are as follows:

1. Being **respectful** towards everyone.

2. Being trustworthy by action. Being **passionate** and **creative** in all we do.

3. Keeping things **simple** in the way we do things.

4. Being **ethical** and **transparent**.

5. Demonstrating individual and collective **ownership**.

6. Practicing an **open** culture in communication and internal

3.4 Shareholders

Robi Axiata Limited is a joint venture company between Axiata Group Berhad (70%) and NTT DOCOMO INC. (30%) The detail of the each of the shareholder is elaborated below:

3.4.1 Axiata Group Berhad

Axiata is one of the largest Asian telecommunication companies. Axiata has controlling interests in mobile operators in Malaysia, Indonesia, Sri Lanka, Bangladesh and Cambodia with significant strategic stakes in India and Singapore. The Group's mobile subsidiaries and associates operate under the following brands - Celcom in Malaysia, XL in Indonesia, Dialog in Sri Lanka, Robi in Bangladesh, Smart in Cambodia, Idea in India and M1 in Singapore which

has over 215 million mobile subscribers in Asia. The Group's revenue for 2012 was USD5.7 billion. Its market capitalization stood at over USD18.4 million at end 2012. The Group provides employment to over 20,000 people across Asia. Axiata's vision is to be a regional champion by 2015 by piecing together the best throughout the region in connectivity, technology and talent, uniting them towards a single goal: Advancing Asia.

3.4.2 NTT DOCOMO INC.

NTT DOCOMO INC. is the Japan's largest mobile service provider, serves more than 60 million customers with a high-quality nationwide 3G network and an ultra-high-speed network that will be available to more than 98% of Japan's population by Fiscal Year 2014. It also manages R&D centers worldwide to develop technologies centered on mobility that enable subscribers to use handsets for GPS, TV, personal assistance, cloud solutions, smart grid management and much more. Outside Japan, the company provides technical and operational expertise to eight mobile operators and a growing range of other partner companies.

3.5 Logo

The new brand is here to help people to empower and enable themselves to make a better life.

They believe that, *"We will keep our promises and deliver. We will innovate, execute fresh ideas and, as a nationwide organization, we will be respectful of our customers and stakeholders."*

Their policies in terms of logo usage are as follows:

- Their logo should always appear in Bengali.

- Special authorization is required if logo is presented in English

- When writing in English (Roman) text, it should be written as "Robi"

3.6 Alpona

The Alpona is one the most creative expressions of Bengali graphic arts.

Robi s Alpona is uniquely created, especially for them. Taken from a very traditional ceremonial form and tidied up to look more contemporary- the Alpona is vibrant and modern. It has a very organic soft feel to it whilst providing a forward moving direction- one of positivity and focus.

The lack of sharp points and use of large curves provides a feeling of warmth and friendliness.

4. **Product Portfolio**

Robi mainly offers five types of product based on the subscription category for general subscriber:

- Robi Corporate

- Pre-paid

- Post-paid

- International Roaming

- Value Added Service

4.1 Robi Corporate

Robi Corporate is founded on a robust network employing cutting-edge technology providing the ultimate solutions in terms of voice clarity; a continuously expanding nationwide network coverage; abundant international roaming global partners; popular value added services (VAS); quality easy-access corporate customer care; competitive and tailored tariff plans and specific billing.

Special benefits of Robi Corporate:

- The wide range of Corporate Packages to fulfill corporate needs. Zero security deposit with no monthly line rent.
- Convenient bill payment options.
- Robi Corporate Insurance Policy.

- Cutting edge value added services like GPRS, EDGE, Personal Assistant, Corporate Messaging Platform with short code, Data and Fax call services, Call Center Solution, Fixed rate group talk plan, Customized SMS based solution

4.2 International Roaming

Robi International Roaming Services allows Robi subscribers to make and receive calls while travelling to other countries; provided that Robi has to have roaming agreements with the respective operators in foreign countries.

International Roaming offers:

- Use of the existing Robi number for roaming in all partner networks abroad

- Global network coverage with over 573 operators and 207 countries

- Spanning over six continents

- No additional monthly charge for availing the service

- Sending and receiving SMS to and from Robi

- Internet access and web surfing through GPRS Roaming Services

- Itemized bill without additional charge

- International Roaming Tariff information Through SMS.

4.3 Pre-paid

With the most affordable benefits and associated values, Robi offers the best mobile phone experience in Bangladesh with superior OCS network. The pre-paid packages of Robi are as follows:

- ➢ Tarunno
- ➢ Anonna

- Muhurto

- Hoot Hut Chomok

- Robi Club

- Goti

- Nobanno

- Shasroyee

- Shorol

- Uddokta

- Easy Load Tariff

4.4 Post-paid Package

For entrepreneurs Robi offers a different three packages called

- Uddoy

- Package 1

- Package 2

4.5 Value Added Service

A value-added service (VAS) is a popular telecommunications industry term for non-core services, or in short, all services beyond standard voice calls and fax transmissions. The value added service of Robi includes:

- Circle

- Music

- Entertainment

- Downloads

- Internet & Data Service

- Messaging

- Community & Chat

- Information Service

- Mobile Assistance

- Education and Carrer

- Lifestyle

- Finance

- Balance Transfer and Request

- Call Management

- Robi Locator

- Robi Zone

- Mobile Advanced Services
- Robi Krishi Barta

- Robi Voice Tube

- Robi Radar

5. Departments and Divisions

Robi follows a big hierarchy. In the hierarchy, there are 8 different departments which are headed by the CEO. Under each department there are several divisions. These department and divisions plays a very crucial role for the success of the company. Different department of Robi

5.1 Market Operation

The overall market operation department has nine sub divisions which include: Business IT, Customer Experience, Sales and Services, Value Added Service, Voice and Devices, Market Strategy and Planning.

5.2 Technology

Technology department consists of six divisions which include: Compliance, Regional Operations, Central Operations, Implementation, Planning and Development.

5.3 Human Resource

Human Resource consists of four divisions: Employee Relation and Compliance, Competence Development, HR Operation, Organizational Development and Training Management.

5.4 Administration

Administration department consists of six divisions which include: Project Management, Safety, Security, Fleet Management, Facility and Estate Management.

5.5 Digital Service

Digital Service consists of just two divisions which are Operation and Business Development.

