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MOBILE SOLUTIONS TECHNICAL ASSISTANCE AND RESEARCH (mSTAR), BANGLADESH

WORKSHOP ON

*Deep Dive into the Mobile Financial Services Offered in
Bangladesh: Presentations by two leading providers*

August 12, 2015; FHI 360 Bangladesh Country Office

**WORKSHOP REPORT
AUGUST 2015**



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The views expressed in this publication do not necessarily reflect the views of the U.S. Agency for International Development or the U.S. Government.

1. Introduction

USAID's mSTAR project aims to increase operational efficiency and productivity across USAID Bangladesh's agricultural, health and education portfolios through mobile and electronic payment adoption. Aligned with this objective, mSTAR Bangladesh facilitates quarterly and district-level technical workshops to increase awareness and competence of relevant USAID implementing partners (IPs) on the benefits of using mobile payments.

1.1 mSTAR Workshop Series

The quarterly workshops are designed to increase awareness and educate USAID/Bangladesh IPs working in the health and agriculture sectors on mobile money usage. The workshop series educates finance and programmatic staff on the benefits of using mobile money. Discussion among different IPs in the workshop also increases their reflective knowledge on mobile banking and mobile money.

1.2 Seventh Quarterly Workshop: Mobile Financial Services Offered in Bangladesh – Presentations by two leading providers

The seventh quarterly workshop focused on sharing the mobile financial services (MFS) available in the market. To get more insights on what kind of products are currently being offered and what type of products will be available in the future, organizers invited the two leading MFS providers, DBBL mobile banking and bKash, represented by Standard Chartered Bank's Straight to Bank (S2B), to share their thoughts. USAID/Bangladesh's IPs were able to share their concerns and experiences with mobile money products and services. This enabled an interactive discussion throughout the workshop. The MFS providers also shared regulatory issues and compliance on both their part and on the part of development organizations.

2. Basic Information on the Workshop

Title of the Workshop:	Deep Dive into the Mobile Financial Services Offered in Bangladesh – Presentations by two leading providers
Date and Time	: August 12, 2015; 9:30 AM – 12:00 PM
Venue	: Conference Room; FHI 360, Bangladesh Country Office

3. Workshop Participant Details

A total of 25 participants from 9 organizations participated in the workshop.

Total Number of Participants: 25

- Male: 20
- Female: 5

Number of Organizations Participating: 9

Organizations Participating:

1. ACDI/VOCA
2. ACME
3. FHI 360 – SHIKHA project
4. Social Marketing Company (SMC)
5. WorldFish
6. International Fertilizer Development Center (IFDC)
7. Dnet
8. Winrock International
9. USAID Bangladesh

Mobile Financial Service Providers Participating:

1. DBBL Mobile Banking
2. Standard Chartered Bank – Straight to Bank
3. bKash

Details of the participants is provided in Annex – I

4. Workshop Program Schedule

Time	Description/Detail	Resource person
09:30	Registration and Pre-assessment	Shamsin Ahmed Mobile Money Associate, mSTAR Bangladesh
09:40	Welcome note from USAID	Jeff de Graffenried Project Development Officer, USAID Bangladesh
09:45	Overview of mobile money and mSTAR Bangladesh	Josh Woodard Regional ICT & Digital Finance Specialist, FHI 360, Asia/Pacific

10:00	Straight2Bank Wallet and bKash	Jamil Haider Associate Director – Transaction Banking, Standard Chartered Bank
10:30	Tea Break and Networking	
10:50	DBBL Mobile Banking	Zahid Mansur Assistant Vice President – Mobile Banking Division, Dutch Bangla Bank Limited
11:20	Update on mSTAR’s latest learning documents	Kazi Amit Imran Communication Specialist, mSTAR Bangladesh
11:30	Post-assessment	Shamsin Ahmed Mobile Money Associate, mSTAR Bangladesh
11:45	Closing Remarks	M Ataur Rahman, Team Lead, mSTAR Bangladesh

