

DR: [00:00] I am Danielle Royston, and this is Telco in 20.

[00:14] Hey telco execs. I got a hot tip for you. Buying a mobile phone and selecting a phone plan is not the easy process you think it is. Did you know that there are about 30,000 plans being sold globally? There are 5,000 plans available in the US alone. With words like 5G, throttling and unlimited data offers that have tiny print at the bottom that no one reads, how are subscribers supposed to figure out the right plan for them? Short answer, they can't. They guess, and they guess wrong.

[00:45] Remember back in episode 58 with Mobile X CEO, Peter Adderton? He estimates 90% of consumers are on the wrong plan. 90%? That's a whole lot of people overpaying for your product. I know it's easy to lose track of the voice of the customer when you're busy running a telco, so I'm giving you a look into their world by talking with Stetson Doggett, the founder of BestPhonePlans.net and co-founder of CoverageMap.com.

[01:13] He started researching the best cell phone deals for consumers when he was in high school and built a huge following on YouTube. His channel has over a hundred thousand subscribers and his top video has more than 2 million views. Wowzers. Today we're going to dig into the real reasons customers churn, Stetson's best tips for saving money on a plan, and the crazy amount Stetson spends on his own mobile service. So let's take 20.

[01:43] Stetson Doggett is founder of BestPhonePlans.net and co-founder of CoverageMap.com, and is one of my friends on X or Twitter, whatever we're calling it now. Hi Stetson, welcome to Telco in 20.

Stetson: [01:54] Hi DR. It's great to be here. Thank you for having me on the show.

DR: [01:57] I'm so excited to have you on the podcast. I became friends with you and found out about you on Twitter when you interviewed Peter Adderton and I've been following you ever since. You put out such great content,

so let's talk about it. First of all, I'm a big fan of yours and your best cellphone plans website. You found this niche in being an expert on phone plans in the United States and you have a huge following, over a hundred thousand subscribers on your YouTube channel. That's so awesome. I love the story behind this. I think you launched BestPhonePlans.net your senior year of university as a final project for one of your classes. So tell me all about that.

Stetson: [02:33] Yes. I was going to Ithaca College, sitting in my dorm room, picking courses for my spring 2019 senior year, and I saw the Computer Science department offering an independent project where you could pitch the faculty a project and get academic credit for it. I had previously designed and hand coded a website comparing cell phone plans, but being hand coded, it was brutal to update any price changes or information changes. So I thought, what if I moved the website from being hand coded to actually being on a proper CMS. So that is what I did my spring 2019 senior year as a project, got academic credit for it, and also ended up building the foundation for what is now my full-time job, which was really cool.

DR: [03:26] That is super awesome. And so are you a computer science major?

Stetson: [03:29] I was a communication management and design major, so everything related to presentation, graphic design, internal and external business communication. Things I would say I definitely use every day, but not computer science at all. It was just an extra class that I found.

DR: [03:45] That's super cool. And so now you're sort of in the telco industry which-

Stetson: [03:49] Yeah. Now I'm in the telco industry, which I love.

DR: [03:52] Yeah, I don't think as a little boy you're like, "This is what I dream of." But this is what you've ended up.

Stetson: [03:57] Never would've thought of it. Absolutely.

DR: [03:58] That's awesome. And so this is a B2C site, not a B2B site, and you're really focused on helping consumers find the best deals for their mobile phone service. You've probably talked to a lot of users or see a lot of comments. What do you think is the number one reason customers start shopping around for a new phone plan, assuming they already have a plan and already have a provider? What's making them switch?

Stetson: [04:21] I think the number one reason is going to be price. Especially coming out of the last two years where we had a pandemic, economic times may have been more difficult for some people, we saw the ACP program launch to help make connectivity more affordable. I really think there's a large portion of consumers who are price-conscious, and that's where researching and learning more about MVNOs and prepaid providers really comes into play. And that's where I bring my expertise, where the BestPhonePlans website is really designed to help people compare the prepaid plans and see exactly how they stack up with the postpaid offerings, so they can learn what they might be sacrificing or compromising to get a more affordable rate. But I think, price... number one reason is why people switch plans.

DR: [05:08] And you don't think it's coverage? I think inside the telco industry, people I talk to think it's more coverage driven. "I'm getting a lot of dropped calls." Or maybe, "I moved and it used to work at my old address really well, but now my new address, it's not as good." You really think it's price consciousness over the coverage quality?