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5.6 Infrastructure

Infrastructure department consists of two divisions which include: Sales and Business Development and Operation.

5.7 CRL

CRL stands for Customer Relationship and have five divisions which include: Economic

Regulation, Legal and Compliance, CSR and Sponsorship, Company Affairs, Corporate Communications & Media Relations.

5.8 Finance

The division and sub division of Finance department is illustrated below. There are total 150 employees who work in Finance department, which is 8% of the total employee of Robi. The sub division and division of Robi are illustrated below:

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                                    ┌──────────┐
                                    │ Finance  │
                                    └────┬─────┘
                                         │
    ┌──────┬────────┬────────┬───────────┼───────────┬────────────┬──────────┐
┌────────┐┌──────┐┌──────┐┌──────┐┌──────────┐┌───────────┐┌──────────┐┌────────┐
│Corporate││FAMR  ││FCIP  ││SCM   ││Revenue   ││Integrated ││Business  ││Media   │
│Finance ││      ││      ││      ││Assurance ││Planning   ││Planning  ││Buying  │
└────────┘└──────┘└──────┘└──────┘└──────────┘└───────────┘└──────────┘└────────┘
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Corporate Finance	FAMR	FCIP	SCM				Media Buying
Tax & Vat	Financial Accounting	Compliance	Logistics				ATL
Treasury Mgt	Financial Reporting	Insurance	Procurement				BTL
WC Mgt		Process Mgt					
Credit Mgt							
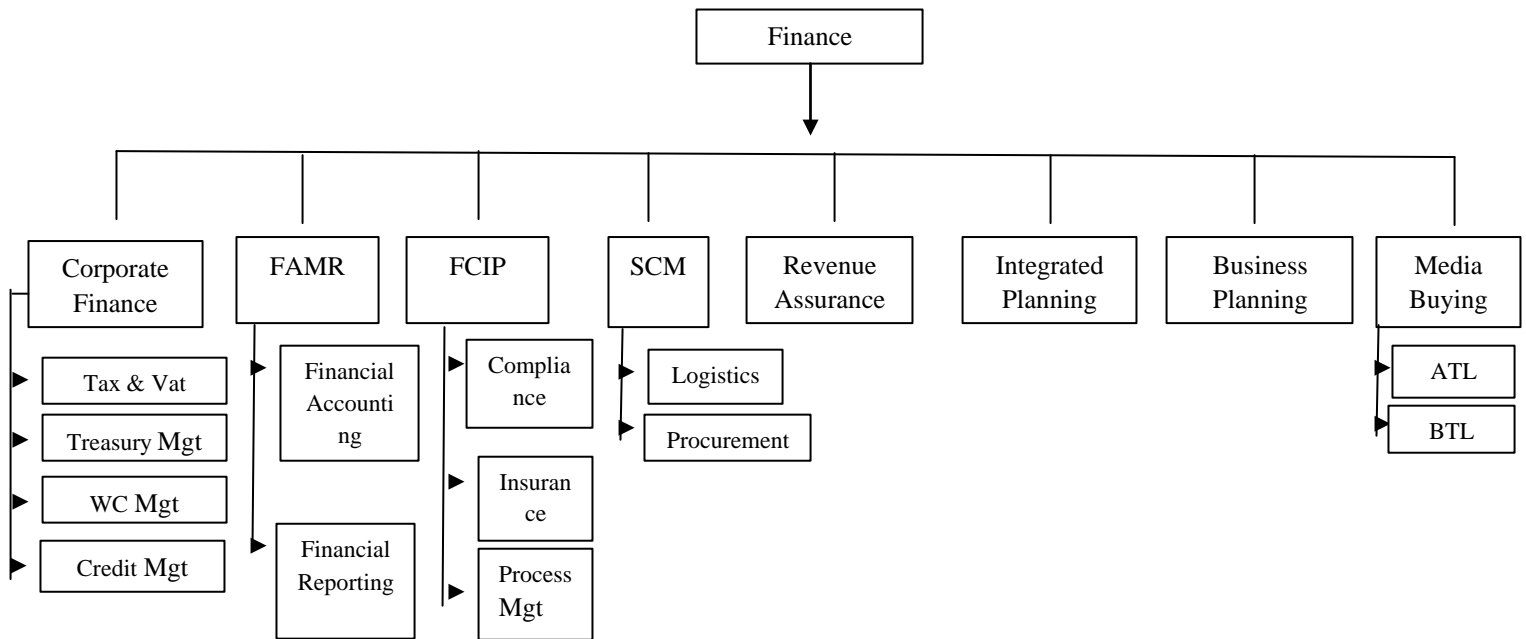
5.8.1 Financial Accounting Management and Reporting (FAMR)

This division provides accounting and financial management support services to the Robi. This includes assistance with account structures, cost centers, fund control, general ledger and accounting transaction/variance analysis, cost transfers and corrections, cost allocations, interagency transactions, regulatory and management of financial accounts and reports etc.

5.8.2 Financial Compliance, Insurance and Process Management (FCIP)

This division work is to assist in the oversight of all aspects including: assessing inherent risks and conflicts of interests; developing and implementing transactional, periodic, and forensic testing programs to assess the adequacy of Robi policies and procedures; performing compliance testing; assisting with the development of compliance training programs etc. Moreover, it plan, direct, and coordinate risk and insurance programs control risks and losses.

5.8.3 Supply Chain Management (SCM)

The work of SCM includes: monitoring data management to keep accurate product, contract, pricing and invoicing information; working closely with suppliers and customers to improve

operations and reduce costs; communicating needs & objectives to managers & key personnel in procurement, logistics & distribution; negotiating contracts to reduce costs and achieve maximum efficiency; providing accurate routing information to ensure that delivery times and locations are coordinated; accurately calculating total supply chain costs in relation to proposed new projects etc.

5.8.4 Revenue Assurance

Revenue Assurance division work consist of a series of activities that are applied to ensure that the business processes, the organizational structure, controls and the information systems related to revenue cycle (consumption capture, pricing, billing and collections) work together effectively to protect revenues and maximize the margin.

