



## Internship Report On



**‘Advanced Health Service Innovation in Bangladesh: Perspective of Telenor Health’**

**Submitted by**

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**Submitted for**

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## Letter of Transmittal

30 April, 2019

Feihan Ahsan  
Lecturer  
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Dear Sir,

It is a delight for me to tell you that I have finished my internship and I am happy to share my learnings and encounters during my internship at Telenor Health Bangladesh. I am a student of marketing major and I have always tried to implement my theories in practical situations. Throughout my internship period I have felt the importance of the theories as I faced the real business culture. Also I would like to share a small gratitude towards you for all the support and suggestions during that period.

Therefore, I also want to thank you for your valuable time and effort in showing me the correct path in completing my internship report.

Sincerely,

Malik Mohammad Shakil  
ID: 11204082

## Acknowledgement

This internship has been an incredible encounter and an immense learning opportunity, which has allowed me to observe direct the structure of another sort of a brand, to see systems being shaped and impacts driven.

For the fruitful finishing of this report, I might want to thank the whole Telenor Health group, uncommonly my administrator at the organization Md. Tauhidul Alam, Head of Sales, for his full participation and direction. Unique gratitude to Md. Tamzidur Rahman, Assistant Manager, Channel improvement for his important bits of knowledge on the workplace all of which have been extraordinarily useful with the end goal of the report.

What's more, above all, I might want to thank my entry level position administrator Feihan Ahsan, Lecturer, BRAC Business School, whose direction has been most profitable in the arrangement of this report.

## Executive Summary:

Hundreds of millions of people lack access to affordable, quality health care. Getting access to good quality and affordable health care is one of the biggest challenges, which Telenor Health is addressing through harnessing technology to provide 'health for all'. Bangladesh, has high mobile phone penetration and millions of people can be reached relatively easily through mobile. This can help to a great extent to deliver health care services at an affordable cost.

Telenor Health, a Telenor Group concern, began its adventure in 2016 June, by propelling the main medicinal services brand of Bangladesh "Tonic" which incorporates four administrations – Tonic Cash, Tonic Jibon, Tonic Discount and Tonic Doktor. Following 9 months of their dynamic task in the market, Tonic has now achieved a 6 million endorser base. This has been conceivable extraordinarily because of the whimsical association with its sister concern, Grameenphone. Together, these two organizations expect to offer some incentive to their join's clients, and tackling human services issues.

Telenor Health has built up different deals stations so as to achieve the objective gathering successfully, and utilizes a blend of customary advertising and creative beneath the line limited time battles. Various measurements have been utilized to give these bits of knowledge. It additionally straightforwardly reflects client input and fulfillment level.

Alongside the upside of being a first mover, there are sure dangers the organization is available to –, for example, deceitful money claims, keeping up association with an excessive number of accomplices, developing beat rate and introduction to rivalry. The report likewise plots future strategies as proposals.

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# **Chapter 1: Introduction**

## **1.1 Background**

Difficulties of availability and reasonableness has been a consistent for the health arrangement of Bangladesh-Some of the most urgent difficulties being the unequal circulation of qualified health, high populace thickness and quick urbanization-these prompting crumbling of value gave. Despite the fact that Bangladesh has demonstrated significant advancement as far as health pointers as a country, the use and access to existing human services framework is as yet restricted for the mass.

With regards to new and new general fitness challenges including high populace thickness and quick urbanization, computerized social insurance administrations are being elevated as a course to financially savvy, impartial and quality human services in Bangladesh. These administrations work under the supposition that a mix of devices, for example, PCs, telephonic and remote correspondences can more readily prepare medicinal services suppliers, upgrade the nature of consideration and lessen existing differences in health. These instruments are utilized with the reason for giving access to suppliers, care the executives and instruction.

## **1.2 Origin of the Report**

This report titled "Advanced Health Service Innovation in Bangladesh: Perspective of Telenor Health" is set up as an obligatory prerequisite of the internship program under BRAC Business School at BRAC University. The association which this report speaks to is Telenor Health AS. The temporary position program began on January 11, 2019, proceeded for an aggregate of 3 months. This report was set up under the supervision of Feihan Ahsan, Lecturer, BRAC Business School, BRAC University.

## **1.3 Objective**

### **1.3.1 Broad Objectives**

To give understanding on the inventive service assistances of Telenor Health AS.

### **1.3.2 Specific Objectives**

- To get an inside and out comprehension of the facilities offered by Telenor Health
- To dissect the present customer base of Telenor Health
- To measure accomplishment of the advanced overhauled of Health
- To get bits of knowledge on use pattern of the facilities of Telenor Health
- To evaluate the potential dangers for Telenor Health from business point of view
- To survey the worthiness of every one of the services of Telenor Health

## **1.4 Scope**

The scope of this study is restricted to advanced specialist co-ops represent considerable authority in medicinal services and working in developing nations, for example, Bangladesh. The respondents of this examination were all dynamic of the digital services.

## **1.5 Limitation**

Since Telenor Health is another organization and TONIC is totally an alternate item which has as of late begun working in with an unpredictable plan of action, it was unrealistic to discover the consequences of the discoveries all in all of the business as new candidates are just barely ascending, There were some inadequacy, conditions or impacts that couldn't be controlled that place confinements on the system and ends. Time was additionally a standout amongst the most significant components, the obstruction of which did not permit more top to bottom perspective on the report.



## **1.6 Methodology**

Both qualitative and quantitative information has been utilized for setting up the report.

### **1.6.1 Primary Sources**

The essential information was gathered from subjective meetings of office heads, directors and officials of Telenor Health.

### **1.6.2 Secondary Sources**

The secondary data was gathered from framework produced information and quantitative research led by Telenor Health's own client administration group and outsider offices. The type of review picked for this report was NPS (Net advertiser score).

