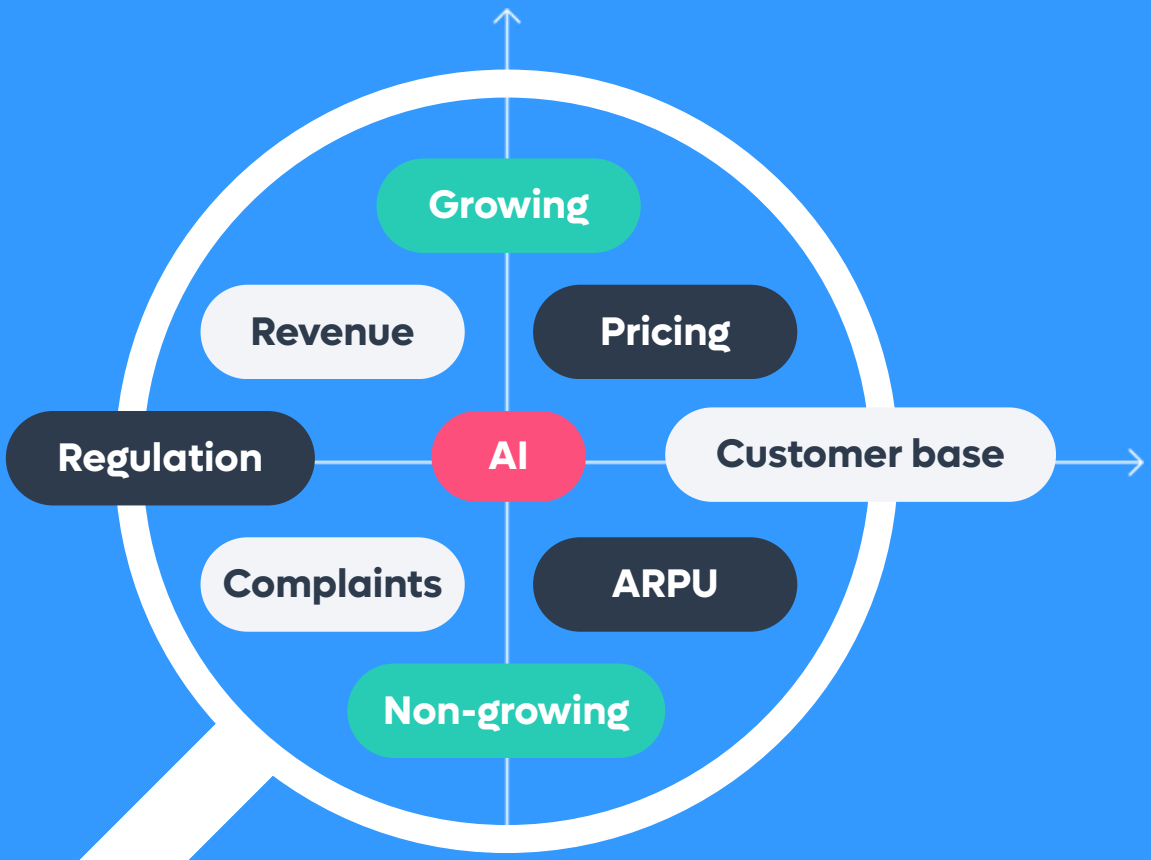
Exacaster

CVM TRENDS 2027

What Moves Telecom Revenue?

220 Operators Compared



// REPORT

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Introduction

This is Exacaster's annual report on Customer Value Management (CVM) in telecoms. Last year we asked CVM teams how they work. This year we looked at what operators publish: their results, prices, customer reviews, news and job ads, and the rules they work under.

The report covers 220 mobile and converged operators in 108 countries, on all 6 continents. Together, these countries hold 88% of the world's mobile subscriptions. Every chapter asks the same question: what do growing operators do differently from the rest? We call an operator "growing" when both its customer base and its revenue are up.

The report has six chapters:

- **Chapter 1: Customer Base and Value** – how full each market is, what a customer is worth and who is growing.
- **Chapter 2: What winning pricing looks like worldwide** – what goes into a plan, and how growing operators price.
- **Chapter 3: What customers complain about, and how growing operators compare** – the breakdown of issues and which complaints come with a threat to leave.
- **Chapter 4: How different regions are regulated** – the most important new rules of 2025–2026, and what they change for CVM teams.
- **Chapter 5: What operators are saying in the news** – what operators say about CVM and AI.
- **Chapter 6: What CVM skills operators look for** – what operators look for when they hire for CVM.

Foreword

When we planned this report, I wanted CVM teams to be able to compare themselves. Customer base and revenue are the two numbers every CVM team is judged on, so we started there: is the customer base growing or shrinking, and where? For every difference, we asked one question: what are these operators doing differently? Is it regulation, pricing, campaigns or something else?

Some answers surprised me. Customers in many markets complain about the same things: bill shock, mid-contract price rises and "free" extras that later turn into charges. Regulators are now acting on exactly these complaints, and their new rules change how CVM teams work. Growing operators do not seem to win with lower prices, but with simpler, more flexible plans.

I hope this report helps CVM teams at telecoms, the people who work on the customer lifecycle every day, see where their market stands, how they compare with operators like them, and what the operators that grow do differently.



Egidijus Pilypas

Product and Marketing Director,
Co-founder Exacaster

Summary of key insights (1)

Chapter 1: Customer Base and Value

1. **Most markets are full; Africa has a lot of room for growth.** There are 122 SIM cards for every 100 people. In Eastern, Central and Western Africa there are fewer than 100, against 140 in Southern Africa. In 16 of 23 regions, the customer base grows by less than 3% a year. 1.1, 1.4
2. **In mature markets, customers are moving from prepaid to postpaid.** In one year, prepaid customers fell 3.4% and postpaid grew 3.5%. Postpaid grew in every region with 5+ operators. The shift is fastest in the Baltics (prepaid −12%) and the Nordics (−8%). 1.1, 1.4
3. **Most operators grow, but fewer than half beat inflation.** 55% of operators grow both customers and revenue as reported. After inflation, 47% do. 1.4

Chapter 2: What winning pricing looks like worldwide

1. **What comes in a plan depends on where people live.** Unlimited calls are standard in the Americas and most of Europe; perks are most common in Asia and South America (up to 95% of plans in the Southern Cone). 2.1
2. **Unlimited is most common in the Nordics and North America.** 38% of plans in the Nordics and 36% in North America are fully unlimited; in 6 regions there is none. 2.2
3. **A typical unlimited plan costs $9 a month in Spain and $272 in the United Arab Emirates.** By region, it is most expensive in the Gulf ($118 a month). 2.2
4. **Growing operators do not seem to win with lower prices, but with simpler, more flexible plans.** Five or fewer postpaid price points: 48% against 23%. Postpaid without lock-in: 22% against 6%. Prepaid with a choice of how long to buy: 19% against 8%. 2.4

Chapter 3: What customers complain and how growing operators compare

1. **The app is the top topic.** It is mentioned in 31 of every 100 complaints, network coverage 30, speed 29, bills 24, prices 19. 3.1
2. **The top complaint varies across regions.** The app leads in Southern Africa (51%), network speed in Southeast Asia (40%). 3.1
3. **More than 1 in 5 complaints comes from the customer lifecycle, mostly the Grow stage.** 23% of complaints are in the lifecycle, 17% in the Grow stage: bundles, prices and bills, services not ordered, rewards. 3.2
4. **Late payment, price rises and the first weeks make customers say “I will leave”.** A churn threat comes with 15% of late-payment complaints, 13% of price rises and 10% of the first weeks. 3.3
5. **Growing operators get fewer complaints about price.** In postpaid markets, fewer about prices and plans (15% vs 19%) and customer service (17% vs 20%). In prepaid markets, fewer about prices and plans (17% vs 23%). In postpaid markets, their customers complain more about the app. 3.4

Summary of key insights (2)

Chapter 4: How different regions are regulated

1. **4 in 10 regulatory changes affect CVM work.** 84% of countries have at least one regulatory change affecting how operators acquire, grow or retain customers. 4.1
2. **Retention, upsell and onboarding are hit most; 5 programmes are untouched.** Retention in 45 countries, upsell in 32, onboarding in 29; no changes for prepaid-to-postpaid migration, relocations, referrals, core services cross-sell or involuntary churn and collections. 4.1
3. **New rules make it easier for customers to leave.** 45 countries have new retention rules, such as faster porting and the right to leave after price changes; in Europe, 26 of 36. 4.1
4. **Europe's biggest focus is customer rules: switching, contracts, complaints and prices.** 81% of European countries have new customer rules (62% worldwide) and 81% new rules on prices and competition. Asia's top topic is frequencies and licences; Africa focuses on networks and has the most SIM registration rules of any continent (12 of 29 countries). 4.2
5. **We found no link between regulation and growing operators.** They face slightly fewer regulatory changes affecting CVM work than the others, and slightly more operators grow where there are fewer changes, but the gaps are too small to tell apart from chance. 4.3

Chapter 5: What operators are saying in the news

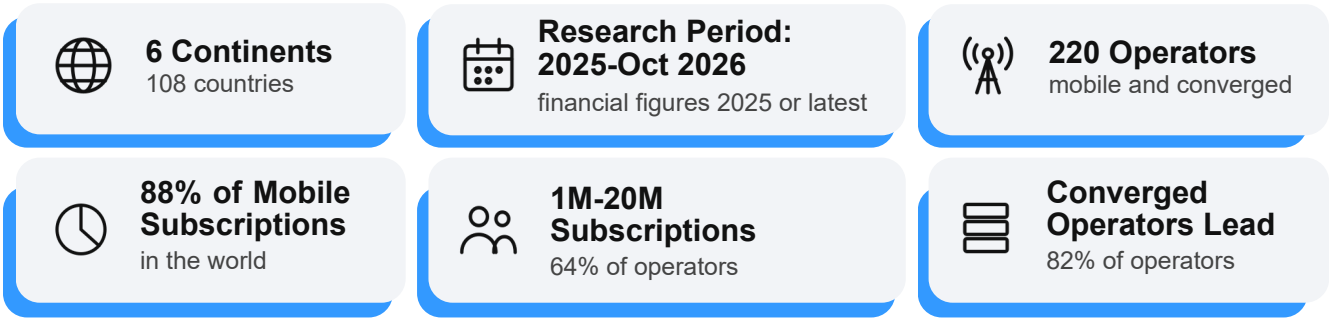
1. **In the news, networks are the biggest single topic and CVM programmes the second, mostly about growing customer value.** 28% of operators' main news items are about networks, 23% about CVM programmes; 78% of CVM programme news is about Grow programmes, only 9% about keeping customers. 5.1
2. **Each continent has its own CVM story.** Africa: mobile money and other value-added services (77%). North America: most programmes, from care (62%) to retention (46%). South America: prepaid to postpaid (30%). 5.1
3. **A third of operators use AI for customers, mostly care chatbots.** 52% talk about AI, 33% use AI for customers; only 10% use AI for personalised offers. 5.2
4. **Growing operators talk more about how AI can create value for customers, while the others talk about how AI can cut costs.** 40% against 30% talk about AI for customers; 28% of the others talk about AI only for internal work, against 13% of growing operators. 5.3

Chapter 6: What CVM skills operators look for

1. **The same work goes by many names.** Only 25% of titles say CVM or customer value; CVM leads in Africa and South and Southeast Asia, North America says base management, the Nordics campaigns and CRM, the Middle East (GCC) segments. 6.1
2. **Operators hire to keep and grow customers, and measure the work in revenue and churn.** Retain is named in 52% of roles and Grow in 42%; revenue is named in 38% and churn in 31%, customer experience in 6%. Grow programmes look well defined, Retain is described through two main programmes. 6.2
3. **Technical skills depend on seniority, AI does not – and AI requests are growing.** AI skills appear in 35% of specialist and 32% of manager roles; AI is named in 9% of 2025 roles and 22% of 2026 roles. 6.3
4. **Growing operators look for the same skills as the rest, but ask for AI much more often.** AI skills in 42% of their roles against 29%; the gap is consistent but not firm, and regions differ more than operator groups. 6.4

Report Methodology

The report's findings are based on the published results of 220 mobile and converged telecom operators in 108 countries across 6 continents. We include every operator that published its 2025 mobile subscription base and mobile ARPU (or the mobile revenue to calculate it), with the latest figures up to October 2026. Together, these countries hold 88% of the world's mobile subscriptions, and 7 in 10 mobile customers in them use an operator from the report. Sources are operators' annual reports and investor materials, national regulators, the ITU and the World Bank. Regional figures are medians; for shares of plans, each operator counts once (Chapter 2). Operators are named only in Chart 12: the fastest of the growing operators in each region.



Data and methods

1. **Global reach.** The 108 countries hold 88% of the world's mobile subscriptions, and at least 75% on every continent (ITU).

2. **Representative telco mix.** 7 in 10 mobile customers in these countries use an operator from the report. Market leaders (40%), number twos (30%) and smaller players (30%) are all included.

3. **Inclusion rule.** Every operator that published its 2025 mobile subscription base and mobile ARPU is included. No operator was added outside this rule. 78 of them also get a revenue-mix deep dive.

4. **Fair comparison.** No raw totals: every figure is per 100 people, per customer or a share of income, as the ITU does when it compares countries. Regions use medians. For the share of plans that include something (Chapter 2), each operator counts once: we average operators' shares, so a long price list does not outweigh a short one. Revenue in this report means mobile revenue: every revenue figure and every revenue change, in all chapters. The one exception is Chart 6, which uses operators' total revenue to show how big mobile is next to their other lines. CVM programmes (Acquire, Grow, Retain) follow the CVM Portfolio, and channels and data the CVM Canvas, both from the CVM Body of Knowledge book.

5. **Checked against official data.** Our subscription counts match ITU data (correlation 0.99 across 81 countries; within 5% in 8 of 10 countries).

World totals do not include Russia, which is not part of the report. **How "7 in 10" is calculated.** The 108 countries have 7.81 billion mobile subscriptions (ITU). The 220 operators' own figures add up to 5.72 billion. In 28 countries the operators' count is higher than the ITU count, because their figures are newer and some include SIMs in cars and meters; we count those countries as 100%. Result: 71%, so about 7 in 10.

Chapter 1:
Customer Base and Value

Customer base and revenue are the two numbers every CVM team is judged on. When the customer base is growing, CVM can focus on winning value from new customers. When it is flat or shrinking, revenue has to come from the customers the operator already has, through retention, upsell and pricing. Knowing which situation a market is in tells you what CVM should focus on. This chapter shows where markets stand today and which of them are still growing. It covers 220 operators in 108 countries and 23 regions.

THE QUESTION: HOW FULL IS MY MARKET, AND HOW DO CUSTOMERS PAY?

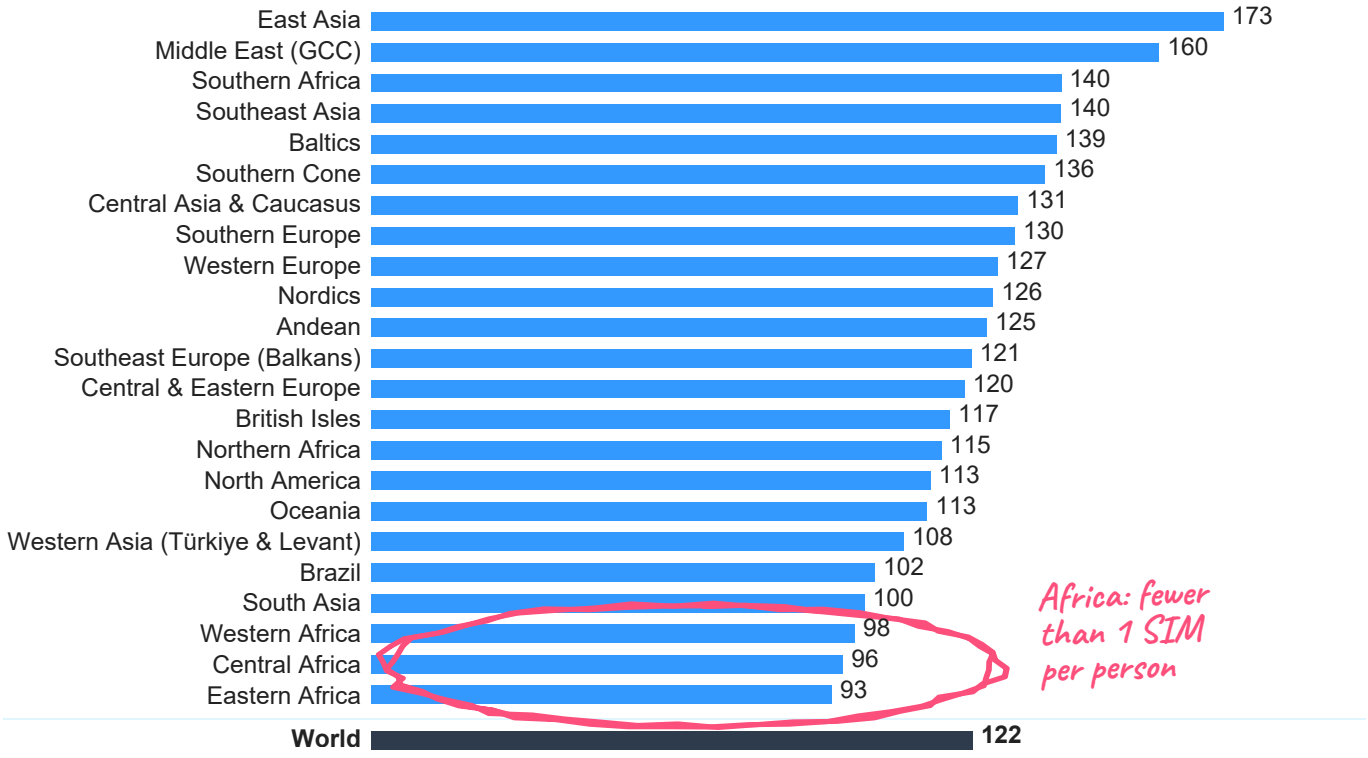
1.1 Customer base: Africa has room to grow, while most other regions are full

Only in much of Africa is winning new customers still the main way to grow.

Worldwide, there are 122 SIM cards for every 100 people (Chart 1). Only South Asia and three African regions are at or below one per person. Brazil (102), Western Asia (Türkiye & Levant) (108) and Oceania (113) also have room to grow.

While emerging markets can rely on new customer acquisition to spur growth, mature markets depend on maximising customer retention and increasing value per account.

Chart 1. Only Africa has room to grow customers significantly

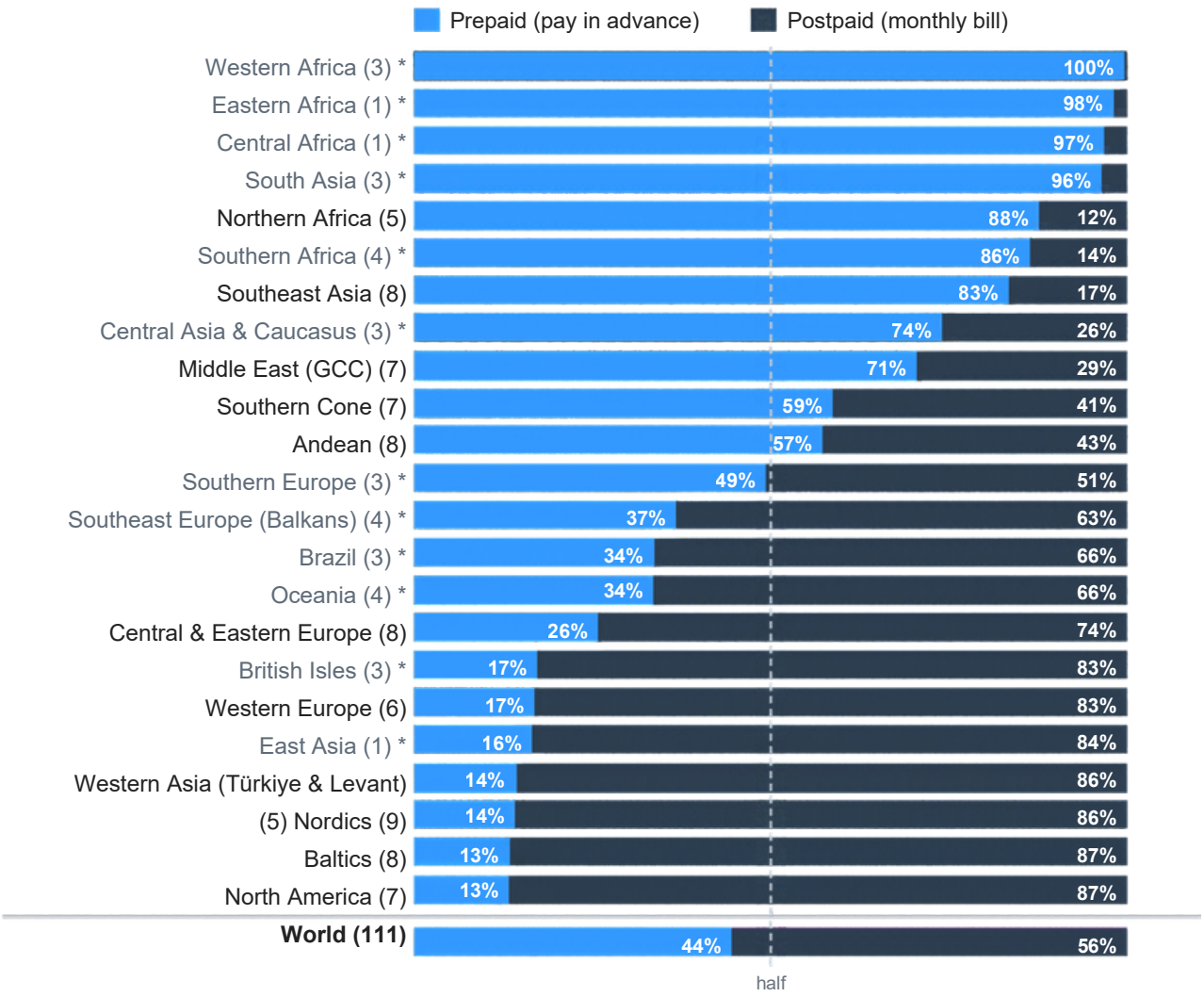


Median country per region. 108 countries, latest year (mostly 2024). Source: ITU via World Bank.

Worldwide, 44% of customers are prepaid: they pay in advance and get no monthly bill. Among regions with 5+ operators, this ranges from 88% in Northern Africa to 13% in North America and the Baltics (Chart 2).

Every European region and North America are mostly postpaid. In Africa, South Asia and Southeast Asia, most customers are prepaid (83–100%). Latin America is in between: 57–59% are prepaid in the Andean region and the Southern Cone.

Chart 2. Europe and North America are mostly postpaid; Africa and most of Asia are mostly prepaid



Median operator per region; postpaid = the rest. 111 operators that publish the split; number in brackets = operators per region. Source: operators' annual and quarterly reports and investor materials; national regulators for a few operators. * Grey: fewer than 5 operators, read with care.

