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MGSM CASE STUDIES IN MANAGEMENT

C.R.M. AT SUNTEL, SRI LANKA

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MGSM Case 2005-5 *CRM at Suntel, Sri Lanka*

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Suntel Ltd.

Suntel Ltd., owned by Telia AB, the national telecom operator of Sweden has consolidated itself in the Sri Lankan telecommunication market as the No 2 fixed telecom operator. Aggressive marketing and sales strategies coupled with rapid network expansion has ensured that Suntel was in a strong position to develop its subscriber base. Suntel believed it had a unique approach to serving telecommunication needs with its total customer focus and proactive and innovative leadership. It became the first fixed telecom provider in Sri Lanka to receive the ISO 9002 quality certification. The ISO 9002 certification suggests Suntel has clear processes and commitment to standards.

Competitive Landscape

The Sri Lankan telecommunications industry was profoundly transformed during the mid 1990's and became one of the most competitive among developing countries in the Asia-Pacific region. These changes have been brought about by government initiatives to open up the sector to new entrants and introduce greater competition, with the restructuring of the state-owned telecommunication entity, Sri Lanka Telecom (SLT) and the entry of two new players into the fixed access sector in 1996 – Suntel and Lanka Bell. The fixed telecommunication industry in Sri Lanka was monopolised by SLT until 1996. SLT remains the dominant player with extensive market power in the overall telecommunications market, controlling approximately 60% of the total telecommunication industry. SLT's main focus of operations is in the fixed–access market. In the fixed access market SLT has 86.3% market share, whilst Suntel and Lanka Bell have market shares of approximately 9.59% and 4.11% respectively.[1]

SLT previously was known to be bureaucratic and slow in responding to customer needs and lacked a clear strategic position. In contrast, Suntel strove to differentiate itself through 'Service Excellence'.

Suntel's primary and secondary target markets were defined as large corporate and medium size businesses and high end residential customers respectively. Its strategy was to service the high revenue generating segment. However Suntel's initial target market strategy was two-fold and had to satisfy the licence conditions which required Suntel to install 100,000 connections within a period of 2 years. Hence at the outset Suntel was targeting the domestic segment (not necessarily the high revenue generating customers). After meeting the volume requirements of

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[1] SLT Initial Public Offering , DFCC Stockbrokers, November 2002.

the licence conditions the company shifted its focus in 1998 from being line-driven (number of connections) to being revenue-driven (quality of customers) and focused on attracting high revenue generating customers. SLT was challenged by the new entrants, but under the influence of its new Japanese management the company began to transform itself and become a highly competitive entity. They adopted an aggressive approach towards the provision of new lines, improved levels of customer service, efficient billing procedures, special benefit packages for business customers in an attempt to grow its business. SLT was well on its way to change its strategic direction as depicted in Figure 1.
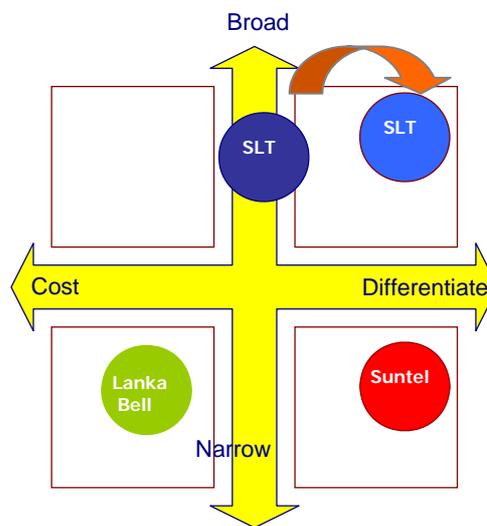

Figure 1 – Porter's generic competitive strategies, Strategic position of Suntel's main competitive set

Strategic Position - Suntel Limited

Suntel has achieved many landmarks, among them being the introduction of service standards which are benchmarks for the telecommunication industry in Sri Lanka. It succeeded in securing a high number of key corporate clients that generates approximately 75% of its revenues. It has been successful in making inroads into the business segment by customising and developing solutions to meet their specific needs. Suntel has structured its internal processes to target the demanding corporate, business and high end residential customers. However, SLT has seen its revenue from this high revenue segment snatched away by the competition, and responded by improving their internal processes to meet the challenging demands of this high revenue generating segment. As a result there is intense rivalry in the fixed telecom industry particularly among SLT and Suntel in servicing this segment (Refer Appendix B). SLT which enjoys economies of scale due to the large volumes it transacts have also begun heavily to discount the

initial capital cost and revenue. Suntel, however, does not absorb heavy discounting on capital cost and revenue into its pricing model. Hence retaining these high revenue generating customers has become an ongoing challenge for Suntel.

