

In April 2014, with support from mSTAR, Dnet introduced mobile payments into their Aponjon initiative, a mobile health service aimed at reducing maternal and child mortality in Bangladesh. Through its countrywide outreach partners, the program has more than 1,500 Aponjon agents who receive incentives based on the number of new subscribers they refer. They had previously been paid in cash, which was fairly inefficient. Since switching to mobile payments, they have seen substantial efficiency gains. The following details the benefits that Dnet saw as a result of this transition in the first year. To learn more about the benefits, read their final evaluation report [here](#).

CASH VS. MOBILE PAYMENTS

PROCESSING TIME

for each month's payments



TIME SPENT

Per BDT 100 transaction



PROCESSING CO\$T

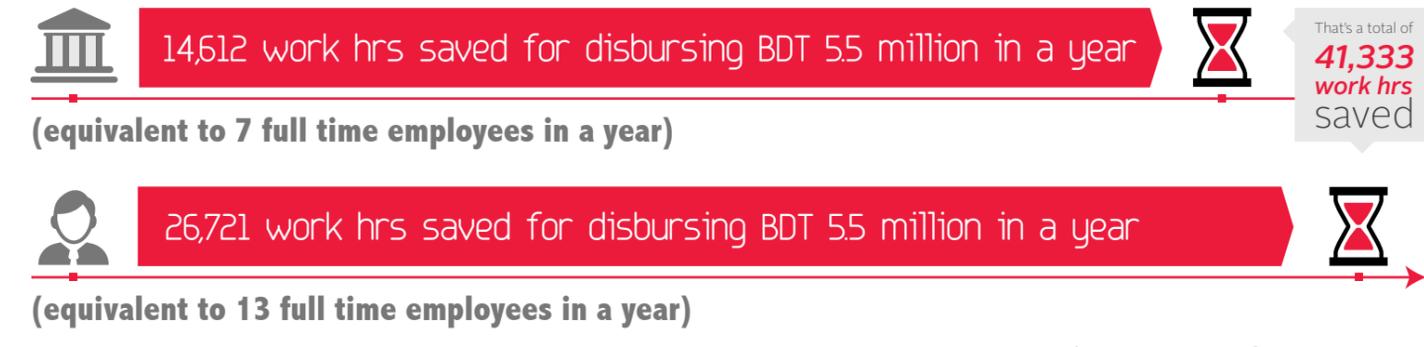
Per BDT 100 transaction



RISK PERCEPTION



TOTAL ANNUAL BENEFIT



BENEFIT ON INVESTMENT



DISCLAIMER: This infographic was developed as part of the Mobile Solutions Technical Assistance and Research (mSTAR) project (Award #: AID-OAA-A-12-00073). The views expressed here do not necessarily reflect the views of the U.S. Agency for International Development or the U.S. Government

Note: This infographic is an update to a previous version developed in October 2014 based on preliminary data.