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ZIRA

CSPs are in a rush to complete digital transformation, ZIRA is here to help

ZIRA, the provider of business support systems (BSS) for customer, revenue and risk management has more than 50 communications service providers (CSPs) in over 30 countries among its customer base. As a specialist provider to the business-to-business market the company's products handle more than 2.5 billion transactions each day, enabling 200 million end users. Here, Sabina Selvic-Oucevic, the chief executive of ZIRA, tells George Malim, the managing editor of VanillaPlus, how the company's 25 years of experience have set it up for the challenges ahead as multi-party business models and a complex ecosystem of communications, cloud, IT and adjacent services becomes the new model for telecoms

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George Malim: What is ZIRA's current strategic direction and what is in your future roadmap?

Sabina Selvic-Oucevic: The past two years have been a period in which we truly realised the importance and value of digital infrastructure and the sustainability of digital business models. Digital infrastructure keeps us connected, collaborating and producing as we used to. Communications service providers (CSPs) played a crucial role as providers and enablers, showing to all the importance of the communications industry.

The pandemic has underlined the need for digital transformation globally. Business interactions have moved online, and digital channels have become the key option. Both, consumer and enterprise customers are increasingly choosing digitally enabled self-care or fully automated ways of communication using (Open) API2API or M2M. This rapid shift has accelerated the need to introduce more digital touchpoints, the move to cloud-based infrastructure and digitalise traditional services, forcing innovations in digital engagement.

Such transformation was normal for established digital businesses, but others have had to do it in a way that is sustainable and has been built from scratch as a foundation for the so-called new normal. Traditionally, CSPs have focused on capturing growth in the consumer segment but the B2C market is under pressure due to increasingly saturating mobile markets, over-the-top (OTT) disruption, and intense price competition combined with ongoing digital transformation imperatives.

However, the increasing demands of small business and enterprise clients for end-to-end IT services present a growth opportunity in B2B2x more than ever before. Demand for IT services is the current goal as businesses

must go digital. CSPs have the customer base, platforms and understand business models and needs, so it is the right time to step wisely and prepare new offerings for SME or enterprise customers in terms of BSS-as-a-service, ERP-as-a-service, and many other propositions.

The other direction that is important for strengthening of B2B2x offerings is establishment of bi-directional digital channels for business partners acting as suppliers or customers, or both at the same time. To deliver and manage such diversity of relationships, traditional BSS must be changed and carefully decoupled to easily on-board partners – suppliers and customers – and to handle telco and non-telco services. It must also fulfil orders in the CSP's own or a partner's network or organisation, to assure the partnership lifecycle, to monetise service utilisation in a multi-party environment, and to settle revenues and expenses in the case of bi-directional partnerships. A totally new B2B2x BSS for the telecoms marketplace ecosystem is our key target and strategic direction for this year.

GM: How do you see ZIRA's role in the future as CSPs' needs and the market they address continues to transform?

SSO: ZIRA is small enough to be flexible but at the same time big enough to deliver great results. Our core values are agility and flexibility to deliver the right solution to the right customer at the right time. We see ourselves as challengers ready to become leaders in near future.

Our current portfolio covers management of the partner relationships paradigm powered by open APIs and cloud-native deployments. This is not a traditional BSS for B2C or B2B, it covers a wider scope and contains functionalities needed for truly digital business models. ▶

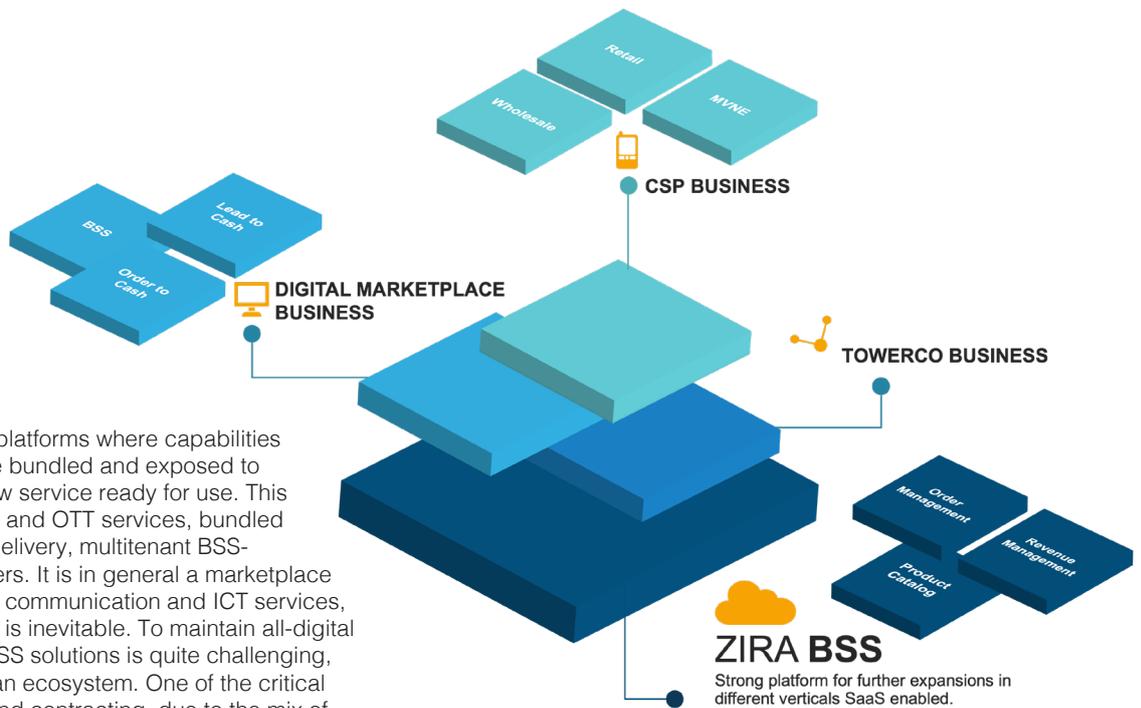
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GM: How does ZIRA help CSPs by providing systems that enable them to play a wider role in the expanded ecosystem that now extends beyond telecoms?