Suntel has recognised the need to embrace a CRM strategy to a greater extent to differentiate itself in the market. In 2002 the company began to embrace CRM as a core business function. Figure 2 reports Suntel's customer retention performance. From the internal and external analysis (Appendix A) conducted by the company's CRM consultants it was evident that the following were some of the critical issues faced by Suntel: customers churning to competition (customer retention), service, bad debts/credit control, quality and accuracy of the customer data profiles and issues relating to the integration of data.
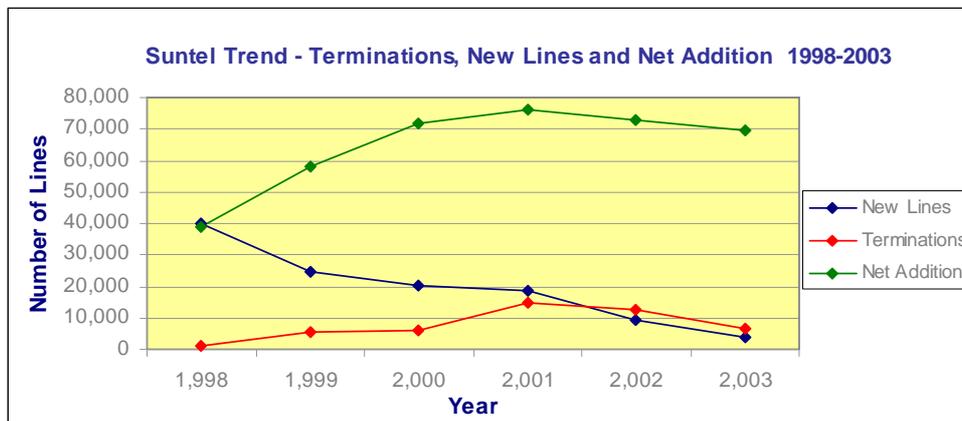
Figure 2 – Suntel, Terminations, New Lines, Additions
Source – Suntel Limited

Customer Portfolio Analysis (CPA) at Suntel

Suntel segments its market into corporate, small and medium enterprises (SME) and residential customers. These corporate and SME segments are further subdivided based on the industry type, for example, financial services, manufacturing, hospitality, garments etc. Within the industry classification customers are further segmented on their revenue potential and benefits sought. Appendix C details the bases of segmentation used by Suntel for identifying potential target markets. These segmentation criteria were based on the intuition of the marketing team. There was little done by way of formal market research. The CRM consultants felt that intuition-rather than data-dependent segmentation was a danger to Suntel. They attempted to reclassify

3

Suntel's markets using Fiocca's CPA model[2] (see Figure 3). Appendix C provides more details on the segments' profiles.

Corporate customers, as seen in Figure 3, are managed by an account management team, whose brief is to build and develop strong relationships. The residential market is serviced through the dealer network and Suntel Centres. (Cells 1 & 2 signal 'strengthen and build' relationship in the Corporate and SME segments and Cell 3 signals 'hold' position in the residential segment)
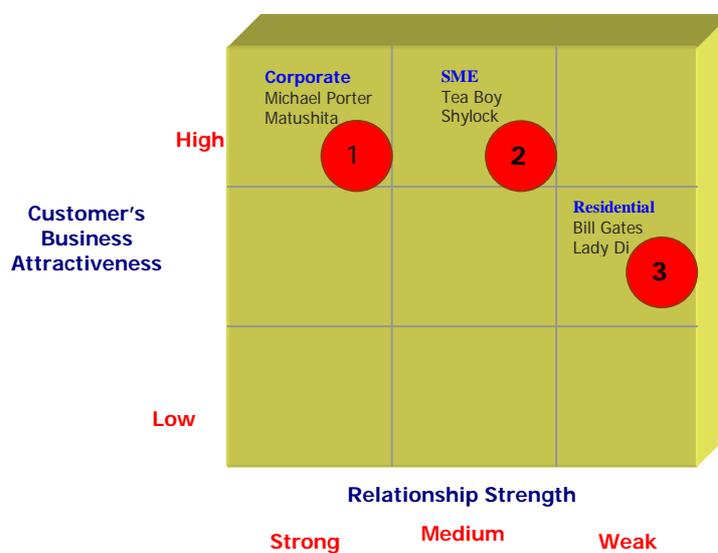
Figure 3 – Fiocca's CPA Model

Suntel has a vast amount of customer profile data. However the company has made limited used of this data in developing its CPA. The company has also established some guidelines about what counts as a strategically significant customer (Table 1). However the company's determination of Customer Life Time Value (LTV) and potential future growth are based on the analysis of past records and intuitive forecasts of customer potential. The company also lacks a well integrated Activity-Based Costing (ABC) so it doesn't track cost-to-serve. Whilst the company is focused on servicing the high revenue generating segment it has limited understanding of the profitability of these segments.

