

I have reviewed the client's organization chart and thought more about who might have objections.

I believe the CFO and the Chief Commercial Officer are the most likely to raise concerns.

CFO is likely to be concerned about the impact of leasing on

- Revenues - Leasing packages + SIM plans generally cost less than traditional plans and this could affect our top line

- Evidence from other markets show that this is made up for by an increase in market share, and telcos that offer leasing outperform the market on topline growth, even though ARPU might decline.

- Default risk - if customers default halfway through the lease and we are unable to recover the device, we would still be liable for full payment, creating a liability for us

- Consider outsourcing the entire leasing operation to a third-party provider who will bear all the risks.

- Use credit scoring to qualify customers and mitigate default risk.

CCO is likely to be concerned about

- The leasing offer is new to this market and maybe confusing for customers, which may negatively impact our brand image

- We will need to study launch campaigns in other markets and carefully plan the launch, in particular, the precise messages we communicate.

- Identify ways to raise awareness of leasing mechanisms and benefits even prior to launch, e.g., through influencers, online content, etc. Overall, I think the concerns should be manageable if we use data and case studies from other markets to support our points. From our previous interactions, the client team seems to be objective and fact-driven, and hence data will be critical to convince them.