Hi Asaf,

The two departments that might be having concerns regarding the implementation of handset leasing are CFO (Chief Financial Officer) and COO (Chief Operations officer).

The CFO can raise following concerns regarding handset leasing:

* Financial Risks: Providing handset to the customers at a lease will make it difficult for the company incase of lease defaults or the unexpected costs due to damage of leased devices.
* Up-Front Cost: Providing customers a lower upfront cost can reduce the revenue of the company thus decreasing the ARPU (average revenue per user).

Mitigations:

* We can have a legal agreement with the customers which can include legal actions or recovery of leased devices. We can also check the financial stability of the customer before providing the lease options to them ensuring payback.
* Although reducing the upfront cost may seem reducing the company’s revenue at the first glance, it will help the company gain larger customer attraction and thereby improving its revenue and ARPU.

The COO can raise following concerns regarding handset leasing:

* Operational Complexity: The COO might raise concerns about increased complexity of operations due to tracking of leased devices, and the logistic challenge of managing lease agreements.
* The COO might raise concerns related to customer queries and repair of damaged leased devices.

Mitigations:

* The operation complexity can be reduced by having an integration with the existing system ensuring proper management of all the legal agreements and data of leased devices.
* We can have a dedicated customer support team to help the customers with the existing issues. This will help provide customer satisfaction and help in increasing the company's value.

Yours truly

Ayush Anand