Segment	Corporate	SME	Residential
Attributes	✓ NPV based on projected	✓ Revenue	✓ Revenue

[2] Fiocca, R. (1982). Account portfolio analysis for strategy development. Industrial Marketing Management, 11, 53-62

considered	revenue		✓ Payment record	✓ Payment record
	✓ Potential future growth		✓ Type of business	✓ Place of work
	✓ Reference customers		✓ Credit worthiness	✓ Profession

Table 1 – Guidelines defined in identifying Strategically Significant Customers

Suntel tries to leverage its close relationship with some of its SSC's such as the Colombo Stock Exchange, HSBC Sri Lanka and uses them as referral customers.

Customer retention is by no means assured. In July 2002, Suntel commissioned research from NFO World into its relationships with customers. NFO World used a methodology called the TRI*M index. TRI*M is an abbreviation for triple M, a system for the measurement, management and monitoring of a company's stakeholder relationships. The TRI*M Index offers a single number customer retention performance score. The results are depicted in Figure 4, and show that Suntel takes the lead in the corporate and domestic/residential sector whereas SLT, its main competitor, leads in the SME sector.

TRI*M *Index : Customer Retention Intensity - A 'One' Number Measure*

Overall Satisfaction

Sees competitive advantage in relationship → **TRI*M Index** ← Loyalty or continued use

Will recommend company
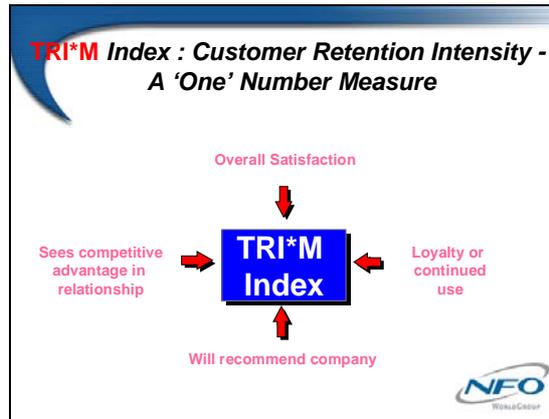
Retention index

	SUNTEL	SLT	LANKA BELL
OVER ALL	72	69	56
• Corporate	72	62	56
• SME	64	65	64
• Domestic	80	77	50

SLT is the main competitor

No difference in the SME sector

*Figure 4: TRI*M report Source – NFO World. Customer Retention & Satisfaction Study.*

Suntel's customer profile data are relatively outdated as no conscious effort has been made to define the information requirements for its CRM strategy or the processes needed to gather more relevant information. The company, having recognized the inadequacy in the integrity and the effective use of the customer-related data, launched a 'Data Cleanup' project to update the customer data profiles. Another inherent weakness is the lack of data integration. The sales team develops profiles and maintains individual data bases of the customers, whist the 'Telbiz' system which is the main interface to customer care and billing personnel operates independently. These systems not being integrated with the sales and marketing databases is a major weakness of the present infrastructure. As a result the organization lacks a single view of the customer which integrates all internal and external customer touch points.

There is limited use of the data mining to gain insights into customer behaviour or potentials. This results in poor targeting of communication, value proposition development and forgone

cross-selling and up-selling opportunities. There is also a lack of accountability for the money spent on media campaigns. Response and conversion rates are measured on an arbitrary basis.

Suntel's business network

Suntel has developed long term supplier relationships and contracts with its telecom infrastructure equipment suppliers Ericsson, Sweden and Airspan Communications, UK. The company has gained significant cost savings by developing close bonds with these suppliers. Suntel's quality and order fulfillment processes are aligned with these two major equipment suppliers. For example, input goods are not quality checked on receipt. Instead, Suntel relies on the quality-at-source principle whereby it is the supplier's job to ensure that only quality-assured product is shipped.