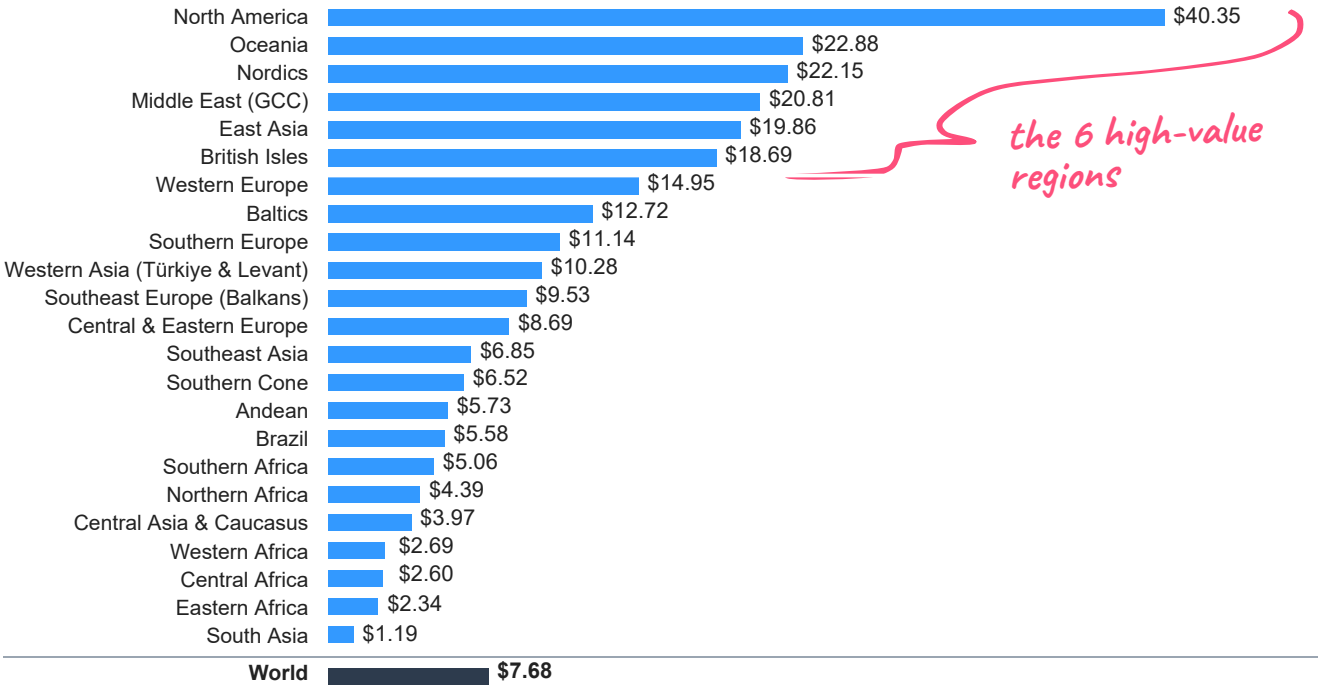
THE QUESTION: WHAT DOES A CUSTOMER PAY?

1.2 Value: a mobile customer in North America pays 34 times more than one in South Asia

The cheapest markets in dollars are often the most expensive for the people who live there.

The typical mobile customer pays $7.68 a month, from $40 in North America to $1.19 in South Asia (Chart 3).

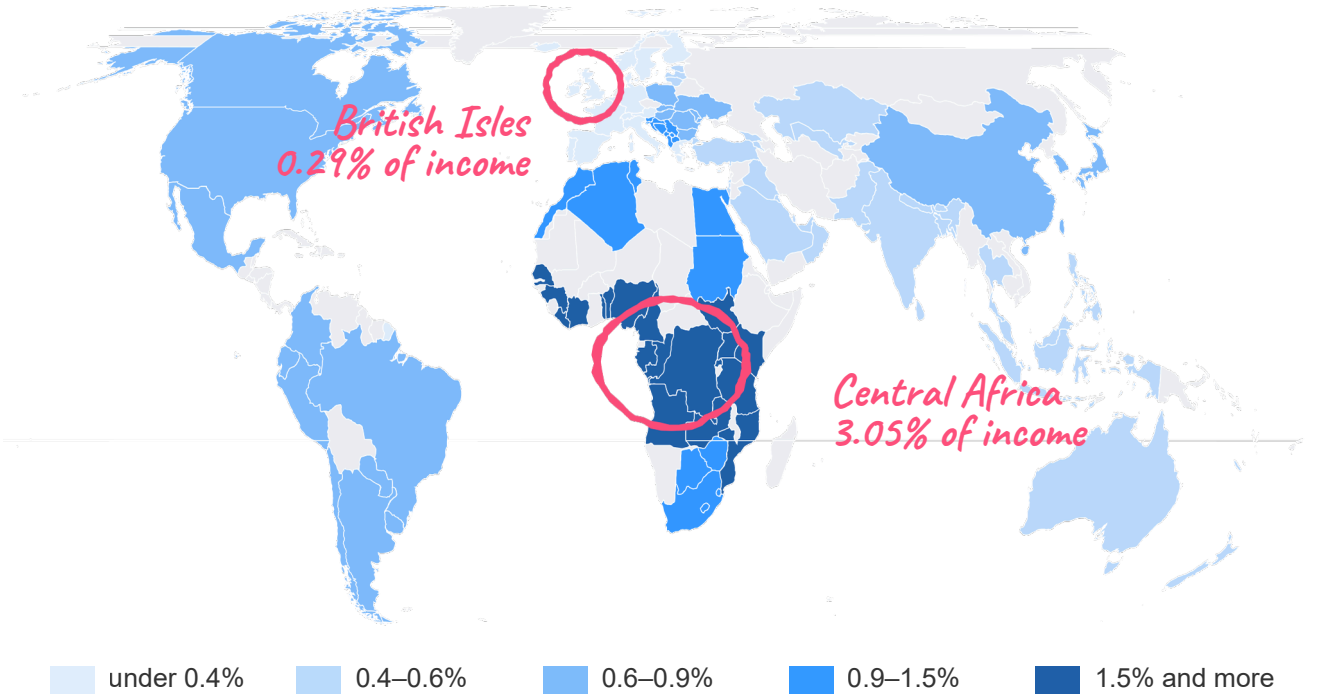
Chart 3. 6 regions lead in value for telco services, with North America Oceania and the Nordics on top



Median operator. Mobile ARPU (average revenue per customer) per month in USD, at 2025 average exchange rates (World Bank). 218 operators. Source: operators' reports.

Measured against income, mobile costs most in Central Africa (3.05% of monthly income) and least in the British Isles (0.29%) (Chart 4).

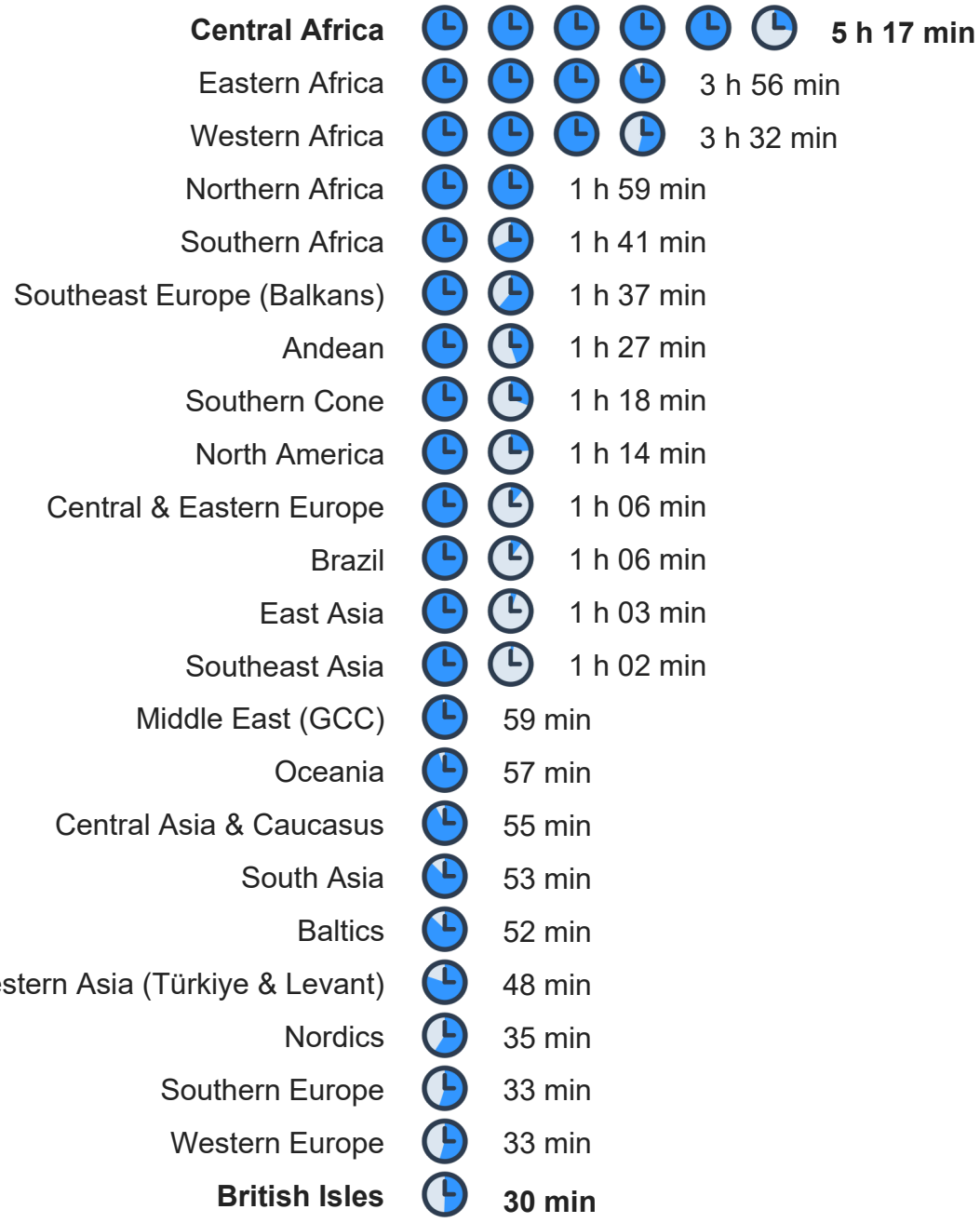
Chart 4. Mobile in Central Africa is among the cheapest in USD in a Western context, but the least affordable relative to local income



Median operator per region. Mobile ARPU in USD ÷ (GNI per person ÷ 12); income: World Bank. 23 regions, 5+ operators each. Grey: not in the sample (Iran: no ARPU in USD). Source: operators' reports.

In working time, that is over 5 hours a month in Central Africa and 30 minutes in the British Isles (Chart 5).

Chart 5. People in Central Africa work over 5 hours to pay for a month of mobile, about 10 times longer than in Western Europe



One clock = one hour of work. Median operator. Average income per person (GNI, World Bank), not wages, so this is an illustration, not a payslip. Source: operators' reports.

How we calculated it

1. **Share of income.** What a customer pays for mobile in a month (ARPU, in USD) ÷ the average monthly income per person (GNI per person ÷ 12). This is Chart 4.
2. **Working hours in a month.** 40 hours a week × 52 weeks ÷ 12 months = 173 hours.
3. **Work time for mobile.** Share of income × 173 hours.

Central Africa: 3.05% × 173 h = 5.3 h = 5 h 17 min. **British Isles:** 0.29% × 173 h = 0.5 h = 30 min.

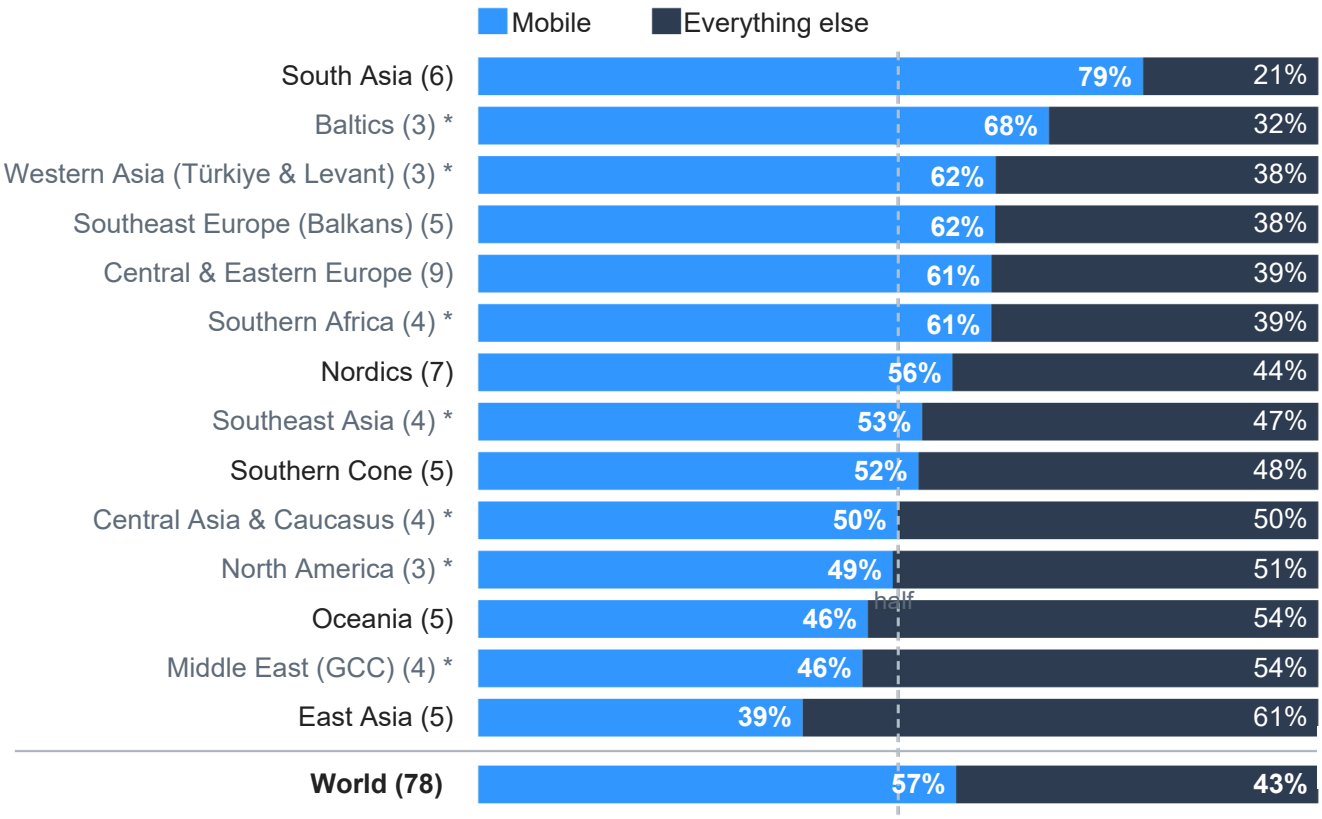
THE QUESTION: WHERE DOES THE REVENUE COME FROM?

1.3 Revenue mix: mobile is more than half of revenue for the 78 operators that report it by product

78 operators that report revenue by product also sell home internet, TV and business IT, but mobile still brings in the biggest share of their revenue, so mobile customers remain the core of the business.

For the typical operator, mobile is 57% of revenue. By region, it ranges from 79% in South Asia to 39% in East Asia (Chart 6). The rest comes from many products: phones, home internet, TV, business IT, wholesale and others. Operators report these in different ways, so we do not compare them product by product. Phones are the only other product most operators report separately (50 of 78); they bring in about 10% of revenue.
This is the only place in the report where we look at total revenue; everywhere else, revenue means mobile revenue.

Chart 6. Among the 78 operators that report revenue by product, mobile is about half of total revenue



Median operator per region: share of total revenue from mobile and from everything else (devices, home internet, TV, business IT, wholesale, other). 78 of the 220 operators publish revenue by product (latest full year); number in brackets = operators per region. World (78) also includes regions with fewer than 3 operators, not shown: Andean, Brazil, Central Africa, Eastern Africa, Southern Europe, Western Africa, Western Europe. * Grey: fewer than 5 operators, read with care. Source: operators' reports.

THE QUESTION: IS MY MARKET GROWING, AND DOES GROWTH COME FROM MORE CUSTOMERS OR MORE VALUE?

1.4 Growth: most operators gain customers and revenue, but is it enough?

In this section, we analyse growth from the two perspectives that matter most to CVM teams: the customer base (1.4.1) and revenue (1.4.2). We then put them together (1.4.3). Operators that grow both their customer base and revenue are called "growing operators". In the following chapters, we compare them with all other operators.

More than half grow both customers and revenue; after inflation, fewer than half do.

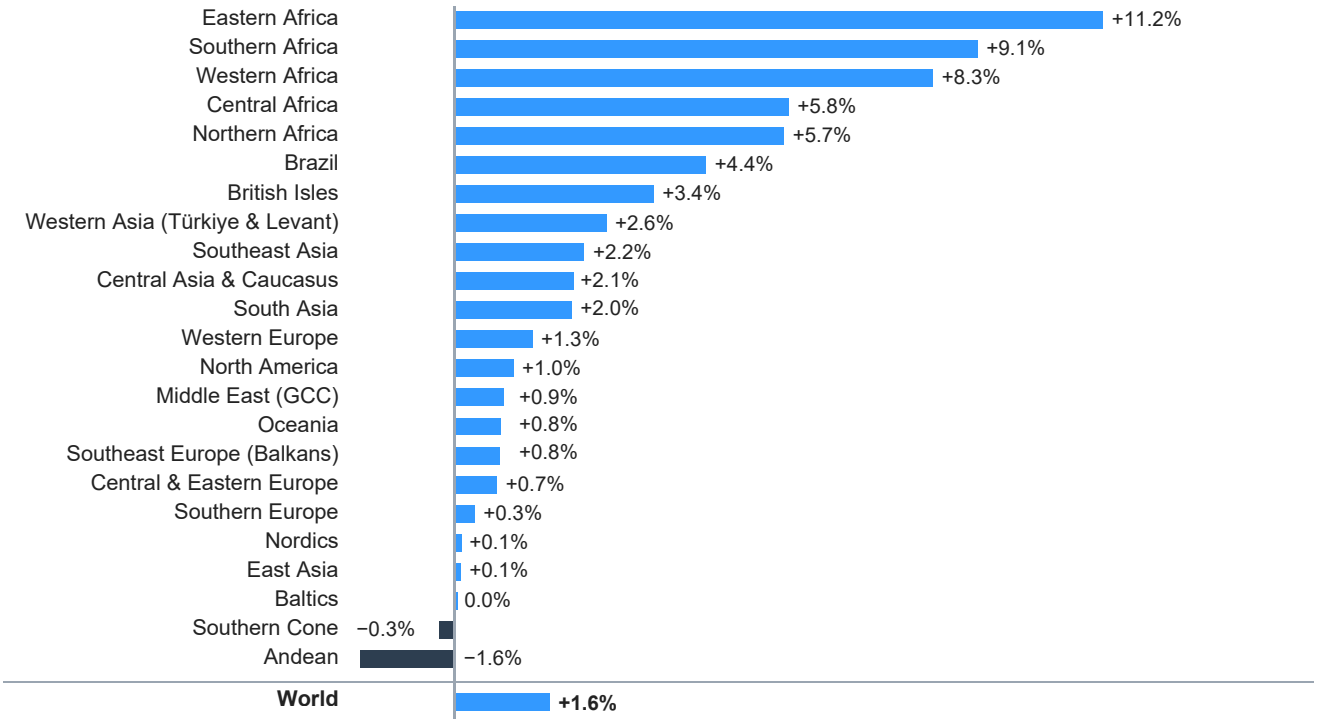
The typical operator grew its customer base by 1.6%, ARPU by 1.2% and mobile revenue by 3.8% in one year, in local currency as reported.

1.4.1 Customers: Africa grows fastest; most other regions stand almost still

Outside Africa, the customer base seems close to its limit; what changes is how customers pay.

In 16 of 23 regions, the customer base grew by less than 3% (Chart 7). It grew fastest in Eastern, Southern and Western Africa (+8% to +11%). Outside Africa, only Brazil and the British Isles grew above 3%.

Chart 7. Customers grew by 1.6% worldwide; Africa grew fastest

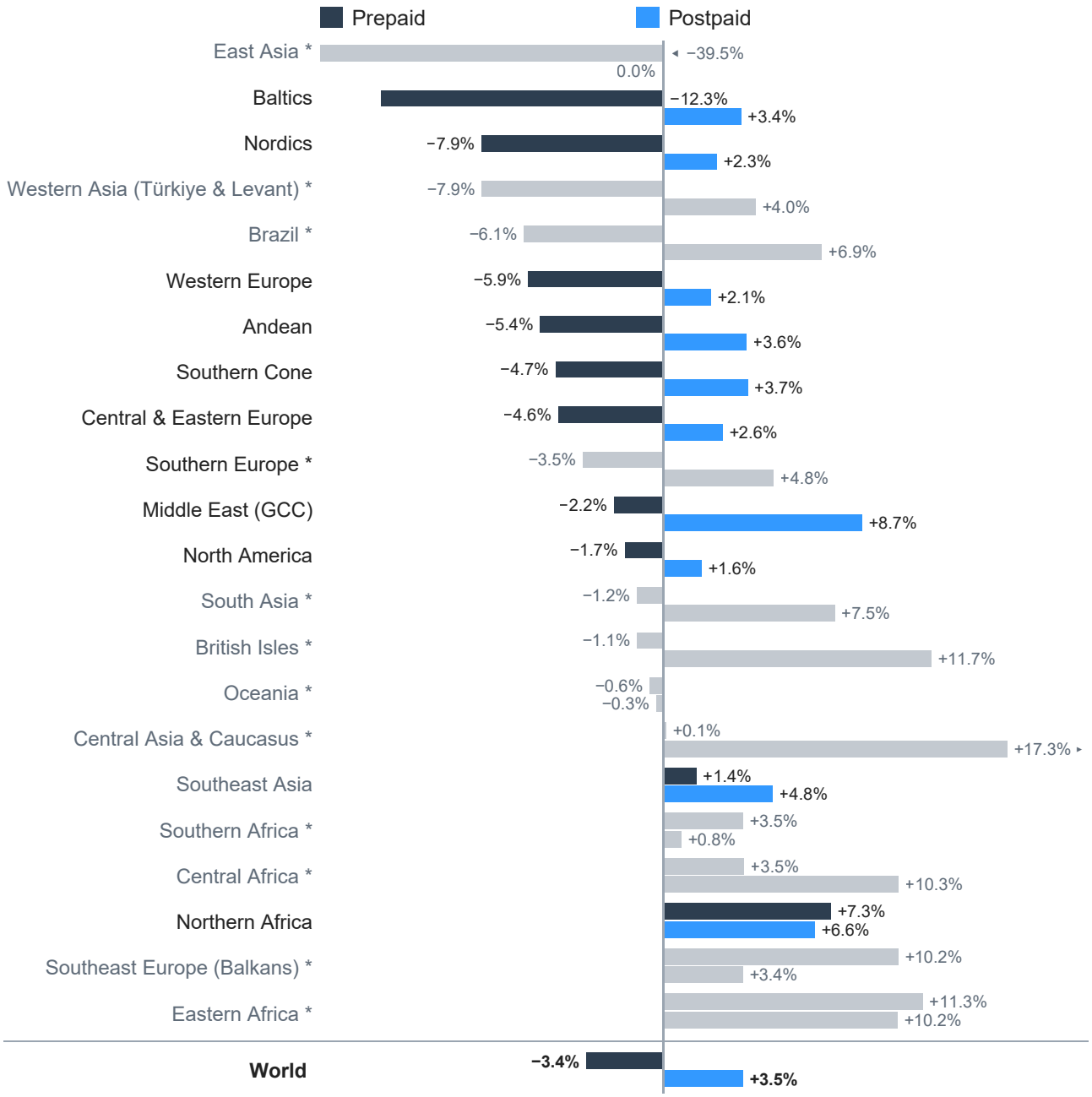


Median operator. Mobile subscriptions now vs 12 months earlier. 208 operators. * Grey: fewer than 5 operators, read with care. Source: operators' reports.