SSO: Our goal is to deliver platforms where capabilities from many providers can be bundled and exposed to potential customers as a new service ready for use. This encompasses bundled CSP and OTT services, bundled courier services for goods delivery, multitenant BSS-as-a-service, and many others. It is in general a marketplace paradigm, but in the area of communication and ICT services, a certain level of complexity is inevitable. To maintain all-digital interaction with traditional BSS solutions is quite challenging, almost impossible, in such an ecosystem. One of the critical capabilities is onboarding and contracting, due to the mix of products and services, complex service level agreements (SLAs), personalised pricing schemes, and specific negotiation phases. Another important challenge is timely and accurate service monetisation with parties coming from different businesses and environments. On top of these issues, managing products and their lifecycle is the third key competence of BSS for this marketplace and probably the greatest one.

To check our capabilities and to confirm the flexibility of our BSS components, we successfully implemented our Marketplace BSS for one major European digital marketplace provider and proved our readiness for different types of businesses and openness to support ecosystems beyond the traditional CSP world. Through



the project implementation we delivered BSS as-a-service offered via the marketplace.

This is our response to CSPs' ever-changing needs and the imperative to go beyond traditional business. The transformed CSP ecosystem requires transformed solutions and a significantly different traditional BSS stack. Key technology enablers for solutions of this type are functional containers based on microservice architecture with open APIs for decoupling of layers in overall architecture. We strongly believe our solution fulfils these requirements and powers-up the smooth digital transformation our customers are looking for. ■

How to create a product portfolio to enable new business models

Lejla Pljevljak-Rasidagic is the chief products officer of ZIRA. She has been piloting the company's development of systems that support CSPs' digital transformations. Here she explains ZIRA's approach to the new business models the market is adopting



Lejla Pljevljak-Rasidagic
ZIRA

It is still a great challenge in terms of how CSPs are adjusting to new business models. Some of them started digital transformations on time, while others are already running out of time. Digital transformations are necessary to the survival of CSPs, they are no longer just a driver of success. When mentioning digital transformations, we need to think about time. Long delivery cycles are no longer an option, everyone is in a hurry to introduce the benefits of digital transformations.

However, it's not only delivery cycles or drops that need to be shorter, the request for proposals (RFP) processes need to be

changed. Lately, some of our customers are looking more for demonstrations and proof of concept evidence during the RFP selection process, because it gives them a better overview of the vendors' capabilities.

It is well-established that one of the pivots to generate value out of cutting-edge technologies such as 5G, edge and cloud are ecosystems. CSPs are exploring new opportunities by defining and establishing new ecosystems and, while a work in progress, it's clear that existing capabilities will need to be augmented. As one of the industry pioneers, ZIRA has been a ▶



provider of innovative BSS products and solutions for customer, revenue, order and product management. We are committed to maximising customer value, by continuously evolving our business portfolio.

Over the years we at ZIRA have developed comprehensive systems to address and continually bring innovation in the following key areas: **Revenue management**, which incorporates wholesale and retail domains and covers wholesale business revenue management, financial settlement, roaming, trading and routing and retail billing. In the area of **customer partner management**, ZIRA systems enable transformation of traditional customer management solutions for true agility across all lines of business and partner types. ZIRA's **Product Catalog** is the next generation platform for product and service catalogues that includes product catalogue capability with full product lifecycle management. It provides CSPs with quick and easy configuration of product and service prices across all sales channels, eliminating human errors, protecting profit margins and maximizing the financial performance of all products and services.

ZIRA's **order management system** is our comprehensive next-generation order management system with best-in-class customer and service order management. This is driven by product catalogue to modernise business processes and increase customer retention by enabling new, emerging services by efficiently reducing operating costs and time-to-market.

