




60__decibels

La Poste

Impact Performance Report



Contents

About This Report	03
60dB Perspective	04
 01: Profile	06
 02: Impact	10
 03: Experience	17
Appendix	21

About This Report

This report is designed to provide you with an in-depth understanding about your customers, their profiles, the outcomes they experience, how satisfied they are, and how you can improve your impact and business performance.

The insights are based on phone interviews with 280 customers in Burkina Faso. These interviews were conducted by 60 Decibels trained researchers. We really enjoyed hearing from your customers – they had a lot to say!

We employed a random sampling method to select respondents.

To contextualize your results, you can see how your performance compares to other Financial Inclusion companies in the [Performance Snapshot](#) and [Appendix](#).

We encourage you to use these results to set targets and identify ways you can further improve your impact performance over time.

280 customers interviewed, 60% were female.

About La Poste

[La Poste Burkina Faso](#) (La Poste BF) is a state company established in 1994. It works specifically to:

- Facilitate monetary exchanges through money orders and postal checks
- Mobilize and promote savings for the benefit of the national economy through the management of the savings bank and the Postal Check Center (PCC), the settlement of values, bills and postal transfers exchanged outside its jurisdiction
- Offer services related payment and transfer of funds

La Poste BF is deeply concerned about the fate of around 40% of Burkinabé people who do not have access to financial services, due to the modesty of their income or the rural nature of their living environment.

SCBF project 2023-17: [Factsheet](#) and [Final Report](#)

Project period: October 2023 – September 2024

Theme: Enabling digital financial services

Product: Digital savings

Target population: Low-income clients

About 60 Decibels Methodology

In March and April 2025, 60 Decibels' trained researchers conducted 280 phone interviews with La Poste customers. The customers targeted were those with a savings account from La Poste. Here is the breakdown of how we collected this data:

Country	Burkina Faso
Customer Details	4,730
Interviews Completed	280
Response Rate	60%
Languages	French, Mooré, Dioula
Average Survey Length	16 mins
Confidence Level	90%
Margin of Error	5%

An analysis of mobile financial service use in Burkina Faso shows that while consumers frequently engage in basic services like e-wallet top-ups and money transfers, there is a significant gap in access to more advanced financial tools such as savings, microcredit and microinsurance. To bridge this gap, La Poste BF, supported by SCBF, conducted extensive research to understand the financial needs of low-income populations, revealing especially pronounced challenges for youth and women.

In response, a comprehensive financial literacy program and a mobile savings initiative called “Démê Savings” were launched, targeting underserved groups across all 45 provinces. The project introduced real-time mobile savings collection through postal agents and integrated mobile banking via Orange Money to improve access and convenience. Over 120 personnel were trained to deploy and promote these services, supported by a national communication campaign aimed at fostering financial inclusion and empowerment.

60dB Perspective

Top Insights

- 1 La Poste is reaching women and youth but has an opportunity to better serve lower-income customers.**

La Poste is expanding access to underserved groups, with 77% of female customers and 81% of those aged ≤35 reporting no previous access to similar services.

However, only 5% of its customers live below the \$1.90/day poverty line, compared to 33% of the national population. This highlights a gap in reaching low-income individuals, presenting an opportunity to enhance income inclusivity.

See pages: 7, 8.

- 3 'Dêmê savings' has a positive impact on the savings behavior of its customers.**

76% of customers have increased their savings, and 70% of those using 'Dêmê savings' report an improved ability to save, reflecting an impact on savings habits. Additionally, 53% value the 'Dêmê savings' collection service for its time-saving benefit, while 31% appreciate the added security it provides.

This suggests that La Poste is not only improving its customers' ability to save but also offering a service that is both convenient and trustworthy, which is likely to encourage long-term savings behavior.

See pages: 13, 20.

- 2 La Poste has a positive impact on the quality of life of its customers.**

77% of customers report an improvement in their quality of life, mentioning financial security, preparedness for emergencies, and improved ability to save as the key drivers. Those aged 36+ years are more likely to report improved quality of life than younger customers. They attribute this to long-term savings and major life achievements, while younger ones focus on managing daily expenses and planning for the future.