The company has also secured partnerships with PABX, router and telecom equipment vendors in designing and implementing single window solutions to its customers. The company has initiated an ongoing internal program – 'Customer Care' award, where a employee and a team is selected each month based on something unique they have done to enhance a customer, partner or supplier relationship.

AN important entity in Suntel's business network is the TRC. The transformation of the telecommunication industry in Sri Lanka from a monopoly structure to an intensely competitive industry has shown that there is an important role to be played by the Telecom Regulatory Commission (TRC) in monitoring the implementation of policy decisions.

Suntel's customer offers

Creating and delivering value propositions which are sustainable is becoming increasingly important given the competitive landscape. In the past Suntel has been successful in attracting strategically significant customers due to service excellence. These days, corporate customers are assigned a dedicated account management team to manage their ongoing telecom needs and development. There are multiple contacts between parties on either side. Special capital discounting structures are used to attract these customers. The company's 'minimum commitment plan' discounts the capital cost based on an agreed contractual obligation to generate a minimum amount of revenue per month for a specified period of time. Special service timelines and guarantees have been developed for identified corporate customers. Some customers have service and maintenance service guarantees of 3 hours , whereas the norm is 24 hours. A few highly valued customers have direct access to members of the senior management

team on a 24 hour basis. The account management team has been chosen and trained to handle the industry specific complex requirements of this target segment.

Suntel value propositions to the SME segment are also based on guidelines similar to the ones discussed above but differ in: the degree of customisation provided, service level guarantees and the nature and ratio of account managers to customers. The account management team in the corporate segment may handle 3 or 4 specific accounts and enjoy a dedicated service resource, but the SMA account manager does not have a dedicated team for account servicing and has to draw on a common pool of resources. The SME segment account manager manages 5- 15 different accounts, and acts as the sole point of contact for customers. This segment is serviced by different sales team who are trained in adapting and in some cases developing and implementing SME-specific telecom solutions. The residential segment is serviced mainly through Suntel's dealer network and Suntel Centres. These customers have the flexibility to choose from a range of pre-designed product and service packages. They also enjoy a service promise which is the best in the Sri Lankan telecom industry, viz, installation of the connection within 3 days. Competitors take a minimum of 7-14 working days to install a new connection. The company also offers a 100% money back quality guarantee on services provided to this segment.

The Customer Life Cycle

Suntel loses about 15% or more of its subscriber base each year. The company has broadly defined the criteria for customer acquisition, as shown in Table 1. However the major drawback is that they are defined in terms of revenue generated and not profitability. The high revenue customers are not necessarily the most profitable customers to retain. The company also has an idea of the acquisition and development cost based on the average revenue generated but is unable to translate these into profitability terms (See Table 2).

Segment	Corporate	SME	Residential
Cost of acquisition & retention (For an average revenue of LKR 18,000 per year)	✓ LKR 5000	✓ LKR 2700	✓ LKR 1800

Table 2.0 Source – Suntel Limited, Sep 2003

Sales leads are generated from a variety of sources: promotional activities, telemarketing, directories, personal contacts/networking and by the individual sales teams who develop their own prospect data bases. There are defined lead allocation processes for the leads generated through promotional activities and telemarketing. The inability to assess a lead's credit worthiness is a major issue in Sri Lanka. Non-payment or inability to pay bills is a major

contributory factor to customer churn. Figure 5 shows customer churn as a % of sales. The exceptionally high churn % in 2001 is as a result of a strategy to encourage low revenue customers to leave the network in an attempt to improve the quality of the customer base. The company increased the monthly rental fee for customers who did not generate a minimum monthly revenue and gave them the option of leaving the network. Part of their capital cost was also refunded. Suntel also has little knowledge of exactly why the customers leave the network and are unable to quantify the churn percentage based on the reason for leaving the network.
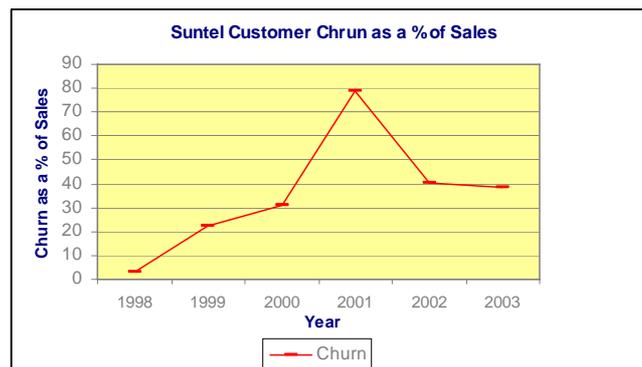
Figure 5 – Customer Churn as a % of sales, Source: Suntel Limited