Stetson: [05:28] That's a great question. I think coverage used to be a way bigger factor in the era of Sprint versus T-Mobile versus Verizon versus AT&T. People were definitely willing to pay more to get on a better network. I think in this era of 5G, we're really starting to see network parity, where it almost doesn't matter what network you choose, you're going to get good service in pretty much all the major cities across the US, and it's these sort of niche edge cases where you're traveling through a national park or you're doing a road trip across the country where you'll start to notice the bigger gaps in coverage on some of the

networks. But yeah, I think price. What is DISH banking on when they launch their brand new network? I think their banking on being able to come in with a lower price to get consumers to switch because there is no way they're going to be able to compete on coverage.

DR: [06:20] That's crazy. I mean that's going to bum out those network providers because they really work so hard to tout how they're the best or they're better than their competitor, and they spend billions of dollars acquiring spectrum and building these networks. And to hear you say, "You kind of can't tell the difference," that is going to be just a brutal hard pill to swallow. So I feel for them. If it's all coming down to price, for example, I am on an expensive unlimited plan on one of the MNOs, the major networks. And just all things being equal, assuming I'm kind of like your average consumer in the United States, what's your advice? What do you tell people's the best way to save money on their phone plans?

Stetson: [07:00] Yeah. I think the easiest way for someone to save money is to just see if they're eligible for any discounts. All of the MNOs are going to offer discounts for military veterans, first responders, teachers, nurses, physicians, students. So go see if you're eligible. You can typically knock maybe \$10, \$20 per month off your bill.

DR: [07:19] Wow. That's a lot of money.

Stetson: [07:22] And T-Mobile even has a 55 plus discount, so if you're just 55 years or older, they'll give you a better rate.

DR: [07:27] I'm not that old yet, Stetson, but thanks for making me feel old.

Stetson: [07:29] Sorry.

DR: [07:32] I'm kidding. I'm 53, but close. I'm going to look forward to that.

Stetson: [07:34] Yeah, you'll get a discount. It's a great 55 birthday present. Another great way is if you're paying for an MNO plan, in a way the MNOs already factor in their free phone

deals. So every year the new iPhone comes out, Verizon, AT&T, T-Mobile, and even now DISH, they offer consumers one of the best deals ever. They'll give it to you for free for signing up, trading in your device. And that is already factored into the cost of the plan. So in a way you're paying for a free phone, you might as well take advantage of it. By doing a trade-in deal, you'll save \$800, a thousand dollars off your new phone, and in the end, when you add in the cost of the phone and service, it'll help you save some money. And my third favorite way, it's not for everyone, but it is a hundred percent going with a prepaid carrier.

DR: [08:22] Totally.

Stetson: [08:23] You can get the exact same coverage. I mean, just take Verizon and their Visible brand. You can get unlimited data on the Verizon network on Visible for \$25 a month. That's way less than the \$80 per month that Verizon charges for Unlimited Plus.

DR: [08:41] Speaking from an MNOs perspective, I think that's their biggest fear, is that if postpaid people realize that you could get the same service on a prepaid plan. And it's really just the timing of the payment, right? It's like buying on credit versus buying with a debit card. And most MNOs think prepaid people have low credit and low ability to renew, but the postpaid people that can totally afford it, they could just save so much money. What do you think about that MNO versus MVNO plan? Are they pretty much equal and what are you really giving up when you make that trade-off of an MNO plan versus MVNO?

Stetson: [09:17] Yeah. If you're thinking about moving from an MNO to an MVNO, the biggest trade-offs are pretty nuanced to be honest. I think the biggest one most consumers will notice is you're not able to go to a physical store to get help and support. A big way these prepaid carriers, these MVNOs are able to offer such affordable rates is they're online only. People go on the website, they sign up, and they get activated that way.