Through the years, we have adjusted our product strategy to address new market challenges and trends. We have unlocked capabilities to support introduction of new emerging services, enabling new business models, such as B2B or B2B2X, introducing partner onboarding capabilities and

partner agreement handling. We are also ready to support diverse product offerings and investing in interoperability for new ecosystems.

In addition to improving customer-related BSS solutions for both retail and wholesale lines of business, we are addressing partner-related capabilities with the introduction of our Digital Partner Revenue Management Solution (DPRMS). DPRMS is a suite of products from the ZIRA portfolio that address the challenges of managing both partners and suppliers in digital ecosystems. The solution covers the entire process starting from partner onboarding, product catalogue, deal management, ordering and verification of partner bills up to financial settlement.

ZIRA's product strategy is based on constant improvements in people, technology and tools, and above all on following market trends and listening to our customers' needs. The ZIRA product portfolio is built on best of stack principles and is aligned with digital reference architecture guidelines. By utilising disruptive software and technology advancements via DevSecOps-controlled deployments we enable a faster digitalisation process for our telecoms customers.

In order to enable easier integration with third-party solutions, reduced resource utilisation with ability to add new features more quickly, our products' APIs are aligned with TMF Open APIs, where we aim to achieve TMF Open API Gold Level certification. To summarise, we have the flexibility to adapt to the new way of working, new tools, new platforms and new standards while still providing modular, high-quality products that support new emerging services and ecosystems that could fit into different customer strategies. ■



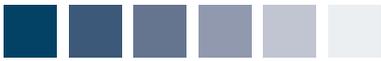
Ecosystem evolution, monetisation and telco cloud trends are driving the next generation of telecoms

Alen Muslić is the chief strategy officer of ZIRA and leads the company's thinking on trends that are impacting the future of telecoms and adjacent industries. Here he describes the trends that are having the greatest impact on telecoms and how these are enabling CSPs to broaden their horizons

Alen Muslić
ZIRA

1. **The ecosystems evolution:** Looking back on the past few years we see that CSPs have been exploring options for digitalising their ecosystem and searching for what may be best for them. We believe that evolution will expand to establishing partner ecosystems that will result in co-creating new offerings.
2. **Monetising 5G continues:** In previous years the focus was on faster 5G network rollout. This year will see CSPs launching relevant services aggressively to monetise these investments and gain first-mover advantage. ▶

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The ecosystems evolution enables CSPs to shift to establishing partner ecosystems and co-creating new offerings

3. **Telco cloud:** 5G, edge computing, network slicing and IoT services will see an increased uptake in this year, making use of a network cloud. This year will see a faster cloudification of network services by CSPs. We believe this will see CSPs joining hands with leading public cloud service providers, such **AWS, Google** and **Azure**.

The ecosystems evolution enables CSPs to shift to establishing partner ecosystems and co-creating new offerings. Converging and remixing entertainment experiences, healthcare, EV charging, connected home, energy management, smart manufacturing and connected mobility are the few areas that will take the lead.

2022 will be the year of launching relevant services aggressively. Offerings in B2C may be primarily focused on faster connectivity, entertainment, and connectivity, while for B2B we can expect a lot of innovative and bundled services derived from new partners' business models.

Although it looks like CSPs are the underdog in digital experience compared to various over-the-top (OTT) players, many of them are strategizing to take charge from the front by becoming a super aggregator of third-party OTT services by providing a single discovery, authentication and billing interface across the devices with consideration on loyalty and self-care.

To be able to innovate on a continual basis ZIRA must maintain awareness of the relevant developments in the global ecosystem. Such system needs to be studied in close cooperation with its users in order to gain knowledge needed not only

to understand the requirements of users, but also to predict future needs and implications for business. Innovation, defined in this way, represents the leading edge of any business, and so I see three key areas that we will focus on in 2022:

- Further evolution of digital experience for our products. We will continue to enable robust functionalities that enable CSPs to deliver rich experiences and support customers and partners
- We also see the need to focus on security and even more security as what the last two years have taught us is to ensure that robust security practices are in place and security by design is a default setting for the industry.
- Artificial intelligence (AI) represents key area to focus on industry-wide in the short and long term. The shift that AI will bring about is a game-changer, introducing not only new capabilities and automation, but also change to the very core of technological and business environments. In our domain, AI-induced changes will place additional emphasis on network-operated and zero touch services, mandating new system and product architecture.

In general terms, the future is not only about billing for new services delivered by multiple parties correctly. It's about enabling CSPs to play a more central role in the digital experience and by doing so enhancing 5G monetisation. Our previous years of experience have given us the heritage to understand CSPs' operations but the next few years is where we will see the true transformation of telecoms. ■

To learn more about how ZIRA can help you complete your digital transformation, visit www.zira.com.ba