However, the company has defined the type of customers they wish to acquire and retain and has recognised the need to develop structured processes to service these segments. A VIP customer list has been developed and the value propositions and service standards are tailored according to the importance of the customer. The company also has processes in place where it measures the raw retention rate and the sales adjusted retention rates. Total revenue lost and the bad debt outstanding is measured as a % of expected revenue and actual revenue generated. These figures are reported to the board through a monthly report. The company has also introduced Key Performance Indicators (KPI's) where the sales team incentives are structured along the parameters of: the quality of customers they acquire, the retention rate of assigned customers and the incremental revenue generated from existing customers. However retention and development related KPI's are not shared across other divisions such as customer care and billing that also have customer interaction. Suntel has no formal customer loyalty program.

Conditions within Suntel

The customer-caring culture is predominantly embraced by the marketing and sales division. Company- wide appreciation of the concept appears to be weak. Suntel's senior management has allocated resources for CRM technology implementation, and has acquired CRM expertise that

works in association with external CRM consultants. CRM teams work across the divisions similar to a matrix structure. The organization structure of the division is depicted in Figure 6.
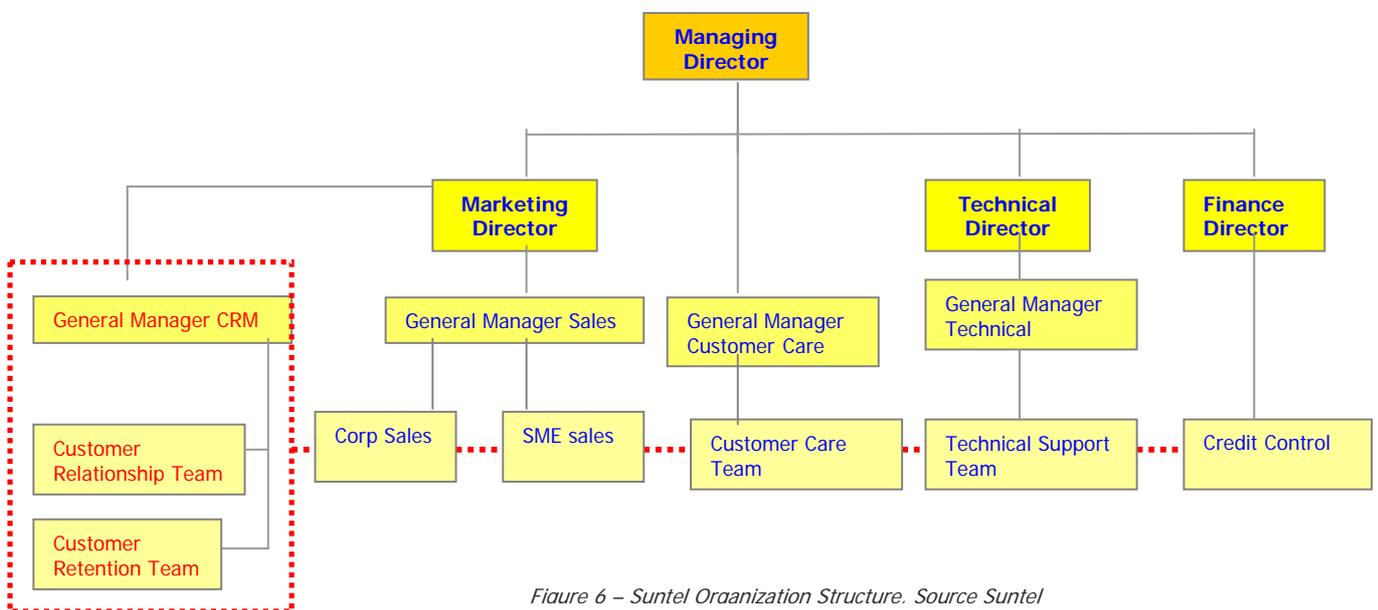
Figure 6 – Suntel Organization Structure, Source Suntel

Data & Information Technology

One of the fundamental problems faced by the CRM teams is the quality of the repository of customer data. The 'Data Cleanup' project is beginning to pay off. Systems are not integrated across the organization and there are many 'Silo' databases. Transaction data from the multiple communication channels - customer care, sales team, retention team, e-mail, web, etc, - are not integrated into a common repository. The primary IT interface is "Telbiz" which currently facilitates the operations of the customer care division, but much needs to be done to enhance the usefulness, quality and information sharing within the divisions. The IT infrastructure is unable to integrate these channels to provide a single view of the customer. Another weakness is the inability of the present infrastructure to deliver the relevant information to the front line sales staff. They have to call customer care to get an update of the customer status before

making customer contact. There is also limited use of Suntel's web site and portal. This does not allow customers to pays bills or transact online. The company has recognised the major limitations it faces in the present IT infrastructure and is presently negotiating with suppliers for a data warehouse.