How we measure change. We compare each operator's latest published figure with its own figure from 12 months earlier. For most operators, that is 2026 vs 2025 (quarterly reports). Where the latest figure is the 2025 annual report, it is 2025 vs 2024. Change is measured in local currency, as operators report it; figures reported in a parent group's currency are not used. Countries with 2025 inflation above 20% (Angola, Argentina, Iran, Nigeria, South Sudan, Sudan, Türkiye, Zimbabwe: 11 operators) are left out of the growth figures, because there growth mostly reflects prices. Chart 11 also shows growth after inflation (2025 consumer prices: World Bank; IMF where the World Bank has no 2025 figure).

Worldwide, prepaid customers fell by 3.4% and postpaid grew by 3.5% (Chart 8). The shift is sharpest in the Baltics and the Nordics.

Chart 8. Europe sees a sharp prepaid decline and a move to postpaid, led by the Baltics and the Nordics



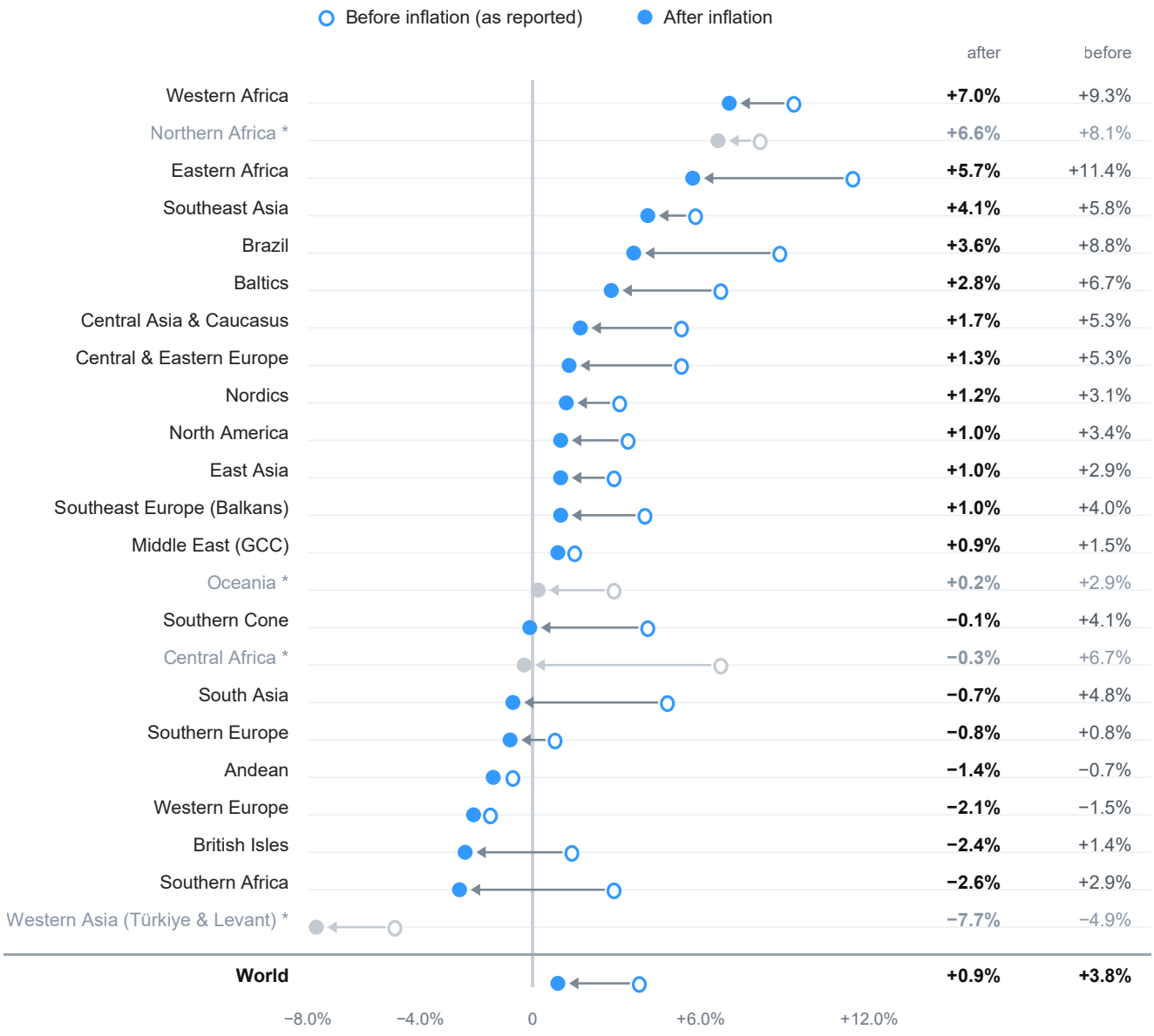
Median operator. Latest report vs 12 months earlier. 97 operators that publish both. * Grey: fewer than 5 operators, read with care.
Source: operators' reports.

1.4.2 Operators grow revenue, but it barely covers inflation

Customers pay a little more each year, but less in real terms: value per customer is not keeping up with prices.

ARPU grew 1.2% as reported, but fell 1.2% after inflation. Mobile revenue grew 3.8%, but only 0.9% after inflation (Chart 9). Revenue grew fastest in Eastern Africa (+11.4%) and Western Africa (+9.3%). After inflation, it fell in Western Europe, the British Isles and Southern Africa. By region, ARPU grew most in Central Asia & Caucasus (+6.1%), the Baltics (+5.5%), South Asia (+5.4%) and Brazil (+4.5%) (Chart 10).

Chart 9. Revenue grew by 3.8% as reported, but only by 0.9% after inflation



Median operator. Mobile revenue change in local currency; after inflation = minus 2025 inflation (World Bank, IMF). 178 operators; countries with inflation above 20% left out. The arrow shows what inflation takes away. * Grey: fewer than 5 operators, read with care. Source: operators' reports.

Chart 10. Revenue grew in 20 of 23 regions as reported; worldwide, customers +1.6%, value +1.2%, revenue +3.8%

Region	Customers	ARPU	Revenue
Eastern Africa	+11.2%	+1.2%	+11.4%
Western Africa	+8.3%	+4.4%	+9.3%
Brazil	+4.4%	+4.5%	+8.8%
Northern Africa *	+5.7%	+3.8%	+8.1%
Baltics	0.0%	+5.5%	+6.7%
Central Africa	+5.8%	+3.2%	+6.7%
Southeast Asia	+2.2%	+0.6%	+5.8%
Central Asia & Caucasus	+2.1%	+6.1%	+5.3%
Central & Eastern Europe	+0.7%	+3.8%	+5.3%
South Asia	+2.0%	+5.4%	+4.8%
Southern Cone	−0.3%	+10.1%	+4.1%
Southeast Europe (Balkans)	+0.8%	+0.7%	+4.0%
North America	+1.0%	+1.8%	+3.4%
Nordics	+0.1%	0.0%	+3.1%
Oceania	+0.8%	+2.7%	+2.9%
East Asia	+0.1%	+1.8%	+2.9%
Southern Africa	+9.1%	−0.2%	+2.9%
Middle East (GCC)	+0.9%	+0.2%	+1.5%
British Isles	+3.4%	−4.8%	+1.4%
Southern Europe	+0.3%	−2.8%	+0.8%
Andean	−1.6%	+3.2%	−0.7%
Western Europe	+1.3%	−1.3%	−1.5%
Western Asia (Türkiye & Levant) *	+2.6%	−2.2%	−4.9%
World	**+1.6%**	**+1.2%**	**+3.8%**

Median operator; local currency, as reported; sorted by revenue. Countries with inflation above 20% left out. Customers 208, ARPU 136, revenue 186 operators: different groups, so the columns do not add up. * Grey: fewer than 5 operators with revenue data, read with care. Source: operators' reports.

1.4.3 More than half of operators grow both customers and revenue

Even in full markets, operators can grow both customers and revenue. What they do differently to get there is the heart of this report.

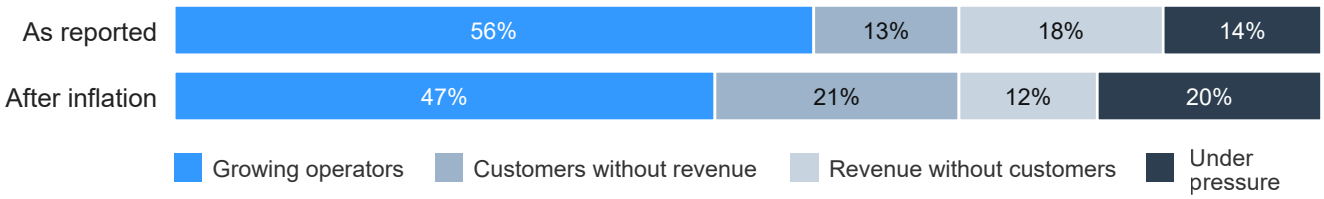
To see who is really growing, we look at two numbers together: the number of mobile customers and mobile revenue, each compared with a year earlier. An operator that grows both is winning new customers and earning more at the same time. We call these operators "growing operators".

101 of 182 operators (55%) grow both as reported (Chart 11). The other 81 grow only one of the two, or neither: 34 grow revenue while losing customers, 22 win customers while losing revenue, and 25 lose both. After inflation, 47% still grow both, down from 56% as reported.

Chart 11. 101 of 182 operators (55%) grow both customers and revenue as reported



The same 174 operators, as reported and after inflation



One dot = one operator; 182 operators; latest 12 months vs a year earlier; mobile revenue in local currency, as reported. Countries with inflation above 20% left out. Bars: the 174 operators with an inflation figure, as reported and after inflation (World Bank, IMF). Values beyond the axes are drawn at the edge. Source: operators' reports.

Growing operators are found in every part of the world, even in full markets, where there are already more SIM cards than people. In Western Europe, for example, only 30% of operators grow both, yet the fastest-growing one grew its customer base by 7.9% and its mobile revenue by 2.4% (Chart 12). What they do differently is the subject of the chapters that follow.

the 101 growing operators from Chart 11

Chart 12. The best growing operator in each region

Region	Operator	Country	Customers	ARPU	Revenue
East Asia	Rakuten Mobile	Japan	+23.0%	+25.9%	Q2 2026 vs Q2 2025
Western Africa	Orange Guinea	Guinea	+14.8%	+23.3%	Q2 2026 vs Q2 2025
Southeast Asia	DITO	Philippines	+18.3%	+20.2%	2025 vs 2024
Central Africa	Airtel Congo DRC	Democratic Republic of the Congo	+18.5%	+18.6%	2025 vs 2024
Nordics	Ice	Norway	+7.1%	+16.8%	2025 vs 2024
South Asia	Telefakt	Bangladesh	+3.9%	+14.0%	Year to Jun 2026 vs year to Jun 2025
Central Asia & Caucasus	Beeline (Cellis)	Georgia	+3.5%	+10.7%	2025 vs 2024
Southern Europe	Dig.Mobile	Spain	+18.8%	+10.4%	2025 vs 2024
Brazil	Claro Brasil	Brazil	+4.4%	+8.8%	2025 vs 2024
Middle East (GCC)	du	United Arab Emirates	+1.6%	+8.0%	2025 vs 2024
Southern Africa	Cell C	South Africa	+17.1%	+7.2%	Year to May 2026 vs year to May 2025
Baltics	Telia Lietuva	Lithuania	+3.3%	+7.0%	2025 vs 2024
Eastern Africa	Safaricom	Kenya	+7.6%	+6.9%	Year to Mar 2026 vs year to Mar 2025
North America	Videotron	Canada	+6.4%	+6.7%	2025 vs 2024
Central & Eastern Europe	P4	Poland	+1.5%	+6.5%	2025 vs 2024
Southeast Europe (Balkans)	Hrvatski Telekom (HT)	Croatia	+0.6%	+4.9%	2025 vs 2024
Andean	Claro Peru	Peru	+3.8%	+4.5%	2025 vs 2024
Southern Cone	Tigo Peru	Paraguay	+2.8%	+4.4%	2025 vs 2024
British Isles	Eir Ireland	Ireland	+4.9%	+4.1%	2025 vs 2024
Oceania	Telstra	Australia	+4.3%	+3.2%	2025 vs 2024
Western Europe	Telekom Deutschland GmbH	Germany	+7.9%	+2.4%	Q2 2026 vs Q2 2025

The growing operator (of the 101 in Chart 11) with the highest mobile revenue growth in each region. Rules: 1M+ subscriptions; customer growth up to +50% (higher usually means a merger or a change in how customers are counted). Periods: Q = quarter, H = half year; 15 of 21 compare 2025 with 2024. No operator met the rules in Northern Africa and Western Asia (Türkiye & Levant). Source: operators' reports; national regulators for a few operators.

How strict is "growing"? Here, growing means above 0%. About 1 in 4 operators are within ±1% of zero. If both customers and revenue must grow by more than 1%, the share of operators growing both falls from 55% to 45% worldwide, from 50% to 37% in Europe, and from 69% to 66% in Africa.

Chapter 2:
What winning pricing looks like worldwide

Chapter 1 shows where markets stand and that more than half of operators grow both customers and revenue. This chapter looks at what operators sell and at what price.

We look at the consumer price lists of 204 operators (10,296 plans) and compare the growing operators from Chapter 1 with the others, inside each region.

THE QUESTION: WHAT IS INCLUDED IN A MOBILE PLAN?

2.1 Offers: unlimited calls in the Americas and most of Europe, perks in Asia and South America

There is no global standard plan: each region has its own idea of what a plan should include.
Unlimited calls come with 97% of plans in North America but none in Central Africa (Chart 13). Looking by continent, the landscape of offers looks like this:

- **Europe:** unlimited calls and 5G in most plans (fewer in the Balkans and Central & Eastern Europe).
- **Asia:** perks in up to 7 in 10 plans.
- **Africa:** almost no unlimited data.
- **North America:** unlimited calls in almost every plan.
- **South America:** unlimited calls.

Chart 13. Unlimited calls come with 97% of plans in North America, but none in Central Africa

Region	Unlimited data	Unlimited calls	5G	Streaming / TV	Perks
Baltics	35%	82%	54%	5%	32%
British Isles *	55%	94%	95%	12%	50%
Central & Eastern Europe	18%	52%	47%	15%	8%
Nordics	48%	82%	61%	5%	27%
Southeast Europe (Balkans)	24%	31%	45%	9%	13%
Southern Europe	18%	78%	60%	5%	11%
Western Europe	27%	76%	71%	2%	35%
Central Asia & Caucasus	36%	24%	12%	43%	45%
East Asia	24%	23%	53%	9%	39%
Middle East (GCC)	19%	32%	34%	11%	68%
South Asia	13%	33%	17%	9%	21%
Southeast Asia	26%	44%	69%	21%	70%
Western Asia (Türkiye & Levant)	1%	2%	36%	0%	47%
Central Africa	0%	0%	0%	0%	26%
Eastern Africa	0%	13%	0%	0%	27%
Northern Africa	1%	27%	33%	15%	37%
Southern Africa	2%	12%	0%	0%	29%
Western Africa	5%	10%	0%	6%	34%
North America	39%	97%	59%	0%	19%
Andean	24%	84%	5%	20%	70%
Brazil	0%	64%	31%	22%	53%
Southern Cone	7%	77%	12%	10%	95%
Oceania	24%	70%	21%	2%	15%

Europe: unlimited calls and 5G in most plans (fewer in the Balkans and Central & Eastern Europe)

Asia: perks in up to 7 in 10 plans

Africa: almost no unlimited data

North America: unlimited calls in almost every plan

South America: unlimited calls

Share of monthly mobile plans that include each item. Average of operators' shares; each operator counts once, however many plans it sells. Darker = more. 199 operators. Source: operator price lists. *Grey: fewer than 3 operators, hence more care.

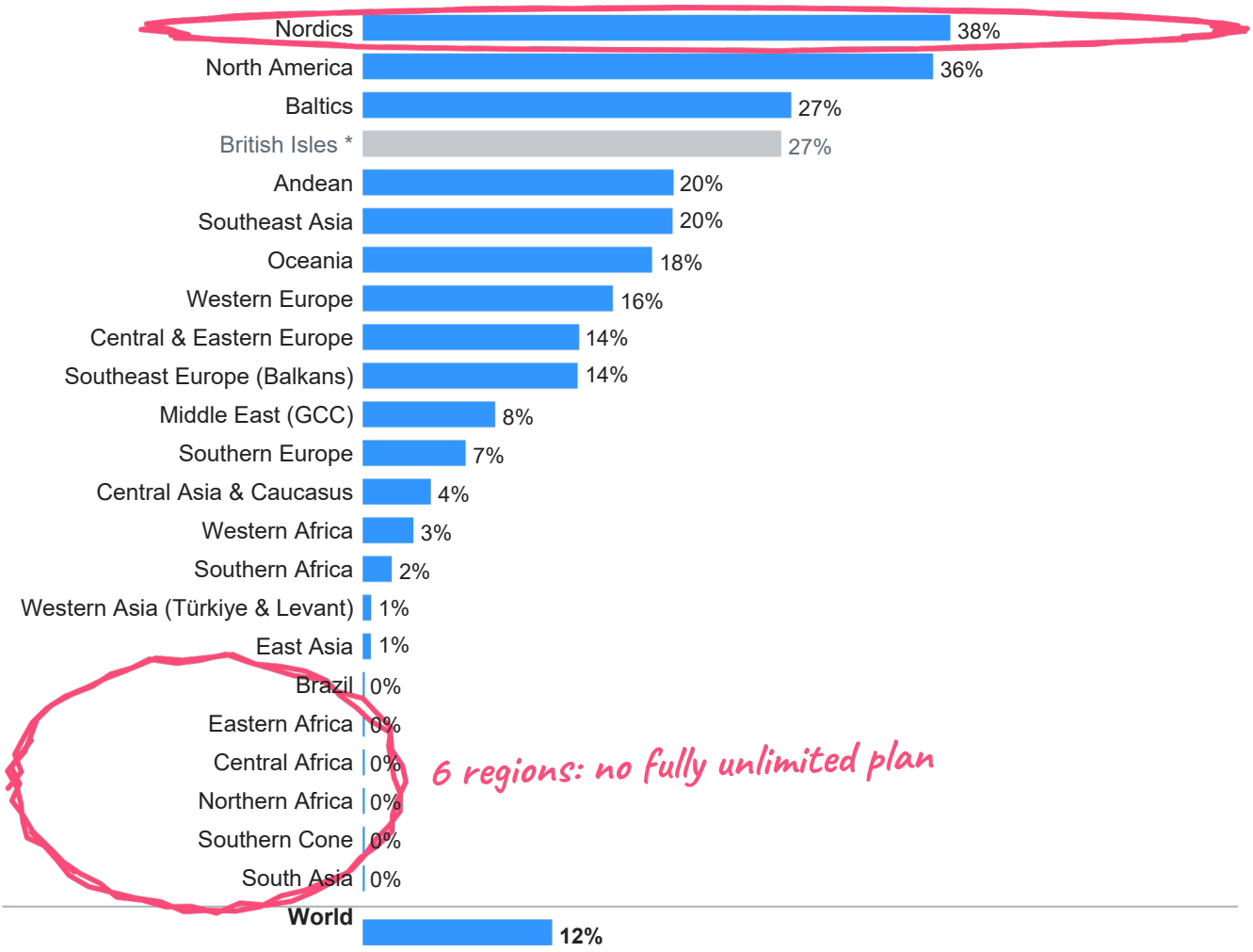
THE QUESTION: WHERE CAN PEOPLE GET UNLIMITED PLANS, AND WHAT DO THEY COST?

2.2 Unlimited plans: globally rare but most common in the Nordics and North America

In most regions, people who want a plan with no limits will find few or none.

Worldwide, only 12% of monthly plans are fully unlimited data, calls and SMS. While the share of such plans peaks in the Nordics (38%) and North America (36%), operators in six sample regions offer no unlimited plans at all (Chart 14).

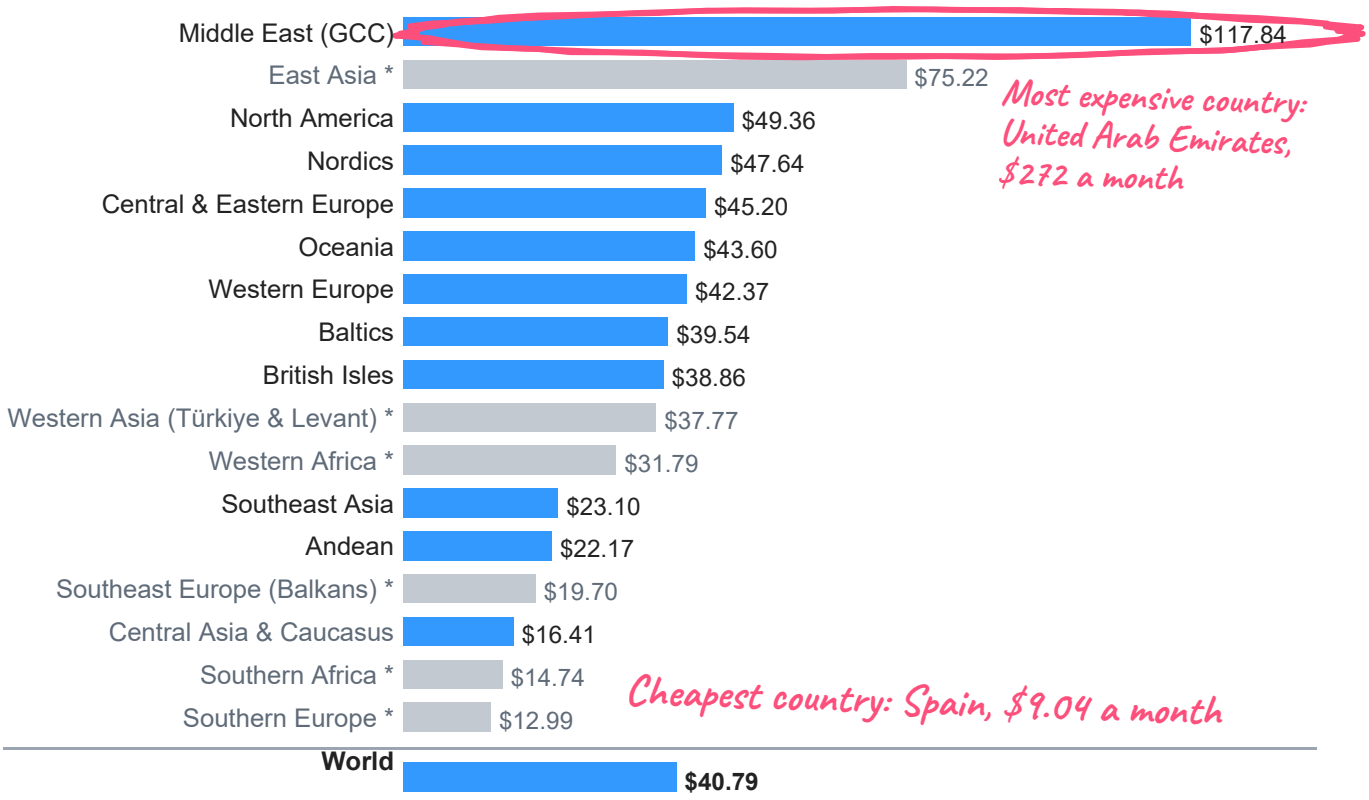
Chart 14. Worldwide, only 12% of plans are fully unlimited; most in the Nordics (38%) and North America (36%)



Plans with unlimited data, calls and SMS; SMS counts as unlimited unless the plan shows a limit; speed-capped “unlimited” data (25 Mbps or less, or 128 kbit/s) does not count. Average of operators’ shares: each operator counts once, however many plans it lists. 197 operators. * Grey: fewer than 5 operators, read with care. Source: operators’ price lists.