This indicates that La Poste is directly contributing to tangible improvements in customers' overall well-being, allowing them to manage their finances and daily lives more effectively.

See page: 11.

- 4 Customers exhibit good overall satisfaction that can be improved by converting more Passives into Promoters.**

La Poste's Net Promoter Score (NPS) is 25, which is below our 60dB Financial Inclusion Benchmark in Western Africa of 36, showing room for improvement in customer satisfaction. While the score suggests that some customers are likely to recommend the service, a significant 59% are 'Passives'. Their feedback points to a need for faster service and simpler procedures.

Addressing these concerns and converting the 59% of Passives into Promoters could significantly raise customer advocacy and satisfaction.

See page: 18.

Recommendations

- 1 Increase customer engagement and retention for savings products.**

La Poste should enhance customer engagement with savings by offering targeted incentives and personalized savings plans. By creating customized goals, rewarding loyal customers, and providing tailored financial advice, La Poste can encourage long-term use, especially among rural and low-income populations, further boosting financial inclusion.

See page: 7.

- 2 Leverage positive customer feedback to promote 'Dêmê' savings.**

La Poste could use the positive feedback from customers to further promote 'Dêmê' savings. By focusing on the convenience and security 'Dêmê' savings provides, La Poste can attract more customers, particularly in rural and underserved areas, and strengthen its financial inclusion efforts.

See page: 20.

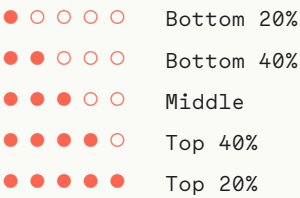
Performance Snapshot

The performance column presents how you compare to 60 Decibels Benchmarks in the Financial inclusion sector in Western Africa. You can find additional insights of your results, in the context of the 60 Decibels Benchmarks, in the [Appendix](#).

Benchmark Overview

Western Africa geographical focus	Financial inclusion sector focus	51 companies included	28,264 voices listened to
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Performance vs 60dB Benchmarks



Who are you reaching?	La Poste Performance	Benchmark Performance
Inclusivity Ratio	0.37	● ○ ○ ○ ○
Accessing product/service for first time	74%	● ● ● ○ ○
What impact are you having?		
% seeing significantly improved quality of life	17%	● ○ ○ ○ ○
% seeing significantly increased income	9%	● ○ ○ ○ ○
% seeing significantly increased savings balance	24%	● ● ○ ○ ○
% seeing significantly decreased financial stress	22%	● ● ○ ○ ○
% seeing significantly improved ability to face emergency expenses	20%	● ○ ○ ○ ○
How satisfied are your customers?		
Net Promoter Score	25	● ● ○ ○ ○
% experiencing challenges	16%	● ● ○ ○ ○



01: Profile

This section helps you understand your customer base, and if you are reaching a previously underserved population.

The key indicators in this section are:

- **Inclusivity Ratio:** Are you reaching less well-off customers? How representative is your customer base of the national population of the country you are working in?
- **First Access:** What proportion of your customers are accessing a similar product/service for the first time?

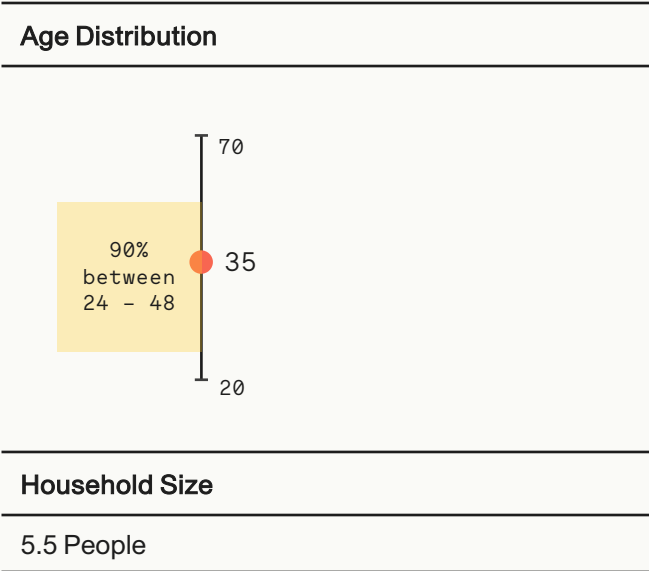
Profile

A typical La Poste customer is a 35-year-old female, living in an urban area, in a household of 5.