5.8.5 Integrated Planning

Integrated planning division is responsible for ensuring that appropriate company-wide asset-based and operations-based planning systems and processes are in place. It involves assimilation of all resourcing, scheduling, technical, logistical, manpower, contracting, adherence to regulation, risk assessment, and development of financial information from all departments and projects as well as the collaboration and teaming skills with various departments to develop and maintain the company's policies and processes, enabling a best-in-class and standardized approach to the business. It also oversees operation of the company's PMO (Project Management Office). This includes guidance/training of project managers, and making sure enterprise-level information about staff, links to the company's ERP system, etc.

5.8.6 Media Buying

Media buying department facilitate and execute Robi Media Buying operations and media related outdoor/event activities in order to help establish and maintain an effective media buying process for Robi. They are responsible for monitoring media budget allocation & identify budget variance and liaise with business partnering for all related operations; assist in negotiation with different media partners (Electronic, Press and Web) in order to generate savings; coordinate in negotiating fee/commission structure for all creative and media agencies and liaise with relevant

departments /stakeholders to review agreement with creative and media agencies; supervise execution of all media and media related outdoor procurement activities etc.

5.8.7 Corporate Finance

The key works of corporate finance division are as follows:

(i) To provide the management with financial planning, management and control in order to ensure effective and efficient financial management of the Company.

(ii) To ensure smooth taxation management through efficient financial strategy and policy.

(iii) To build up relationship with various regulatory and other financial institutions in order to achieve necessary accomplishments.

(iv) To ensure Inter-operator revenue recognitions and payment settlement in time that facilitates the revenue growth.

(v) To ensure the smooth import process that enable the company implementing expansion program in time.

(vi) Ensure that the vendor payment is done effectively and efficiently.

6. Key Success Factors

Key Success Factors are the factors that are a necessary condition for success in a given market. Company s key success factors are their means to prosper in the market place. Key Success Factors includes product attributes, competencies, and market achievements with the greatest impact on future competitive success in the market. The possible key success factors of Robi are illustrated below:

Technology Related Key Success Factor	• Technological Innovation: Robi is the 1st Bangla SMS Service Provider in the market.
Distribution Related Key Success Factor	• Strong network of dealers/ wholesale retailers, like, Robi Customer Care Centers, Robi Touch Points etc.
Marketing Related Key Success Factor	• Better Product Quality and Broad Product Line. E.g. prepaid, post paid, mobile-to-mobile, international roaming • Faster and Efficient Customer Service e.g. 24 hours helps line, customer service centers, etc.
Skills and Capabilities Related Key Success Factor	• Expert, motivated and talented workforce who are continuously ddeveloping & sharpening the technical in their areas of expertise Technology, marketing, sales, finance, customer analytics, strategy, human Resource, internal audit, regulatory & legal etc.
Low cost provider	• Robi have developed themselves has one of the lowest cost service provider in the telecommunication industry of Bangladesh

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7. Robi Finance and Revenue Assurance & Fraud Management (RAFM)

Robi Finance comprises of two different significant departments. The very general Finance department and the Revenue assurance part. Although these two departments are coherently connected to each other, the functions reflect quite different view.

7.1 RAFM & Finance- under single umbrella:

RAFM is a significant wing of Finance which works strictly under the supervision of the Finance Department. One process the regular day to day activities starting from invoice preparing to vendor management. And another one, which is the Revenue Assurance department, significantly looks after the profit and revenue part of the organization. It ensures that no leakages take place, no fraud occurs and revenues are entirely received by Robi. The respective department maintains good relation with other sections so that they can jointly make utilization of resources to bring as much profit as possible for the company. Revenue leakage is particularly hard to control during periods of dynamic growth. As Robi was rapidly gaining new customers and developing services to attract new ones, tracking network usage and ensuring accurate customer provisioning was also increasing the exposure to potential revenue leakage. Robi Technologies had set its course in deploying RAFM on the world's biggest communications groups and had extensive experience in deploying and implementing industry-leading revenue assurance standards support on RAFM, making them the right partners for the job. After a detailed analysis by Robi Technologies it were found around 95 potential areas and implemented more than 450 business and operational KPIs to prevent any potential revenue leakage which can be of several million dollars. The different packages and services are thoughtfully analyzed by RAFM so that these services make money in market and eventually make profit. Moreover, they also ensure that customers are satisfied with what they come along and can make the best use of these.

7.2 RAFM and its formation:

The Robi Revenue Assurance & Fraud management team is formed with 10 very well-trained experts who run the department in a very efficient way. Most of them are from Engineering Background, whereas few of are from business background. These skilled people work heart and soul to ensure the revenue company is making and also any fraud does not take place. Few years back, Robi lost significant revenue due to inadequate fraud management and revenue assurance processes. At that time, the thought of form this department hiring very skilled individuals from the market. After the formation of this section, company is making huge revenue than before and acquiring its 2nd position in the industry.

During my tenure, the basic functions covered by Robi RAFM was the UAT and Fraud avoiding.

The experienced engineers with the assistance of some temporary people like us conduct the UAT and ensures the call charges and service quality before they go on air. Besides, for these, they work expressively hard so that the customers receive the best product and service from them. Moreover, they not only check the charges, they also put their decision on different advertisements and other promotional activities so that they make as much as revenue as possible.

7.3 Robi RAFM Assessment and how it works:

Robi will conduct a thorough evaluation of your current Revenue Assurance programs. The assessment identifies organization's strengths and your opportunities for improvement. Capitalizing on opportunities to improve your Revenue Assurance capabilities can result in direct improvement of the bottom-line revenue.

This assessment is fee based and conducted by subject matter experts from Robi. The focus is on identifying risk area controls and leakage points. Typically, the assessment is completed via a combination of on-site data collection activities and off-site analysis, report generation activities. The report highlights top areas of exposure and identifies actions to mitigate exposure and improve Revenue Assurance performance.

