

Social Marketing Company (SMC) received a grant from mSTAR/Bangladesh to pilot the use of digital financial services (DFS), including both mobile and electronic payments, in their operations. During the ten-month pilot period from May 2015 to February 2016, SMC and its staff made a total of BDT 95,179,014 (approximately USD \$1.2 million) in transactions using DFS in three of its programmatic areas: the training programs for its Blue Star Provider (BSP) and Private Community Health Providers (PCHP), as well as for sales collection. Of that total, slightly more than three-quarters were for sales collections, while the remainder were for training payments. The benefits of the transition to DFS as captured during an evaluation study are depicted below.

**INCREASED EFFICIENCY**

**Trainings**

A total of



was disbursed through DFS channels for training.



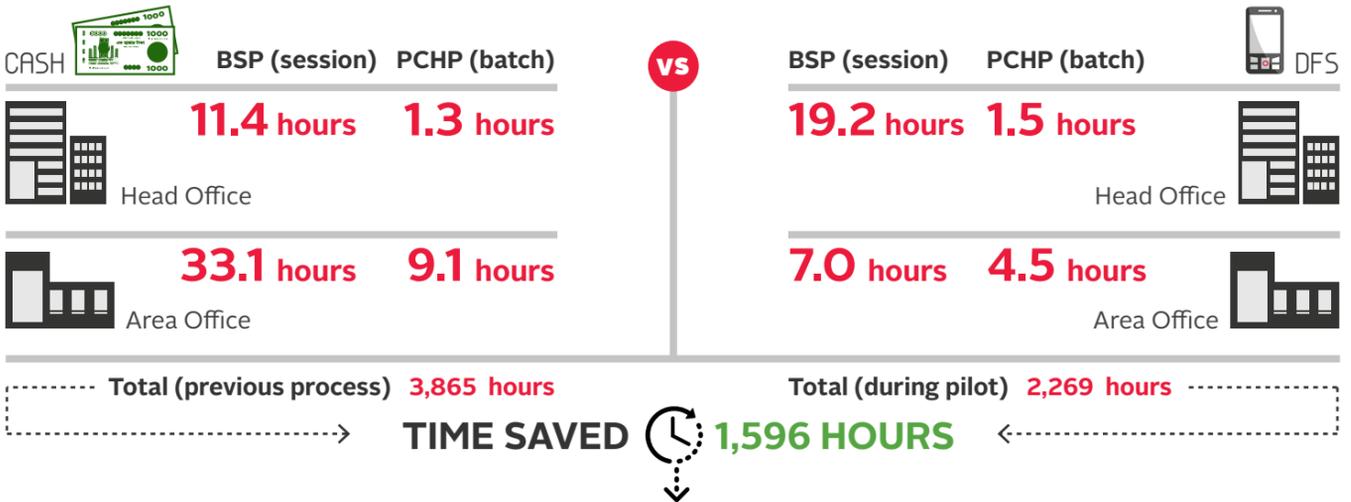
**1,647**  
Transactions



**1,616**  
Recipients

**Time Spent**

processing payments for each training session/batch



That's just a fraction under **200 days of labor saved** for payments made for 74 BSP trainings and 55 PCHP training batches during the pilot. In addition, as a result of the time saved, the PCHP program was able to **train more than 1,000 people**.

**Sales Collection**

A total of



was collected through DFS channels.



**799**  
Transactions



**5**  
Sales officers

**Number of outlet visits by sales officers**

Year-on-year comparisons from October-December for five sales officers in the pilot



For each sales officer, that's an average increase of



In addition to increasing the number of outlets visited, one sales officer remarked that after the switch to DFS he could "now use the time better for educating clients more and building a stronger rapport."



**REDUCED RISK**

**Significant numbers of Blue Star Providers felt that handling cash carried at least a medium risk of**



Just under **70%** of respondents



Just under **65%** of respondents



Just under **60%** of respondents

To learn more about SMC's earlier challenges with cash, check out the infographic '[A Story of Cash \(and Inconvenience\)](#)'

**REDUCED CARBON FOOTPRINT**

**During the pilot, the following environmental benefit was realized from all three programs**



\* We used vehicle CO<sub>2</sub> emissions data for Dhaka from 2009 found in the paper [Transport Sustainability of Dhaka: A Measure of Ecological Footprint and Means for Sustainable Transportation System](#), coupled with data collected by SMC on travel times for transactions, and some of our assumptions about the method of travel where SMC's data was incomplete.

You can learn more about all of the benefits, as well as challenges, faced by SMC during their pilot transition to DFS, in the report ['The Transition Benefit: Social Marketing Company's Experience with Digital Financial Services'](#)

**DISCLAIMER**

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