Processes

Suntel has attempted to formally design key processes. The main processes areas are *'service and maintenance'*, *'billing'* and *'delivery'*. Processes are designed and managed as follows. A cross functional team is appointed and a process owner, process leader and process coordinators are elected to manage the process. The process owner is the C-in-C (Commander-in-Chief) responsible for the direction and sanctioning of decisions, the process leader is the field marshal responsible for operational aspects and the process coordinators help mobilize the operational aspects. Figure 7 details the service and maintenance process. VIP customers have a special process for service and maintenance. The company presently defines its service and maintenance standards for customer care in terms of responsiveness. Effectiveness of response (response outcome) is not measured. The company does not have any orientation process in place to introduce customers to their first bill and other obligations. Suntel has made a conscious effort to improve its processes by benchmarking them against the best in class in other Sri Lankan industries, e.g. HSBC in banking.
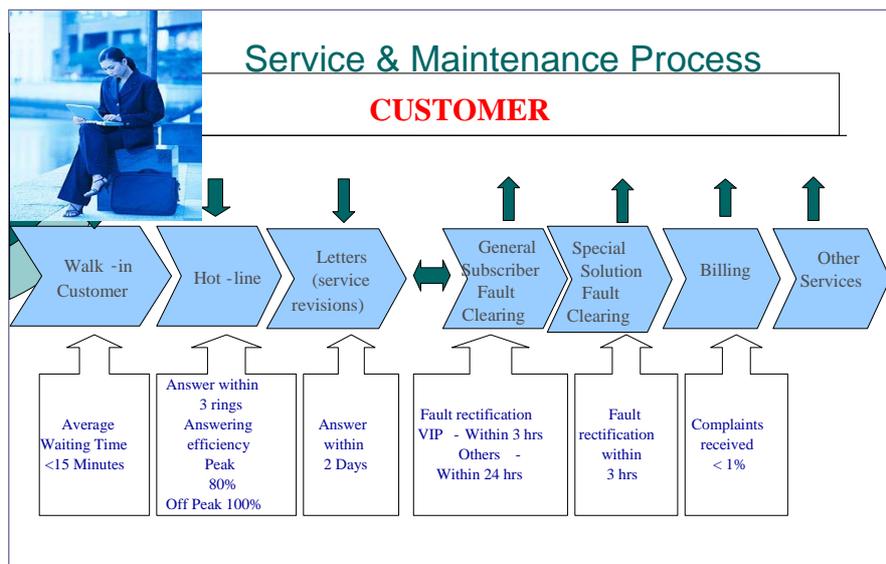
Figure 7 – Service & Maintenance Process, Source - Suntel

Conclusion

Suntel has made some headway in improving the performance of the business through the implementation of CRM strategies. However, the management team (Finance, Marketing, Technical and Managing Directors), plus the General Manager, CRM, had called a meeting at which the CRM Consultants were expected to review progress to date and to present some recommendations for both short-term CRM wins and longer-term CRM strategic development.

Appendices

Appendix A - SWOT Analysis (Suntel , SLT and Lanka Bell)

Table A1 -Internal Factor Analysis (Strengths & Weaknesses)

INTERNAL FACTORS					
	Weighting		SLT	Suntel	LB
Key Success Drivers – Internal					
Corporate Image	10%		7.9%	5.2%	2.6%
- Stability/continuity		30	25	15	8
- Financial backing & standing		20	15	10	5
- Respected operator		20	15	12	5
-Brand Awareness		10	9	6	3
-Brand Loyalty		20	15	9	5
		100	79	52	26
Product/Technology	30%		25.5%	14.1%	8.1%
-Voice coverage		10	9	5	2
-Data Speed coverage		30	25	12	8
- Internet services		10	9	3	0
- Frame Relay/Packet Services		5	5	2	0
- Reliability		30	25	15	12
- Upton date/futuristic		15	12	10	5
		100	85	47	27
Service delivery/customer care	25%		13.3%	18.3%	11.5%
- Ability to integrate with others		15	10	12	7
- Account Management		15	9	12	7
- Ability to provide single window solutions		10	8	5	3
- Delivery speed		25	13	20	13
-Flexible & Fast decision making		10	3	9	6
- Customer care		25	10	15	10

