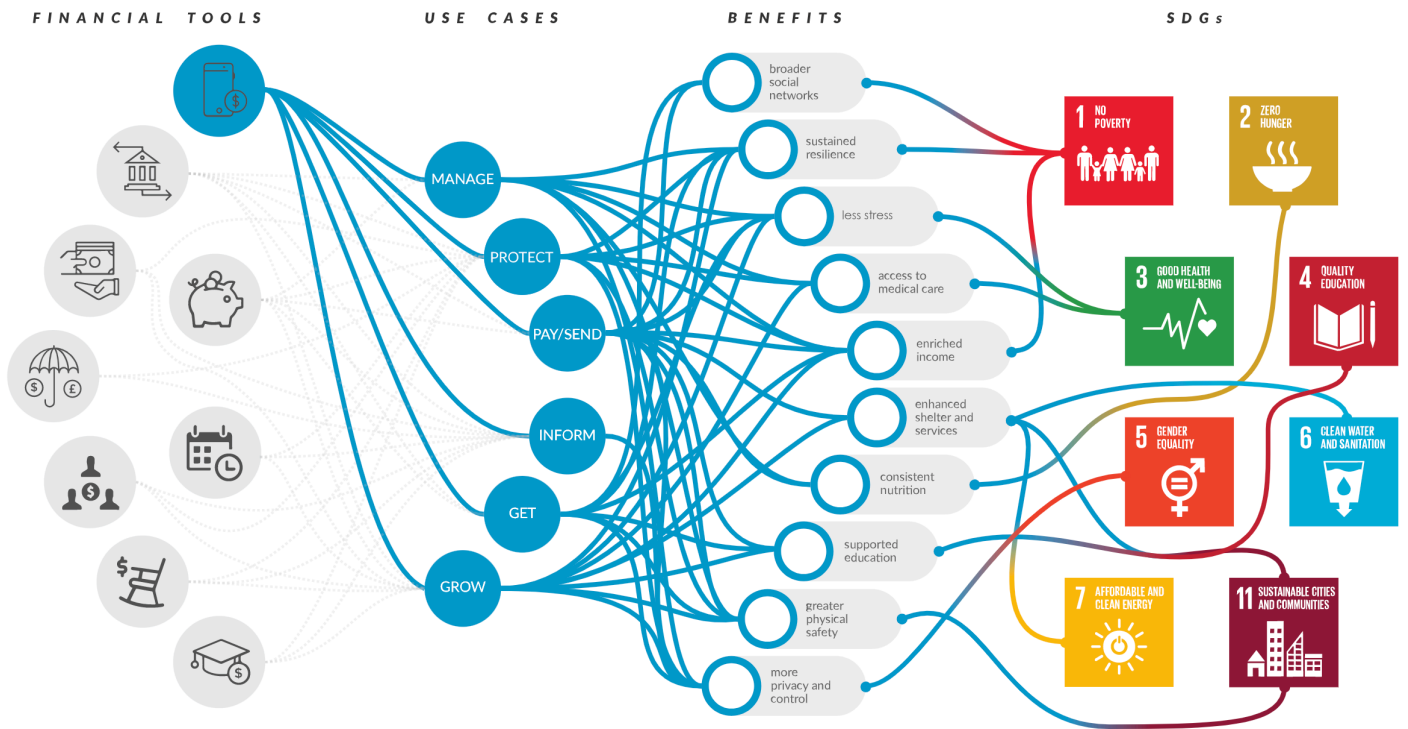


PATHWAYS TO CUSTOMER IMPACT: ANZ goMoney

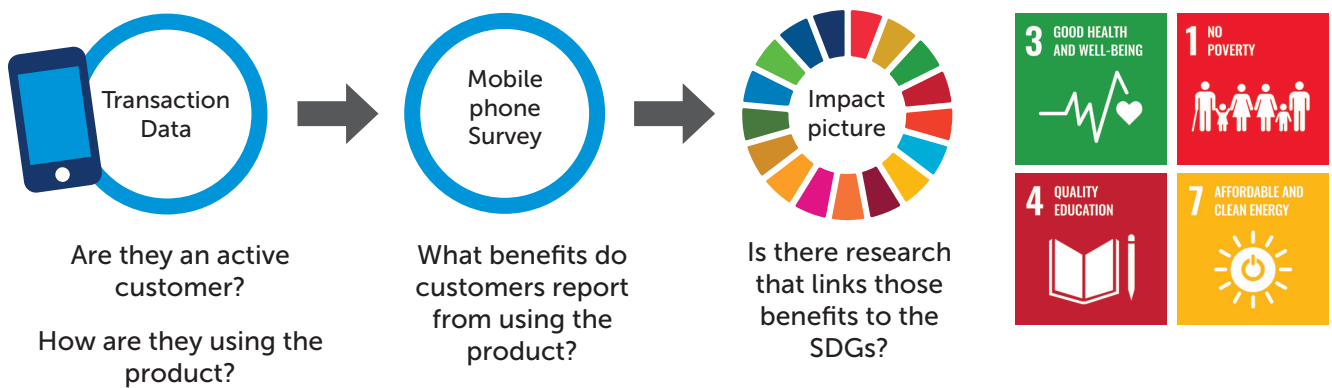
The ANZ mobile money wallet goMoney provides the ability to receive funds, transfer funds, pay bills, and more to customers in Solomon Islands.



HOW DOES THIS METHODOLOGY WORK?

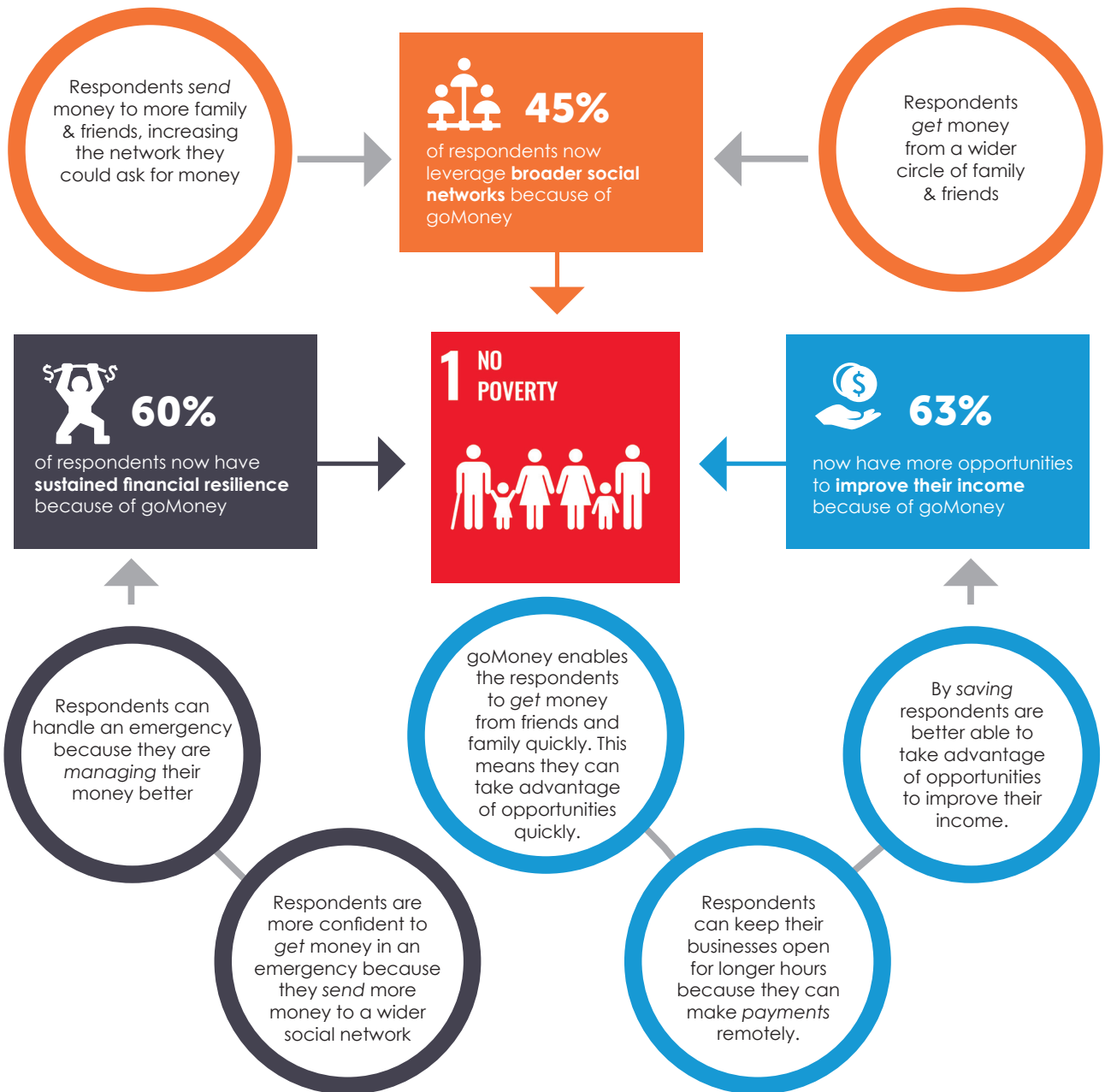
The Impact Pathways approach provides a 'light' way to measure how investments in digital financial services can benefit individuals and ultimately meet the SDGs. By using the toolkit, programs and financial institutions have access to a relatively fast and low-cost way of understanding the impact of a range of interventions early on in a project lifecycle.