5. Overview of Major Activities

The workshop provided a platform for mobile financial service providers to discuss a variety of topics. These included different mobile money products currently offered and how these products can best fit into the development projects implemented by USAID/Bangladesh’s IPs. The development organizations also shared their experiences and concerns relating to mobile money and how MFS providers could help them to incorporate mobile money into their project operations. Later, Kazi Amit Imran, Communication Specialist of USAID’s mSTAR project, provided an update on the recently published learning documents of mSTAR. These are aimed at helping USAID’s IPs to transition from cash to mobile money. The workshop sessions were moderated by M. Ataur Rahman, team lead of mSTAR Bangladesh.

5.1 Welcome Note

Jeff de Graffenried, Project Development Officer at USAID/Bangladesh, thanked all participants for attending the workshop. He shared that USAID sees mSTAR as an interesting and innovative project. He added that the mSTAR project has the technical competency to help USAID's IPs to transition from cash to electronic or mobile payments. He mentioned that the workshops are really interesting and help IPs learn more about mobile money and the best practices of using mobile money in development projects.



5.2 Overview of mobile money and mSTAR Bangladesh

Josh Woodard, Regional ICT & Digital Finance Specialist of mSTAR, welcomed all participants. He mentioned that the workshop will provide an opportunity for USAID IPs to learn more about different MFS products available in the market. He gave a brief overview of mSTAR/Bangladesh and its activities.

Mr. Woodard mentioned that USAID's mSTAR project is helping USAID's health and agriculture projects incorporate mobile money into their project operations. He shared that mSTAR conducts workshops both at Dhaka and at the district level to increase awareness among USAID IP staff and beneficiaries. mSTAR also produced many



learning documents aimed at helping USAID IPs to learn more about mobile money. In addition, mSTAR also provides free technical assistance to USAID health and agriculture IPs with regards to incorporating mobile money into their project operations.

5.3 Presentations of Mobile Financial Service Providers:

The two leading mobile financial service providers DBBL Mobile Banking and bKash, represented by Standard Chartered Bank gave presentations on their current and upcoming products.

5.3.1 Straight2Bank Wallet and bKash

Standard Chartered Bank launched its Straight2Bank service in early 2015. In his presentation, the Associate Director of Transaction Banking at Standard Chartered Bank, Mr. Jamil Haider, mentioned that

have a bank account with DBBL to make bulk payments. However, a bank account will speed up the disbursement process. He also added that per the request from any USAID implementing partner, DBBL will arrange their agents to visit project beneficiaries and assist them opening their mobile money account. Furthermore, Mr. Mansur shared that special arrangements can be made for making bulk disbursements to remote areas. Finally, retrieving money from lost SIM cards is possible by calling DBBL's dedicated call center or by visiting any DBBL branch.

5.4 Update on mSTAR's latest learning documents

mSTAR's Communication Specialist, Kazi Amit Imran provided an update on mSTAR's learning documents. He mentioned that all the learning documents are aimed to help USAID's IPs make informed decisions while transitioning from cash to mobile money. Talking about different kinds of publications, Mr. Imran shared that mSTAR/Bangladesh has developed learning documents discussing organizations that are already using mobile money. These documents discuss the benefits these organizations have received from mobile money and include tips related to the



adoption of mobile money into project operations. In addition, Mr. Imran discussed mSTAR/Bangladesh's monthly e-newsletter and shared the mSTAR/B learning document [landing page](#) to the participants. Finally, Mr. Imran mentioned that mSTAR/B will share any of its learning documents over email at the request of any USAID implementing partner.