- DR: [09:44] But ever since COVID, I mean who cares about a store? Right? I don't want to go to a store. Please do it all online, right?
- Stetson: [09:51] That's what I would think. Funny side story, I recently tried to sign up online for Verizon, AT&T, and T-Mobile, and for AT&T's process, they canceled my online order and emailed me and told me to go to a store to sign up. So I think for the MNOs, going to stores still seems important. But for the MVNOs it's not important and they're saving a lot of money. They're not paying for retail space, they're not paying for any of the heating, electrical bills associated with that.
- DR: [10:20] Yeah. The overhead is so much lower, and so those savings can go to the consumer, which is fantastic. Do you think that there's a difference in terms of the quality of experience? I sort of think MVNOs might get deprioritized on the MNOs network. Do you really see that in action when you start to measure it?
- Stetson: [10:40] That's a great question and a great point. You are deprioritized typically on most MVNOs. There are some MVNOs on the Verizon network that are now offering priority or premium data that will give these prepaid customers the exact same network experience as you would get from Verizon postpaid. But on AT&T and T-Mobile, you are deprioritized, but the truth is I've never really noticed it.
- DR: [11:06] Maybe just in a congested area, let's say if you're at a concert or a stadium.
- Stetson: [11:11] Yeah, you're more likely to notice the difference there where you could get usable speeds on a proper MNO plan where your MVNO plan may be unusable. But those times are so rare, and the truth is if a network is congested, the speeds are slowing down for everyone regardless of what priority you have.
- DR: [11:30] That's insane. All right, so settle a debate for the Telco in 20 audience. We had a few MVNO CEOs on the podcast this year, episode 58 with Peter Adderton, CEO of

Mobile X, and episode 60 with Ahmed Khattak, CEO of US Mobile. Peter thinks people don't know how much data they need and use, and Ahmed is in the other camp. They think people totally know what they need and use. And so what do you think? Do people know what they need?

Stetson: [11:59] This is a great question, kind of makes me chuckle. Peter is absolutely correct. Consumers as a whole have no idea how much data they use. I think where Ahmed's coming from is the US Mobile plans were built on a system where you needed to know how much data you use.

DR: [12:20] The design, yeah.

Stetson: [12:22] So I think that customer base is very knowledgeable and knows how much data they need. But broadly, I don't think anyone knows. I mean Neville Ray from T-Mobile said the average use on their most premium Magenta MAX plan, at least at the time, this was in 2021, average use was just 35 gigabytes. Average. I think if those Magenta MAX customers realized they could get 40 gigabytes from Mint Mobile for just \$30 a month, under half the price, they would likely switch over.

DR: [12:53] Oh My God.

Stetson: [12:53] I think the reality is people are paying for data they don't use.

DR: [12:57] Yeah. And that's Peter's big point. He's on X all the time talking about that, and he has this new MVNO, Mobile X. I think they call it Live and Learn where you use it for 10 days and it tells you exactly what you need down to I think the hundredth decimal point. And he prices that out for you and then it's constantly optimizing. And so yeah, they got into a little bit of a Twitter back and forth and I was like, "Uh, fight. There's a Twitter fight going on in the MVNO world." It's kind of crazy. So I wanted to also talk to you about your new project, CoverageMap.com, which looks to be like a mobile network quality mapping website using crowdsourced data to report coverage quality all the way down to the zip code level. And so what's the idea behind this project?

Stetson: [13:41] Yeah. So something I noticed, I like to test out and review the new networks as they're being released. Verizon's 5G Ultra Wideband network, AT&T's 5G+ network, and T-Mobile's 5G Ultra Capacity network. How would I test these networks? I would go to the coverage maps and I would find a location and I would go there to try and test it out. But I noticed that the coverage maps were sometimes not as accurate as they could be. I'd arrive at a spot that said it had service and I wouldn't be able to connect. And so I thought, okay, there's got to be a better way to do this.

DR: [14:11] For sure.

Stetson: [14:11] And we started CoverageMap.com, building a crowdsourced map of the cellular networks where people can upload their results and share exactly what coverage and performance looks like on any network in their area.

DR: [14:25] I mean, it's kind of like Waze for traffic or Speedtest...

Stetson: [14:29] Exactly.

DR: [14:29] ... to use for internet service. Yeah.

Stetson: [14:31] Exactly. And there's a huge difference too between having a bar of reception on your phone and actually having usable data speeds. And I think that's what we're hoping to build with this map, is a real picture of what the networks actually look like, not only in terms of coverage areas and footprints, but in terms of performance, which is a really unique application.

DR: [14:52] Well, that's what's been driving me crazy about the MNOs is I remember when I bought my very first cell phone, I was about 22 and it was the nineties, and the coverage map of the nineties actually hasn't changed to today. It's a giant picture of the United States with their logo, their brand color, blue or pink or red, and they're like, we have coverage. But I'm in Texas. I'm in Austin. I'm on this street. I'm in this house. My routes are different than other people. And so the only way you knew if coverage

was right for you was by using it. And so I think this is a really cool idea. How many people have contributed to uploading their coverage data for you?