### **1.6.3 Data collection:**

The subjective information structure of this report has been gained from broad meetings with:

- Md. Tauhidul Alam, Head of Sales
- Mohammad Mobaydur Rahman, Head of B2B & Partnerships
- Md. Tawfiq Hasan, manager, Business Partnerships
- Akib Solaiman Sarwar, Digital content Executive
- Md. Shamsul Ashekin, Product & Proposition Manager

## **Chapter 2: Company Overview**

### **2.1 Company Profile**

#### **2.1.1 Telenor Group**

Telenor is Norway's biggest telecommunications organization and one of the quickest developing suppliers of versatile interchanges administrations around the world, Telenor is additionally the biggest supplier of TV benefits in the Nordic locale. Telenor has portable activities in a portion of the world's quickest developing markets. Its home market, Norway, is a standout amongst the most progressive on the planet today. Telenor is positioned sixth among the world's main ten portable administrators with possession interests in 11 telecommunications organizations crosswise over Europe and Asia and 19 nations through Telenor's 31.67 percent proprietorship in VimpelCom Ltd. what's more, a complete endorser base of 149 million. In Bangladesh, Telenor works as Grameenphone by setting up a joint endeavor with Grameen Telecom Trust which is a non-benefit sister worry of the microfinance association and network advancement bank Grameen Bank. Grameenphone is the now biggest cell phone administrator in the nation. As of February, 2017, the absolute number of cell Phone memberships in Bangladesh has achieved 129.584 million, out of which 59.306 million are bought in to Grameenphone.

### **2.1.2 Telenor Health AS**

Telenor Health is another Telenor adventure utilizing versatile innovation to make top notch health data, guidance, and administrations available for everybody. Telenor Health is a reason driven business. It expects to unite profound medicinal services mastery, a human focused methodology and bleeding edge innovations to tackle genuine issues. Telenor revealed its first move to altogether improve medicinal services in developing markets, with the presentation of its advanced health administration, TONIC, in Bangladesh. By tending to nearby health challenges through Technology, Telenor steps into the advanced Space. In April 2015, Telenor Health supplanted a nearby esteem included administrations seller as the conveyance accomplice for Grameenphone's "20000 Health line" administration. Propelled in 2007, the health line used to give GP clients crosswise over Bangladesh access to general drug doctors via telephone at reasonable rates, 24 hours every day, seven days seven days.

On June sixteenth Telenor Health presented Tonic in Bangladesh through Grameenphone. Tonic is one of Asia's first far reaching versatile based health and health administrations stages giving a

bunch of advanced health administrations from health data to a cutting edge health line and selective restoratively related money related advantages. To pilot Telenor's first venture in the healthcare sector in the Bangladesh market was a strategic decision, considering the already existing huge customer base of 59.306 million in Bangladesh itself, which is almost one third of Telenor's total customer base of over 185 million. Upon success in Bangladesh, Telenor Health will be able to represent the first step in scaling digital health services to tens of millions of consumers across Telenor markets and beyond.

## 2.2 Competitive Scenario

The computerized social insurance development is driving a huge swath of new businesses in Bangladesh, many working in portable human services. Despite the fact that there are low immediate challenge for Telenor Health, at present a portion of the critical contenders are:

- **Rx71:** A startup that guarantees to offer 360-degree advanced health stage.
- **Doctorola:** A digital healthcare supplier that empowers anybody to plan specialists delegate on the web.
- **Shasthobatayon:** An administration where individuals can look for medicinal counsel over their mobile or land telephones by dialing 16263.
- **MDaktar:** Another mHealth administration by Robi.

## 2.3 Value for Grameenphone

By partnering with Telenor Health, Grameenphone has been able to refine its existing health model. Telenor Health's "Health for All" concept that includes free cash bundled with some access to the 20000 Healthline was a promising healthcare offering for GP. It also gave GP an opportunity to collectively move forward with resource and research-intensive proposition design, business casing, and go to market planning. In parallel to the detailed pre-development work on Health for All, Telenor Health also works with the GP marketing team to further develop the opportunity space in the high value segment.

There are four main commercial drivers for Grameenphone at the heart of "Health for All". Other than these, there are varied opportunities for Grameenphone as well in this.

## 2.4 Telenor Health creates "TONIC"

Telenor Health embarks to address a variety of explicit issues, and concentrated on being the one stage answer for social insurance issues. Furthermore, along these lines, Tonic was conceived. Tonic is the digital front way to health for many Bangladeshis. It is the scaffold to associate buyers and human services suppliers, and health brands, at scale. It has now moved toward becoming:

- The advanced digital health administration of Grameenphone, which has more than 57 million clients, and is a standout amongst the most confided in brands of the nation
- An master in digital circulation and showcasing, with generally speaking advanced week by week reach of over 1.5 million individuals
- The digital health market pioneer in Bangladesh, picking up 1 million early adopter client bases in the initial three months of propelling
- A business with more than 3 million individuals inside 7 months of propelling in the market
- An organization business, that acquires clients to others the health and prosperity esteem chain

**Item Vision for Tonic:** Telenor Health is building the eventual fate of social insurance. Their motivation is to utilize innovation to democratize access to health for all, by understanding the client and their issues, consolidating this with a profound information of human services and innovation - and shipping items that have any kind of effect to individuals' lives and that they adore.

**Understanding the health care venture:** The client voyage of health is non-straight. Along the way there are numerous open doors for intercession and for innovation to assume a significant job, following is a rundown of the adventure and where their answers address client issues.

Telenor Health is focused on solving problems. Through regular user research and domain knowledge they focus on the following areas they believe we can make an impact in the health and health of their customers:

**Problem #1: Staying Healthy Is Hard**

Building healthy habits is essential to staying disease free. It is also a core component of optimally managing any chronic disease. There is a real lack of knowledge of what to do and how to do it.