5.5 Open Discussion

In an open discussion, the mSTAR team and MFS providers responded to several questions and concerns raised by the participants. In response to a concern regarding retrieving a lost PIN code, Mr. Mansur of DBBL mobile banking mentioned that the user can call the customer care center and follow a basic procedure to retrieve his/her PIN code or reset a new PIN code. In response to another question on audits, Mr. Imran of mSTAR shared that disbursing funds over mobile money is in compliance with NGO bureau's guideline. These guidelines recommend the use of bank accounts for disbursement over BDT 10,000 because the MFS industry in Bangladesh is following a bank-led model. Jeff from USAID/B echoed Mr. Imran, saying that USAID will prefer mobile payments over cash payments as part of its own audit compliance.

6. Findings from the Pre- and Post-Workshop Assessment

Workshop participants from USAID/Bangladesh IPs took part in both a pre- and post-assessment, which provided an opportunity to assess the level of change in their knowledge regarding mobile money (MM).

A summary of the findings is described below.

6.1 Findings from Participant Mobile Money Capacity Assessment

One of the objectives of the workshop assessment was to measure how much participants learned from the workshop. The result of participant mobile money (MM) understanding can be summarized below:

ID No.	Pre assessment score	Post assessment score	Changes (Post Workshop Score-Pre-workshop Score)	Percentage of increase in understanding MM
1	4	20	16	80%
2	10	20	10	50%
3	8	20	12	60%
4	13	20	7	35%
5	12	20	8	40%
6	6	20	14	70%
7	12	20	8	40%
8	8	16	8	40%
9	8	20	12	60%
10	12	20	8	40%
11	12	20	8	40%
12	16	20	4	20%

Average Improvement

48%

As can be seen in the chart above, the participants showed an increase in their understanding of MM as a result of participating in this workshop. The average change in participant scores was 48%.

Improvement from pre-test (%)	No. of Participants	Percentage of participants
<20%	0	0%
20%-29%	1	8%
30%-39%	1	8%
40%-49%	5	42%
50%-59%	1	8%
≥60%	4	33%

42% participants achieved an increase of 40%-49% in understanding MM; another 33% gained an advancement of 60% or more on MM metrics. It can also be observed that 11 out of 12 workshop participants achieved 100% scores in the post assessment, indicating that the sessions were interactive.

6.2 Participants' major takeaways

The five major takeaways from the workshop as recorded by participants are summarized below:

SL.#	Issues	Frequency of responses	% of responses
1	Learnt about straight2bank wallet	5	38
2	Learnt about DBBL agent banking	3	23
3	Learnt about bKash products	3	23
4	Learnt about MM mechanism	1	8
5	Learnt about the benefits of MM	1	8

38% of the responses revealed that for a majority of participants the major takeaway lay in learning more about straight2bank wallet. 23% of responses (each) found learning about DBBL agent banking and bKash products more beneficial. Another 8% of responses (each) found learning about MM mechanisms and the benefits of MM more useful for them.

6.3 Participants' suggestions for further interventions

Participants suggested a number of potential topics that they would like to see in future mSTAR workshops. The suggestions are as follows:

SL.#	Future suggestions	Frequency	%
1	Engage more MFS providers	3	21%
2	Arrange session on experiences of MM users	4	29%
3	More MM topics should be included	2	14%
4	Provide some video documentary on MM usage	1	7%
5	Present MM case studies	4	29%