Results Report
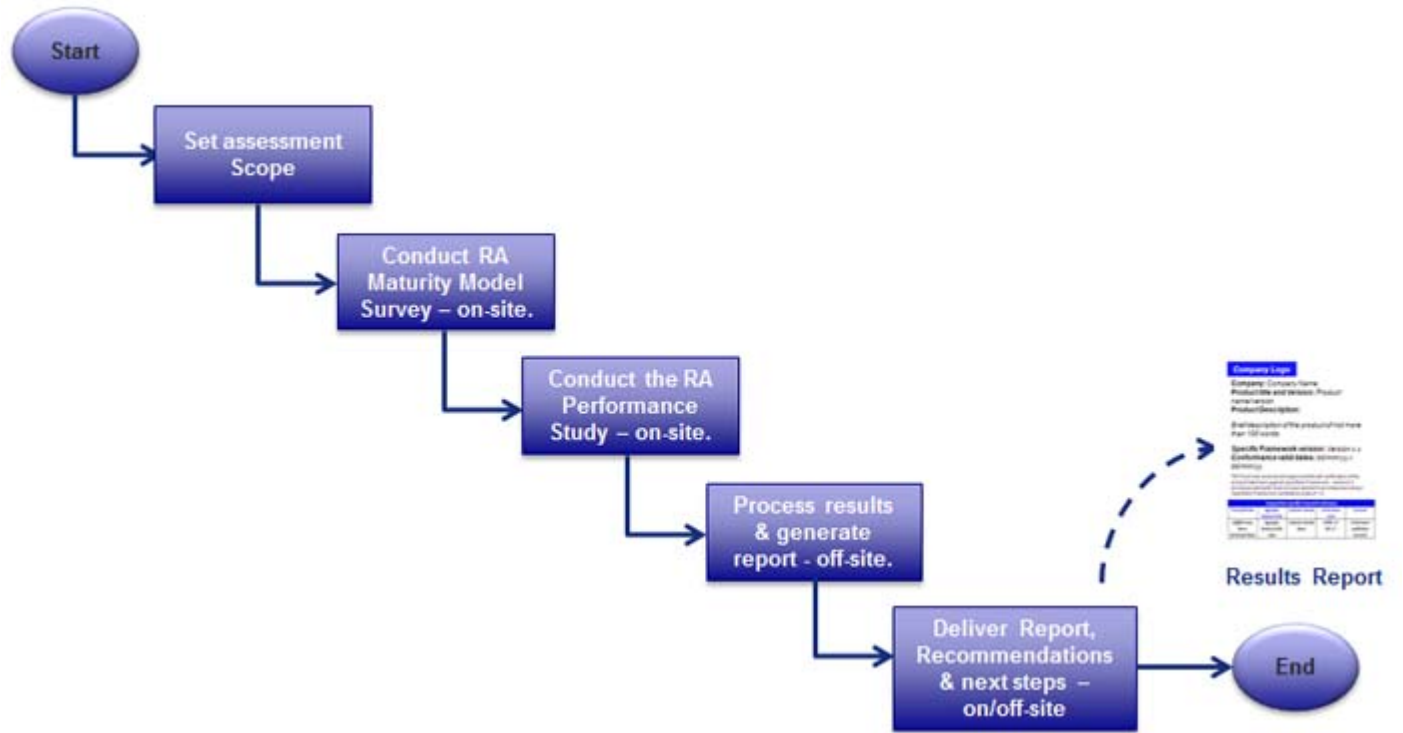
8. **Job Responsibility**

The department that I was privileged to work in, is known as Revenue Assurance and Fraud Management, under Finance department. This is a department that can be found mostly in the telecom sector. This particular department works relentlessly to ensure the growing revenue of this industry without a thought of increasing sales. Starting from the user acceptance test, that is done before launching any VAS or other services, to ensuring that no frauds have taken place, these all are done by Revenue Assurance.

The Revenue Assurance department is extensively run by some responsible people from engineering background. I was privileged to work with some people entirely different from my academic background who work extremely hard to keep the flag of revenue assurance always up. Starting from very regular packages and services offered by Robi to the most recent and praiseworthy 3.5G Revenue Assurance has showed its credibility to make the mission successful.

In my tenure of 3 months, I was assigned the following responsibilities:

8.1 User Acceptance Test:

The main role that I was assigned as an intern, was User Acceptance Test, UAT, which signifies the prior testing of charges and viability of different packages and services before they are launched. Any new Robi package, any value added service, or any kind of service offered by Robi requires this UAT (User Acceptance Test) to check whether all the pre-determined charges are well executed. The user acceptance test abides by the many rules.

During my tenure I conducted the UAT on the followings. These newly introduced products structured during that time which are in the market now.

UAT name	Start Time	End Time	Status	Comment
Double Bonus Offer			OK	
Winback Offer	3:00 PM	6:30 PM	NOT OK	**After 5 service problem**
Winback Offer	11:00 AM	2:00 PM	OK	
G-Tech SMS & WAP Service	11:00 AM	12:00 PM		
Monthly SMS Pack	12:30 PM	1:00 PM	NOT OK	**Validity problem**
CLM Bundle			OK	
Robi Radio_8080	1:00 PM	2:30 PM	OK	
Mega On-net SMS Pack			OK	
CLM Bundle	12:00 PM	1:00 PM	OK	
Loyalty port Charging	3:15 PM	3:40 PM	OK	
Double Bonus Offer (2)	4:10 PM	5:25 PM	NOT OK	
CLM Bundle 1, 3	5:00 PM	5:25 PM	OK	
CLM Bundle 1, 3 (**Post UAT**)	11:40 PM			
Prepaid Bundle	11:40 PM	12:45PM	NOT OK	
Prepaid Bundle	2:30 PM	4:30 PM	OK	
Voice_Co-Branded Scratch card	5:00 PM	5:30 PM	OK	
Mirtech WAP Content	11:00 AM	12:30 PM	OK	

These services followed the below procedures:

8.1.1 Launching New Bundle:

We needed Robi Prepaid & postpaid numbers for this UAT. For any new bundle, several calls were made from Robi numbers to different operators. Call charges were noted before and after

the calls. This aimed to ensure the specific call charge that is pre-set before the package got its formation. If all the call charges were found according to plan, we used to call it a successful UAT. If not, we would go for several add-ons or changes that caused any discrepancy.

8.1.2 Robi Radio:

The UAT of Robi Radio followed the same procedure as any other. Robi Radio is just like a pocket FM radio with the added convenience to choose from what one wants to hear, and that too whenever & wherever. Being a subscriber, on dialing 8080, one can select the channel of your choice – Bangla, Hindi or English, whichever music you intend to hear. With this service, one can listen to his favorite songs instantly, get the ring tones of the latest music, dedicate a song, post on facebook and many more. The Robi Radio value added service is meant to charge a specific amount which used we found at the UAT. If the charges were all okay during the session, that meant users will be able to enjoy the service in the pre-planned charge without any hassle.