Demographics

Gender Breakdown	
Female	60%
Male	40%

Location *	
City	61%
Town	28%
Village	11%

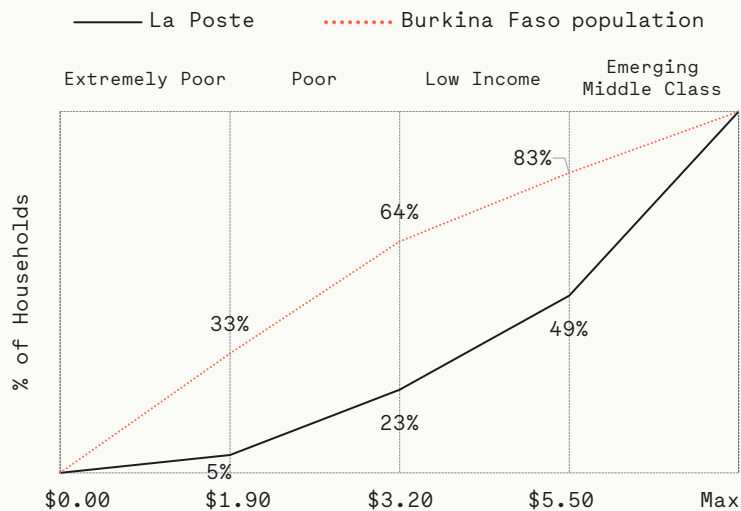


* For the purpose of this report, we have categorized 'City' as 'Urban', and 'Town' and 'Village' as 'Non-Urban'.

5% of customers live under \$1.90 per day, compared to 33% of the national population.

Customers' Income Distribution Relative to Country Average

% living below \$x.xx per person per day (2011 PPP) (n = 274*)



* 6 respondents declined to answer.

Inclusivity Ratio

Degree to which La Poste is reaching low-income customers in Burkina Faso (n = 274)

0.37

1 = parity with population;
> 1 = over-serving;
< 1 = under-serving.
See [Appendix](#) for calculation.

● ○ ○ ○ ○

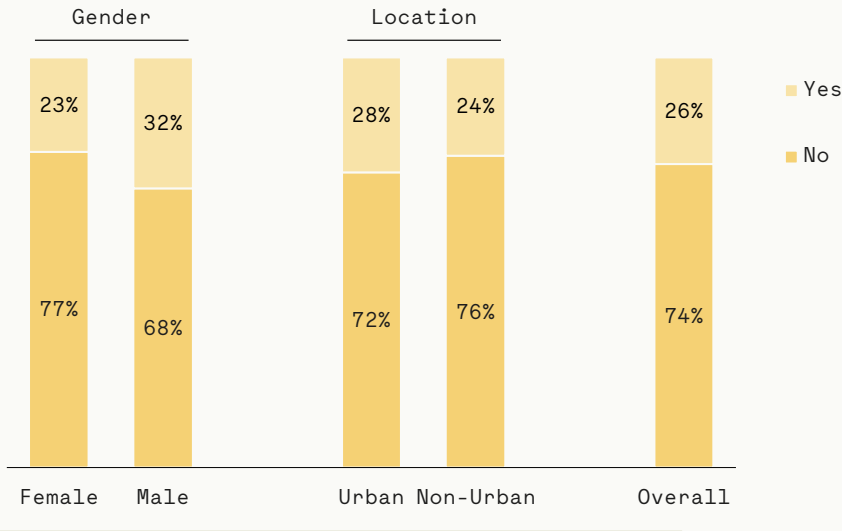
BOTTOM 20% - 60dB Benchmark

Profile

74% of customers say they had no prior access to a service like the one La Poste provides.