Where it is offered, a typical unlimited plan costs $41 a month (Chart 15). By region, it costs most in the Gulf ($118) and least in Central Asia & Caucasus ($16), among regions with 3+ operators. By country, it ranges from $9 in Spain to $272 in the United Arab Emirates.

Chart 15. Worldwide, a typical unlimited plan costs $41 a month, and most in the Gulf ($118)



Typical unlimited plan = the middle price of each operator's fully unlimited plans; median per region, in USD at the exchange rates of Chapter 1. Only regions where unlimited is offered. Not counted: plans for seniors, students, families, tourists, smartwatches and VIP customers, short promotions and bundle-only deals. 79 operators. * Grey: fewer than 3 operators, read with care. Source: operators' price lists.

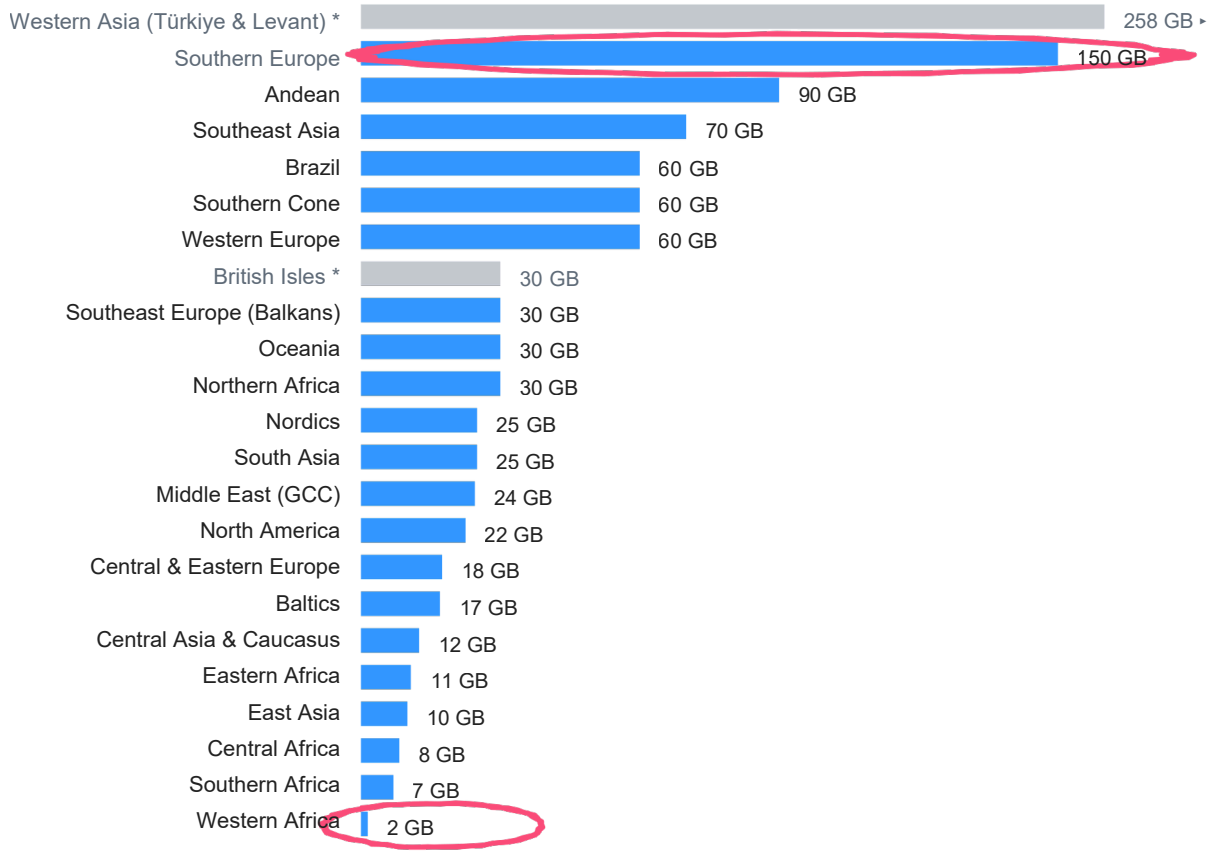
THE QUESTION: HOW MUCH DATA DOES A MID-RANGE PLAN GIVE?

2.3 Data: a mid-range plan gives 2 GB in Western Africa and 150 GB in Southern Europe

Data is mostly what people pay for, and how much they get depends heavily on where they live.

Almost 9 in 10 mobile plans (89%) include data, against 65% that include calls. In 74% of the price steps on operators' lists, what changes is the data. A mid-range plan gives 2 GB in Western Africa and 150 GB in Southern Europe (Chart 16).

Chart 16. A mid-range plan gives 2 GB in Western Africa and 150 GB in Southern Europe



Mid-range plan = the middle plan of each operator's monthly list, by price; median data per region (plans with a data limit). * Grey: fewer than 5 operators, or a figure driven by one country (Western Asia (Türkiye & Levant): Israel sells 1,000–4,000 GB plans), read with care. Source: operators' price lists.

THE QUESTION: DO GROWING OPERATORS PRICE DIFFERENTLY?

2.4 Growing operators do not win with much lower prices. Instead, they offer simpler, more flexible plans

Their edge looks less like a better deal and more like fewer reasons for customers to hesitate or feel stuck.

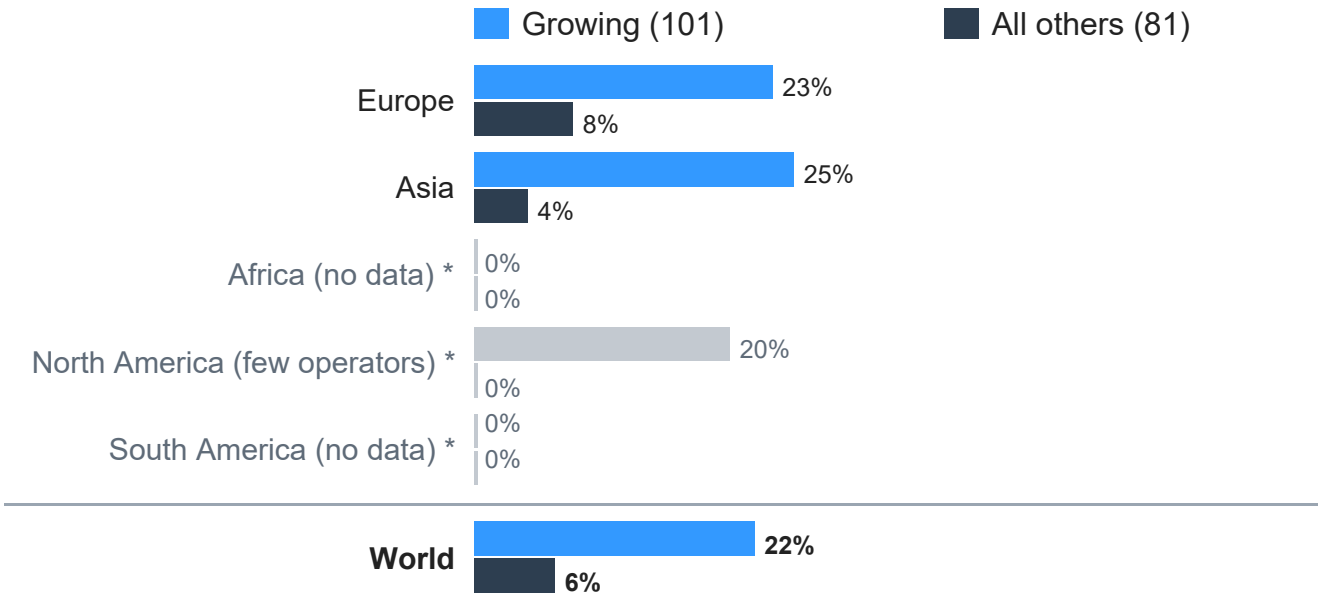
We compare the 101 growing operators from Chapter 1 with the 81 others, inside each region; 94 and 79 of them publish a price list. Postpaid prices are the same in both groups; prepaid is much cheaper at growing operators.

2.4.1 Postpaid: same price, simpler plans, more often no lock-in

Growing operators' postpaid offers ask less of the customer: fewer choices to make, and more often no contract to sign.

Their postpaid plans cost the same as competitors' (1.09 times the country's typical price, against 1.10). But 48% have five or fewer postpaid price points, against 23% of the others. And 22% offer postpaid with no minimum contract and no bundle, against 6%: higher in Europe (23% against 8%) and Asia (25% against 4%) (Chart 17).

Chart 17. Postpaid with no contract: 22% of growing operators offer them, against 6% of the other operators



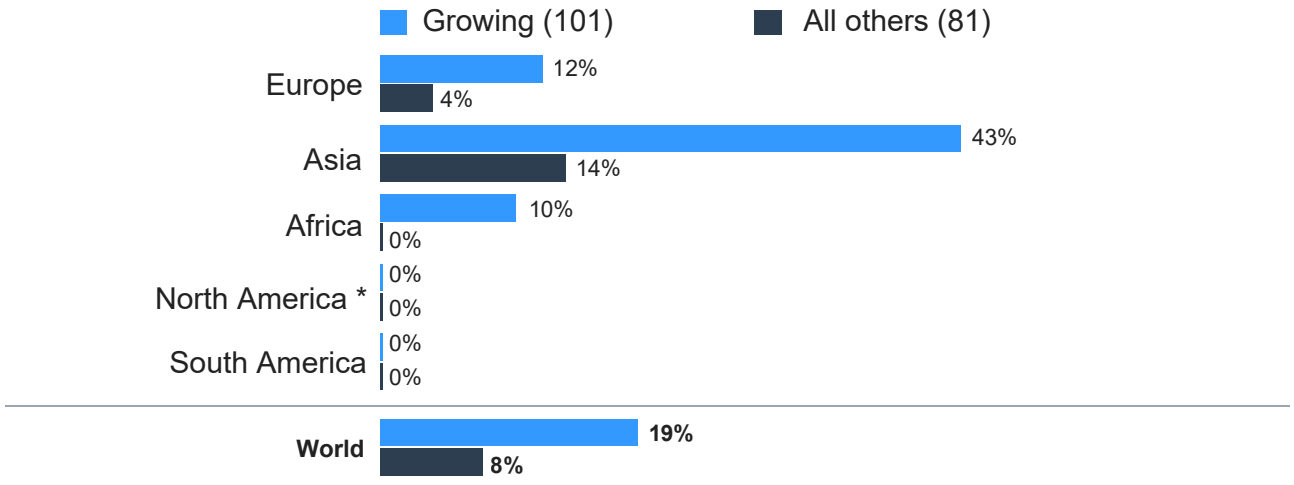
Operators whose postpaid plans have no minimum contract and who sell no bundles. 94 growing and 79 other operators with a price list. Grey: in Africa and South America most price lists do not say how long the contract is; North America has only 7 operators, read with care. Source: operators' price lists.

2.4.2 Prepaid: much cheaper, with plans from a day to a year

Growing operators more often let prepaid customers decide how long to buy for.

Growing operators' prepaid plans are much cheaper: 0.96 times the country's typical price, against 1.10 of other operators'. Unlimited data, 5G, perks and promotions look about the same in both groups. 19% of growing operators offer both very short packs (a day to a week) and long plans (3 to 12 months), against 8% of the others. The gap is widest in Asia (43% against 14%); in the Americas, no operator does it (Chart 18).

Chart 18. Prepaid for a day, a week or a year: 19% of growing operators offer both short and long plans, against 8% of the others



Operators that sell at least one prepaid plan for 7 days or less (a day or week pack) and one for 90 days or more (3 to 12 months). 76 growing and 64 other operators. * Fewer than 5 operators in one group, read with care. Source: operators' price lists.

Chapter 3:
What customers complain about, and how growing operators compare

This chapter looks at what customers complain about: the main topics in each region, at which stage of the customer lifecycle complaints come, which complaints come with a threat to leave, and whether customers of growing operators complain differently.

We read **118,084 complaints** about **213 of the 220 operators**, posted between January and October 2026, mostly in app stores and in 49 languages. They show what unhappy customers write, not how all customers feel.

How to read this chapter. The complaints are one- and two-star reviews, most of them in app stores, so the app comes up more often than it would in a call centre. For 3.2–3.4 we read a random sample of 29,209 complaints (up to 200 per operator) and gave each one main issue. Each operator counts once, however many reviews it has.

THE QUESTION: WHAT DO CUSTOMERS COMPLAIN ABOUT MOST?

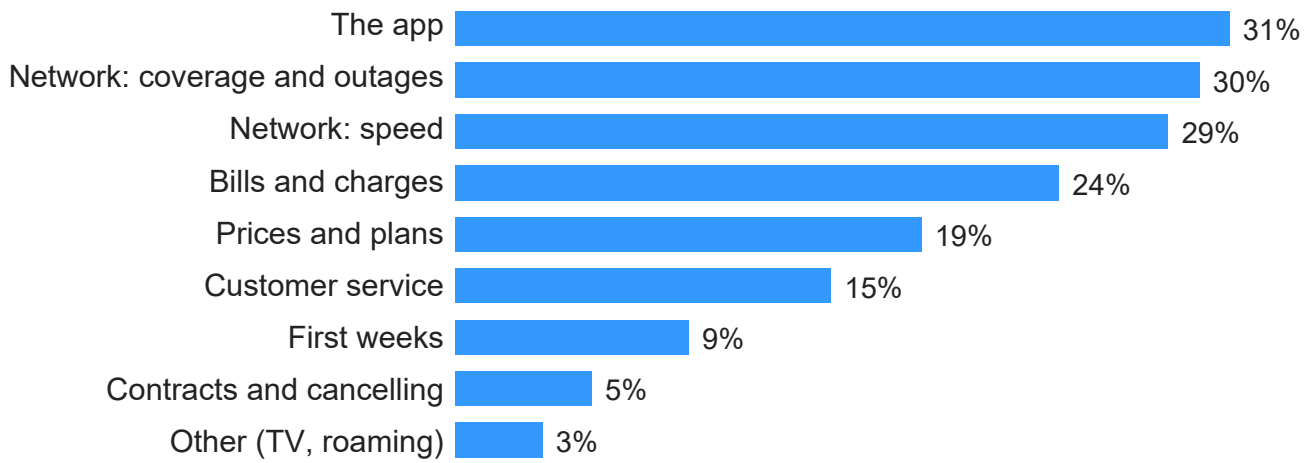
3.1 Complaints: no single topic dominates

The app, network coverage and network speed each come up in about 3 of every 10 complaints.

The app comes up in 31 of every 100 complaints, network coverage in 30 and speed in 29 (Chart 19). Bills (24) and prices (19) together get 43 mentions.

However, it is important to mention that the app possibly ranks high because app stores are where people find it most convenient to complain.

Chart 19. Bills and prices lead financial topics: 43 mentions in every 100 complaints



Share of complaints that mention each topic; average of operators. 175 operators with 30+ complaints; one complaint can mention several topics. Source: one- and two-star reviews, mostly in app stores, January–October 2026.

Each region has its own weak spot, so the world average hides a lot.

The app comes up most in Southern Africa (51%), network speed in Southeast Asia (40%) (Chart 20). Bills and charges are the top complaint in one region – Southeast Europe (Balkans). Customer service comes up most in the Baltics, Southern Europe and Brazil (25% each) and least in Western Africa (4%).

Chart 20. The top complaint depends on the region: the app in Southern Africa (51%), versus network speed in Southeast Asia (40%)

	First weeks	Prices and plans	Bills and charges	Contracts and cancelling	The app	Network: speed	Network: coverage and outages	Customer service
Baltics	13%	18%	29%	9%	30%	27%	37%	25%
British Isles	9%	12%	25%	8%	43%	25%	33%	18%
Central & Eastern Europe	10%	24%	28%	4%	26%	24%	30%	17%
Nordics	11%	23%	25%	8%	26%	23%	31%	13%
Southeast Europe (Balkans)	8%	18%	32%	9%	26%	26%	27%	15%
Southern Europe	10%	13%	23%	8%	29%	31%	34%	25%
Western Europe	15%	20%	21%	13%	29%	30%	31%	17%
Central Asia & Caucasus	13%	23%	23%	1%	25%	38%	35%	20%
East Asia	7%	9%	18%	7%	34%	23%	30%	11%
Middle East (GCC)	10%	24%	27%	6%	31%	28%	25%	22%
South Asia	16%	26%	25%	1%	21%	30%	34%	11%
Southeast Asia	9%	22%	19%	4%	30%	40%	30%	11%
Western Asia (Türkiye & Levant)	13%	23%	16%	4%	42%	31%	28%	7%
Central Africa *	8%	24%	24%	0%	37%	28%	27%	5%
Eastern Africa	6%	13%	15%	0%	33%	39%	32%	6%
Northern Africa	8%	25%	23%	1%	33%	28%	21%	9%
Southern Africa	7%	9%	25%	4%	51%	17%	23%	10%
Western Africa	9%	11%	19%	0%	34%	32%	27%	4%
North America	5%	14%	31%	6%	37%	23%	28%	19%
Andean	5%	17%	30%	6%	25%	29%	33%	18%
Brazil	10%	21%	28%	11%	28%	34%	28%	25%
Southern Cone	5%	17%	23%	7%	27%	33%	32%	15%
Oceania *	4%	21%	35%	4%	41%	18%	23%	16%

Share of complaints that mention each topic, average of the region's operators (175); darker = more. Pink circles: the highest value in each column, and any value within 1 point of it; for bills, the highest region with 5+ operators (grey regions not circled). * Grey: fewer than 5 operators, read with care. Source: online reviews, mostly in app stores.

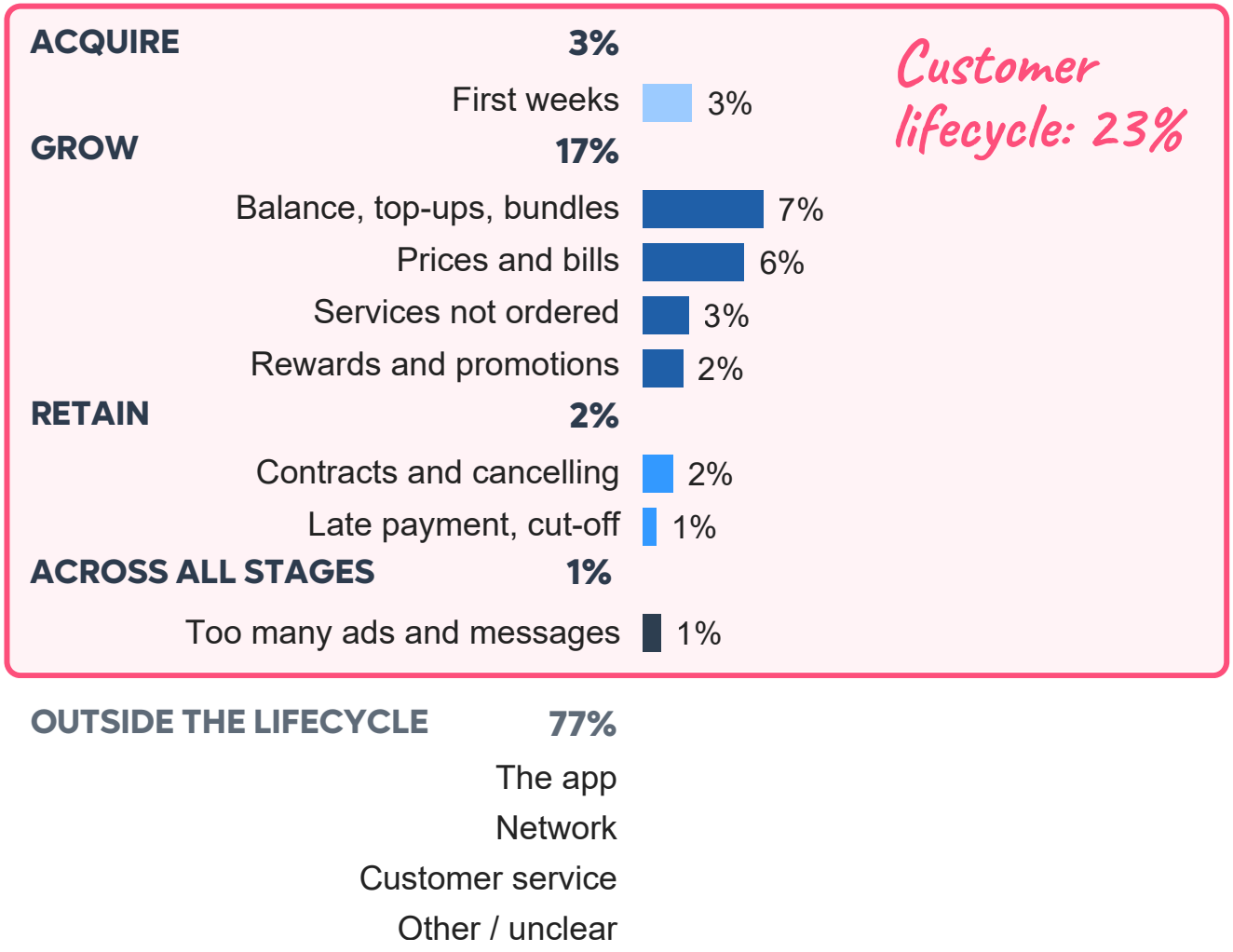
THE QUESTION: WHICH STAGE GETS THE MOST COMPLAINTS, AND HOW MUCH IMPACT CVM HAVE?

3.2 At least 23% of complaints are about lifecycle stages that CVM can influence

CVM can act on a real part of complaints, mostly when customers top up, buy bundles or check their bill.

Customer lifecycle issues account for 23% of complaints, led by the Grow stage at 17% (Chart 21). Onboarding (Acquire, 3%) and renewal or exit (Retain, 2%) make up a much smaller share. The remaining 77% of complaints fall outside the core lifecycle, with the majority driven by mobile app issues.