**Solution:** Tonic Jibon, that brings evidence-based information and tools to educate, inspire and ultimately to motivate.

**Problem #2: Access to care is inaccessible, inconvenient and often of very poor quality**

In Bangladesh (as in many similar countries) there is a serious shortage of trained medical professionals. In fact, Bangladesh with 3 doctors for every 10,000 population, has a critical shortage. Almost 80% of these doctors work in urban areas, making access to well-Trained physicians for rural population very difficult. As a result, people in rural areas turn to local quacks, pharmacists and other local healers for solutions. And in urban centers getting to a doctor, and waiting to be seen can take up hours in the day.

**Solution:** Tonic Daktar, that is building a powerful virtual care model that is accessible, affordable and delivers high quality health care.

**Problem #3: The costs of health care means I can't afford the care I need (for me and my family)**

In Bangladesh, over 65% of health care expenditure is out of pocket. Millions of people are impoverished every year by health shocks. Seeking care earlier can prevent these, but often this is a financial decision.

**Solution:** Tonic Cash and Tonic Discounts, which we make it easier to find and afford the right care or investigations when it is needed. We also help our customers get discounts on range of products and services to keep them healthy.

Addressing these problems, Tonic Services are offered to customers within four unique package offerings, which will be discussed in detail later in the report.

- **Tonic Daktar:** Access to a doctor by phone, 24 hours a day, seven days a week. Track and remember previous health events and calls, follow up SMS and tips.
- **Tonic Discounts:** Largest national healthcare discount network. Saving thousands of Taka with one SMS.
- **Tonic Cash:** Cash pay off on hospital stay of three nights or more. Insurance delivered over mobile wallet accounts.

#### 2.4.1 Tonic Cash

Tonic Cash is Telenor Health's very own form of medical coverage. It gives individuals Tk 1000 if s/he has been hospitalized for three successive evenings or progressively, paid legitimately to a part's portable financial wallet. Individuals can guarantee Tonic Cash up to four times each year and no disorders or therapeutic issues are barred. To guarantee the smooth execution of case preparing, extortion the executives and money payment - Telenor Health needs to work with accomplice insurance agency at the back end. Tonic Cash serves to relieve monetary hazard for Bangladeshi families just as assume a job in structure acceptability of insurance suppliers. To urban dwellers or economically solvent people, this sum of BDT 1,000 might not seem worth the hassle, but for a farmer who was admitted to a government health complex - this small sum of money can facilitate transportation or medication expenses. In cases like this, even a small contribution is a valuable addition. The intended future impact is to introduce the concept of health insurance to the mass market by building trust that claims will be honored, even if a relatively small amount at first. Also, to reduce the financial hardship of hospitalization due to lost wages and other expenses.

#### 2.4.2 Tonic Discount

The idea of using mobile channels to address the need for accessible healthcare has lead Telenor Health to build up the largest partner network of health and wellness providers. This was built with the purpose of helping people be well and get greater value out of the existing providers. Tonic

offers exclusive discounts on key facilities at in excess of 200 well known emergency clinics, drug stores, symptomatic focuses and way of life accomplices crosswise over Bangladesh. By means of a snappy SMS with the accomplice code to 789, Tonic individuals can get to mind at a lower cost. The intended future impact is to empower consumers by providing them with more information and data about their options for availing healthcare services and making the provider of their choice more accessible, financially. Behind the proper upkeep of these service, a field force of over 30 people are constantly visiting partners, maintaining relationship, raising awareness throughout the country

### **2.4.3 Tonic Doktor**

One of the m-health services that are getting popular in this region is phone consultations with doctors. Interacting with a doctor on the phone is not the norm but this is slowly changing with the growing word of mouth and service improvement by the providers. In the Bangladeshi culture, often going to see a doctor is considered the last resort. In case of common ailments, experience of family and friends and suggestion from pharmacy operators are often go for solutions from people residing in rural areas. To change this scenario, the need for affordable access to healthcare arises.

Clinical Quality is one of the pillars of Tonic and Telenor Health. Telenor Health has its own fully functional call center that houses the customer service and Tonic Doctor Team 24/7. Tonic Doctors are the medical team of 38 medical professional work to ensure that they have the highest standards of clinical quality, that they are addressing real health problems through their entire offering and building great products to solve real problems of customers.

Tonic Doktor started out as a patient centered model for virtual care that combines great people, processes and tools to deliver a world class service. This gives fitness counsel to clients without the conventional boundaries of distances, cost, or security concerns. Tonic Doktor is intended to diminish the social insurance trouble on the physical framework. The intended future impact is to further increase access to primary care for people in remote areas or who have trouble leaving the home, and also to contribute to identifying and acting on major health issues earlier, reducing the human and financial toll on families and the health system.

When a customer calls the Tonic hotline at 789 and connects to a doctor - they answer medical queries and prescribe medication for basic medical problems. These doctors are all fully qualified and licensed general physicians. These service charges BDT 5/minute for consultations, and this is charged from the customer's airtime. After each of these consultations, an SMS is sent to the customer mentioning advice, prescription.

## **2.5 Key responsibility as an Intern**

As Telenor Health AS is new in the market and for that reason there is no proper organogram followed throughout the company. I worked in several channels during my internship period and I was assigned to different works at different time. I have mentioned about the tasks I was involved during my internship below-

- Worked as a supporting hand in developing sales channel which includes ensuring distribution of product and marketing materials, communicating with a large group of field force on regular basis, collecting sales data and preparing report based on that.
- Built a strong relationship between the business partners in developing a strong relationship.
- Worked in the field with field team to understand the market need and generating ideas on the base of market need.
- Worked as a team leader to monitor the sales team for better achievement.