First Access

Q: Before La Poste, did you have access to a service like La Poste provides ?
(n = 280 | Female = 167, Male = 113 | Urban = 170, Non-Urban = 110)



Insight

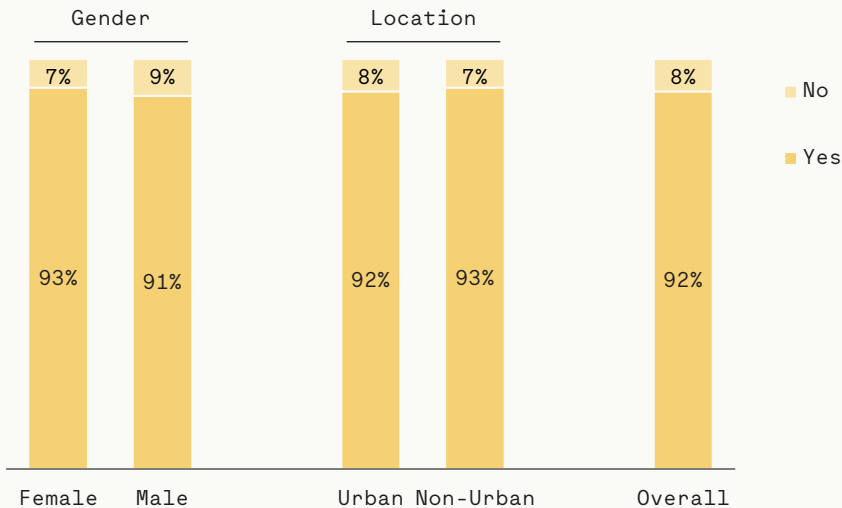
Female customers are more likely to say they had no prior access to a service like La Poste provides (77%) compared to males (68%).

Younger customers (≤ 35 y/o) are more likely to say they did not have prior access compared to older customers (36+ y/o) (81% vs 62%).

92% of customers report they have had access to 'D  m   savings' from La Poste.

Product Subscription

Q: Have you had access to the "D  m   savings" product offered by La Poste?
(n = 280 | Female = 167, Male = 113 | Urban = 170, Non-Urban = 110)

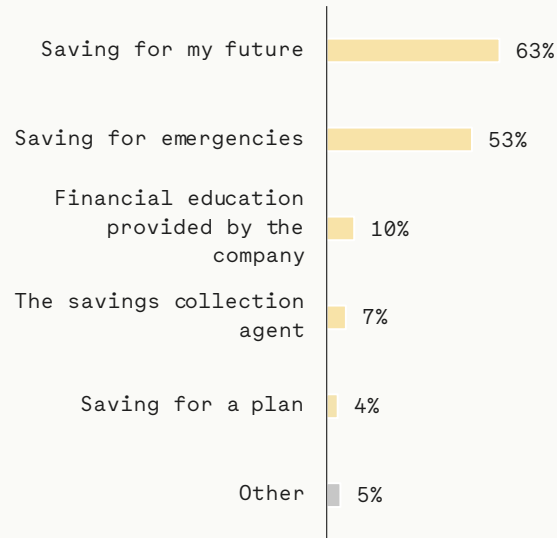


Profile

63% of customers say they are saving for their future. 73% say they plan to use their savings for non-business purposes.

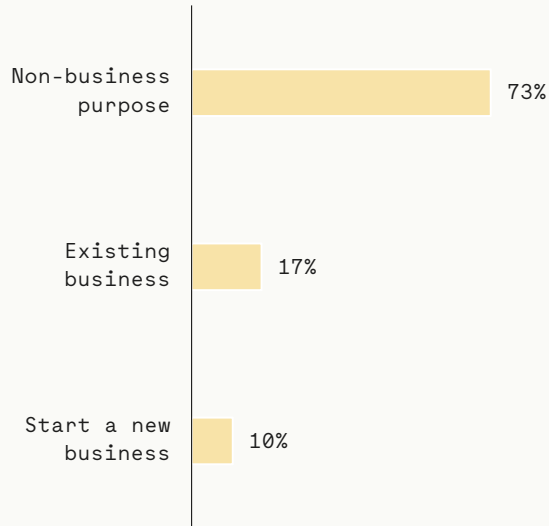
Motivation to Save

Q: What motivated you to start saving? Select all that apply: (n = 280)