8.1.3 Robi WAP:

Robi WAP enables one to share your moments & memories with friends & families through MMS, stay in touch with all by checking and sending emails from your mobile, add more excitement to your life by downloading colorful contents (Ring tones, Wallpapers etc. and so on. We conducted the UAT of Robi WAP by using constant data from Data package and noted the charges made while each data being used. To use the purchased data, we used to download different items from different sites. However, charges were made because of these downloading. These charges were matched with the before made plans of charges and the UAT used to get its approval.

8.1.4 Robi 3G:

Almost at the end of my tenure, I was privileged to conduct the User Acceptance Test of Robi 3G. I could taste the Robi 3G service before it was introduced in the market. We took a Smart Phone which was able to make the use of 3G and we used several data to note the 3G charges

with each used data. Likewise, the Robi WAP service and Robi 3G package followed same procedure.

8.2 Roaming Bills:

During my internship, I was assigned to check the roaming charges of Postpaid users. Those who use postpaid connections, they have a service to enjoy, called international Roaming. Through this service, the respective users could use enjoy Robi calls and other facilities from any corner of the world. Respective users had a limit of Roaming charges. After receiving invoices and SAP posting, I have to determine the date of payment of each final bill on the basis of the lead time. This date of payment is called delivery date. In addition to that I was responsible for submitting the entire bills prior to 10 days of the delivery date to the treasury person who will do batch processing. In Robi, this submitting of the invoices before the delivery date is called Due Date of Submission to Treasury. In doing so we check whether there were any final bill that have already crossed the due date of submission. If it does, we count the number of days crossed and keep record of those number which in Robi are called as Delay Days. I was meant to check whether users crossed that limit and how much they had exceeded in the particular limit amount. If too high, they were sent a mail regarding the amount they have exceeded from their limit. The Robi employees get a facility in this service. Even if they cross the limit amount, they are not given any warning or anything. As they are the employees, they are free to use the service and when crossed to high, the amount was cut from their salary. To do the above task, I used to run the software BSCS which is a specialized software for Robi to do these sort of works. However, I used to report one of my respective colleagues after I completed my task.

8.3 Interconnect Analysis:

I was assigned to analyze the company daily situation in revenue generating functions of Robi like Prepaid and Postpaid voice calls, SMS, Recharge and many by analyzing Interconnect with two other players in the industry. All these information were collected from their internal

website and other sources. I used to make graphs on these interconnect analysis which made it easy for my supervisor to get the view of company revenue at a glance.

9. **Revenue Assurance ensures revenue without increasing sales:**

9.1 Revenue Assurance-the Insight

Revenue assurance and Fraud Management (RAFM) is a niche business activity most commonly undertaken within businesses that provide telecommunication services. The activity is the use of data quality and process improvement methods that improve profits, revenues and cash flows without influencing demand. This was defined by a Telecom companies working group based on research documented in its Revenue Assurance Technical Overview. In many telecommunications service providers, revenue assurance is led by a dedicated revenue assurance department. Revenue Assurance is a well-recognized area in the telecom sector that consists of a series of activities that are applied to ensure that the business processes, the organizational structure, controls and the information systems related to revenue cycle (consumption capture, pricing, billing and collections) work together effectively to protect revenues and maximize the working margins.

Revenue Assurance is telecom industry's solution that simplifies RA**.** It tackles critical challenges across the entire revenue chain with ease which simplifies and speed up the process of revenue recovery. It helps customers in addressing revenue assurance challenges inherent to individual service fulfillment, usage integrity, retail billing, interconnect/wholesale billing, and content settlement. This in-turn enables customers to dramatically reduce the time required to implement or extend the coverage of their revenue management system and practices.

The revenue path for a Communications Service Provider (CSP) is anything but a straight line – it's a complex, constantly evolving series of technologies, systems and processes that eventually delivers a mix of services to subscribers. The more complex the network, the more complicated the problems that arise, often emerging as costly losses such as end users receiving unpaid services or poor billing and reconciliation of partner/vendor trading relationships.
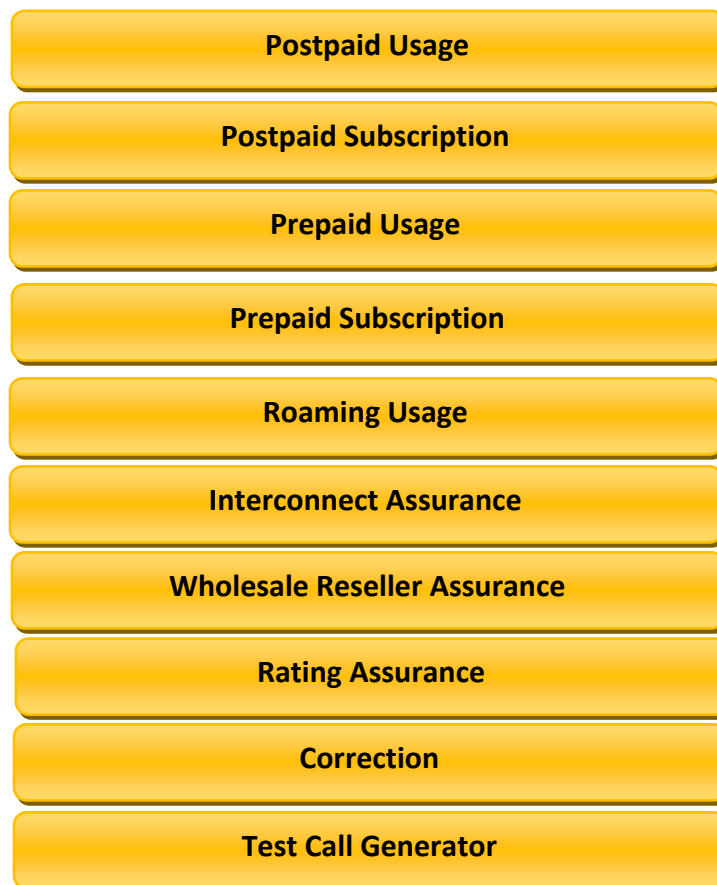
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9.2 Revenue Assurance and its functions:

As already discussed above that RAFM ensures the continuous revenue ensuring and fraud stopping, the elaboration can be defined in following words'