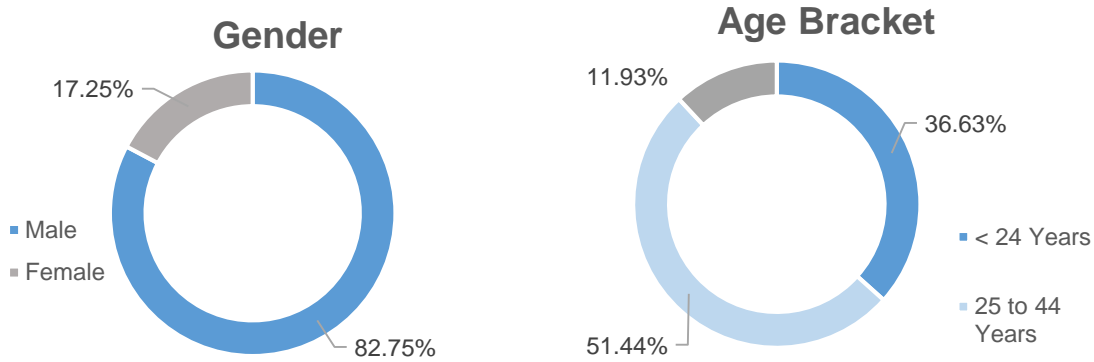
## **Chapter 3: Findings**

### **3.1 Analysis of the User Base**

In March, 2019 - the supporter base of Telenor Health hit the three million imprint. For a totally new administration in a respectably uninformed market, this client base is the greatest weapon to proceed with the battle for survival. This is the reason becoming more acquainted with increasingly about the client is one of the needs for the organization.

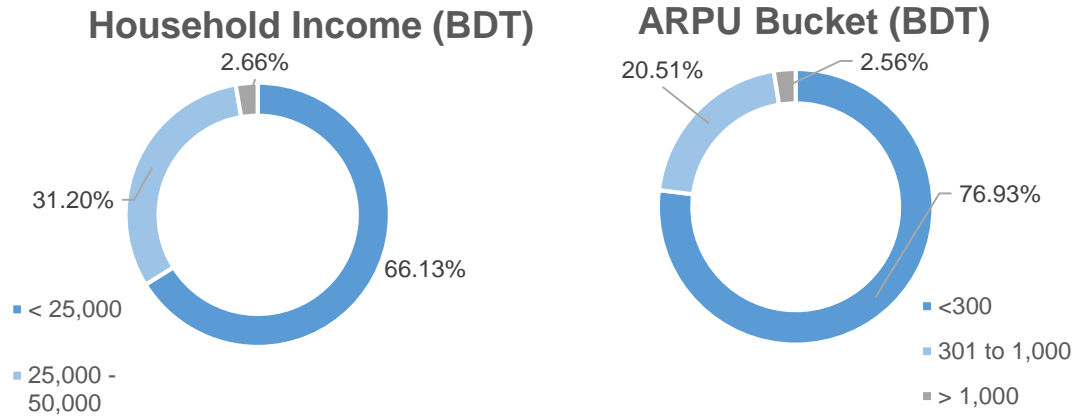


A review directed on an example gathering of 1,000 clients in March, following experiences have been found about the client gathering of Tonic:



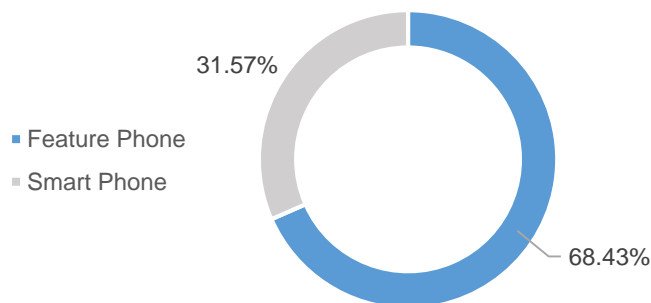
From the survey, it was found that almost 83% of the customer base is male. But this portrays the ownership of the Grameenphone connection as well. In most cases, even the SIMs used by the females are owned by the males of the family. But since all Tonic services but Tonic Cash is usable by non-owners, this data does not accurately portray the user group of Tonic. But from customer service and Tonic Doktor call data, the ratio of male to female callers was 38:62 which shows a complete opposite picture.

Telenor Health's target group is aged between 18 - 45 years of age. Considering that, it can be seen that Tonic has been able to reach that target group quite successfully, since almost 88% of the sample group falls under this age bracket.



Over 95% of the customer base of Tonic comes from households with monthly income of less than BDT 50,000. Another measure for assessing the financial situation of the customers is Average Revenue Per User (ARPU). This data is sourced from the associated telco (Grameenphone). We can see that over 95% of the customer group has ARPU up to BDT 1,000.

### Handset Usage



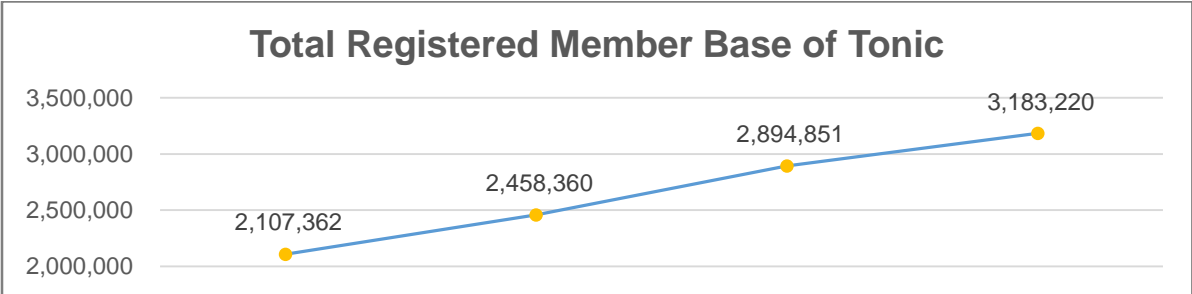
Over 30% of the customer group use feature phones. This information is really crucial, as it indicates towards the importance of continuously developing offline channels for the business - such as automated SMS and functional USSD system.