Future Plans

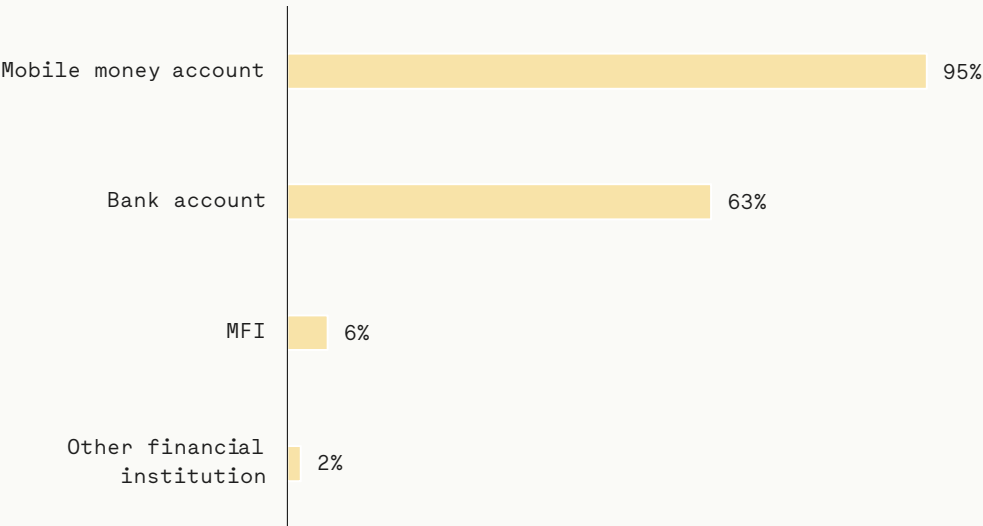
Q: How do you plan to use your savings? (n = 280)



Almost all customers say they have a mobile money account. 63% say they have a bank account.

Financial Services

Q: Do you use any of the following financial services? Choose all that apply (n = 280)





02: Impact

We believe that the best way to understand the social impact that you are having, is to simply ask customers whether their quality of life has changed as a result of access to your products, and if so, how.

This section shows you the degree to which you are impacting quality of life, and what outcomes, if any, are customers experiencing, in their own words.

The key indicators in this section are:

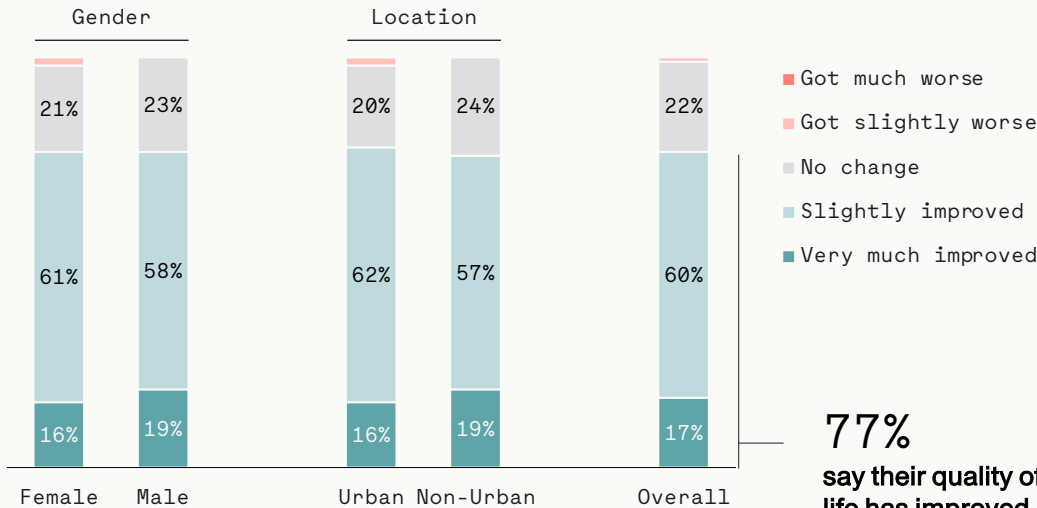
- **Quality of Life Change:** To what extent has the quality of life of your customers changed as a result of your products?
- **Income Change:** To what extent has the money customers earn changed because of La Poste?
- **Savings:** Are customers able to save more money as a result of your offering?
- **Financial Resilience:** Are customers better able to withstand financial emergencies?