As the infographic below shows, there are three distinct sub-journeys, each with their own measurement method. First, transaction data from service providers is analysed to identify the ways in which customers use these services. Then, the survey asks customers who use their account in the different ways shown in the infographic above how they used to do the same transaction before they started using goMoney. Respondents were then asked whether using goMoney gives them a benefit - such as receiving money from more friends & family - compared to their previous way of doing that transaction.

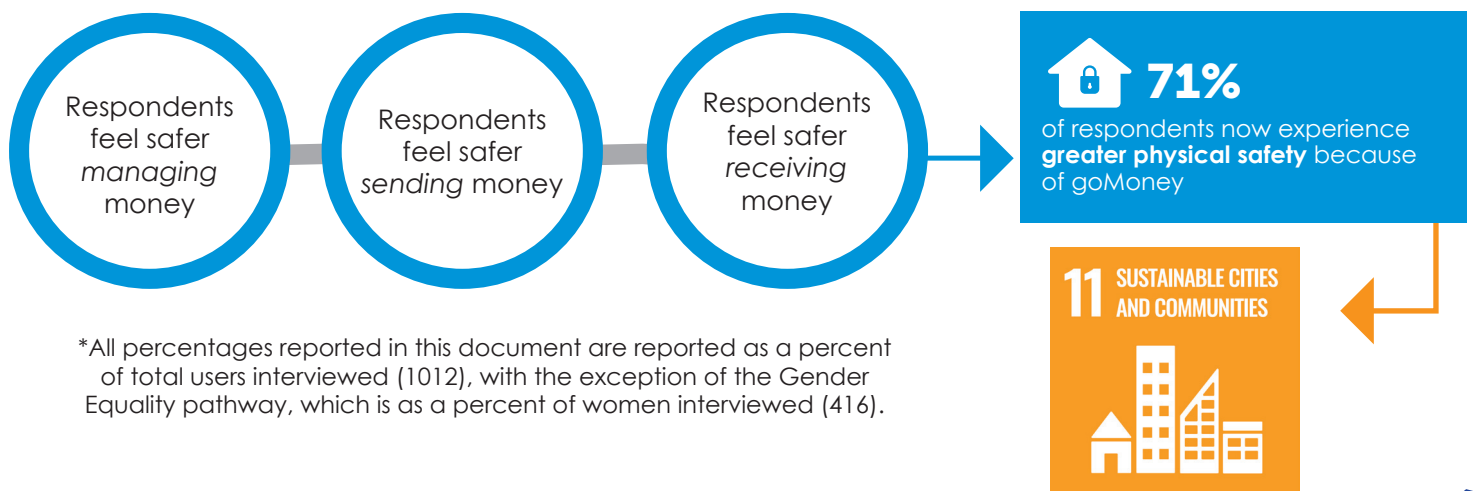


In this explainer tool, you can see the pathways between ANZ goMoney and the SDGs. This starts with the beneficial ways in which people use ANZ goMoney. This is shown in the white boxes on the left-hand of the pages below. It then shows the percentage of respondents who reported a benefit from the combination of those different use cases. This is represented in the coloured boxes. It then indicates which SDG this benefit leads to. This explainer tool, therefore, allows you to see a representative proportion of people from the case study who may experience progress towards a specific SDG, or SDGs. To learn more about the connection between these benefits and the SDGs please refer to the Toolkit.

goMoney customers experience multiple benefits that lead to **SDG 1: No Poverty**, unsurprisingly, but the pathways that lead there are less obvious and interrelated. For instance, people are able to **manage emergencies better** and take advantage of opportunities when they present themselves due to the improved ability to **leverage social networks** to send and receive money. Likewise, the ability to manage and save not only allows them to avoid sliding into poverty when crises arise but also to take advantage of opportunities through **access to a ready source of cash**.