		100	53	73	46
Customer Base	15%		**7.8%**	**6.3%**	**2.7%**
- Number of customers		20	20	10	5
- Revenue share		20	17	7	3
-ARPU		30	15	25	10
-Quality of customers		30	15	20	10
		100	52	42	18
Price	20%		**17.0%**	**10.0%**	**12.0%**
-Tariffs		45	40	25	35
- Connection Charges		20	15	15	10
- Discounts		35	30	10	15
		100	85	50	60
Total Points/100	100		**71.5%**	**53.9%**	**36.9%**

Table A2– Internal Factor Summary

INTERNAL FACTORS SUMMARY					
	Weighting		**SLT**	**Suntel**	**Lanka Bell**
Key Success Drivers – Internal					
Corporate image	10%		**7.9%**	**5.2%**	**2.6%**
Product/technology	30%		**25.5%**	**14.1%**	**8.1%**
Service delivery/customer care	25%		**13.3%**	**18.3%**	**11.5%**
Customer base	15%		**7.8%**	**6.3%**	**2.7%**
Price	20%		**17.0%**	**10.0%**	**12.0%**
Total Points	100%		**71.5%**	**53.9%**	**36.9%**

Table A3 External Factor Analysis - Opportunities

		SLT		**Suntel**		**Lanka Bell**	
Opportunities	**Weighting**	**Leverage**	**Score**	**Leverage**	**Score**	**Leverage**	**Score**
		(1-10)		(1-10)		(1-10)	
Overall market - growth potential	30%	7	2.1	3	0.9	1	0.3
Telecom/internet usage growth	5%	8	0.4	4	0.2	2	0.1
Removal of IDD monopoly	15%	5	0.8	6	0.9	4	0.6
Demand for full range of data services	20%	8	1.6	5	1	3	0.6
Removal of license restrictions	10%	8	0.8	6	0.6	4	0.4
Introduction of common number plan	20%	3	0.6	7	1.4	6	1.2
Total	100%		**6.3**		**5**		**3.2**

Table A4 –External Factor Analysis- Threats

Threats		**SLT**		**Suntel**		**Lanka Bell**	
	Weighting	**Impact**	**Score**	**Impact**	**Score**	**Impact**	**Score**

		(1-10)		(1-10)		(1-10)	
Unattractive economic/ political climate	10%	4	-0.4	8	-0.8	7	-0.7
Introduction of Calling Party Pays(CPP)	5%	5	-0.25	5	-0.25	5	-0.25
Increasing bad debt	10%	8	-0.8	5	-0.5	6	-0.6
Weak regulatory framework/ biasness	15%	1	-0.15	5	-0.75	7	-1.05
Removal of license restrictions	5%	2	-0.1	8	-0.4	6	-0.3
Possible issue of fixed telephone license	30%	5	-1.5	9	-2.7	9	-2.7
Managing churn rate /retaining	25%	4	-1	7	-1.75	8	-2
Total	100%		**-4.2**		**-7.15**		**-7.6**

Appendix B – Industry Analysis- Fixed Telecom Market Sri Lanka

STAKEHOLEDER NEEDS (High)
- Government major stakeholder in SLT
- Strong Union Presence in SLT
- High expectations of customers from Suntel & Lanka Bell (private operators)

THREAT OF NEW ENTRANTS (LOW (currently) HIGH (Future))
- Restricted fixed line licences until 2005
- Economies of scale (SLT)
- Capital requirements are high
- High customer switching cost (Becoming irrelevant now as Service providers are willing to absorb the capital cost)

REGULATION (High)
- Weak regulatory framework
- Regulation favours SLT
- Political interference in TRC operations
- Possible legislation to introduce CPP
- Possible removal of restriction on operators
  (Full service operators)

BARGAINING POWER OF SUPPLIERS (Low)
- There are three to four major large suppliers competing to supply hardware. SLT has considerable bargaining power over them

3 main players
Market Shares
SLT – 86.3%
Suntel – 9.59%
Lanka Bell – 4.1%

COMPETITOR RIVALRY (High)

BARGIANING POWER OF BUYERS (3 Levels to consider)

Termination Regulated- (Medium)
- Termination is a declared service, therefore regulated by TRC