- ➢ Ensuring revenue and margin for phones and data devices. Complete monitoring and visibility for inventory and activations and on device data collection agent and also arranging advanced data analytics for close to real time detection and prevention.
- ➢ Addressing the problems associated with revenue assurance, fraud prevention and cost management.
- ➢ Content spanning the various challenging demands within the industry. With increasing pressure to decrease revenue leakage and prevent fraud due to latest technologies, emphasis will be put on identifying efficient, achievable strategies.
- ➢ Evolving with efficient methods of building an internal fraud system and fighting mobile malware, solutions to challenges posed by revenue leakage, making informed decisions on having the right controls and KPI's in place as well as looking at how to improve billing performance.
- ➢ Offering the perfect balance between strategic, scenario planning case studies, and insight into new technologies and possibilities, and will be well attended by a broad range of stakeholders within the industry, adding value to your networking experience.
- ➢ Outlining the "follow-the-money" approach to revenue assurance and fraud to establish how to move forward and what needs to be changed
- ➢ Conducting an in-depth analysis on the main areas of revenue leakage to establish a prioritized method of operation to ensure profitability is maintained throughout
- ➢ Looking at financial systems and platforms as an established means of measuring call traffic
- ➢ Identifying the business case and need for revenue assurance during the economic downturn
- ➢ Implementing real time billing as a move forward and ironing out the complexities associated with such a move

- ➢ Addressing the future implications for revenue assurance to highlight what to expect and the change to the landscape
- ➢ Reviewing the evolution of revenue assurance
- ➢ Underlining the incremental revenue assurance approach
- ➢ Highlighting case studies for incremental revenue assurance opportunities
- ➢ Setting up your revenue assurance departments set up
- ➢ Establishing the key questions to consider

9.3 Revenue Assurance Coverage

Postpaid Usage
Postpaid Subscription
Prepaid Usage
Prepaid Subscription
Roaming Usage
Interconnect Assurance
Wholesale Reseller Assurance
Rating Assurance
Correction
Test Call Generator

9.4 Business Benefits

Revenue assurance not only emphasizes the business benefit of the organization. However the following can be seen at a glance in terms of the business benefits of Revenue Assurance.

1. Improve the maturity of the Revenue Assurance organization
2. Take a holistic approach to Revenue Assurance
3. Protect your revenue stream
4. Identify almost 100 revenue leakage points systematically
5. Improve customer satisfaction with accurate billing and charging
6. Money recaptured through revenue assurance goes right to the bottom line
7. Save time and money by utilizing Robi's proven Revenue Assurance methodologies rather than creating your own program

Business Benefits-an elaborated view:

➢ **Bird's eye view of the entire revenue chain**

- Gauge RA health, chart RA roadmap and seek guidance on improving performance and maturity
- Get right down to the problem areas with the help of visual RA

➢ **Increase productivity and ease knowledge management**

- Get root causes of leakages easily thereby increasing productivity by more than 75%
- Recover revenues faster
- Build a knowledge repository to enable knowledge sharing

➢ **Accelerate decision-making**

- Well-articulated performance dashboard delivers end-to-end visibility of the revenue chain's health in real time which helps in accurate data analysis
- Make decisions on the move , as the solution is mobile device enabled

➢ **Slash total cost of ownership**

- Configuration can be easily done
- Evolve the solution easily to match the dynamic environment without any dependence on IT

➢ **Launch profitable products and services**

- Quickly identifying areas of potential leakage
- Counter the problem before launching a new service

9.4 How Revenue Assurance helps telecom achieve high performance by minimizing revenue leakage

Accenture research has found telecom operators, on average, lose at least 1-2 percent of their revenue because of network inefficiencies; a focus on metrics that do not ensure orders translate into cash; and lack of visibility into the customer-to-cash cycle. Telecom companies are aware of these challenges and have attempted to solve their revenue assurance problems through various initiatives.

Unfortunately, these initiatives generally focus on the symptoms and do not address the underlying process and technology issues that cause revenue leakage. This report describes Accenture's end-to-end approach to revenue assurance. How they

9.5 Revenue Assurance covered area:

Although Revenue Assurance has always been present in the telecom parlance it has recently been brought at the forefront of the top management. This is due to several factors including

> Profit: Increasing cost pressures and decreasing margins. The high profit days for most telcos are over. They all need to find alternative means to squeeze higher margins by effectively tracking their revenue.

> Regulatory: New regulatory structure and compliance requirements which force the telecom operators to report their revenue accurately.

> Technology Innovation: Ensuring new technologies and products are performing as per perceived plans. Keeping up with release of new technologies along with co-existing of legacy systems.

> Mergers and Acquisitions: With increase in the number of telco mergers and acquisitions, organizations are finding it very difficult handle multiple BSS systems including Billing, Mediation and Rating together etc.

Revenue Assurance has been a problem for the telecom companies since the very early stages. Tracking of pulses, minutes, counts, bytes etc. has never been more difficult. One would think these would be easy for the tech-savvy telco companies. However, the truth has been just the opposite. In a hurry to release new technologies in the market, the Revenue Assurance systems are always lagging behind. Revenue Assurance in a telco environment covers a wide range of technical and business aspects. An RA operator needs to be aware of both OSS & BSS processes and internal dependencies to accurately decipher the revenue code.

9.6 Revenue Assurance Achieving Success- Enabling Profit in Telecom Sector throughout the world:

In today's hyper-competitive market, improving margins is an essential focus for service providers. That makes revenue protection a critical component in your business. From service provision to cash collection, there are limitless opportunities for revenue to seep through the cracks–especially in a world of convergent services and extended partner value-chains.

Many service providers today use an ad-hoc and reactive approach to revenue assurance. This

proves ineffective in today's operating conditions. To succeed, you need a holistic approach that spans your business and operational processes, systems, and data.

Telecom companies are leading the way in developing this holistic approach to revenue assurance by creating best practices, standardizing the language and processes of revenue assurance, and defining a comprehensive Revenue Assurance Maturity Model, Revenue Assurance Key Performance Indicators (KPIs), and an industry-wide benchmarking program.