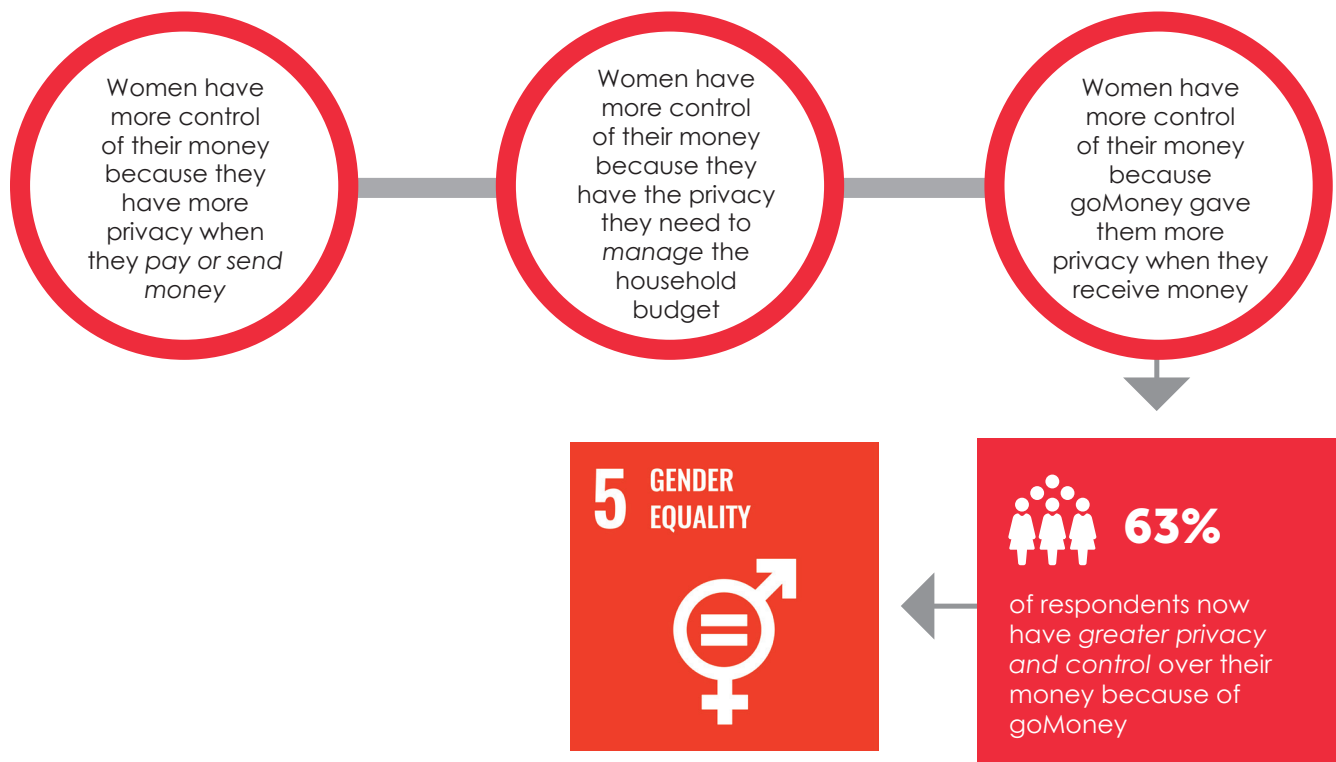


Safer urban communities are a key component of **SDG 11: Sustainable Cities and Communities**. After using goMoney **71% of people reported that they now feel safer**. Research has shown a clear correlation between fewer people carrying significant amounts of cash and a decline in crime.



*All percentages reported in this document are reported as a percent of total users interviewed (1012), with the exception of the Gender Equality pathway, which is as a percent of women interviewed (416).

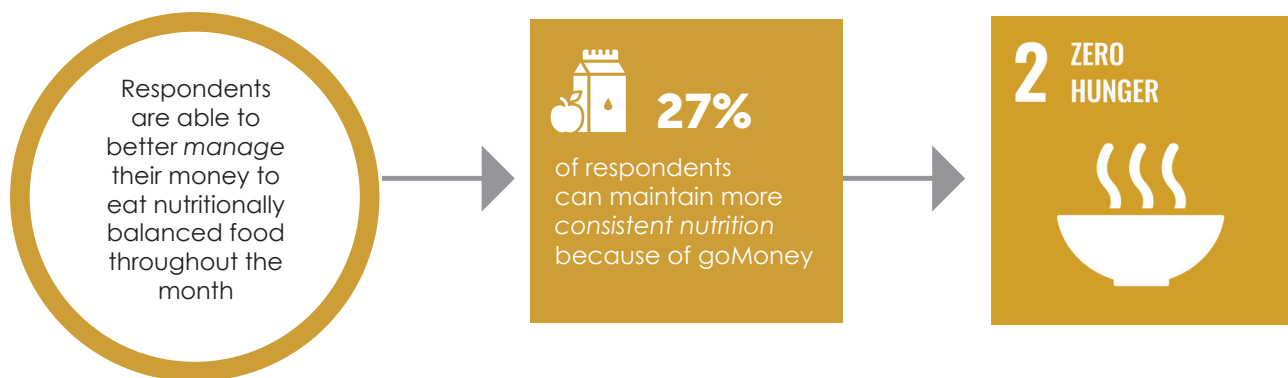
Making transactions in cash makes it more difficult for women to keep their finances private, which is why **63% of respondents** said that using goMoney gave them **greater control or privacy over their money**. When women have greater control they are able to take advantage of opportunities, prepare for the future, and take a leading role in family financial decisions.



Poverty impacts health in a number of ways. Aside from heightened stress caused by worries about finances, lower-income people tend to visit medical professionals less and have poor nutrition. goMoney helped **24% respondents to improve upon these issues**, showing how digital financial services can lead to **SDG 3: Good Health and Wellbeing**.



By managing their money better goMoney users are able to buy nutritious food regularly and keep it fresh for longer leading to progress against **SDG2: Zero Hunger**.



Quality education cannot happen if children are not able to stay in school. When parents can save for school fees and pay them efficiently then they can keep children in school longer. In addition, access to data helps children do home work consistently. In this way goMoney leads to **SDG 4: Quality Education**.