Chart 21. Within the lifecycle, customers complain most about the Grow stage



Random sample of 29,209 of the 118,084 complaints (up to 200 per operator); 206 operators with 5+ complaints in it. Stages from the CVM Portfolio. One main issue per complaint, so shares add up to 100%. Source: online reviews, mostly in app stores.

Sample. 3.2–3.4 use a random sample of 29,209 of the 118,084 complaints: up to 200 per operator, 213 operators. We read every complaint in its own language and gave it a lifecycle stage, a churn threat and a sub-category, following one written rulebook. The sample shows customers who complain online, not all customers.

What customers mean inside each lifecycle category

Inside each category, a few problems come up again and again.

Inside prices and bills, 37% say prices are too high and 27% complain about a price rise or plan change (Chart 22). Additional drivers of customer churn include post-switch service underperformance and unfulfilled sales commitments.

Chart 22. Within each category, a few problems come up repeatedly, e.g., 37% of price complaints say prices are too high

ACQUIRE | First weeks

3% of all complaints

SIM or eSIM not working	18%	New SIM or eSIM not delivered or won't activate	"Why is my SIM not activating with my Qatar ID?"
Sales promises not kept	17%	What the seller promised differs from what was delivered	"It's not €12.99 to join as advertised, it's €25.98."
ID check and registration	16%	Identity check, face scan or new account registration failed	"Been trying to register my pay as you go SIM for 5 hours… now it just keeps saying something went wrong."
Installation and equipment	13%	Home internet installation was late or missed, router was not delivered	"Still waiting after 3 weeks for them to install."
Worse than expected after switching	13%	Just joined: signal, speed or service worse than expected	"I just switched from [another operator] to this company and I really regret it." (Spanish)
First bill or order problems	7%	First invoice is wrong, order refused, credit check rejects	"I am a new customer, I got the bill by SMS and can't pay it – it doesn't recognise my phone number." (Russian)
Number porting in	6%	Moving the number from the old operator is delayed	"I have been without a line for days, waiting for my mobile number portability to go through." (Italian)

GROW | Balance, top-ups, bundles

7% of all complaints

Paid but not received	24%	Top-up, bundle or credit loan paid, but credit or data not added	*"It's been 2 days since they took my money out, where's my data?"*
Data runs out or disappears	17%	Allowance used up too fast, wrong bundle used first, data lost	*"I topped up 10 euro… didn't even call anyone and 15 minutes later it already said to top up again."*
Cannot buy a bundle	16%	Purchase error, bundle won't activate	*"It doesn't allow me to purchase my choice of data."*
Bundle made worse	9%	Cheaper bundles removed, bonus hours cut, fewer GB	*"Why is there no unlimited internet any more? It was much better with it."* (Bangla)
Validity and expiry	8%	"30 days" lasting 28, unused data lost at expiry	*"They call it a 30-day package and give 28."* (Bangla)
Cannot top up	7%	The top-up itself fails or is refused	*"Every time I try to top up it says recharging is not allowed, and there is no problem with the account."* (Arabic)
Top-up and sharing rules	6%	Fixed or minimum amounts, data gifting limits, family split	*"My plan costs €10 – guess which amount you can't choose when topping up…"* (German)
Bundle terms unclear	6%	Confusing allowances, unclear what a bundle includes	*"Data bundle balance and expiry date never correct."*

GROW | Prices and bills

6% of all complaints

Too expensive	37%	Prices are high in general or against competitors	*"Everything is too expensive here."*
Price rise or plan change	27%	Price increase, changed plan without asking	*"Service keeps getting worse, bill keeps getting higher."*
Unexpected charge	15%	Bill shock, unexplained, roaming, or extra fees	*"…it feels like they're scamming you by constantly adding hidden fees."*
Billing errors	13%	Paid but shown unpaid, double or missing invoices	*"Keep chasing bills that are already paid!!!"*
Unclear prices and bills	6%	Price or bill not shown clearly, terms not explained	*"The amount is only shown in the app after you have already paid the bill."* (Portuguese)

GROW | Services not ordered

3% of all complaints

Money deducted without reason	48%	Balance or credit disappears	*"This stupid app is eating my airtime."*
Subscriptions added without consent	32%	Paid content or services switched on without asking	*"It randomly charged me for a subscription I didn't consent to."*
Auto-renewal can't be stopped	18%	Bundle renews although switched off, can't cancel it	*"Option to cancel auto-renew on a plan does not work."*

GROW | Rewards and promotions

2% of all complaints

Offers not for me	30%	Few offers, or not valid for existing or loyal customers	*"It's been five months since I received any special offer, which is quite disappointing."*
Rewards don't work	25%	Points or bonus money can't be used	*"Impossible to pay my bills partially or totally using the loyalty points…"*
Games and prize wheels	14%	Spin-the-wheel or other games never pay out	*"How can you send me SMS promoting the prize wheel when the link hasn't worked all this time??"* (Portuguese)
Promised bonus not given	14%	Welcome or download bonus never received	*"Have not received the 1 GB you promised me after downloading."*
Benefits removed	12%	Partner benefits or free extras taken away	*"They removed the bundles that cost only crystals [reward points]. They were very useful…"*

RETAIN | Contracts and cancelling

2% of all complaints

Hard to cancel or change	45%	Cancelling or changing the contract only by phone or in a shop	*"Why can't I end my expiring plan in the app? … there is simply no option to cancel."* (Lithuanian)
Number port-out or number lost	15%	Can't take the number away, or it was given to someone else	*"Cancelled my old account and now they required me to get a new number."*
Fees for leaving	12%	Termination fees, device costs at contract end	*"When the contract ended they asked me for €154 for something I thought was a gift."* (Slovak)
Charged after leaving	12%	Bills continue after cancelling	*"They make you pay the whole month even though I stopped it on the 4th."* (Armenian)
Renewed or locked in without consent	7%	Contract extended without consent, long lock-in	*"The contract was extended without my consent or knowledge."* (German)
Moving address	6%	Service can't be moved to the new address	*"I have been in a war with them for the past two weeks trying to move internet."*

RETAIN | Late payment, cut-off

1% of all complaints

Suspended or marked unpaid by mistake	33%	Service suspended without a clear reason, payment not recognised	*"My number was suspended for no reason – cut off for half a month."* (Chinese)
Paid but not reconnected	20%	Payment made, service still blocked	*"I paid in the app after they disconnected me, and I keep getting SMS, but the payment doesn't go through."* (Slovak)
Cut off too fast	15%	Blocked for a small debt or a short delay	*"I was one day late with the payment and they cut my line – but they did charge me a huge fine."* (Spanish)
Debt collection	15%	Collectors, constant payment reminders	*"They are very pushy about collecting: as soon as the due date comes they send messages and emails."* (Spanish)
Late fees	12%	High late fees or interest	*"A reminder on the invoice cost 450 kr."* (Swedish)

ACROSS ALL STAGES | Too many ads and messages

1% of all complaints

Ads in the app	50%	Ads and pop-ups blocking basic tasks	*"The new update is trash… it's like a store for advertisement."*
Too many notifications	26%	Promotional pushes or SMS that can't be turned off	*"The app does not provide any means to block the "offer" notifications that occur basically every day."*
Sales calls and data sharing	19%	Sales calls, details shared with partners	*"Stop reselling our contact details."* (French)

Sub-categories of the lifecycle complaints in the sample; the rest is "other". Quotes: real reviews, translated where needed; … = shortened, [ ] = operator name removed or word explained. Source: online reviews, mostly in app stores.

THE QUESTION: WHAT CREATES CHURN THREATS?

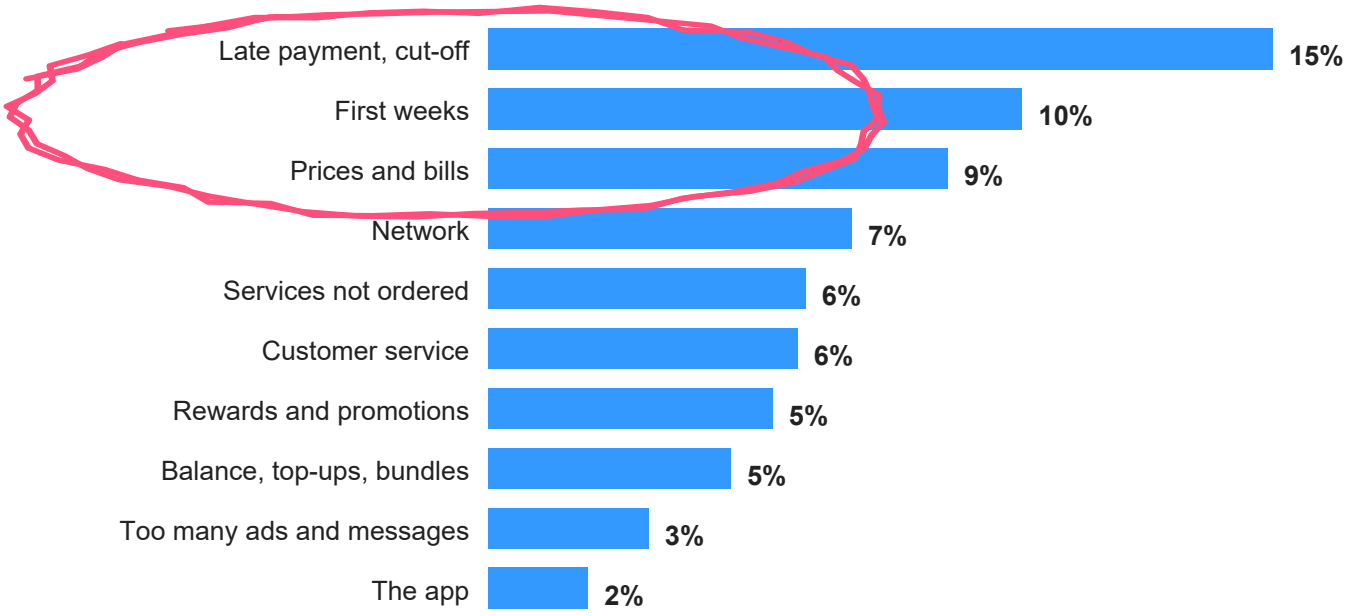
3.3 Churn threats: inside the lifecycle, late payment, price changes and bad first weeks onboarding hit hardest

Everyday annoyances rarely push customers out. Feeling let down or surprised mostly does.

A churn threat is a complaint where the customer says they will leave, cancel or switch. It shows intent, not actual churn. About 1 in 20 complaints (5%) carries one.

The app is the top topic, but only 2% of app complaints come with a churn threat. Complaints about the first weeks, prices and bills, or the network come with a churn threat 3 to 5 times more often (Chart 23).

Chart 23. Late payment, the first weeks and prices generate the most churn threats; the app brings the fewest (2%)



All top 3 are within the customer lifecycle; first weeks and prices in detail in Chart 24

Share of complaints of each type where the customer says they will leave, cancel or switch (1,512 churn threats). Not shown: contracts and cancelling (64%), see Chart 25. Source: online reviews, mostly in app stores.

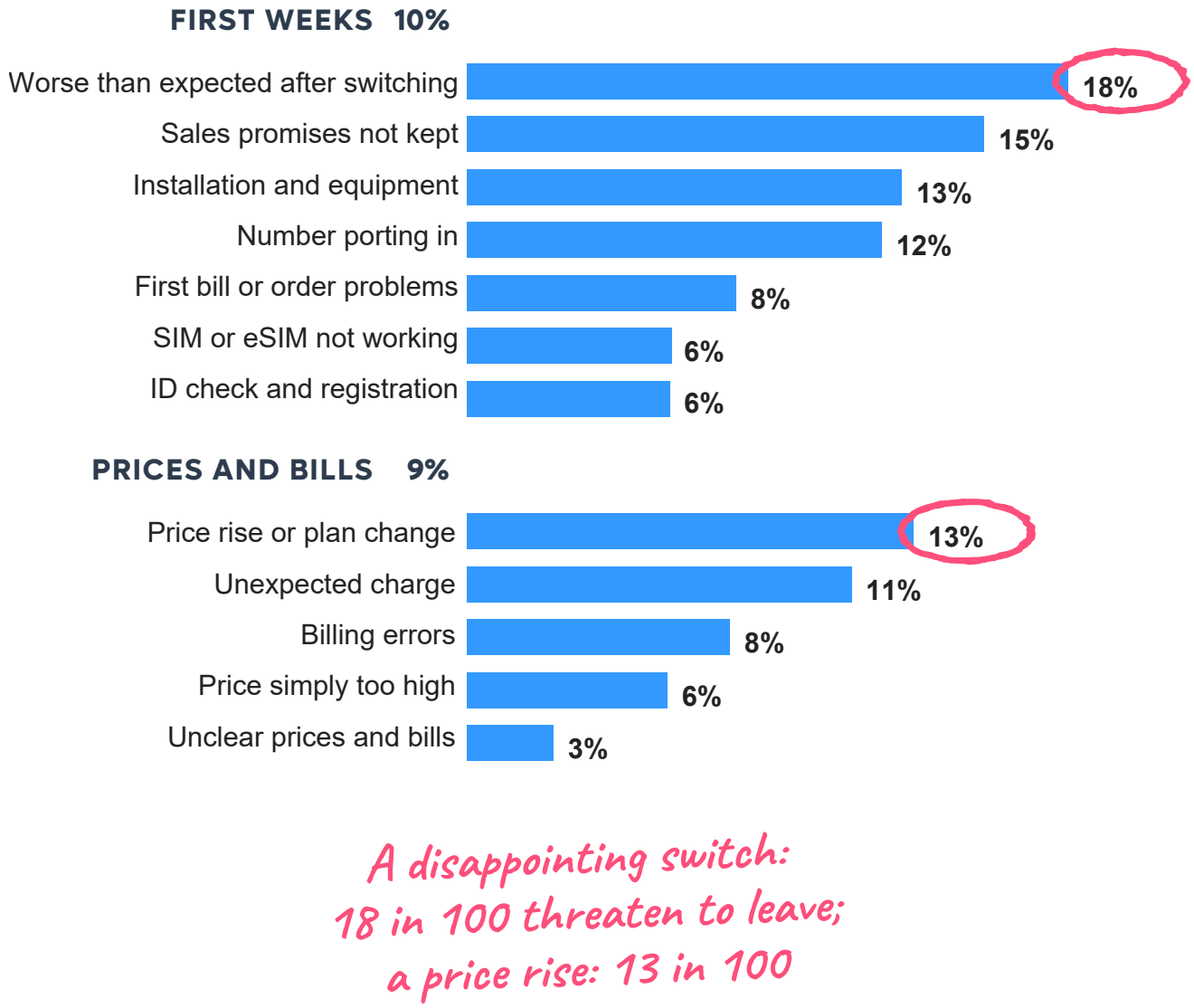
Where the threats come from: a disappointing switch and a price rise

The change in price, more than the price level, makes customers think about leaving.

Lifecycle complaints are about a quarter of all complaints but give 54% of churn threats. A price rise or plan change comes with a churn threat 13% of the time, while a price that is simply too high accounts for 6%.

In the first weeks, 18% say they will leave when the service is worse than expected after switching, and 15% when a sales promise is not kept.

Chart 24. Inside two of the top complaints from Chart 23: a disappointing switch and a price rise generate the most churn threats



A disappointing switch: 18 in 100 threaten to leave; a price rise: 13 in 100

Out of 100 complaints of each kind, how many come with a churn threat. The 10% and 9% at the top of each group are the same as in Chart 23. Source: online reviews, mostly in app stores.

In the retention stage, the complaints that most often come with a churn threat are about a hard cancel or change process (81%), fees for leaving (75%), a lock-in renewed without consent (57%) and charges after leaving (52%) (Chart 25). These make customers most upset and most likely to say they will leave.

Chart 25. A difficult cancellation process causes the harshest complaints: 81% come with a threat to leave

REASON	THREATEN TO LEAVE	WHAT IT IS	HOW IT SOUNDS
ACQUIRE		*10% of its complaints come with a churn threat*	
Worse than expected after switching	18%	Just joined: signal, speed or service worse than expected	*"I really regret porting to [the operator]: I am in the heart of the city and have no coverage at all. I'll just wait out this month and* **go back to [my old operator]**. *"* (Spanish)
Sales promises not kept	15%	What the seller promised differs from what was delivered	*"When I took the service they promised me 3 months at 50% off, and now I have to pay a full bill… if this isn't solved,* **I'm taking my money to another company**. *"* (Spanish)
Installation and equipment	13%	Home internet installation was late or missed, router was not delivered	*"I've been waiting 2 weeks for internet. You tell me within 24 hours, then the 26th, today is the 30th and still no internet.* **Tomorrow I'm changing provider**. *"* (Italian)
GROW		*6% of its complaints come with a churn threat*	
Price rise or plan change	13%	Price increase, plan changed without asking	*"Within 2 years they raised the price 3 times, from $29 a month in 2024 to $44 a month now.* **I'll be changing provider** *once this month's credit expires."*
Unexpected charge	11%	Bill shock, unexplained, roaming, or extra fees	*"I don't understand why I have a bill of 53 euros when I should pay 9.90.* **I'm going to change operator**. *"* (French)
Offers not for me	9%	Few offers, or not valid for existing or loyal customers	*"New app, lower promotions. A customer for over 20 years,* **I am just waiting for my contract to end**. *"* (Macedonian)
Billing errors	8%	Paid but shown unpaid, double or missing invoices	*"***I want to cancel my subscription** *because I was billed double what was agreed in the contract."* (Romanian)
Subscriptions added without consent	8%	Paid content or services switched on without asking	*"I never subscribed to any message service. I've used this number for 20 years, but lately they keep charging me for messages… Next* **I will move to another network**. *"* (Thai)
Data runs out or disappears	8%	Allowance used up too fast, wrong bundle used first, data lost	*"Make the internet last longer, because this month you made me spend a lot.* **Next time I'm changing company**. *"* (Spanish)
Too expensive	6%	Prices were high in general or against competitors	*"***I decided to change operator**, *because my pension is not enough for your tariffs."* (Ukrainian)
Money deducted without reason	6%	Balance or credit disappeared	*"Money that I load on it mysteriously disappears with no records… "ghost charges".* **Definitely switching to another provider**. *"*
Paid but not received	4%	Top-up, bundle or credit loan paid, but credit or data not added	*"I bought roaming and I have no internet. They are scammers,* **I'm switching to [another operator]**. *"* (Spanish)

CHART 25 (CONTINUED)

REASON	THREATEN TO LEAVE	WHAT IT IS	HOW IT SOUNDS
RETAIN		*49% of its complaints come with a churn threat · mostly cancellations*	
Hard to cancel or change cancellations	81%	Cancelling or changing the contract only by phone or in a shop	*"It won't let you cancel the contract, zero recommended!!"* (Spanish)
Fees for leaving cancellations	75%	Termination fees, device costs at contract end	*"When the contract ended they asked me for €154 for something I thought was a gift."* (Slovak)
Renewed or locked in without consent cancellations	57%	Contract extended without consent, long lock-in	*"Let the contract end,* **so I can get away from these thieves**.*"* (Greek)
Charged after leaving after leaving	52%	Bills continue after cancelling	*"They make you pay the whole month even though I stopped it on the 4th."* (Armenian)
Number port-out or number lost after leaving	38%	Can't take the number away, or it was given to someone else	*"Cancelled my old account and now they required me to get a new number."*
Suspended or marked unpaid by mistake	18%	Service suspended without a clear reason, payment not recognised	*"It's paid – you always say I owe money.* **I'm going to change operator**.*"* (Portuguese)
OUTSIDE THE LIFECYCLE		*3% of its complaints come with a churn threat*	
Network	7%	No signal, slow or unstable internet, outages	*"Just disastrous with dropped coverage and call issues.* **Have removed subscription**.*"*
Customer service	6%	Cannot reach anyone, unhelpful agents, problems not solved	*"For two months I have been calling the helpline about a network problem with no answer…* **I am forced to change operator** (Italian)
The app	2%	App crashes, cannot log in, cannot pay in the app	*"Tried a dozen times to upgrade on the app – logs me out…* **switching to another provider instead**.*"*

1,512 churn threats. Threaten to leave: share of the complaints with this reason that come with a churn threat; reasons with 14+ threats shown. Cancellations: the customer tries to cancel and is blocked or charged. After leaving: the customer has gone (win-back). Quotes: real reviews, translated where needed; the threat in pink; … = shortened, [ ] = operator name removed. Source: online reviews, mostly in app stores.

THE QUESTION: DO GROWING OPERATORS GET DIFFERENT COMPLAINTS?

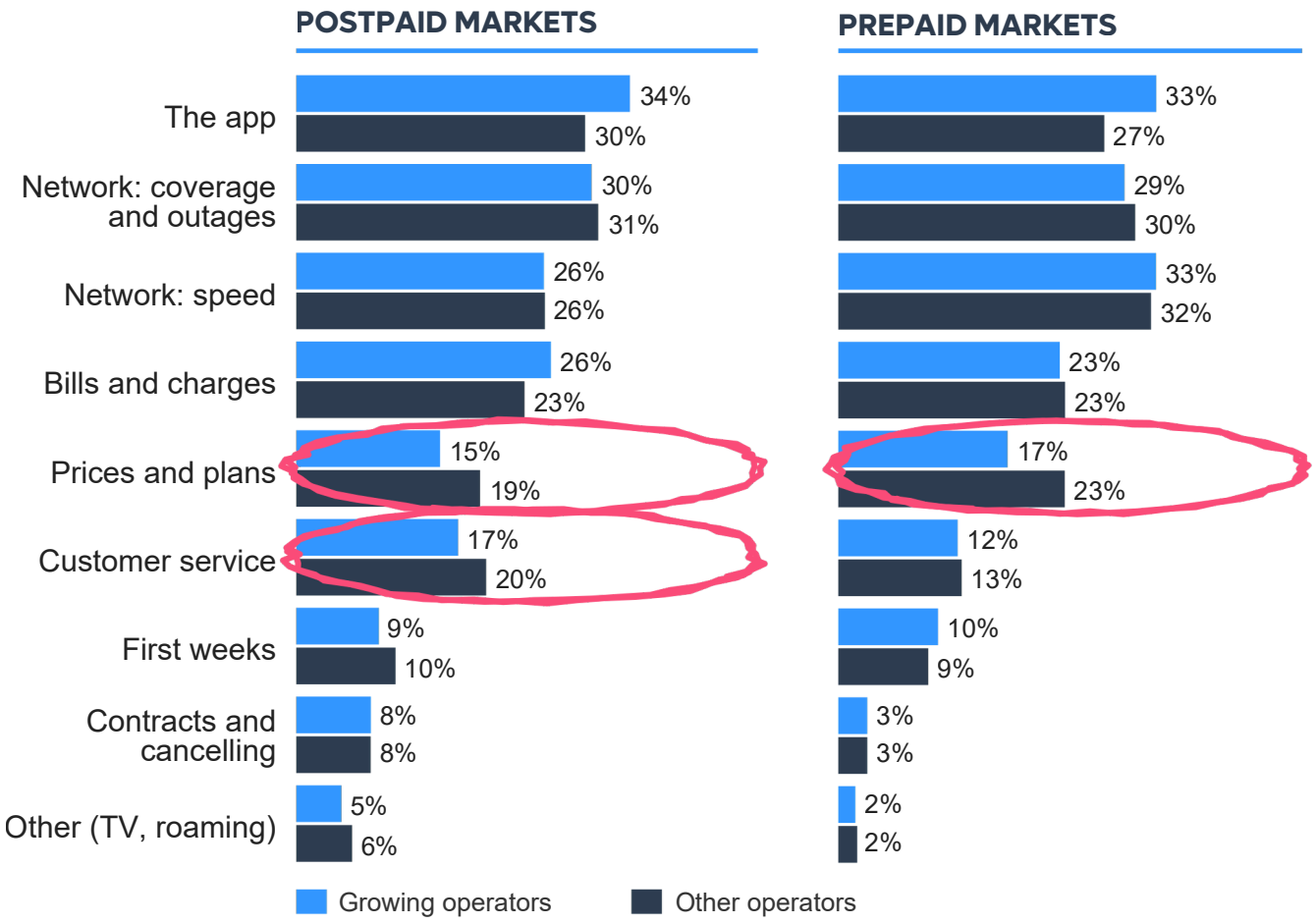
3.4 Growing operators get fewer complaints about price and more about the app

Customers of growing operators seem to find prices fairer, while the network, bills, the first weeks and contracts show no clear difference.

