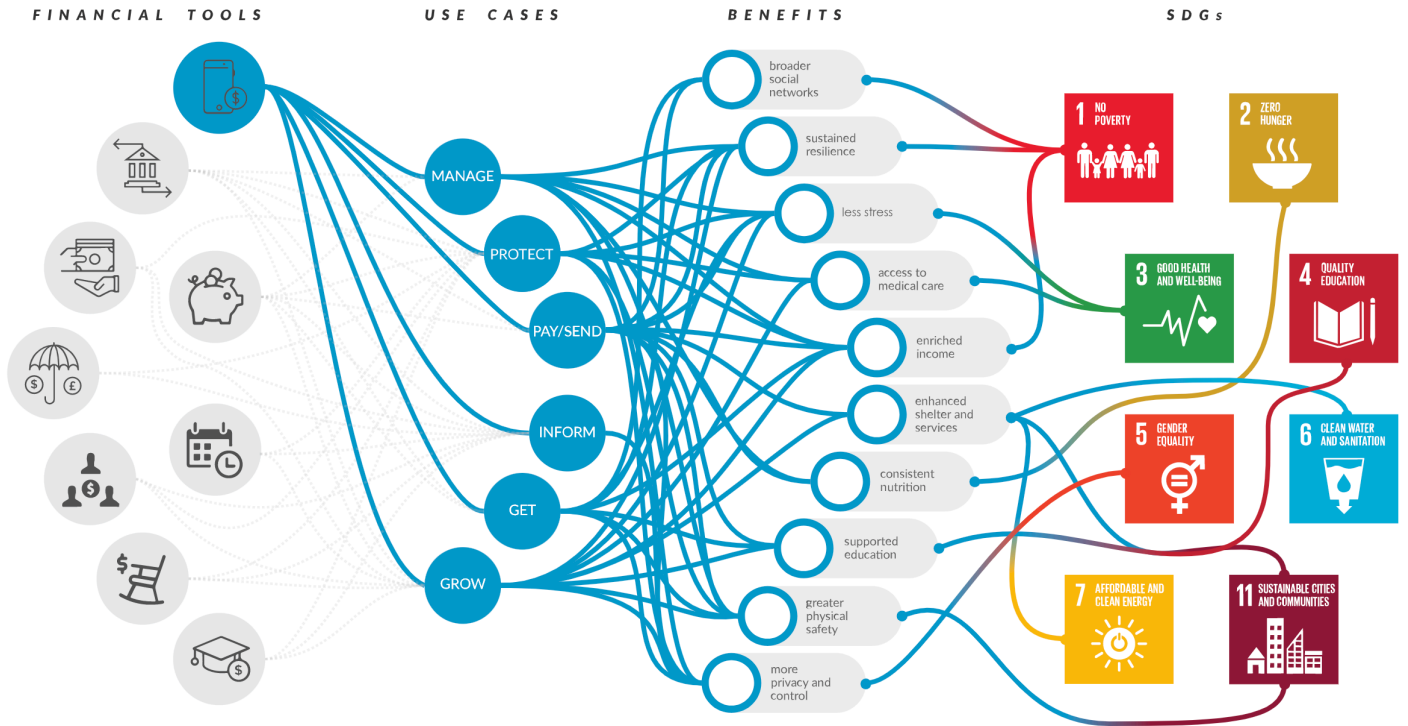


# PATHWAYS TO CUSTOMER IMPACT: WESTPAC CHOICE WANTOK

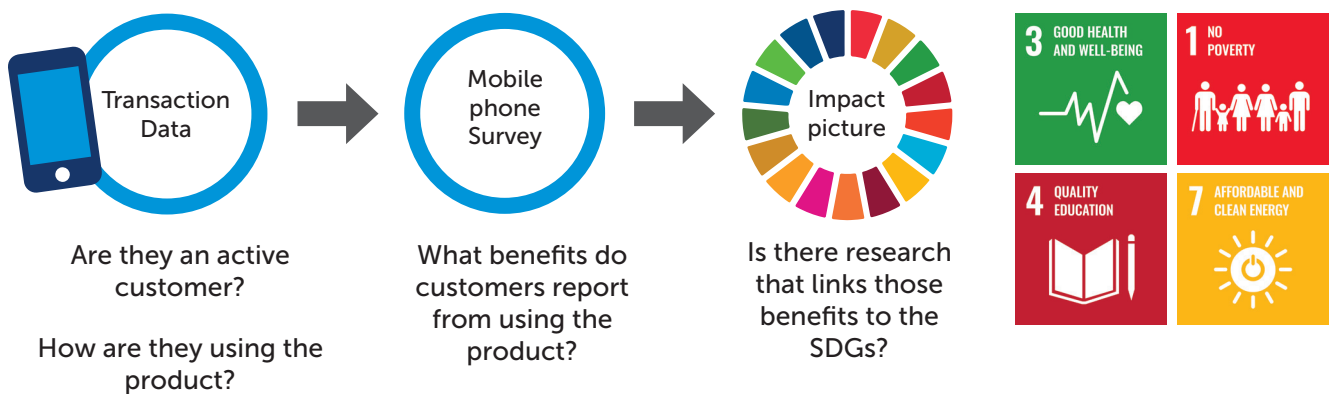
The Westpac mobile money wallet Choice Wantok, launched in Papua New Guinea in 2017, is a low-cost product designed for rural people to save, access accounts, pay bills, transfer money and pay friends and family.