## 3.2 Measuring Traction

The only source of revenue for Telenor Health for now is Tonic Dokter, which charges a specific amount per minute from user's airtime. But all four services of Tonic require investment and

include huge operational and technical costs. So, it becomes crucial to assess the growth and traction of the digital business.

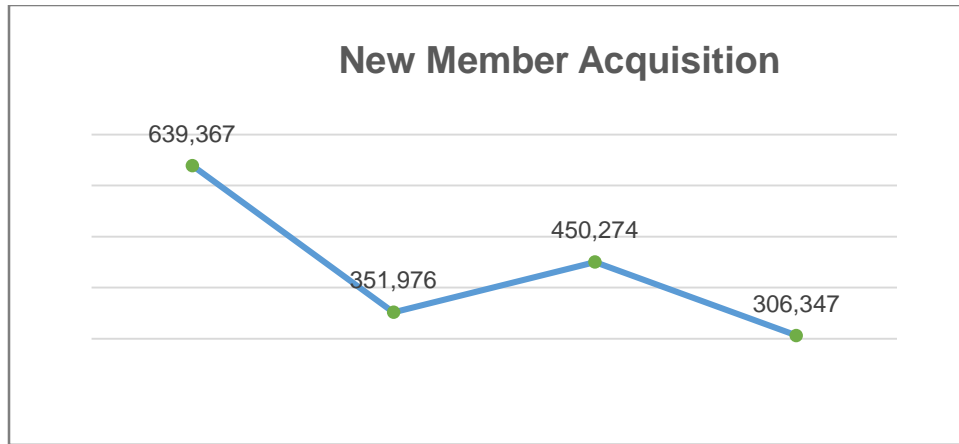
**3.2.1 Scale**



Within less than a year of launch, Ionic subscriber base hit three million. While this had been a much-desired milestone for the company, customer acquisition rate till this point in March, 2019 had not been positive. There was a boost in member acquisition in February, 2019 - due to heavy promotional activities, following table shows the new registered member acquisition and churn details.

	December '18	January '19	February '19	March '19
<b>New Member Acquisition</b>	639,367	351,976	450,274	306,347
<b>Churn</b>	466	240	774	840

The trend line for new member acquisition shows a downward curve after December '18. The high acquisition in December was the result of the mix of traditional promotional campaigns and month-long health awareness campaign in November and December. However, the numbers failed to pick up, as the primary focus of the company shifted to new product development and revenue building, rather than expanding the free member base.



The increasing churn can be explained by the frequency of promotional and occasional spam SMS sent out to the member base, which often causes dissatisfaction to customers - invariably leading to increase in churn for that time period.

### 3.2.2 Active Usage

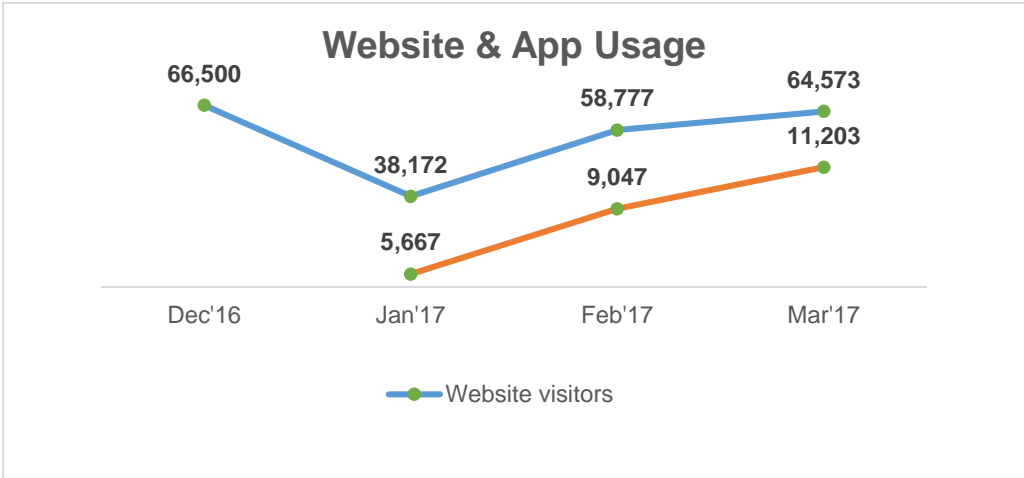
Following table shows the Monthly Active User data for the Tonic Service.

Particulars	Definition	Dec'18	Jan'19	Feb'19	Mar'19
Website visitors	Number of customers visit tonic website	66,500	38,172	58,777	64,573
Tonic Discounts	Number of customers that availed Tonic Discount from different partners	3,616	3,989	3,252	4,167
Tonic Cash	Number of claims disbursed for Tonic Cash	484	271	124	104
Tonic Dokter	Number of customer call to Tonic Dokter	18,206	21,233	21,228	22,202
USSD Visitors	Number of customers that browsed USSD	409,117	304,446	448,138	308,803