In postpaid markets, 15% of growing operators' complaints are about prices and plans, against 19% for the others; in prepaid markets, 17% against 23% (Chart 26). In postpaid markets, they also get fewer complaints about customer service (17% against 20%).

Small gaps, but not chance: we tested each one by comparing growing and other operators inside each region. All three are clear differences.

Chart 26. Growing operators get fewer complaints about prices and plans: 15% against 19% in postpaid, 17% against 23% in prepaid markets



Both markets: fewer complaints about prices and plans

Growing vs other operators, compared inside each region. Ring: clear difference (statistically significant, $p < 0.05$).
Source: online reviews, mostly in app stores.

In postpaid, growing operators get more app complaints, likely because they move more customers to the app

Growth may be pulling more customers, and their complaints, into the app.

In postpaid markets, the app is the main issue in 55% of growing operators' complaints, against 44% for the others.

Chapter 4:
How different regions are regulated

Chapters 1–3 looked at markets, prices and customers. This chapter looks at regulation: the most important new laws, decisions and draft rules of 2025–2026 in all 108 report countries, and what they change for CVM teams.

How to read this chapter. For each country, our research lists its most important regulatory changes of 2025–2026, typically five new laws, decisions or draft rules, each with its source. So every country weighs the same, and the chapter shows what kind of rules countries have, not how many.

THE QUESTION: WHAT ARE REGULATORS WORKING ON, AND HOW MUCH OF IT CHANGES CVM WORK?

4.1 Regulators' agenda is networks and licences first, customer rules and complaints second

Most countries now have at least one new rule that changes CVM work, and many deal with what customers complain about.

Frequencies and licences are a top topic in 74% of countries, customer rules in 62% (Chart 27).

Chart 27. Frequencies and licences are on the agenda in 74% of countries; in Europe, customer rules and prices lead (81%)

Topic	World	Europe	Asia	Africa	South America	North America *	Oceania *
Frequencies and licences Radio frequencies operators need for their networks (e.g. 5G auctions and renewals), operator and satellite licences	74%	69%	79%	79%	88%	33%	33%
Customer rules: switching, contracts, complaints Number porting, contract terms and exit rights, bills and offers, complaint handling	62%	81%	55%	48%	38%	67%	100%
Prices, competition and wholesale Price caps and approvals, roaming, mergers, rules on access for rival operators	61%	81%	55%	41%	62%	100%	33%
Networks, coverage and switch-offs Coverage and quality targets, 2G/3G and copper switch-off, network security and outages	57%	61%	38%	72%	38%	100%	67%
Scams, spam and SIM fraud SIM registration and ID checks, spoofed calls, SMS sender rules, do-not-call lists	47%	53%	55%	38%	38%	33%	33%
Laws and the regulator New telecom laws, changes to the regulator itself	25%	17%	34%	21%	38%	33%	33%
Privacy, online safety and AI Data-protection fines, child online safety, rules on AI	12%	14%	10%	17%	0%	0%	0%
Taxes and fees Sector taxes, levies and licence fees	7%	0%	7%	10%	38%	0%	0%

Pink circles show each continent's top topics. Share of the 108 report countries where the topic is among the top regulatory changes of 2025–2026; continent = share of its countries. Source: new laws, decisions and draft rules of regulators and ministries. * 3 countries, read with care.

Europe's top topics are customer rules and prices (81% each). In Asia, Africa and South America, frequencies and licences come first (79%–88%). In North America, prices and networks lead, and customer rules are the most important in Oceania. Both topics have only 3 countries, so read these with care.

4 in 10 regulatory changes (202 of 525) affect CVM work, and 84% of countries have at least one. Retention is affected in 45 countries, upsell in 32 and onboarding in 29 (Chart 28).

Chart 28. Retention is affected by new rules in 45 countries, upsell in 32, onboarding in 29

CVM programme	Countries with changes	What the changes require
Acquire – signing up customers		
Onboarding	**29** most in Africa: 12 of 29 African countries	Check ID at sign-up, limit SIMs per person, cut off unregistered SIMs and phones *e.g. Senegal: SIMs without a verified owner suspended from March 2025. Also: Algeria, Benin, Cameroon +25.*
Win-back campaigns	**3** in Colombia, Italy, Oman	No contact with customers who ported away, for a set time *e.g. Colombia: no contact for three months after porting.*
No changes: Prepaid-to-postpaid migration, Relocations, Referrals		
Grow – offers and prices		
Upsell	**32** most in Asia: 10 of 29 Asian countries	Show customers their best-fit plan, keep offers and bills clear; some prices and offers need approval *e.g. Pakistan: the leading operator needs regulator approval for new tariffs. Also: Georgia, India, Iran +28.*
Value-added services cross-sell (incl. roaming)	**15** most in Europe: 9 of 36 European countries	Paid extras need the customer's consent; roaming capped or free *e.g. Ukraine: customers roam in the EU at home prices from January 2026. Also: Albania, Greece, Lithuania +11.*
Loyalty programmes	**3** in Indonesia, Ivory Coast, South Africa	Rules on when unused data and bonuses expire *e.g. South Africa: unused data must roll over.*
No changes: Core services cross-sell		
Retain – keeping customers		
Retention	**45** most in Europe: 26 of 36 European countries	Faster porting, the right to leave after price changes, limits on lock-in; 2G/3G customers must move *e.g. Estonia: number porting by the next working day. Also: Albania, Austria, Belgium +41*
Cancellations and save offers	**3** in Colombia, Italy, Oman	No save offers once a customer asks to port *e.g. Oman: no contact once a port is requested.*
No changes: Involuntary churn and collections		
Channels – contacting customers (all stages)		
Assisted outbound (calls)	**25** most in Europe: 15 of 36 European countries	Spoofed calls blocked; do-not-call lists, sales-call prefixes, consent *e.g. Spain: sales calls need the 400 prefix. Also: Bosnia and Herzegovina, Bulgaria, Croatia +21.*
Digital outbound (SMS)	**7** most in Europe: 5 of 36 European countries	SMS senders must register *e.g. Ireland: unregistered senders labelled "Likely Scam" Also: Austria, Finland, Spain +3.*
Customer data and AI	**7** most in Africa: 3 of 29 African countries	Data-protection fines, first rules on AI *e.g. Zimbabwe: every organisation processing personal data needs a licence. Also: Eswatini, Liberia, Denmark +3.*

Number of the 108 report countries with at least one regulatory change in 2025–2026 affecting each programme. Source: new laws, decisions and draft rules of regulators and ministries.

THE QUESTION: WHERE DO REGULATORY CHANGES HAVE THE BIGGEST IMPACT ON CVM WORK – AND THE SMALLEST?

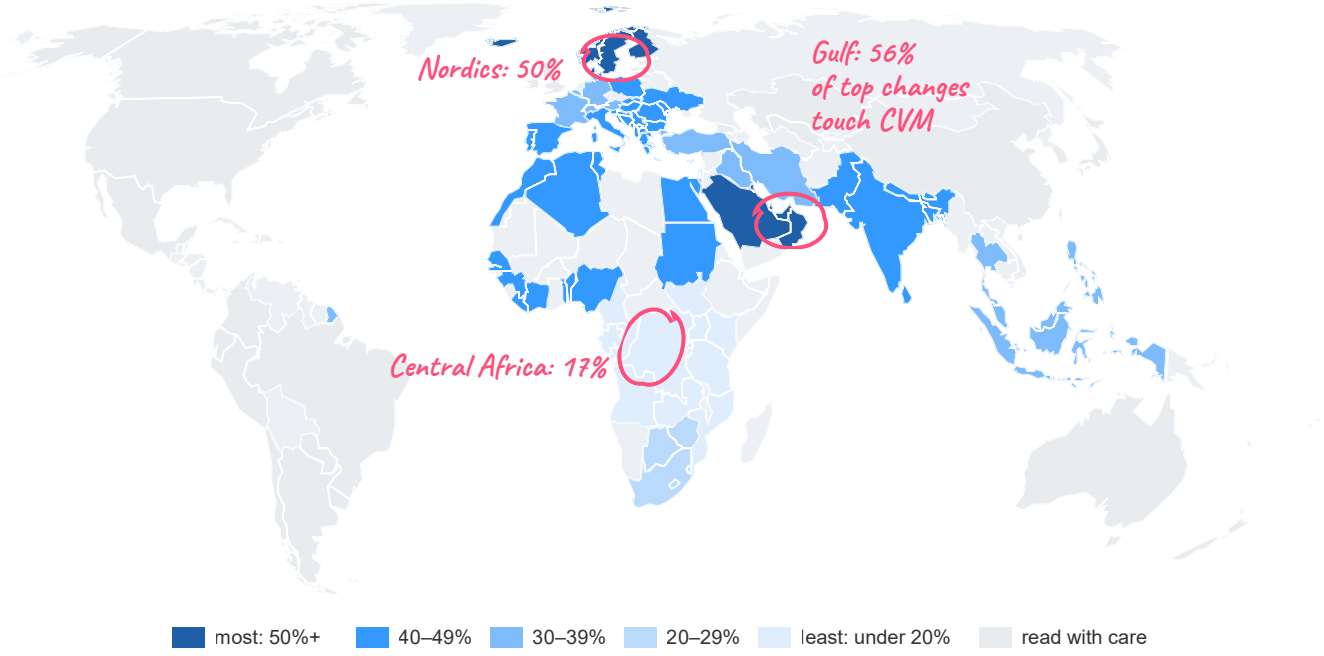
4.2 Europe regulates keeping customers, Africa signing them up

New rules affect CVM work much more in some regions: 56% of changes in the Gulf, 17% in Central Africa (Chart 29).

In Europe, 26 of 36 countries have new rules on porting, contracts or price rises. In Africa, 12 of 29 countries have new SIM registration rules, more than any other continent. The Nordics focus on contacting customers: 7 of their 14 CVM changes are about spoofed calls and SMS senders.

29 of the changes affecting CVM work are still drafts open for public comment, for example blocking spoofed fraud calls in Denmark from 2027.

Chart 29. New rules touch CVM work most in the Gulf (56%) and least in Central Africa (17%)



Biggest impact on CVM work	Smallest impact on CVM work	World
Middle East (GCC): 56%	Central Africa: 17%	38%
Nordics: 50%	Eastern Africa: 18%	
Central & Eastern Europe: 49%	Southern Africa: 25%	

Impact = share of a region's top regulatory changes of 2025–2026 that affect CVM work (Chart 28); darker = bigger. Hatched: fewer than 5 countries, read with care. Source: new laws, decisions and draft rules of regulators and ministries.

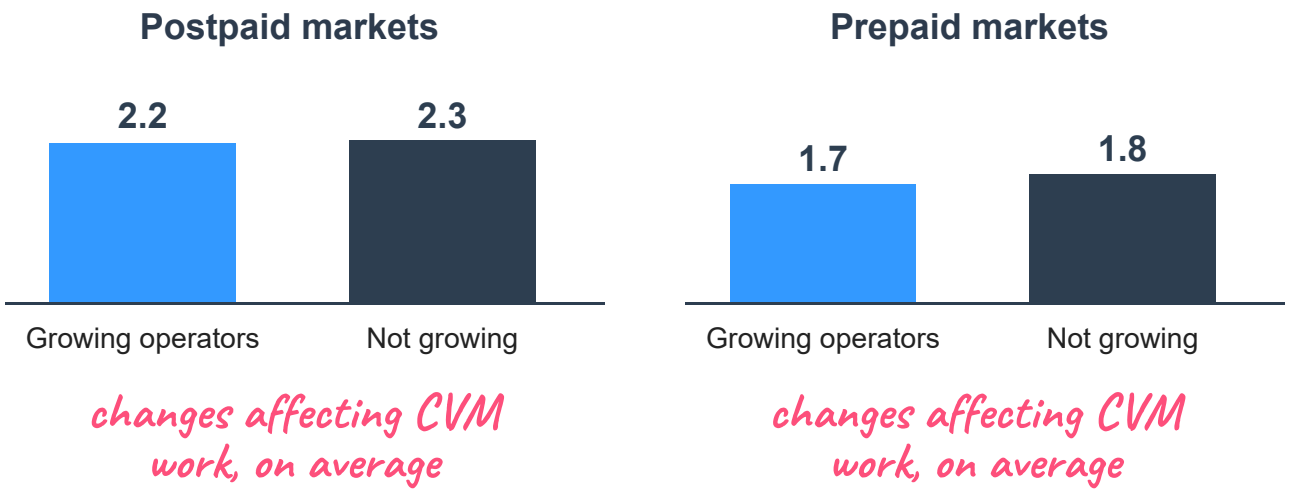
THE QUESTION: IS REGULATION WHAT STOPS OPERATORS FROM GROWING?

4.3 We found no link between regulation and growing operators

Growing operators face much the same new rules as the others; we could not detect a link between regulation and growth.

In postpaid markets, growing operators face 2.2 changes affecting CVM work on average, against 2.3 for the others. In prepaid markets it is 1.7 against 1.8 (Chart 30).

Chart 30. Growing operators face about as many new regulations as the others: 2.2 vs 2.3 in postpaid, 1.7 vs 1.8 in prepaid



Each operator gets the number of CVM-related regulatory changes in its country (2025–2026), averaged for growing and other operators (Chapter 1). Source: new laws, decisions and draft rules of regulators and ministries.

Postpaid markets mostly get rules about keeping customers: easier porting, clearer offers and bills, and blocking spoofed calls. Prepaid markets get rules about signing customers up: SIM registration, ID checks and prices that the state must approve.

In both, growing operators face these rules almost as often as the others. Where countries have fewer changes, slightly more operators grow (58% against 51% in postpaid, 57% against 53% in prepaid). Gaps this size often appear by chance.

Chapter 5:
What operators are saying in the news

This chapter looks at what operators say about CVM in their news: how much of it is about CVM, which programmes they talk about, how they use AI in CVM, and whether the operators that grow talk about something different.

We read **1,338 news items** from **all 220 operators**: 1,059 main news items of 2025–2026 and 279 other CVM news items. They show what operators say, not everything they do.

How to read this chapter. For each operator, our research picked up to five main news items, from annual reports, results and press releases. We count operators, not articles, so an operator that publishes a lot does not weigh more than one that publishes little. News shows what made it into the announcements. Work that is not announced, such as most of what CVM teams do day to day, stays out of sight. So the findings show what operators put first in public, not the full picture.

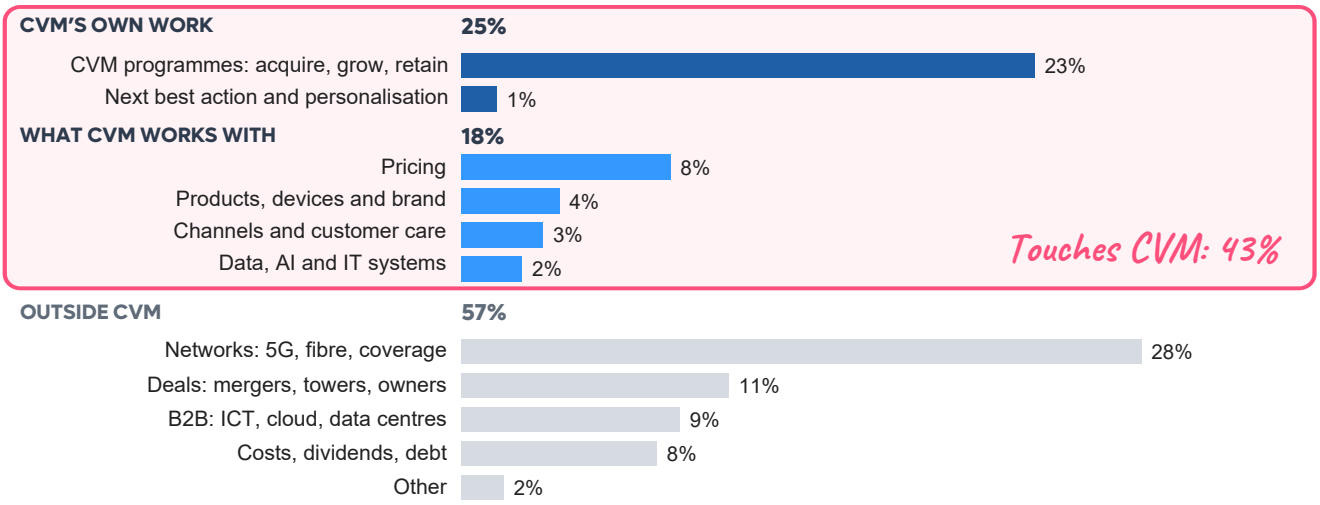
THE QUESTION: WHAT DO OPERATORS TALK ABOUT IN THEIR MAIN NEWS?

5.1 In the news, operators talk about networks first and CVM second, mostly about growing customer value

Most of what operators announce is about the network and the company. When they talk about CVM, it is mostly about getting more value from the customers they already have.

Of the 1,059 main news items, 57% are outside CVM; networks alone are 28%. The other 43% touch CVM, and most of that is CVM programmes (23%; Chart 31).

Chart 31. Networks lead operators' main news (28%); CVM programmes follow (23%)



Share of the 1,059 main news items of the 220 report operators. Source: operators' press releases, results and annual reports, 2025–2026.

Within CVM programme news, 78% is about Grow programmes, 13% about winning customers and 9% about keeping them. The most common programmes are value-added services (49% of operators) and mobile plus home internet (25%; Chart 32).

Retention comes up for 14% of operators, onboarding for 6%. Referrals, win-back and cancellations are hardly mentioned.

Each continent has its own story: mobile money and other value-added services in Africa (77%), moving prepaid customers to postpaid in South America (30%), and in North America most programmes, from care (62%) to retention (46%).

Chart 32. Value-added services (49%) and mobile plus home internet (25%) are the CVM programmes operators talk about most

CVM programme	Operators with news about it	What operators talk about
Acquire – winning customers		
Prepaid-to-postpaid migration	**12%** most in South America: 30%	Moving prepaid customers to postpaid or contract plans; reported as postpaid growth while prepaid shrinks *e.g. Brazil: 1.5 million postpaid net adds in one quarter, mainly from prepaid.*
Onboarding	**6%** most in Africa: 7%	Digital sign-up: eSIM, online and in-app activation, digital ID checks *e.g. Botswana: acquisition campaign for financial inclusion; customer base up 30%.*
Hardly mentioned: referrals (2), win-back (1), relocations (0)		
Grow – more value per customer		
Value-added services	**49%** most in Africa: 77%	Mobile money (savings, loans, payments); streaming and sports bundles; scam protection built into plans; free AI subscriptions (ChatGPT, Gemini) as perks *e.g. Egypt: mobile money revenue +73%, 15.7 million users.*
Core services cross-sell	**25%** most in North America: 38%	Mobile plus home internet in one bundle; family plans with shared lines; selling mobile to broadband customers *e.g. US: fibre and 5G sold as one package; 42.5% of home-internet connections are converged with mobile.*
Loyalty programmes	**18%** most in North America: 31%	Points and partner perks (airlines, banks, shops), tiers, rewards apps, cashback on the bill *e.g. US: 3% of the bill back as rewards from July 2026.*
Upsell	**16%** most in North America: 31%	Moving customers to 5G and higher plans; more data for a higher price; phones on instalments to bring more people onto smartphones *e.g. Mexico: about half of customers who renew in stores upgrade their plan; ARPU +5.9%.*
Retain – keeping customers		
Retention	**14%** most in North America: 46%	Churn programmes, often with prediction models; longer contracts; churn figures reported *e.g. Canada: postpaid churn 0.94%, down from 1.00% a year earlier, credited to base management.*
Hardly mentioned: cancellations (0), involuntary churn and collections (3)		
Across programmes		
Personalisation and next best action	**16%** most in Asia: 27%	One-to-one offers made with AI and customer data, mostly in the app *e.g. India: a next-best-action model generated 135 million actions in one quarter to cross-sell Wi-Fi, postpaid and financial services.*
Supports CVM		
Customer care and experience	**37%** most in North America: 62%	GenAI chatbots and virtual agents, self-care apps, NPS programmes *e.g. US: a Google Gemini AI platform now handles most inbound consumer calls and chats.*

Share of the 220 report operators with at least one news item about the programme. “Most in”: continent with the highest share (10+ operators).
Source: operators’ press releases, results and annual reports, 2025–2026.

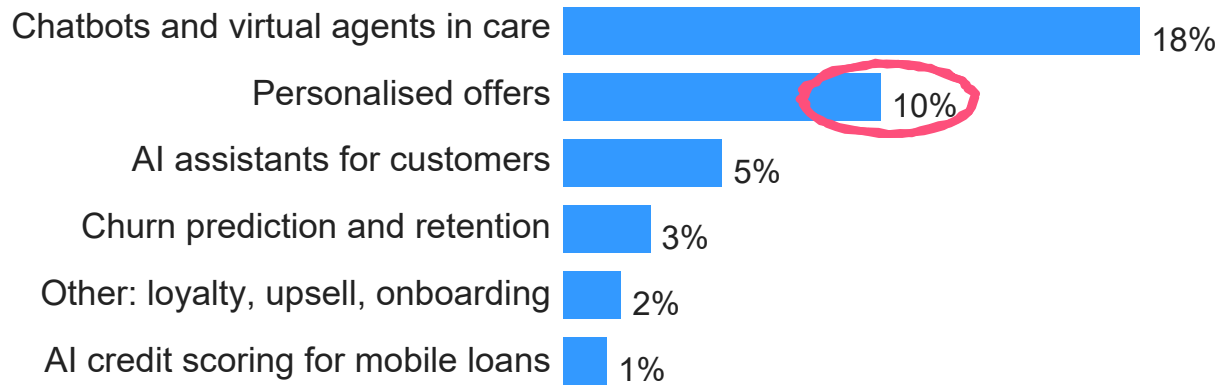
THE QUESTION: WHAT DO OPERATORS USE AI FOR?

5.2 AI: half of operators talk about AI, a third use it for customers – mostly care chatbots

AI in CVM is mostly about answering customers, not yet about deciding what to offer them.

Of all 220 operators, 52% talk about using AI but only a third (33%) about using it for customers. Chatbots and virtual agents in care lead (18%), personalised offers follow (10%; Chart 33). This shows that AI is still underused in CVM, and the offer side is where a CVM team can still stand out. AI for personalised offers sits mainly in personalisation programmes.