Stetson: [15:32] We've had almost 6,000 users contribute their data to the project, and we're almost at 3 million total tests mapped in real time on our engine. It's been really fun to see and watch the networks sort of grow in real time on the map. And we're starting to see some other use cases as well. We've had some tower companies here in the United States reach out to try and see how they could potentially use the data we've collected and the tools we've built to identify places to build and set up towers to help improve coverage for everyone, which I think would be a massive win for consumers.

DR: [16:08] Well, yeah, Stetson, I think that number, if you sell that data needs to have like six zeros in it, and I'm not even kidding. Because they pay engineers to drive around with super expensive equipment measuring signal strength. They strap these crazy antennas or whatever and they drive around. And one idea I had for one telco was, couldn't you partner with Uber to drive the equipment for you? But your idea also works too, the crowdsourced data. And so it's super cool what you're doing in helping really give clarity to the consumer. Will this network work for me?

Stetson: [16:41] Yeah.

DR: [16:42] And so is there a bigger strategy here for CoverageMap.com? Is that what you are trying to do is sell data back to the telcos? Or is it really just a labor of love? You really wanted to see the difference between the networks at a hyper-local level.

Stetson: [16:54] Right now, it really is a labor of love. We didn't really launch to be profitable. We launched for consumers. I'm a consumer myself. I wanted this tool. And so we built out this interactive map. And we also built sort of a coverage check tool where consumers can go in, enter your zip code, and using all the sources of information, we have... our speed test data, the signal strength data from the FCC, and other data, we present what network will

likely be best in your area after combining all of that. So we're trying to make it easy for consumers to just enter the zip code, figure out what's best, and then pick a plan that uses that network.

DR: [17:29] Yeah, that's super awesome and super helpful. And so I love how you're helping the regular Joes out there get the best service and save the most money on their cell phone plans. It's totally awesome. As the world's expert on all the plans and offerings in the US, what plan are you on, and what does your cell phone bill look like at the end of each month?

Stetson: [17:47] That's a great question. The irony is because I review cell phone plans, I have now signed up for so many that my personal bill is \$548.87 right now.

DR: [18:01] That's insane.

Stetson: [18:02] It's outrageous.

DR: [18:03] But it's your job. Hopefully you're expensing. It's a business expense. That's so funny.

Stetson: [18:08] Exactly. Exactly.

DR: [18:09] How many phones do you have on you?

Stetson: [18:11] On my person, I'll travel with three. One for each network typically.

DR: [18:14] Yeah, to test it as you're going around the world.

Stetson: [18:16] Yeah, you got to do that.

DR: [18:17] Yeah.

Stetson: [18:18] Absolutely. And then in terms of actual devices, this morning I had 23 phones. The new iPhone comes out today, so that's going to bump up to 25 probably by the end of next week.

DR: [18:27] Oh my God, that's awesome. Well, Stetson, I've learned something on this conversation about how to save

money, the differences between MNOs and MVNOs. And so Stetson, great to talk to you. Thanks so much for coming onto the podcast.

Stetson: [18:41] Thank you so much for having me.

DR: [18:42] Awesome. Stick around because we're ending each podcast with a Telco in 20 takeaway. I have 20 seconds to tell you something you need to know.

[18:54] Did you hear Stetson say that the carrier networks are all becoming the same? With almost no differentiation between providers, it's no longer about coverage for customers. Today, people change carriers because of price and competing on price is a race to the bottom. To stay ahead, it's time to start focusing on the subscriber experience. No longer can you skate by with a terrible net promoter score. MNO's, you're going to have to up your customer experience game. And MVNOs, this is your moment.

[19:26] With tools like Totogi's Charging-as-a-Service, you can start using subscriber data to automatically generate hyper-personalized plans for each individual customer. And creating excellent personalized experiences is how you build true customer loyalty. I'll be talking more about how to use AI to create awesome customer journeys during my keynote at MVNO Nation Live next week in Valencia, Spain. Olé! Totogi is hosting a working session there too with only 20 spots available. So if you want to see how we can stop churn and increase revenue, get your butt to Valencia and put your name on the list. And want to spend even more time with me? Then listen to more Telco in 20 episodes, follow the podcast, share it with your colleagues, and leave us a five star review. Shoot me a DM on LinkedIn or X, @TelcoDR, and sign up for my super awesome email newsletter. And I want to have a hundred thousand YouTube subscribers just like Stetson. I currently have 276, so help a girl out. Head over to our awesome YouTube channel and hit that subscribe button today. Later, nerds.