App Users	Number of customers that browsed Tonic App	-	5,667	9,047	11,203
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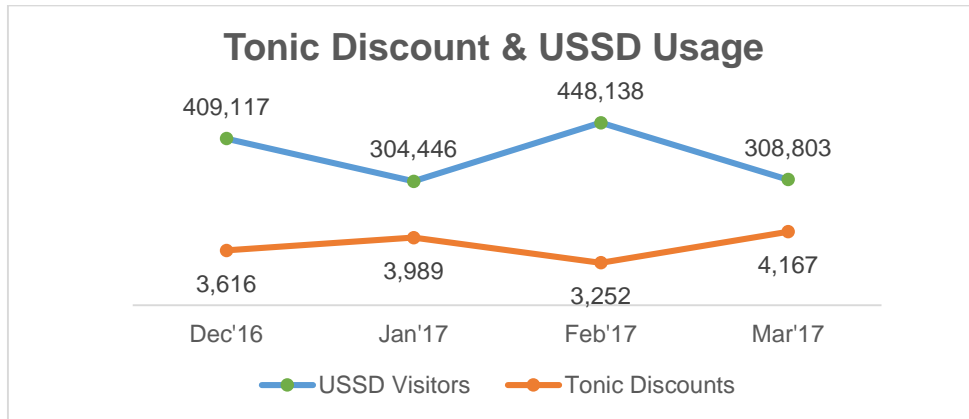
There are certain issues that arise in calculating calls received by Tonic Daktars. This is a telco service at the core, and since balance is deducted - there is always a change of the calls ending before the consultation is actually completed from the doctor's end. Also, many callers cut the calls for personal reasons. These incomplete calls are not counted as successful service delivery - and this is why the number of clinical calls is understated.

The trend line for website visit count shows a downward growth in January, which was caused mainly due to restructuring and revamping the website. Tonic app for Android was officially launched in January as well, which has continued to get positive reactions from the users and gained steady increase in user base. The website continued attracting crowd, which is partially caused by extensive social media promotion. Article and posts are shared on social media pages, and they are linked to the website. This and many are promotional strategies arc leading to increasing website visits.

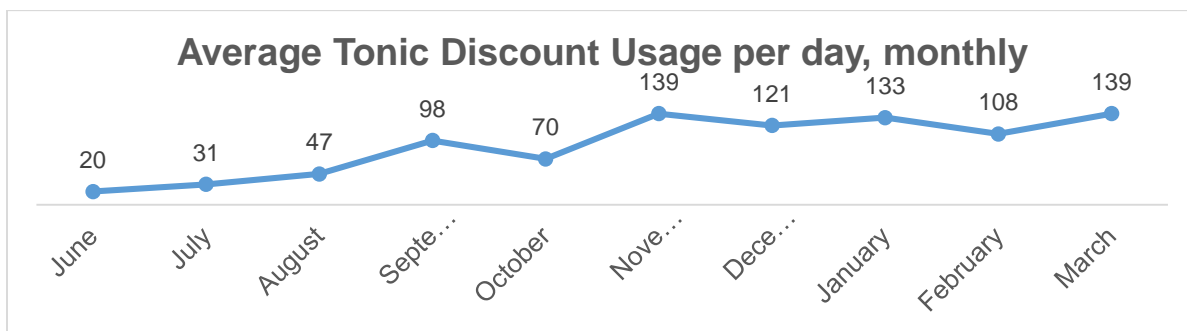


Tonic's USSD saw upward spikes of visits in December'18 and February'19. This was caused by promotional activities by Telenor Health, and simultaneous BTL activation campaigns by GrameenPhone sales force. GrameenPhone existing corporate client base were targeted for these

activation campaigns, which yielded the new member acquisition as well as USSD visits around these months.



Telenor Health began onboarding pharmacy partners at the beginning of the year, which started going live in February. In the context of Bangladesh, pharmacies are much more frequently visited than other healthcare entities- which culminated in the spiked growth of Tonic Discount availing users. Following chart shows the upward bound growth of Ionic Discount usage according to months following the launch of the service. It can be seen that average number of discount users received a boost from November onwards - which is around the time Telenor Health started its first health awareness campaign "Month of Movement". This coupled with new pharmacy partner onboarding provided traction to the service.



### 3.2.3 Engagement

Customer engagement for the services of Tonic can be measured in several ways. At Telenor Health, the research team uses Net Promoter Score as a method of analyzing and assessing customer acceptability of Tonic's various services like Tonic Dokter, Tonic Cash and Tonic Discount, [But for Tonic Jibon, which is mostly content made available via digital channels, NPS cannot be a measure of customer acceptability. So, customer engagement data from social media has been used here for Tonic Jibon only.

#### **Tonic Jibon:**

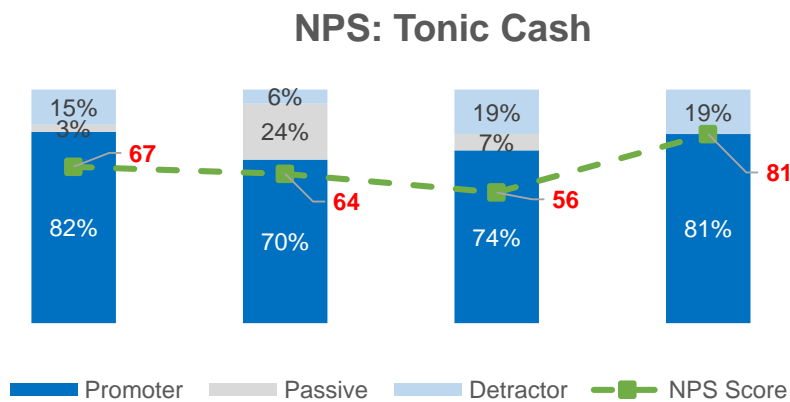
	<b>January '19</b>	<b>February '19</b>	<b>March '19</b>
Number of Articles	28	25	30
Total Reach	2,515,495	2,495,372	3,063,374
Total Engagement	234,246	200,236	274,285
Total Link Clicks	44,324	63,894	82,373
<b>Engagement/Reach</b>	<b>9.31%</b>	<b>8.30%</b>	<b>9%</b>
<b>Link Clicks/Reach</b>	<b>18.92%</b>	<b>30.1%</b>	<b>30%</b>

For social media such as Facebook, reach is defined as the number of people a post has reached through news feed, and likes, comments and shares are counted as engagement. Telenor Health uses social media for promoting health and wellness content published on the website - these are posted on Facebook as links. A user may like, comment or share a particular content, but the number of link clicks directly leads to website usage. The two important data the company mainly looks at are engagement/reach and link clicks/reach. From the table above, it can be seen that engagement/reach maintains a level close to 10%, which goes with the company target of 10-12%.