Chart 33. Chatbots in care lead AI for customers (18%); personalised offers follow (10%)



Chatbots, top 3: North America 54%, Western Europe 40%, Central & Eastern Europe 36%
Personalised offers, top 3: the Gulf 56%, Northern Africa 33%, Eastern Africa 22%

Share of the 220 report operators with at least one news item about the use case; an operator can have several. “Most in”: regions with 5+ operators. Source: operators’ press releases, results and annual reports, 2025–2026.

THE QUESTION: DO GROWING OPERATORS TALK ABOUT DIFFERENT THINGS?

5.3 CVM and AI are the main topics but the growing companies emphasise AI for customers more

Most operators talk about CVM and about half talk about AI. But growing operators more often emphasise AI value for customers rather than a measure to cut costs.

CVM and AI dominate public messaging across the industry, but high-growth operators take a distinctly customer-centric approach to their AI strategies.

A CVM programme is among the main news of 77% of growing and 77% of other operators, and both talk about AI about as often (52% vs 58%). What differs is that 28% of the other operators talk about AI only for internal work – networks, operations, cost cutting – against 13% of growing operators (Chart 34).

Chart 34. AI for customers: 40% vs 30%; AI only for internal work: 13% vs 28%

	Growing operators	Other operators
Have a CVM programme in their main news	77%	77%
Talk about AI	52%	58%
Talk about AI for customers	40%	30%
Talk about AI only for internal work	13%	28%

182 operators (Chapter 1): 101 growing, 81 others. “AI only for internal work” = the operator talks about AI only for networks, operations, costs or IT, never for customers. Source: operators’ press releases, results and annual reports, 2025–2026.

The other operators more often keep AI for internal work only (28% vs 13%), and about half of that news is about costs, savings and efficiency. They use AI to cut costs in a few ways: automating back-office work, moving customers to self-service and digital shops, letting bots handle care contacts so fewer calls reach agents, and running with smaller teams. The rest is about running the company, such as network tools. Growing operators’ AI news is more often about customers: service bots in Germany, “segmentation of one” in Mexico. The link can run both ways: operators under pressure may turn AI to cost cutting first.

Chapter 6:
What CVM skills operators look for

CVM does not happen automatically. It is driven by talented professionals who help operators achieve their strategic goals. The CVM function in telecom is complex by design – blending marketing, technology, customer support, and numerous other disciplines. No school teaches it, no degree covers it, so every team learns on the job. This chapter looks at the people behind CVM through the lens of advertised operator roles: job titles, core responsibilities, key performance metrics, required skills, and whether high-growth operators seek a distinct profile.

We read **482 CVM job ads** from **122 of the 220 operators**. They show what operators are looking for when they hire, not everything their teams do today.

How to read this chapter. The rest of the report covers 220 operators. This chapter rests on public job ads, and we found ads at 122 of them. Ads come down when a role is filled, and some operators hire in ways we cannot see. So the sample is smaller, and the findings are indicative: they show patterns, not the full picture. All 23 regions are covered, but larger operators are more likely to have an ad than smaller ones.*

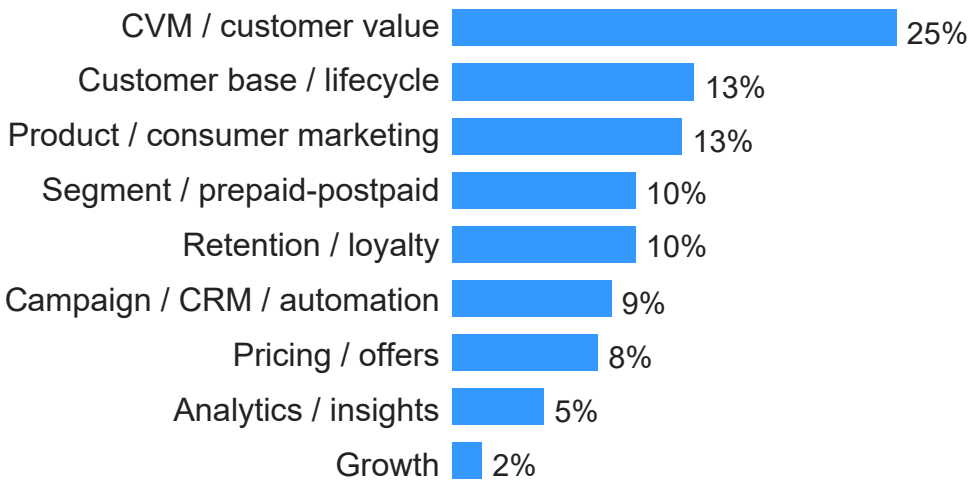
*The 122 operators with a job ad cover all 23 regions and hold 73% of the sample's mobile subscriptions, but larger operators are more likely to have one: 70% of those with over 20 million subscriptions, against 17% of those under 1 million.

THE QUESTION: WHAT DO CVM TEAMS CALL THE POSITION, AND WHERE?

6.1 The same work goes by many names

CVM job titles fall into nine name families. The biggest, "CVM" or "customer value", covers only one title in four; customer base or lifecycle comes next (Chart 35). CVM is the most common name in Africa, also in South and Southeast Asia (Chart 36). Elsewhere other names lead: base management in North America (29%), campaigns and CRM in the Nordics (30%), segments in the Middle East (GCC) (41%).

Chart 35. Only 1 job title in 4 mentions CVM or customer value (25%)

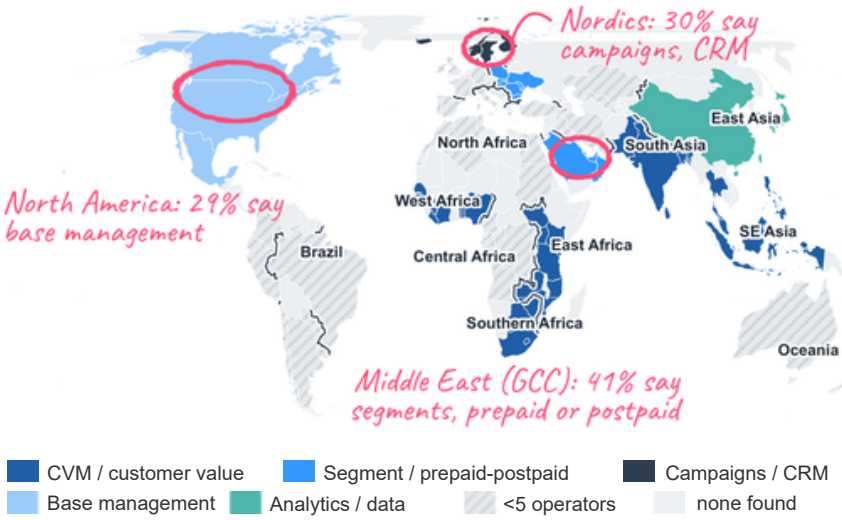


Share of job titles by job family. Source: CVM job ads on operators' careers sites, LinkedIn and job boards, 2025–2026.

For CVM professionals, these findings offer a practical tip: expand your search queries to include alternative keywords when researching insights or talent. For organisations hiring internationally, aligning job titles with regional norms is equally critical.

More fundamentally, this fragmentation underscores that the CVM discipline still lacks clarity and maturity. When a role goes by a dozen different names, practitioners can easily feel isolated, misunderstood, and undervalued. Indeed, participants at CVM Trends event emphasised a missing human element in industry benchmarks: the feeling of isolation stemming from an undefined organisational identity. Ultimately, standardising CVM is not just about titles or career paths, it is about validating the experience and impact of the people driving the function.

Chart 36. CVM leads in Africa and South and Southeast Asia; base management in North America, campaigns and CRM in the Nordics, segments in the Gulf



The most common word in a region's job titles. Hatched: fewer than 5 operators or 12 job ads, read with care. 482 job ads from 122 operators; read the titles as examples. Source: CVM job ads on operators' careers sites, LinkedIn and job boards, 2025–2026.

A typical job title in each region

AFRICA

Western Africa: Head of Customer Value Management (CVM) (CVM 25%)
Eastern Africa: Senior Manager – CVM Operations Lead (CVM 25%)
Southern Africa: CVM Manager (CVM 49%)

ASIA

South Asia: Customer Value Management Director (CVM 28%)
Southeast Asia: Prepaid CVM Specialist (CVM 32%)
East Asia: Fixed-line Customer Behaviour & Data Analyst (Analytics 38%)
Western Asia (Türkiye & Levant): Base Growth Strategy Lead - Postpaid Squad (few operators)
Middle East (GCC): Prepaid Segments Analyst (Segments 41%)

EUROPE

British Isles: Head of CVM – Consumer Fixed and TV (few operators)
Nordics: Marketing Automation Specialist (Campaigns, CRM 30%)
Southern Europe: CVM Manager (few operators)
Central & Eastern Europe: Segment/CVM Marketing Manager (Segments 33%)
Southeast Europe (Balkans): Consumer Segment Specialist (prepaid & consumer postpaid mobile) (few operators)

AMERICAS AND OCEANIA

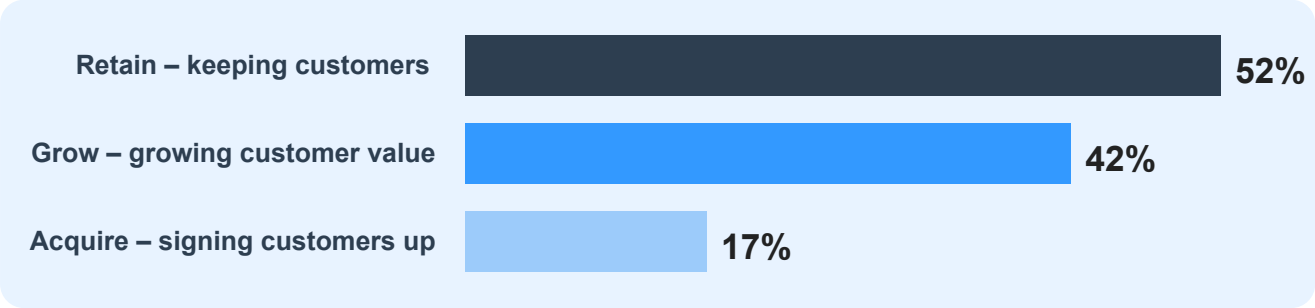
North America: Sr Mgr, Residential Base Management (Base mgmt 29%)
Brazil: Mobile Base Management Manager (B2B Corporate segment) (few operators)
Oceania: Senior Marketing Manager - Prepaid CLM (few operators)

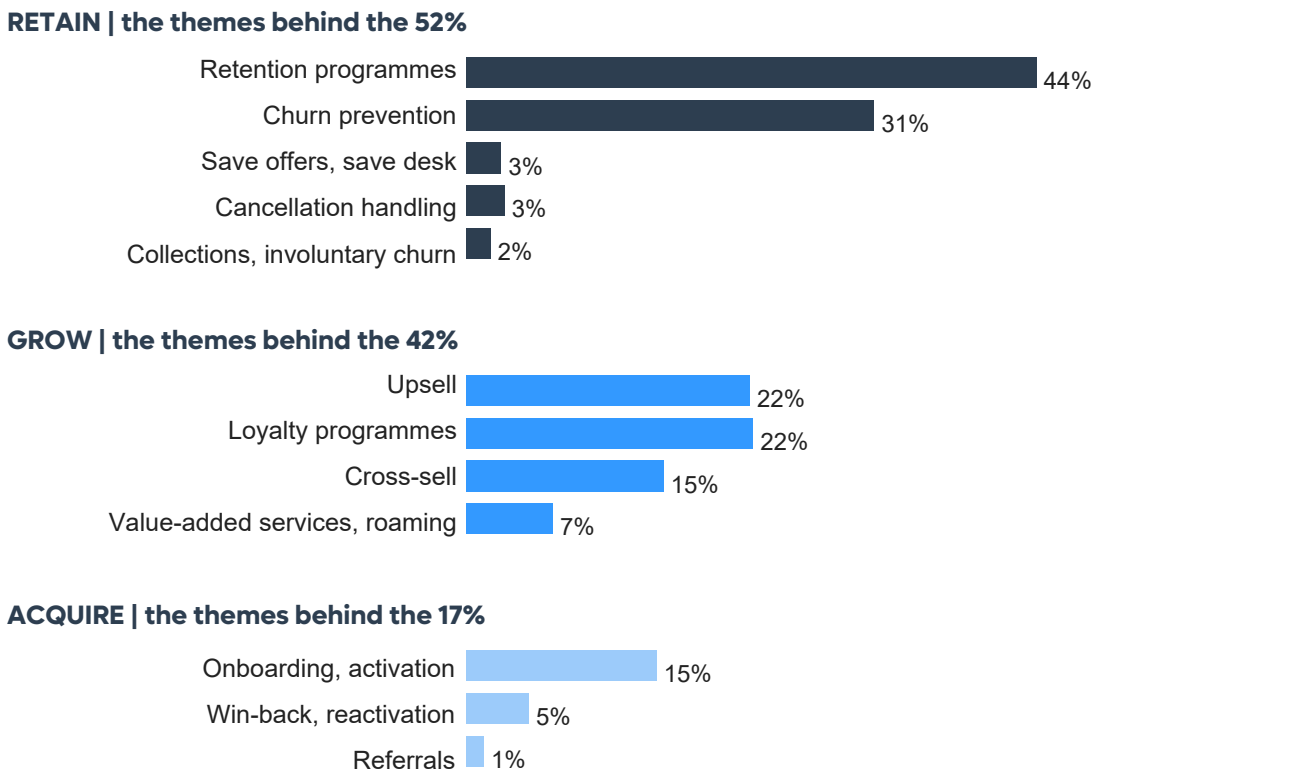
THE QUESTION: WHICH STAGES OF THE CUSTOMER LIFECYCLE DO CVM ROLES COVER – AND HOW IS THE WORK MEASURED?

6.2 Operators strive to keep and grow customers the most

Operators hire mainly to keep and grow customers, and they measure that work mainly in revenue and churn. Retain is named in 52% of roles, Grow in 42%, Acquire in only 17%. Grow programmes are spelled out, with upsell and loyalty (22% each) and cross-sell (15%), while Retain comes down to two: retention programmes (44%) and churn prevention (31%).

Chart 37. Retain is named in 52% of CVM roles, Grow in 42%, Acquire in 17%

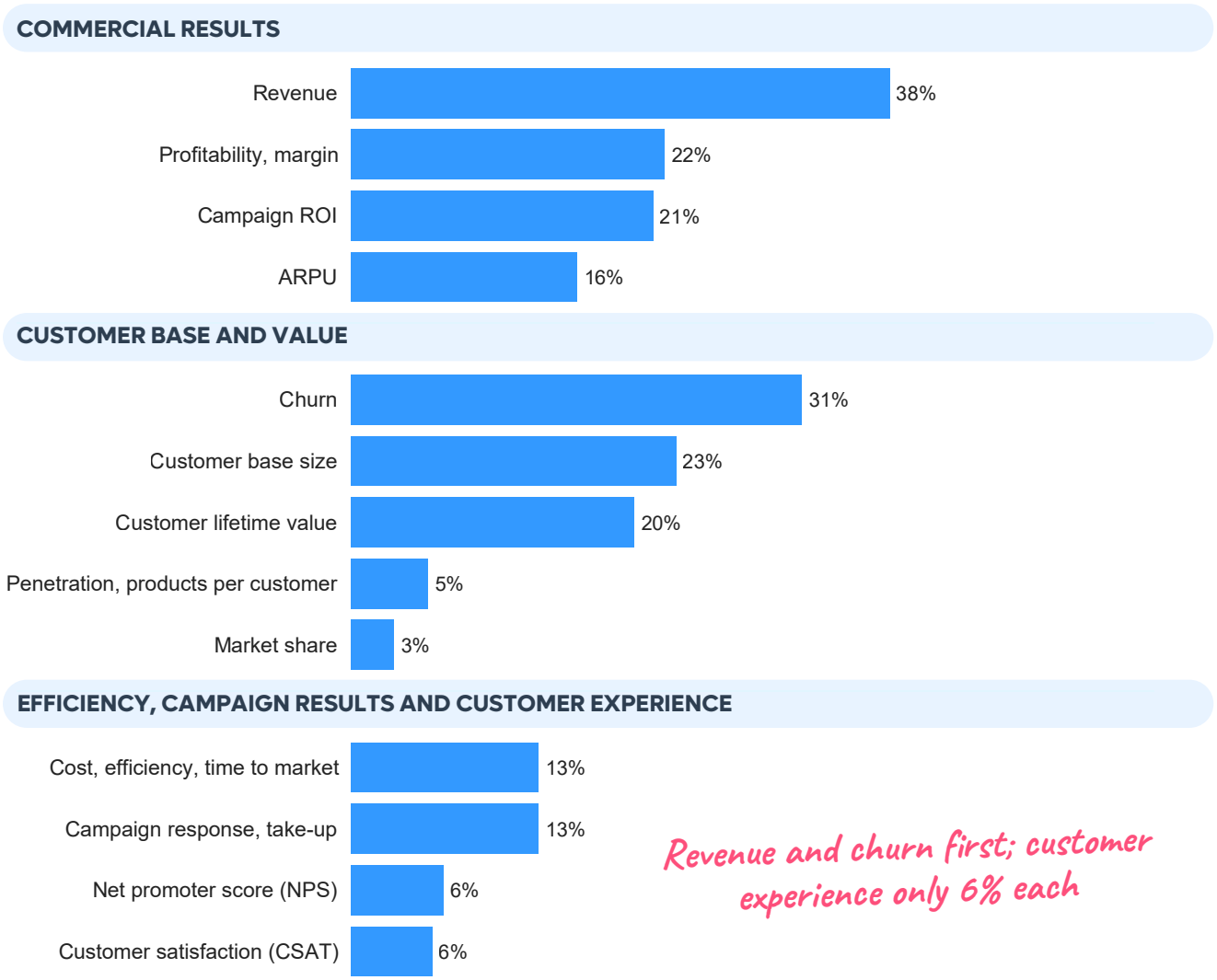




376 job ads read in full. Themes found by words in the ad; a role can name several. A stage counts a role once if it names any of its themes. Source: CVM job ads on operators' careers sites, LinkedIn and job boards, 2025–2026.

Revenue (38%) and churn (31%) lead the KPIs, followed by base size (23%) and profitability (22%). Customer experience (NPS, CSAT) is named in only 6% of roles each (Chart 38).

Chart 38. Revenue (38%) and churn (31%) are the top-mentioned KPIs, while customer experience only 6%



376 job ads read in full, 114 operators; shares are of job ads, so operators that hire more often weigh more. Profitability = named as a goal (profit, margin, P&L). Source: CVM job ads on operators' careers sites, LinkedIn and job boards, 2025–2026.

THE QUESTION: WHAT DO CVM ROLES REQUIRE?

6.3 From entry-level to executive: employer demand for AI skills is rising

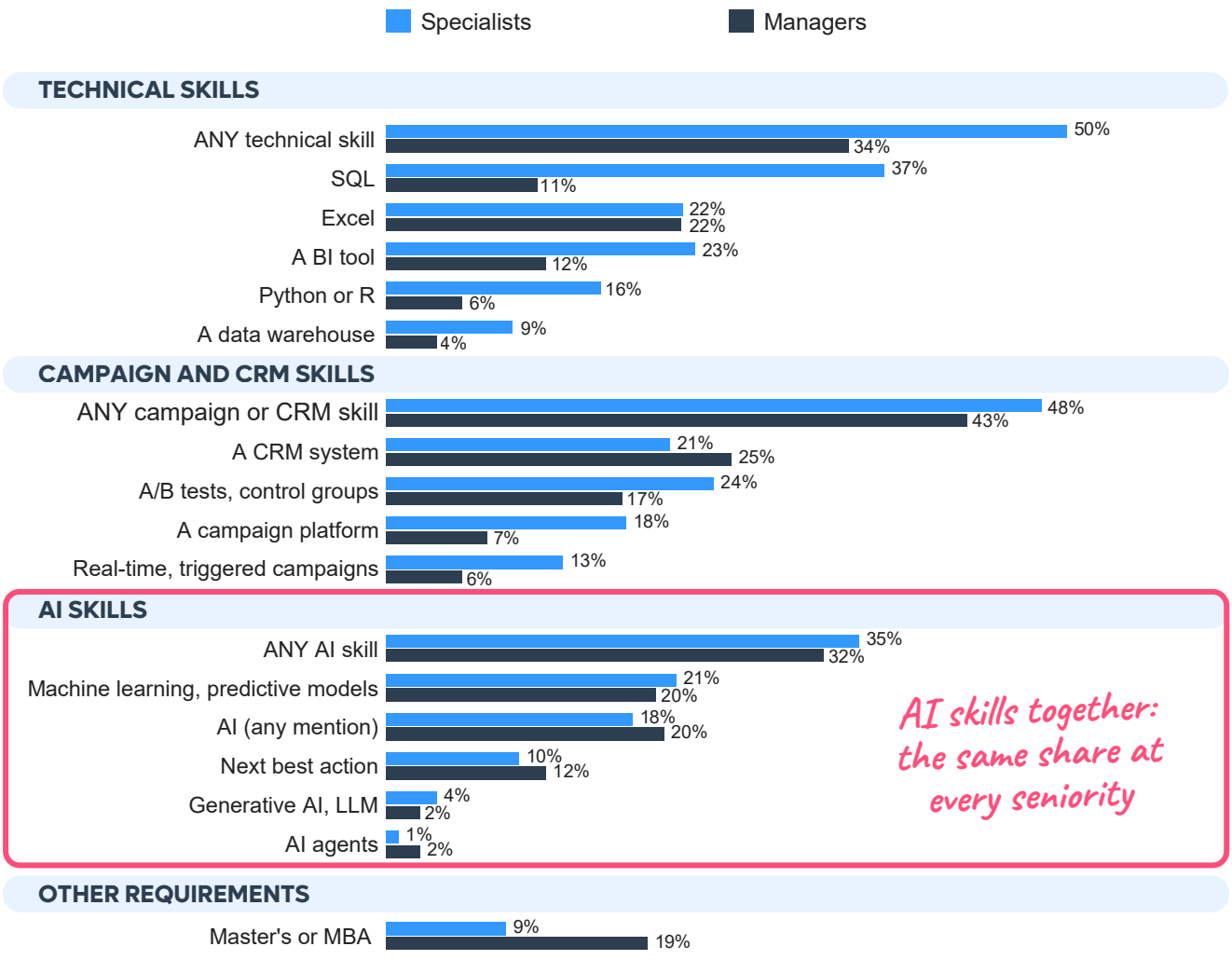
We compared technical, campaign and AI skills. Specialist roles naturally place a heavier emphasis on technical and campaign skills than manager roles. However, AI is the exception: 35% of specialist and 32% of manager roles require to have at least some level of practical AI knowledge – from proficiency with LLMs to AI-enabled marketing tools.

Technical skills are specified in 50% of specialist roles compared to 34% of manager positions, with campaign and CRM skills showing a similar pattern (48% vs. 43%). The divide is clearest in SQL requirements, which appear in 37% of specialist roles but only 11% for managers. Conversely, advanced qualifications flip this trend:

19% of manager roles require a Master's degree compared to just 9% of specialist posts.