Telecom companies' Revenue Assurance Solutions Suite and Revenue Assurance Training and Certification programs provide the tools you need to improve the maturity of and transition to a successful revenue assurance program.
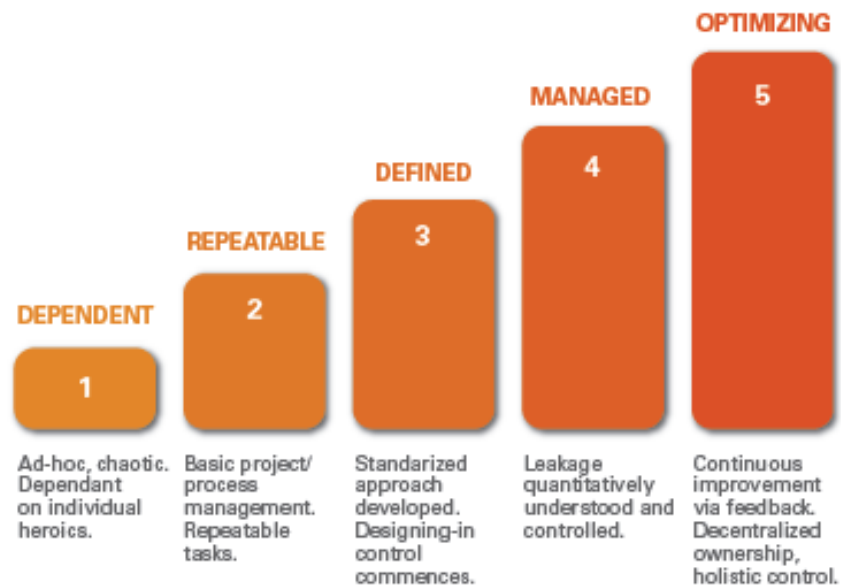
9.8 The most significant role played by Revenue Assurance-the User Acceptance Test:

As discussed earlier, Revenue Assurance plays a significant role in the Revenue generating function of the organization. Starting from call charges checking to fraud management, they do

every possible thing to ensure the handsome amount of revenue each annum so that the company reaches the highest position in the industry. During my tenure, the basic functions covered by Robi RAFM was the UAT and Fraud avoiding.

The experienced engineers with the assistance of some temporary people like us conduct the UAT and ensures the call charges and service quality before they go on air. Besides, for these, they work expressively hard so that the customers receive the best product and service from them. Moreover, they not only check the charges, they also put their decision on different advertisements and other promotional activities so that they make as much as revenue as possible.

The User Acceptance Test conducts the following functions to make a good hold on revenue:

9.8.1 Checking all charges:

Before any new product or service goes on air, Revenue Assurance is always there to check and verify all the charges whether they are showing the same as preplanned. Besides, revenue assurance make changes if they feel the need after the test. Revenue assurance provides the best method to satisfy the target customer via those service and makes sure that the particular services become successful in the market. Moreover, they put emphasis on the customer satisfaction part so that they gain more customer loyalty to bring more profit for the organization.

9.8.2 Feasibility analysis of services and promotional activities:

Another important function of revenue assurance is the feasibility analysis of products and services before they are launched. Products and services are actually providing valid benefits to the end users-this is ensured by the RA department. This not only brings customer satisfaction, also bring more customer loyalty and eventually ensures revenue for the company.

9.8.3 Analysis on improvement of services:

Through the UAT method, RA brings improvements in newly launched products. If any discrepancy found in the test, the products go for further edition by the experts so that it just becomes the same as preplanned. Moreover, RA comments on the success level of the products so that the products creators can be well concerned about the process.

9.9 Revenue Assurance in Bangladesh:

The concept Revenue Assurance was first introduced by Grameen Phone, the leading telecom company in Bangladesh. The concept expressed a limited idea in the very beginning, but however, with time, it could receive the importance like any other department in the organization. Proactively monitor and audit revenue chains across the entire network, eliminating losses due to network inefficiencies, unexpected changes to key systems, and poor billing and decrementing platform performance. Improve inter-carrier reconciliation through a deeper analysis of cost and usage metrics, so you do not pay more than you should, while assuring your trading partners are paying what they owe you. After Grameen Phone, Robi and then Banglalink adapted the same idea and established the very crucial Revenue Assurance and Fraud Management in their business. All these three companies do the same in RA department as all of them has one aim. However, RA is bringing more profit for organizations than it could bring before.

9.10 How Revenue Assurance is taking telecom industry one step ahead:

Companies are finding it exceedingly difficult to keep pace with today's rate of change. Increasingly competitive and global markets, industry consolidation, investment in new product sets, growth through acquisition, and development of multiple-entity ecosystems has made the previously fairly straightforward billing and collection exercise highly complex. Today's billing and collection world involves different revenue sharing arrangements and bundled and tiered product offerings. Few companies have the sophisticated and well integrated billing systems to support these new arrangements - this at a time when customer loyalty and retention is

paramount.

The telecom industry has grappled with revenue assurance for a number of years. Most telcos have made solid strides in improving financial performance from short-term revenue assurance efforts, but few have made the longer-term operational performance improvement changes to v sustain these benefits. Embedding revenue assurance within your processes and systems will help your company to remain agile and competitive, and to build customer loyalty.
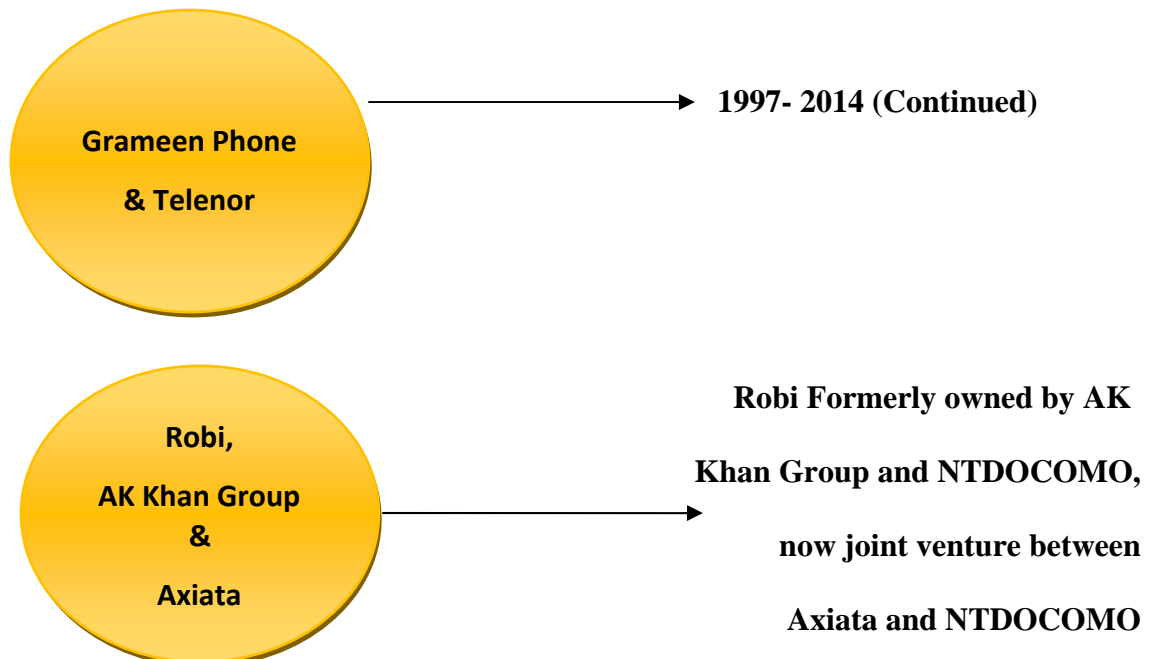
10.   Robi could not be the Market Leader:

Even though these two companies started their journey at the same period, GP could achieve the highest position in the industry which Robi failed to do. In every steps, Grameen Phone showed its superior creativity, management and decision making capabilities which no other company could do. However, even after 16 years of their emergence in the market, Robi is lagging a lot behind than GP with some failures regarding revenue.

10.1 Change of Mother Company and CEO:

Since its emergence in the industry, GP was solely owned by Telenor. Till now, the vivid management quality has strongly held the number position in the industry among all. On the contrary, in these 17 years of journey, Robi not only changed its parent company, also its marketing strategy, way of delivering and above all, its name, from "Aktel" to "Robi".

Grameen Phone & Telenor

1997- 2014 (Continued)

Robi, AK Khan Group & Axiata

Robi Formerly owned by AK Khan Group and NTDOCOMO, now joint venture between Axiata and NTDOCOMO

10.2 Being late in introducing Revenue Assurance within the organization:

Robi lagged behind in few other issues than GP. One of the most significant wings of the finance department was introduced by Robi quite later than GP. They were late in realizing the importance of Revenue Assurance in the organization which is now appearing as a reason for being number 3 in the industry. However, after the emergence of RAFM, this fact was quite clear to them as the Revenue was quite high after its formation.
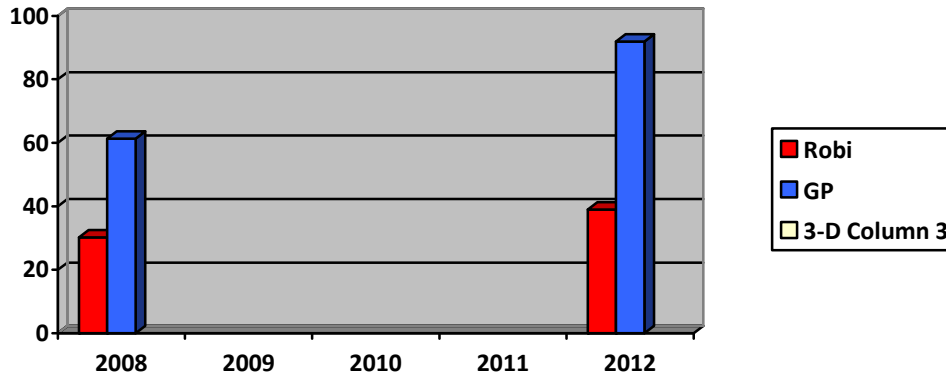
> **GP Revenue Assurance**
>
> **1st introduced in 2003**

> **Robi Revenue Assurance**
>
> **1st introduced in 2010**

Even Banglalink stayed ahead than Robi in this regard.

> **Banglalink Revenue Assurance**
>
> **1st introduced in 2008**

10.3 Absence of RAFM in distribution strategy:

Even though Robi make sure that Revenue Assurance is present in every decision making process of the organization, in one place they are still in fault. As we can see, GP has the best distribution channel throughout the country, they are experiencing the effect of this with constant growth in revenue. On the contrary, Robi, which is not involving its RAFM department in ensuring proper distribution, is showing slow growth in Revenue.

10.4 Centralization:

As already mentioned earlier that the RAFM wing is a part of the Finance department, its every action is controlled by the Finance department itself. But what found in GP, the Revenue Assurance is a dependent department which takes its own decision and entirely decentralized. Hence, RAFM in GP does not work as a support system, rather a significant part of the organization.

10.5 Employee Dissatisfaction:

As mentioned earlier that RAFM works as a support system to other departments, the employees sometimes feel dissatisfaction that reflect in their performance. As we all know that in Grameen Phone, the employees are considered the most valuable assets, employees give proper return to that. In absence of proper financial benefit and career growth, employees in RAFM are not staying for long. This constant turnover of employees in RAFM also lag them behind. On the contrary, employees working in RA in GP have already spent half of their job life in that particular organization.

11. **Recommendations:**

The analysis key conclusions are:

➢ **Decentralization of RAFM:** RAFM should work as an independent soul that can take decision without the interference of any other department. This can make RAFM much stronger than now.

➢ **Reducing employee turnover:** Employees must receive proper financial benefits and promotions that can hold them and work much better for the organization.

➢ **Stronger Management:** Change of management in every single year should be prohibited as it hampers the workflow. The work process that present CEO follows, might not be followed by another CEO. So management should be much stronger.

➢ **Presence of RAFM in every single decision:** Across all geographical areas, over half of identified leakages were not recovered. It is important to have a cross-function mandate to recover revenue wherever possible. These require strong executive sponsorship.

➢ **Balance between control execution and identification of incremental opportunities:**

Robi needs to find a balance between control execution and new opportunities identification. As new services develop, identifying new areas of opportunity will be

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Abbreviations

1. CAMEL: Customized Applications for Mobile Enhanced Logic
2. GPRS: General Pack Radio Service
3. EDGE: Enhanced Data rates for GSM Evolution
4. GSM: Global System for Mobile
5. IN: Intelligent Network
6. VAS: Value Added Service
7. USD: U.S. Dollar
8. R&D: Research & Development
9. 3G: Third Generation
10. SMS: Short Message Service

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