However, link clicks/reach saw a boost of over 10% after January, after revamping the website. This improvement had also been resulted by significant change in content structure - relatable

creative, weekly themes and follow up content and expanding subject matter of contents published on the website. The overall increase in awareness about Tonic also contributed towards increased service engagement.

**Tonic Cash:**



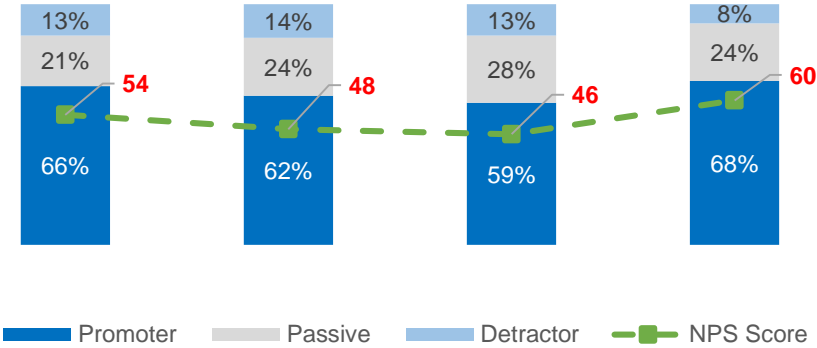
For any service, an NPS over 50 is considered to be a success in terms of business target, and this is applicable for Telenor Health as well. The one service that has consistently achieved NPS well over 50 is Tonic Cash. However, the user group for this service is quite small, since it involves hospitalization for three or more nights. The reasons behind the increasing detractors are mainly the delay in cash disbursement. According to the service level agreement (SLA), claims are supposed to be processed and disbursed within 30 days after the customer provides all necessary documents. But among the growing number of claims, a big portion are proven false, as fabricated



or falsified documents are submitted by many in hopes of earning some extra cash. But these false claims pile up and take up a lot of time to be processed and verified, causing delay in disbursement of legitimate cash claims. This delay in turn results in customer dissatisfaction.

**Total Discount:**

**NPS: Tonic Discount**

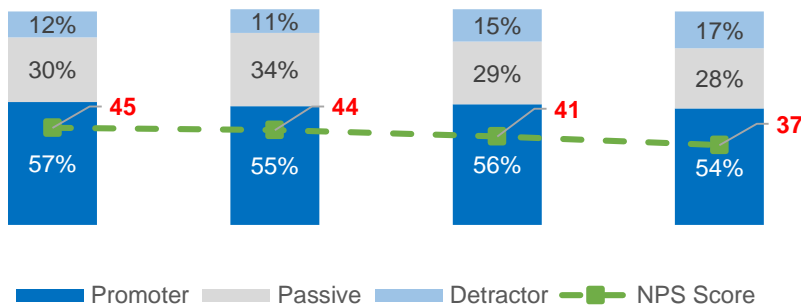


Out of all the services of Telenor Health, Tonic Discount remains the most physically visible in terms of POSM visibility and partner network outreach. The company target is an NPS over 50, which went up to 60 in march. But it still shows significant percentage of passives and detractors. There are few causes behind this:

- System errors and technical problems occasionally cause delay in response to customer's discount request, for a customer who is standing at the billing counter and waiting for the automated response to be able to claim a discount, this wait can be frustrating.
- The precondition for availing this discount is that a customer must place a request for discount before billing/invoicing happens at the billing counter of the partner. Due to lack of communication on spot or otherwise, customers often realize that they were entitled to discounts after the bills had been paid, and still try to ask for the discounted money back from the partners, which is always refused.
- Sometimes upon asking for discounts the customer is entitled to as per the partnership agreement, customer is refused service from the partner end. By the time both parties resolved such issues, customer dissatisfaction levels had already gone up.

**Tonic Doktor:**

**NPS: Tonic Doktor**



Tonic Doktor is the only revenue earning service of Telenor Health, hence the service acceptability becomes crucial. While there are many success cases and positive user reviews, there number of passives for this service has been much higher than the other services. This can be attributed to following reasons:

- Due to technical difficulties, calls sometimes fail to connect to Ionic Dokter. There is a complex technical infrastructure involved including Interactive Voice Response (IVR), ticketing system, and record maintenance
  - ✓ one thing or the other can occasionally stop functioning, which makes it difficult to keep up the service
  - ✓ quality.
- Consultation over phone is a fairly new concept in the context of Bangladesh, even though the team of doctors serving the customers are all qualified and licensed general physicians, ensuring accurate diagnosis over phone is difficult, Ionic Dokter can prescribe over-the-counter medication and offer medical advice, but in case of serious illnesses, they refer customers to certain specialty or advise them to physically consult a specialist. In such cases, customers tend to express generic dissatisfaction towards the service - there was no specific reason.

### 3.3 Risk Assessment

The current business model of Telenor Health is innovative and first of its kind, Thus the company remains open to unusual and high risk as well. Only by assessing these risks in time and arranging to mitigate them will the company be able to survive.