## HOW DOES THIS METHODOLOGY WORK?

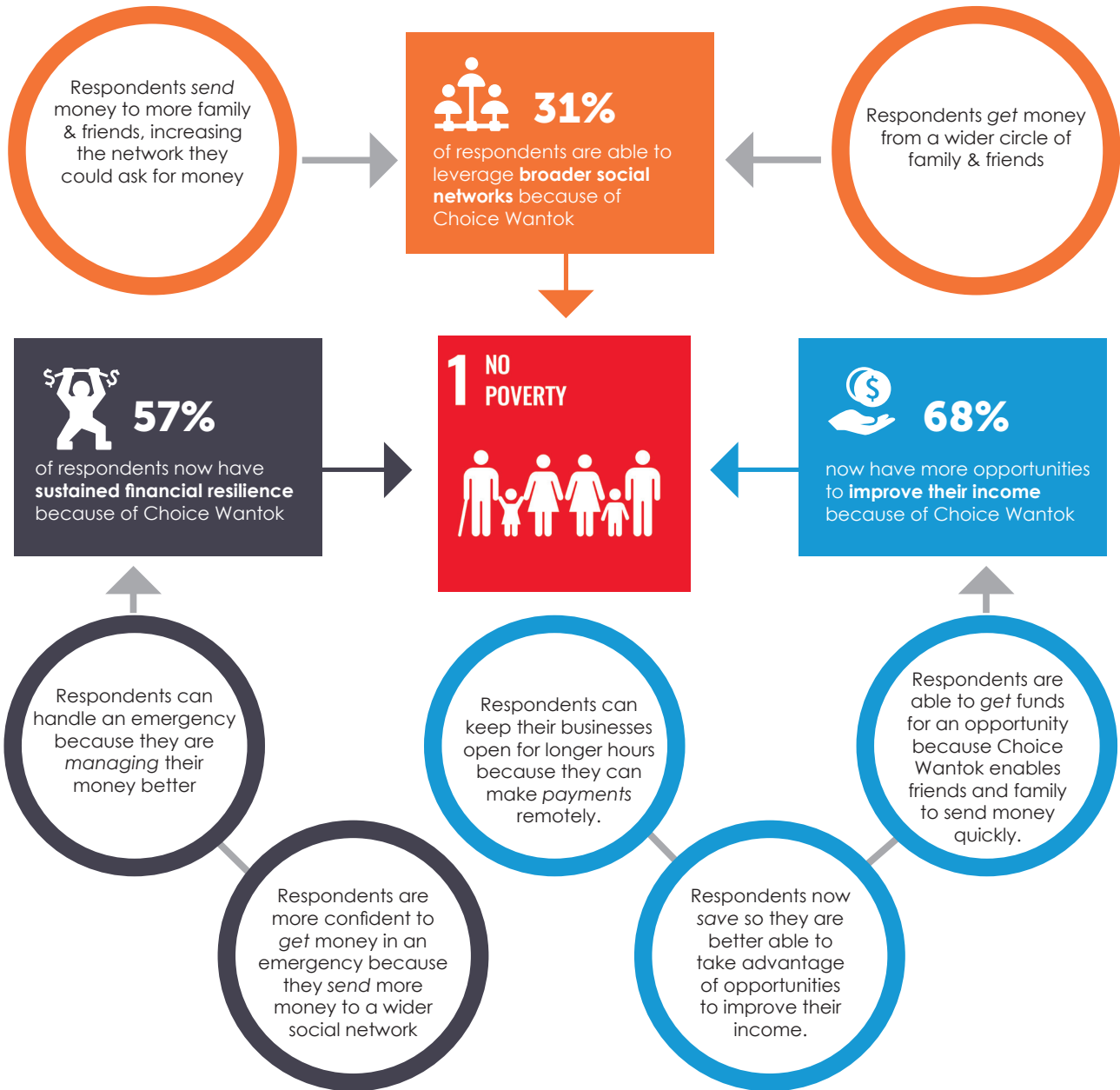
The Impact Pathways approach provides a 'light' way to measure how investments in digital financial services can benefit individuals and ultimately meet the SDGs. By using the toolkit, programs and financial institutions have access to a relatively fast and low-cost way of understanding the impact of 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 Choice Wantok. Respondents were then asked whether using Choice Wantok gives them a benefit - such as receiving money from more friends & family - compared to their previous way of doing that transaction.