Annex – 1 Participants' Details

SL	Name	Designation	Organization
1	Priashis Basak	Assistant Director (Accounts)	Dnet
2	Yousuf Amin	Accounts & Audit Officer	IFDC – AAPI
3	Charles Joy Sarkar	Senior Finance Manager	ACDI/VOCA
4	Safina Naznin	Gender Specialist	WorldFish
5	Murad Ahmed	Portfolio Officer	WorldFish
6	Saiful Islam	MIS Officer	Winrock International
7	Ekramol Hossain	Manager (Finance & Accounts)	ACME
8	Md Tarifur Rahman Khan	PIC	SMC
9	Dr. Salahuddin Ahmed	Head, XX	SMC
10	Saydur Rahman	Program Manager-SHIKHA	FHI 360
11	Somel Reza Khan	Key Account Manager	bKash
12	Md Noor-E-Alam Sohel	Key Account Manager	bKash
13	Zahid Manzur	AVP-Mobile Banking	DBBL
14	Md Nasir Uddin	Officer	DBBL
15	Md Moshahid Miah (Sayed)	Relationship Manager	DBBL
16	Shagufta Benazeer	TBS	Standard Chartered Bank
17	Md Shah Shuja Bin Jabber	Director	Standard Chartered Bank
18	Imtiaz Hussain	SCB Associate	Standard Chartered Bank
19	Jamil Haider	Associate Director	Standard Chartered Bank
20	Jeff deGraffenried	Activity Manager	USAID/Bangladesh
21	Josh Woodard	Regional ICT & Digital Finance Specialist - mSTAR	FHI 360
20	Ataur Rahman	Team Lead – mSTAR	FHI 360
23	Mohibul Islam	Finance & Grants Analyst	FHI 360
24	Kazi Amit Imran	Communication Specialist – mSTAR	FHI 360
25	Shamsin Ahmed	Mobile Money Associate – mSTAR	FHI 360

Annex – 2

Pre & Post Assessment Questionnaires

**Workshop on ‘Deep Dive into the Mobile Financial Services Offered in Bangladesh:
Presentations by two leading providers’
August 12, 2015; Workshop Pre-assessment**

Participant Name:

Organization:

Position:

Cell:

E-mail:

I. Organizational mobile money usage

1.1 Do you use mobile money payment within your organization or any of your projects?

Yes

No

Used previously; not now

2. Pre Assessment questionnaire

2.1 Does USAID accept payment made through mobile money as part of their accounting and auditing compliance?

Yes

No

2.2 What is Straight2Bank Wallet?

2.3 If my beneficiary does not have NID, can s/he open a mobile money account with DBBL mobile banking?

2.4 Please justify the statement- ‘money can be retrieved even the mobile phone is lost’

True

False

2.5 Do I need to have a bank account with DBBL to send money to my beneficiary using DBBL MB?

Yes

No

2.6 Name all of the different services that you can avail from bKash and DBBL mobile banking in Bangladesh.

**Workshop on ‘Deep Dive into the Mobile Financial Services Offered in Bangladesh:
Presentations by two leading providers’
August 12, 2015; Workshop Post-Assessment**

Participant Name:

Organization:

Position:

Cell:

E-mail:

3. Assessment of Workshop Sessions

Session Name	Session Content	Session Presentation
Overview of mobile money and mSTAR Bangladesh	Very Informative <input type="checkbox"/> Informative <input type="checkbox"/> Somewhat informative <input type="checkbox"/> Not informative at all <input type="checkbox"/>	Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>
Straight2Bank Wallet and bKash	Very Informative <input type="checkbox"/> Informative <input type="checkbox"/> Somewhat informative <input type="checkbox"/> Not informative at all <input type="checkbox"/>	Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>
DBBL Mobile Banking	Very Informative <input type="checkbox"/> Informative <input type="checkbox"/> Somewhat informative <input type="checkbox"/> Not informative at all <input type="checkbox"/>	Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>

4. Please list the major takeaways that you achieved from this workshop

5. Please write down your suggestions/expectations for/from future mSTAR workshops

5.1 Does USAID accept payment made through mobile money as part of their accounting and auditing compliance?

Yes

No

5.2 What is Straight2Bank Wallet?

5.3 If my beneficiary does not have NID, can s/he open a mobile money account with DBBL mobile banking?

5.4 Please justify the statement- 'money can be retrieved even the mobile phone is lost'

True

False

5.5 Do I need to have a bank account with DBBL to send money to my beneficiary using DBBL MB?

Yes

No

5.6 Name all of the different services that you can avail from bKash and DBBL mobile banking in Bangladesh.