- ***Fraud management for Tonic Cash claims***

The conditions for claiming Tonic Cash are - the customer needs to submit a discharge paper that shows that s/h has stayed in any government approved hospital for three nights or more, and information of a mobile wallet account owned by the customer, which is used for disbursing cash if the claim is approved. However, in the context of Bangladesh, fabrication of discharge certificates is easy for someone with an intent to make a false

claim, be it only for BDT 1000. So, it is important that the authenticity of the claim is established within the time period mentioned in the service level agreement (SLA).

- ***Maintaining the expanding network of partners***

Currently the partner network of Telenor Health includes over 200 hospitals, diagnostic labs, pharmacies and lifestyle outlets. While an expanding network at a glance seems to have a positive impact on the company growth and promotion, maintaining satisfactory relationship with each of these partners is a challenge that constantly comes up.

After a partnership agreement is signed by both parties, Telenor Health and the partner have to abide by certain requirements outlined in the agreement. However, in case of privately-owned partner entities, the customer is faced by the staff employed by the owner - and often there is a communication gap, which leads to refusal of service or dissatisfactory experience for the customer. With a limited number of partners, this problem is still manageable with continuous effort by a capable field force. But as the number of partners grows, so grows the risk for relationship management of the company.

- ***Lack to retention effort***

To gain a new customer is much easier than retaining an existing user. Hence churn is one of the most important issues any service provider faces. Churn management is crucial for Telenor Health too - because if one customer chooses to unsubscribe from Tonic once, the possibility that s/he will be willing to re-register is very low, One way to keep the churn rate within company target is to generate customer loyalty, but Telenor Health does not have any such retention plan in action - which can keep them open to risk of increasing churn.

- ***Vulnerability to competition***

The partnership with Grameenphone gave Telenor Health direct access to a huge approachable market of Bangladesh. While this has enabled the company to grow to its current position, subscribers of other telecommunication companies remain out of Telenor Health's reach for now. Even though they have the first mover advantage, and have been able to create demand - the business model can, with some effort and investment, be

followed by competitors - many of which are providing services similar to Telenor Health's.

## **Chapter 4: Recommendation**

- ***Drive products through health data***

Data is central to making decisions in healthcare. Creating a database and information system can create a data backbone of the company, which will allow Telenor Health to apply data science, machine learning and emerging AI techniques to the betterment of the healthcare scenario. By being able to intervene in a customer's healthcare journey, they can shift to a proactive model from a reactive one, thus creating value for customers. This may enable the company to drive more health impact and healthcare innovation in the market. This data can also be an excellent base for research in the field of digital health.

- ***Develop revenue building models***

Now that the company has reached the milestone of 3 million registered subscriber base, it is high time they try to shift focus to paid product model. Since they have already established a functional communication system with the existing base already, the learnings and research can pave way for newer innovative products. The partnership with Grameenphone can provide ease and insight in building up subscription models, as used by the existing value-added services of the country.

- ***Tap the B2B market***

So far Telenor Health has only engaged in B2C strategies - but for the current and future offerings, B2B strategies can change impact entirely. Grameenphone already has a strong corporate client base, and this base can be offered Tonic services bundled with certain telco benefits, such as data pack, free minutes etc.

- ***Expansion of market***

Reliant upon the accomplishment of the organization targets, Telenor Group can utilize the plan of action utilized in Bangladesh to scale the activities of Telenor Health to other geographic markets where Telenor has a solid existing client base. The way to Telenor Health's commendable development in under a year has been the officially existing customer base of their sister concern, Grameenphone. Telenor Group would thus be able to utilize their quality in other market to extend till tapping new geographic markets ends up plausible as far as activities and fund.

- ***Training and improvement***

Despite the fact that Tonic's administrations are totally advanced, there are human angles to it also. Being an innovation driven and administration situated organization, utilizing and holding a gifted and stable workforce is of most extreme significance, where the way of life and authority of the association assumes an extraordinary job. Alongside this, preparation and advancement can be successful. Alongside the center arrangement of capabilities, trainings can help the general population of the organization secure additional ranges of abilities, which can be given by particular framework use.

- ***Improvement of user experience (UX)***

The recently launched Tonic app for Android has opened up horizons for the service. In a customer-oriented business such as Telenor Health, an interactive and functional user experience can contribute to increased usage and customer retention. This can be done by establishing an effective feedback system where the user interface (UI) is tested and changes are made to ensure quality in the user experience.

- ***Streamlining the cash disbursement process***

As seen from customer feedback, the process for Tonic Cash disbursement tends to exceed the service level agreement (SLA) period in many cases. But Tonic Cash is the only Tonic offering that provides the customer with tangible value in the form of cash, and almost guarantees customer satisfaction. This is why is of utmost importance to streamline the claim verification and cash disbursement process on the operational level.

## Chapter 5: Conclusion

Within less than a year of operating in the Bangladeshi market, Telenor Health AS has shown exemplary scale in terms of customer base. With combinations of out of the box marketing strategies and awareness campaigns they have been able to drive immediate impact, which can easily be identified from the usage data of the services. Ionic Doktor, the health line, remains most used service among the offerings of Telenor Health. The growing usage of m-health apps has also opened opportunities for the company to provide and improve top quality user experience. While smartphones can be a great way for delivering the services to the customers, right now it only caters to around one third of the user group so Telenor Health must be focused on service improvement targeted towards feature phone users through developing interactive voice response (IVR), USSD and service availability at nationwide Grameenphone centers.

The inventive contributions of Telenor Health have begun to make request in the market. Be that as it may, every one of its administrations are altogether client centered - thus should be client input driven. With free research and investigation of input, effectively evaluating client needs and offering reasonable answers for mass individuals will expand client agreeableness of the items and set up a solid a dependable balance in the market.

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