Wholesale-(High)
- Payphone & DataCom operators

Retail Consumers
Residential (Low)
- Fragmented
- More price takers, as opposed to price makers
Business (High)
- 80% of the revenue from the retail is generated from business customers

ALLIES (Medium)
- SLT access to technical expertise/knowledge transfer
- SLT has Alliance with BT & AT&T
- Suntel – Access to technology/expertise from Telia AB & close link to Ericsson- Sweden
- Lanka Bell /Nortel partnership

SUBSTITUTES (Medium)
- Mobile Telephony
- VoIP
- ISP's

TECHNOLOGY-(High)

Short PLC's due to techno: developments

Appendix C – Bases of Segmentation and Target Markets – Suntel

C1 – Bases of Segmentation Used within the Corporate and SME Market

Segment Why?	Benefit	Tiger Woods To facilitate Professional work carried out	Tea Boy To facilitate businesses	Shylock To reduce costs	Matsushita To improve productivity and efficiency	Michael Porter As a business competitive advantage
What?	**Attitude**	Dependent	Indifferent	Cost effective	Efficiency	Enthusiastic
	Perception	Organizer	Facilitator	Saving device	Better accessibility	Business leverage
	Preference	Reliability	Reliability POTs +Dial up ISP+ mobile	Low cost	Efficiency / Speed, reliable	State of the art
	Product	Pots +Dial up ISP+ mobile		Solutions	Solutions \ network	Solutions network
	Price	Value for money	Price sensitive	Price sensitive	Value for money	Price not a driving factor
	Channel	Direct	Dealer \ direct	Direct	Direct Tielines, E1, teleconferencing	Direct
	Features	Voice,IDD, e'mail,net, fax CLI,CLF,AB No	Voice, IDD,e'mail	Tielines, E1,	data networks,ISDN	Dial up ISP/ Leased lines ISDN
Who ?	**Demographic**	30+	40+	45+	30+	30+
	Socio-Economic	Middle\ upper	SME +	Corporates + SME	Corporates + SME	Manufacturing
	Heavy/Light user	Heavy	Heavy	Moderate	Heavy	Heavy
	Monthly spend	Rs 7500\- +	Rs 10000\- 15000\-	Rs 100000\-	Rs 200000\-	Rs 300,000\ -1,000,000\-
	Brand loyalty	Demanding\ brand loyal	Not brand loyal	Loyal \ demanding	Loyal \ demanding	High loyalty
	Personality	Controllers	Autocrat	Controlled environment	Team work	Team work
	Lifestyle	Challenging	Routine	Focus on the bottom line	Performance bound	Passion to outperform
Growth Potential Revenue		5% - 10%	5% - 7%	10% - 15%	10% -15%	7% - 10%
Lines		3% - 5%	20% - 25%	7% - 10%	7% - 10%	3% - 5%

Suntel's Corporate Target Market - Michael Porter, Matushita
Suntel's SME Target Market   - Tea Boy and Shylock

C2-Bases of Segmentation Used Within the Residential Market

Segment Why?	Benefit	The match girl To have contactability	Rapunzel To facilitate contact with outside society	Lady Di To make social contacts	Bill Gates Technology buffs
	Attitude Perception Preference	Prestige Cost conscious Low cost	Lifeline Heavily dependent Availability	Highly involved Organizer Availability	Highly involved Show off technology
What?	Product Price Channel Features	POTs + mobile V price sensitive Dealer Voice	POTs + mobile Price sensitive to a degree Direct \ dealer Voice,IDD, e'mail,net	Pots + mobile Price not a driving factor Direct \ dealer Voice, IDD, email	Pots + ISP + mobile/ISDN Price not a driving factor Direct Voice, IDD,e'mail, net CLF,CLI,& works
Who ? Growth Potential	Demographic Socio-Economic Heavy/Light user Monthly spend Brand loyalty Personality Lifestyle	30+ Lower Light <Rs 1000\- Not brand loyal Thrifty Low social life	30+ and older/non working Middle\upper Moderate Rs 2500\- Brand loyal Melancholy Home bound/dependent	30+ and older Middle\ upper Heavy Rs2500 - 4000\- Brand loyal to a degree Extroverts High social life/active	Young- teen\ 20+ Middle\ upper Heavy Rs 3000 -5000\- Brand loyal Explorers Involved
Revenue Lines		10% -15% 20% - 25%	5% - 7% 10% -12%	3% - 8% 3% - 5%	5% - 3% - !

Suntel's Residential Target Market – Bill Gates & Lady Di