

What are Comviva's strategic priorities for the next three to five years?

With our Comviva 2.0 vision, we're pursuing a three-pronged strategy: Transform, Accelerate, and Expand. We are enhancing our product portfolios and making significant strides in AI-driven transformation and SaaSification, collaborating with Tier #1 hyperscalers viz. AWS, Microsoft, and Google, accelerating our innovation and delivering next-generation technologies at scale. On the market front, we are accelerating push into advanced markets, particularly North America, Japan, ANZ and Europe, capitalising on emerging opportunities and reinforcing Comviva's

America. Here, our AI-powered customer experience solutions and digital monetisation platforms are opening new doors. We've also got strategic go-to-market partnerships, helping us expand faster. A big part of our strategy is taking six of our 14 platforms to high-growth markets like the Americas, Japan, Singapore, and Australia. We're also localising and personalising our offerings to match each region's needs more closely.

How do you evaluate the performance of different business units?

At Comviva, we operate across four core verticals - FinTech, DigiTech, RevTech, and MarTech, each playing a vital role in

trillion messages every year. MarTech brings the power of AI to customer engagement. With 130+ prebuilt AI models, we enable hyper-personalised marketing campaigns that have delivered up to 20 per cent revenue uplift and reduced churn by 50 per cent for some clients.

How is Comviva using AI to enhance customer experience and operations?

AI is playing a huge role in how we develop, deliver and operate our platforms. On our product side, we're taking a cloud-first, AI-led approach to improve time-to-market and unlock new revenue models for our customers. It's about reducing risk and cost, while delivering more value and smarter experiences for our customers. We have made tremendous progress

around building new AI-led use cases around digital

"COMVIVA 2.0 IS A TECH TRANSFORMATION MOVEMENT"

RAJESH CHANDIRAMANI, CEO of Comviva, shares the company's three-pronged strategy to transform, accelerate, and expand in global telecom and digital markets
By Team BW

position as a niche Telco-focused brand. We are intensifying our focus on large-scale strategic deals while unifying our product portfolio into a seamless, end-to-end B2B solution. Comviva 2.0 is not just a roadmap for us, it's a Tech Transformation movement for our customers to experience credible impact from our next-gen intelligent AI-first and cloud native platforms.

Which regions are driving the most growth, and what are your expansion plans for developed markets?

We're seeing strong momentum in Europe, Asia Pacific, the Middle East, and Africa, where digital adoption and fintech use are growing rapidly. That said, advanced markets are where we're putting more focus, especially North

our overall growth and innovation strategy. Our FinTech business holds over 20 per cent market share in telco wallets and leads in tokenisation and prepaid solutions, enabling secure, seamless digital payments at scale. DigiTech is another strong pillar, powering more than 40 telecom operators globally. It supports both B2B and B2C bundling, helping telcos transition into "TechCos" with flexible, scalable product offerings. RevTech focuses on helping telecom players maximise value from programmable assets. For instance, one operator generates \$120 million in annual revenue through our solutions. Our platforms also lead in SMSC and API monetisation, processing over a

transformation, enhancing customer experience and growth. Internally, we're moving toward zero-touch operations by automating manual tasks like testing and deployment. Our core platforms—DigiTech, MarTech, RevTech, FinTech—are all being supercharged with GenAI capabilities through AWS.

What are you doing to upskill employees amid all this tech evolution?

We see technology shifts like AI and quantum computing, not as challenges, but as opportunities. Comviva has always been a product-focused company. We invest heavily in engineering and learning. Our people are working hands-on with cutting-edge tools from AWS and Microsoft. We run structured training programmes and courses. Automation has not only helped us scale but also enables the talent to focus on innovation. Continuous learning is at the core of how we stay competitive and more importantly, future-ready. **BW**