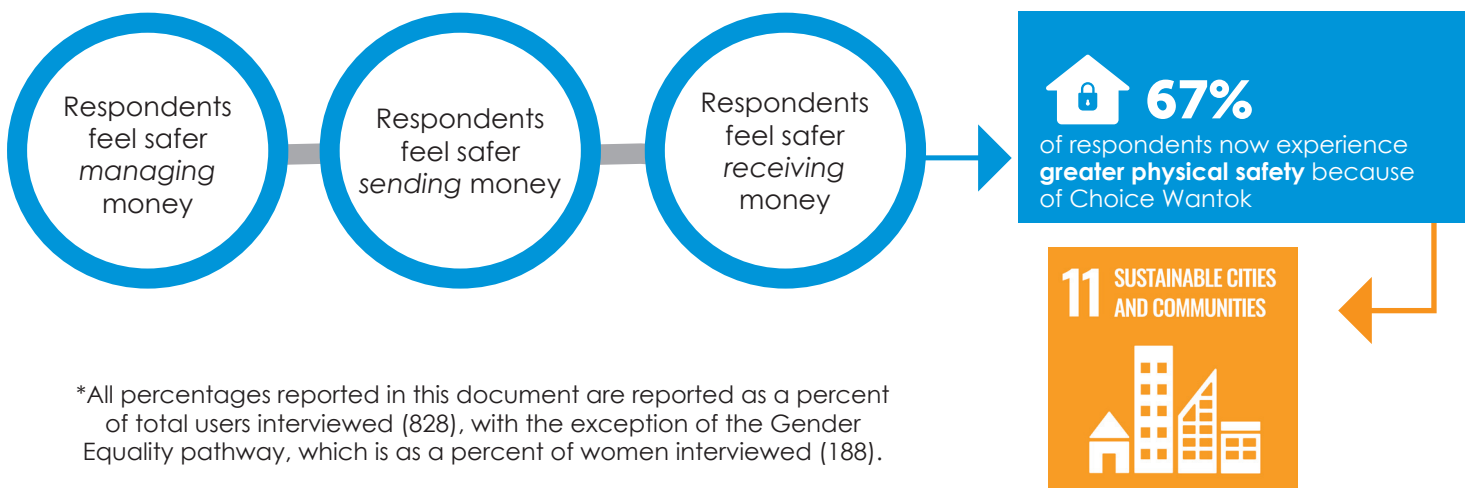


In this explainer tool, you can see the pathways between Choice Wantok and the SDGs. This starts with the beneficial ways in which people use Choice Wantok. This is shown in the white boxes on the left-hand of the pages below. It then shows the percentage of respondents who reported a benefit from the 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.

Choice Wantok creates multiple pathways to **SDG 1: No Poverty** as benefits help users to **get out and stay out of poverty**. Choice Wantok helps people to earn more money, to handle emergencies financially, and to leverage community links for their financial needs. Out of the four tools which the Impact Pathways methodology was applied to Choice Wantok had the highest reported effect on **improving respondents income**.