This distinction underscores that managers are hired to maximise productivity and drive outcomes rather than maintain hands-on execution. Companies expecting deep technical mastery from management roles may be focusing on the wrong criteria and leaving organisational productivity and results on the table.

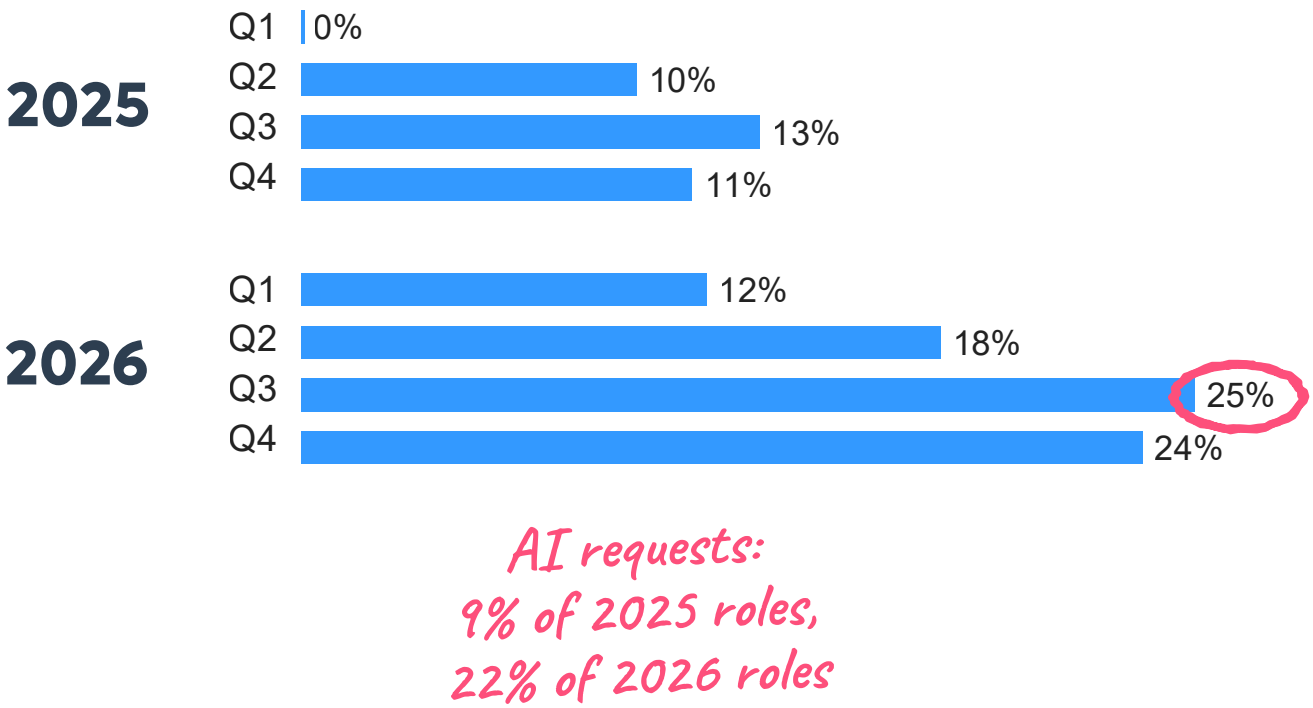
Chart 39. Technical skills depend on seniority (50% vs 34%); AI does not (35% vs 32%)



376 job ads read in full: 215 specialist roles (analyst to lead), 161 manager roles. Source: CVM job ads on operators' careers sites, LinkedIn and job boards, 2025–2026.

A year ago AI was in about one ad in ten; now it is in more than one in five: 9% of roles posted in 2025 name it, 22% of those posted in 2026 (Chart 40). Part of the jump comes from finding more 2026 ads: at the 23 operators that posted in both years, AI rose from 10% to 16%. AI adoption is no longer optional – operators and professionals who fail to integrate it risk falling rapidly behind the rest of the market.

Chart 40. AI is named in more CVM roles this year: 9% of 2025 roles, 22% of 2026 roles



Share of roles posted in the quarter that mention AI in general (the "AI" row of Chart 39); 376 roles, 14 to 118 per quarter. More roles were found for 2026 than for 2025, so the early quarters are less certain. Q4 2026 covers October only. Source: CVM job ads on operators' careers sites, LinkedIn and job boards, 2025–2026.

Africa and Europe differ in background requirements, North and South America in skills.

- Africa: mobile money (32% against 4%); a master's or MBA (32% against 10%)
- Europe: a language besides English (29% against 12%); no telecom experience required (0 of 107 roles, 9% elsewhere)
- North America: A/B tests (47% against 19%); real-time campaigns (25% against 8%); AI in general (38% against 17%)
- South America: a BI tool (39% against 16%)

By region the picture is finer, but the samples are thin: 5 cells stand out (circled in Chart 41).

Chart 41. The same CVM job asks for very different skills by region: technical skills in 20% to 75% of job ads

Region	Job ads	Technical skills	Campaign and CRM skills	AI skills
AFRICA				
Western Africa *	11	73%	27%	18%
Eastern Africa *	14	43%	29%	43%
Southern Africa *	14	43%	43%	36%
ASIA				
South Asia	31	29%	32%	39%
Southeast Asia	48	35%	50%	40%
East Asia	22	41%	27%	32%
Central Asia & Caucasus *	10	70%	70%	20%
Western Asia (Türkiye & Levant)	20	20%	45%	25%
Middle East (GCC)	16	31%	50%	38%
EUROPE				
British Isles	26	23%	54%	19%
Nordics	25	40%	64%	28%
Southern Europe *	14	64%	57%	43%
Central & Eastern Europe	18	67%	44%	44%
Southeast Europe (Balkans) *	12	75%	17%	17%
AMERICAS AND OCEANIA				
North America	32	41%	66%	41%
Brazil	16	56%	56%	31%
Oceania *	12	58%	58%	42%

Balkans: technical 75%, campaigns only 17% – North America: campaigns 66%

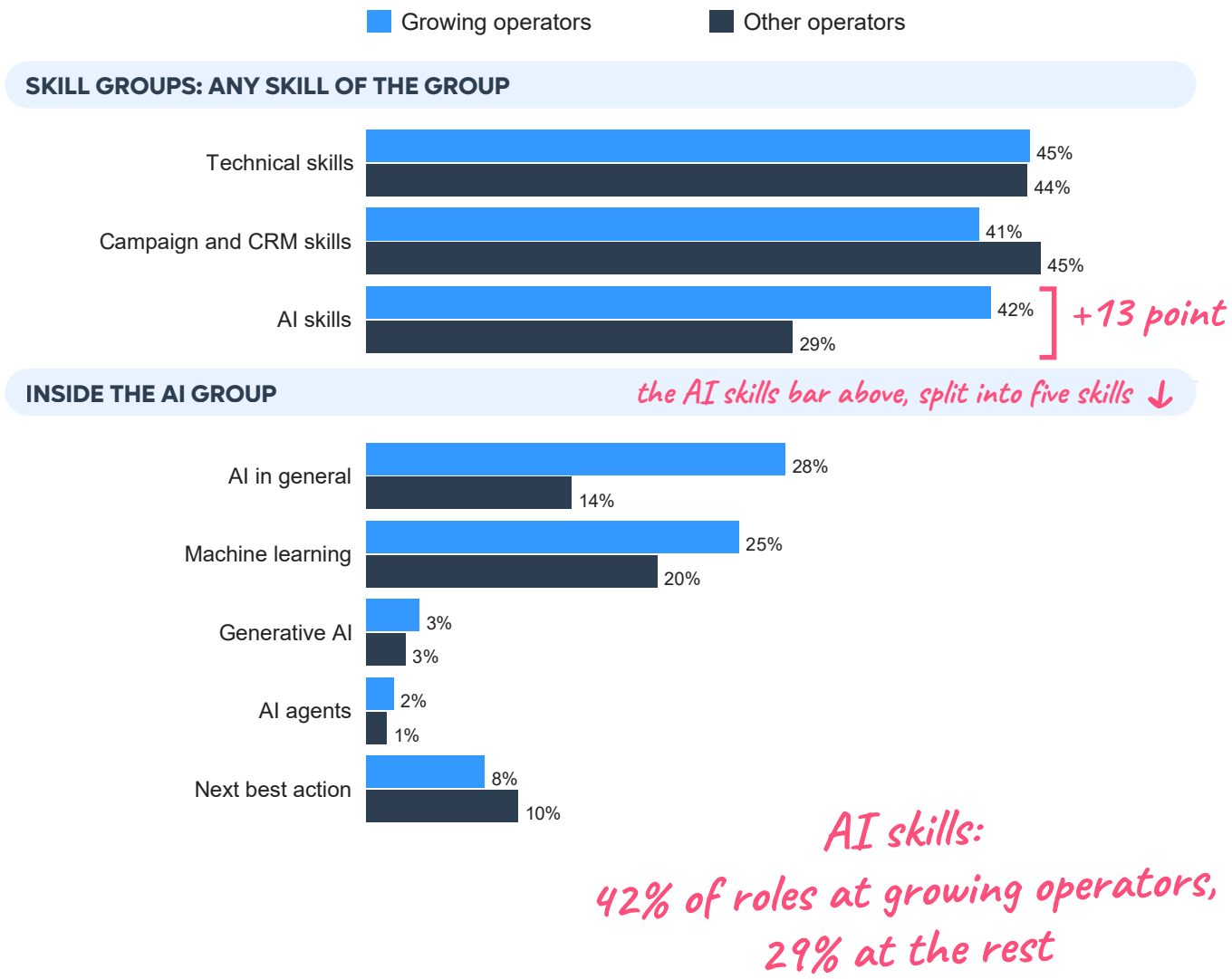
Share of the region's job ads that name at least one skill of the group (skills as listed in Chart 39); 376 job ads read in full, 114 operators. Regions with fewer than 10 ads not shown. * Fewer than 15 job ads, read with care. Source: CVM job ads on operators' careers sites, LinkedIn and job boards, 2025–2026. Pink circles: the cells that stand out most from the other regions.

THE QUESTION: WHAT DO GROWING OPERATORS ASK FOR MORE?

6.4 Growing operators ask for AI skills much more often

Growing operators do not look for a different toolbox; the only place they lean differently is AI (42% of roles against 29%). We compared 56 growing and 41 other operators, always inside the same region: technical skills (45% against 44%) and campaign and CRM skills (41% against 45%) are the same. The AI gap comes mostly from AI in general (28% against 14%) and machine learning (25% against 20%). Growing operators are larger (13 million subscriptions against 8 million, median), but the gap holds for smaller (37% against 26%) and larger operators (45% against 32%). It shows in every cut of the data, but with fewer than a hundred operators it is likely, not proof.

Chart 42. Growing operators ask for AI in 42% of roles, the others in 29%

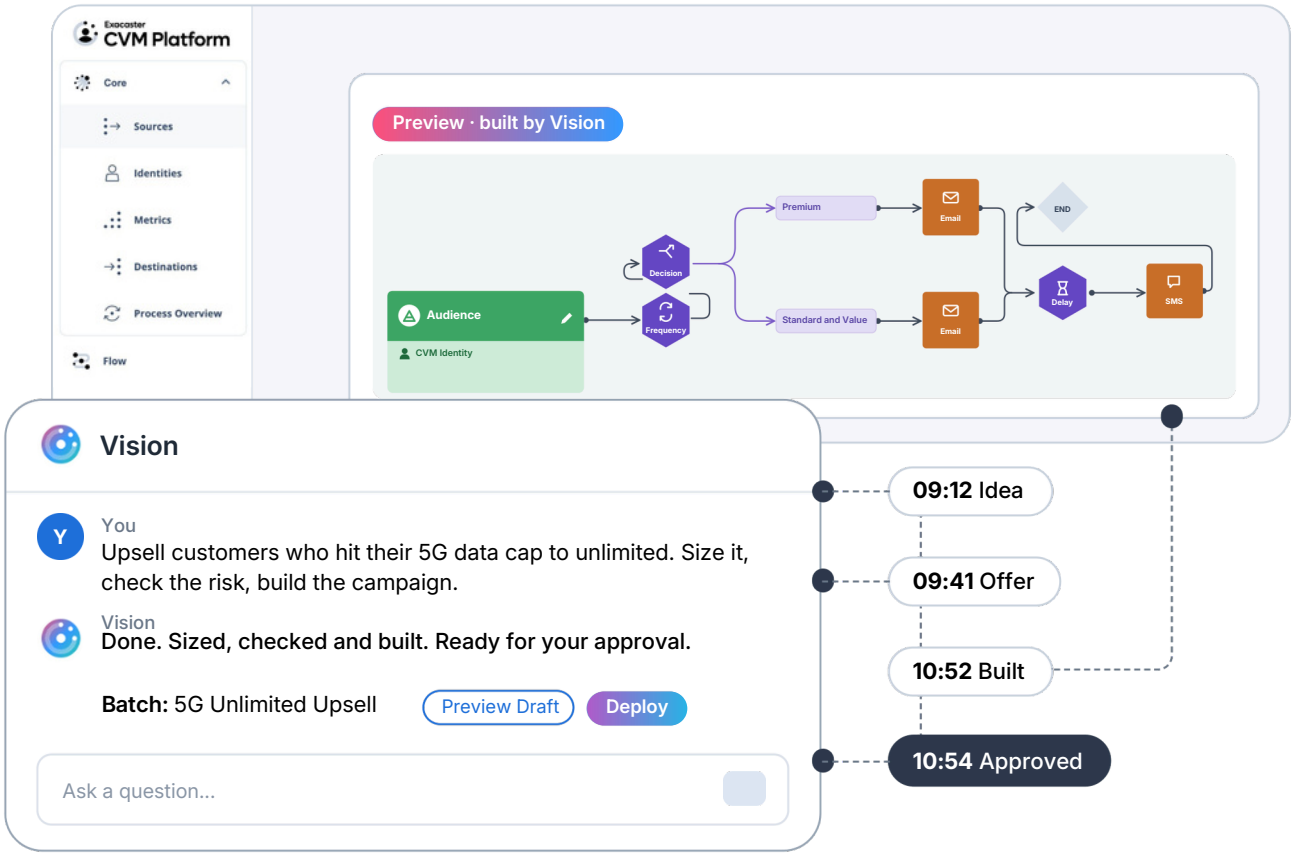


376 job ads read in full; 56 growing and 41 other operators, each counted once and compared inside its region. ANY … skill = the ad names at least one skill of the group. Growing = customers and mobile revenue both up (Chapter 1). Source: CVM job ads on operators' careers sites, LinkedIn and job boards, 2025–2026.

Exacaster Vision

Put agentic AI to work in your CVM team

This report shows what grows telecom revenue, **Exacaster Vision** helps CVM teams act on it. Vision is an **agentic CVM expert** that turns ideas into revenue-driving actions – campaigns, reports and recommendations. Just type a use case, watch it built and go live the same day!



From idea to revenue action the same day

Book a demo
See Vision build, live

- Analysis
- Recommendations
- Agentic execution
- Built-in telecom CVM expertise

Industry Experts' Take on CVM Trends 2027

By 2027, Customer Value Management (CVM) in telecom will shift from traditional cost optimization to Individual Customer / Account Value Propositions driven by hyper-personalization, ecosystem integration, and privacy-first strategies.

As global data traffic multiplies and non-voice services like video, OTT, and gaming dominate 80% of consumption, telcos face skyrocketing Capex and Opex alongside falling ARPU. To justify infrastructure ROI, CVM must move away from generic price hikes and broad segmentation. Instead, operators will leverage predictive AI platforms to extract value from existing customers through real-time insights, dynamic pricing, and individualized, value-loaded advanced subscriptions.

Simultaneously, telcos must expand digital ecosystem partnerships across fintech, health, and utilities to deliver comprehensive bundled value. Success will ultimately depend on balancing this deep personalization with strict global privacy compliance, turning transparent consent management into a core competitive differentiator that preserves customer trust against hyperscale competition.



Amit Madhu
Head of CVM
Ncell, Nepal

In 2027, AI will be part of everyday CVM work. CVM teams are in a sweet spot: AI lets us build more use cases and personalise for many more micro-segments, so we can scale up our activities. Innovation cycles will keep getting shorter. What used to take a year now takes five or six months from insight to implementation, and the race will get harder for all of us. I also see a real risk: operators becoming dependent on AI providers. We will need our own ways to secure AI services from different companies. And data will matter even more. Without good-quality data, there is no efficient CVM machine.



Marek Wiktor Grabowski
B2C Customer Value Management & Customer Experience Director
Orange Polska

In 2027, I believe telecom CVM will increasingly shift from managing customer interactions to orchestrating decisions that create measurable business value.

As markets mature and customer expectations evolve, competitive advantage will depend on how well operators understand the psychology behind customer behaviour, anticipate needs and manage the entire customer lifecycle. Simpler propositions, relevant engagement and proactive retention will be essential, but execution alone is no longer enough.

AI and advanced decisioning will accelerate the move towards more contextual, personalised and timely customer experiences. However, technology alone will not create value. The real differentiator will be combining data and behavioural understanding to make better commercial decisions.

CVM teams will need to strengthen their focus on incrementality, attribution and measurement, moving beyond campaign activity and short-term uplift to demonstrate the actual business impact of their interventions.

Ultimately, the future of CVM will belong to operators that connect customer value with business value, making every decision count.



Marah Ottom
Head of Customer Value Management – KSA
Beyond ONE Group – Virgin Mobile KSA, Saudi Arabia

In 2027, AI agents will become part of the normal CVM routine. One agent will analyse the transactional report, another the campaign results, and CVM teams will manage these little robots and get insights faster. AI will see the trends across the whole picture and point to where the problem is, so the team can dig deep where it matters. This is about efficiency, not cost saving: it frees people for the creative work that brings the biggest value. It will also change who we hire. Technical skills will matter less, because any tool can be learned with AI. Mindset will matter more: curiosity, asking the right questions, challenging the AI. And because AI is still expensive, teams will need to use it where it truly pays off.



Eglė Subatavičė
Head of B2C Customer Value Management
Telia Lithuania

As telecom markets mature and revenue growth becomes harder to sustain, CVM will need to evolve beyond traditional campaigns and segmentation towards more intelligent, connected commercial decision-making.

AI will be a key enabler, but its potential remains largely untapped in commercial CVM. The report shows that while 33% of operators discuss AI for customers, its adoption is currently more visible in customer service, particularly chatbots (18%), than in personalized offers (10%) or churn prediction (3%). The next step will be using AI to better understand customers, anticipate needs, identify opportunities and determine the right action, through the right channel, at the right time.

At the same time, CVM's scope will expand beyond mobile propositions and ARPU towards broader ecosystem value, including convergence, digital services, financial services and partnerships.

The winners will be those who connect data, AI, products and commercial execution to create measurable value for customers and the business.



Sahar Ehsan
Manager – Value Steering & Customer Value Management Operations, Zain Kuwait

I believe the next evolution of CVM will be less about running more campaigns and more about making better customer decisions. Telecom operators will connect proactive campaigns with real-time customer interactions.

A gap remains between using AI to serve customers and using it to shape commercial decisions: 18% of operators mention AI-powered care chatbots and virtual agents, while only 10% mention personalised offers. That is the opportunity for 2027.

CVM will provide the intelligence behind these decisions: customer profiling, value segmentation, propensity models and product opportunities. These become key inputs for AI agents, helping them understand each customer's context and determine the next best action: an offer, a retention intervention, a loyalty benefit, or resolving a service issue.

The goal is not to replace campaigns, but to make them smarter and better connected to every interaction. CVM teams will shift from operational execution to strategy, decision design and governance, keeping customer relevance and sustainable value at the centre.



Frank Osmar Iparraguirre Gil
Head of CVM B2C – Peru
Entel Perú

The report links operator growth with simpler, more flexible propositions and highlights how lifecycle friction can undermine retention. For me, CVM's next opportunity is earning household trust by being the choice customers make repeatedly. In 2027, differentiation should connect individual needs and shared household moments through one permissioned relationship delivering fair, transparent value. This goes beyond bundling: understanding how households evolve, recognising each member's needs and making the relationship easier to manage and more valuable over time.

The report's hiring findings suggest AI capability is becoming relevant across both specialist and leadership roles. We must translate that capability into proactive care and relevant decisions, not simply automate more campaigns. Success should combine household penetration, retention and lifetime value with value delivered to customers. The ambition is deeper loyalty through relevance, usefulness and simplicity, not friction, lock-in or dependence on discounts.



Özge Efe Aşcı
Senior Manager – Customer Lifecycle Value Management & AI
Vodafone Czech Republic

In 2027, telco CVM will be shaped by two forces. First, the balance of power has shifted from the operator to the customer. Switching is faster, customers can walk away when the terms change, and a lock-in only works if it gives real value.

With most markets saturated and revenue barely keeping pace with inflation, growth will have to come from the existing customer base. Growing operators already show how: they win with simpler, more flexible offers, not lower prices. Clarity becomes a growth lever, not a compliance task.

The second force is AI. It is becoming a key tool for CVM teams – helping them understand customers better, analyse faster and turn insights into action. More than one in five CVM job ads now ask for AI, and growing operators ask for AI skills more often.

The winners will combine both: clear plans and relevant offers at the right moment.



Kristine Raumane
CVM Educator

Much of my telecom career in CVM has been about bringing mobile data to underserved communities. I've seen what low-income households face every day: for many, affordability is still the biggest barrier to getting online. In Sub-Saharan Africa, mobile data usage per smartphone is roughly 5.3 GB per month, about a quarter of the global average of 22 GB.

Looking toward 2027, CVM won't just be about managing campaigns. It will become the engine that balances growth with affordability and inclusion. That will take AI, real-time decisioning and advanced analytics to offer hyper-personalised bundles and proactive support at scale. But the real test will be reaching every income level.

I don't see the future of CVM as just a way to boost revenue or market share. It's about making digital participation more affordable, relevant and accessible. If we achieve that, we won't just grow customers. We'll help shape a more connected, more inclusive Africa.



Kersan Pillay
CVM Senior Manager:
English & Porto speaking
MultiChoice Africa (a Canal+ company)

As connectivity becomes increasingly commoditized, operators face a growth challenge: customers have less reason to pay more for voice and data, while price sensitivity limits traditional monetization.

The next opportunity is to expand and monetize new reasons for customers to spend beyond connectivity. Operators have accumulated vast amounts of customer information, but their real value lies in translating it into unmet needs and new relevant revenue opportunities.

CVM must evolve beyond campaign execution into a cross-functional commercial capability, connecting customer intelligence with product, pricing, digital, home internet and partnerships to drive adoption. AI can accelerate this transformation through intelligent decisioning and personalised experiences.

However, continuous customer stimulation creates fatigue and weakens engagement. Operators must move more towards seamless/contextual adoption by embedding relevant propositions into customer journeys and moments of need.

Operators must create new reasons for customers to spend, make adoption effortless and grow customer value sustainably.



Khaled Radhouane
Products Director
Ooredoo Tunisie

Acknowledgments

We would like to thank all the expert comment contributors whose insights and expertise helped shape the perspectives presented in this report. Their time and input have provided valuable depth to our understanding of Customer Value Management in the telecom industry.

Disclaimer: none of the views expressed in this report represent the views of any organisation that the expert comment contributors are affiliated with or work for.

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