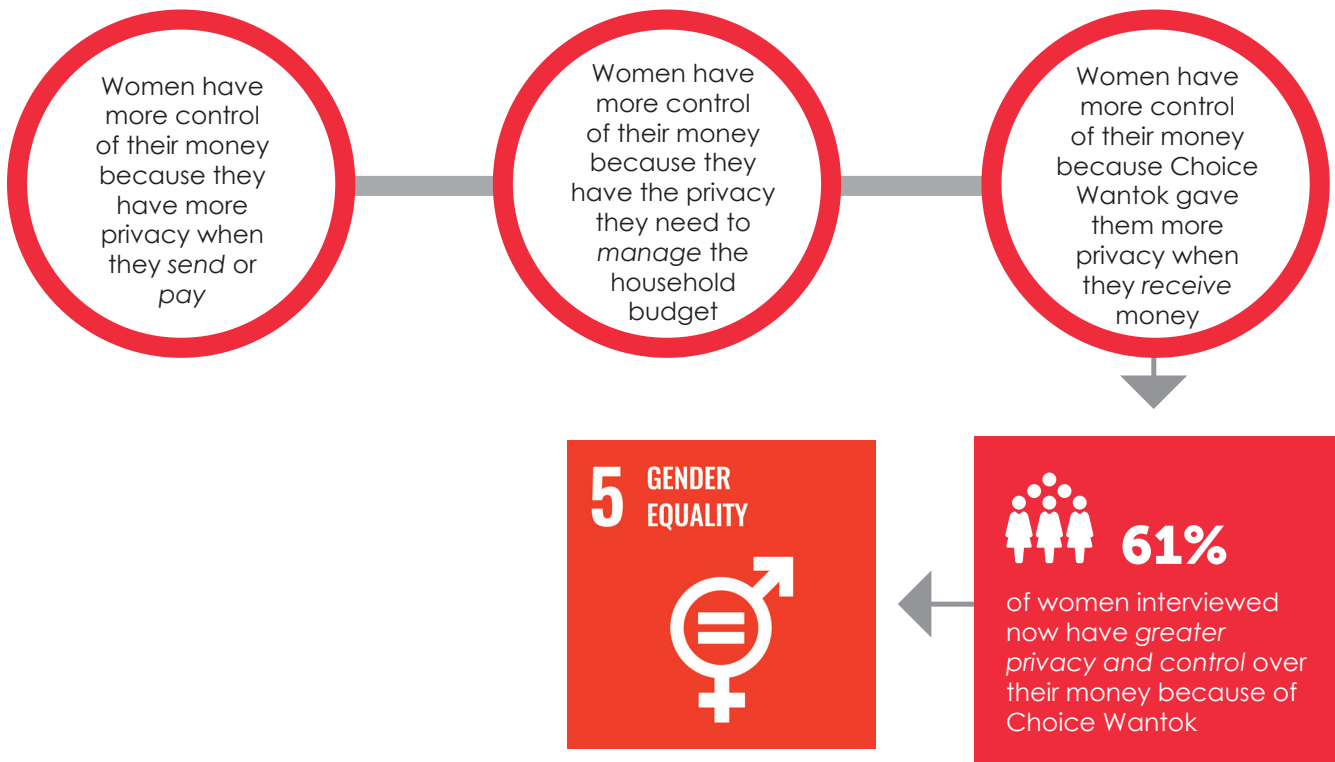


**67% of people reported a benefit that leads to SDG 11.** By not carrying cash people are less vulnerable to robbery. As fewer people carry significant amounts of cash crime may decline overall, leading cities and communities to become safer, a key component of SDG 11.



\*All percentages reported in this document are reported as a percent of total users interviewed (828), with the exception of the Gender Equality pathway, which is as a percent of women interviewed (188).

Giving women greater control over finances can help achieve **SDG 5: Gender Equality** by ensuring that they are able to keep their finances protected and private. This helps them to achieve their life goals and career aims.



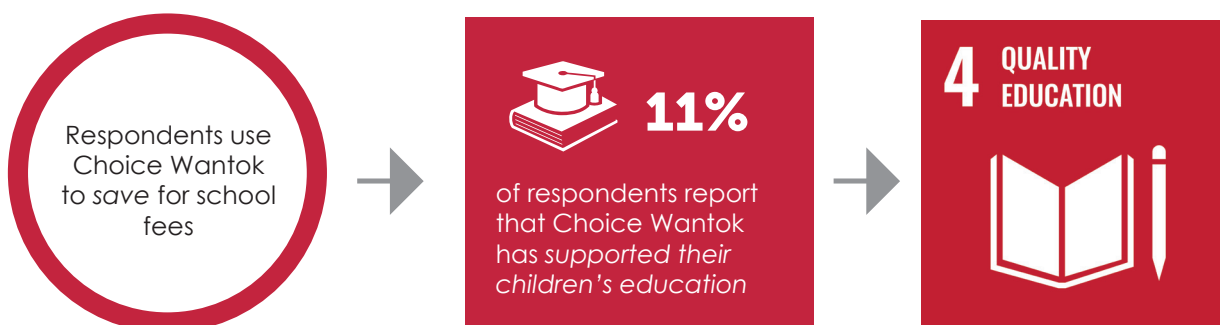
Poverty impacts health in a number of ways. Aside from heightened stress caused by worries about finances, lower-income people tend to visit medical professionals less and have poor nutrition. Choice Wantok helped **61% respondents to improve upon these issues**, showing how digital financial services can lead to **SDG 3: Good Health and Wellbeing**.



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



While few Choice Wantok users cited this benefit we can see the impact on their children's education. They are now able to pay for electricity and data remotely and ensure their children are able to do homework in the evenings.



Enabling users to invest in improving their homes and to *manage* their finances to meet rental costs directly on to a pathway to Sustainable Cities and Communities.