[+] Impact

77% of customers report that their quality of life has improved because of La Poste.

Quality of Life

Q: Has your quality of life changed because of La Poste?
(n = 279* | Female = 166, Male = 113 | Urban = 170, Non-Urban = 109)



Insight

36+ y/o customers are more likely to report 'very much improved' quality of life, compared to ≤35 y/o customers (22% vs 13%). They attribute this to long-term savings and major life achievements, while younger ones focus on managing daily expenses and planning for the future.

● ○ ○ ○ ○
BOTTOM 20% - 60dB Benchmark
* 1 respondent declined to answer.

Customers who say their quality of life improved mention financial security, while those who say 'no change' mention unused savings.

Customers Reporting Improved Quality of Life

Open-ended question, responses coded by 60dB (n = 214)

38%

talk about **financial security**
(29% of all respondents)

32%

mention **being prepared for emergencies**
(24% of all respondents)

Customers Reporting No Change Quality of Life

Open-ended question, responses coded by 60dB (n = 61)

34%

talk about **unused savings**
(8% of all respondents)

25%

mention **being new customers**
(5% of all respondents)

31%

report **improved ability to save**
(23% of all respondents)

20%

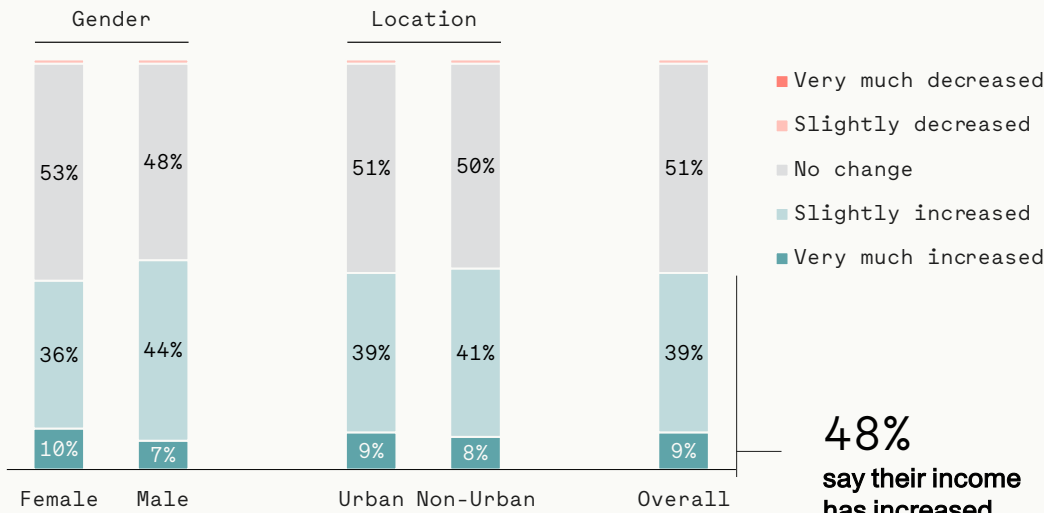
report **saving for their future**
(4% of all respondents)

[+] Impact

48% of customers report that their income has increased because of La Poste.

Income Change

Q: Has the money you earn (your income) changed because of La Poste? Has it:
(n = 280 | Female = 167, Male = 113 | Urban = 170, Non-Urban = 110)



● ○ ○ ○ ○
BOTTOM 20% - 60dB Benchmark

Customers attribute their income increase to better financial management, interest on savings, and business expansion.

Customers Reporting Income Increase

Open-ended question, responses coded by 60dB (n = 183)

37%

talk about **improved financial management**
(52% of all respondents)

35%

mention **earning interest on savings**
(18% of all respondents)

Customers Reporting No Change in Income

Open-ended question, responses coded by 60dB (n = 142)

28%

talk about **savings not affecting income**
(14% of all respondents)

25%

mention **not using their savings for business**
(13% of all respondents)

32%

report **business expansion**
(17% of all respondents)

16%

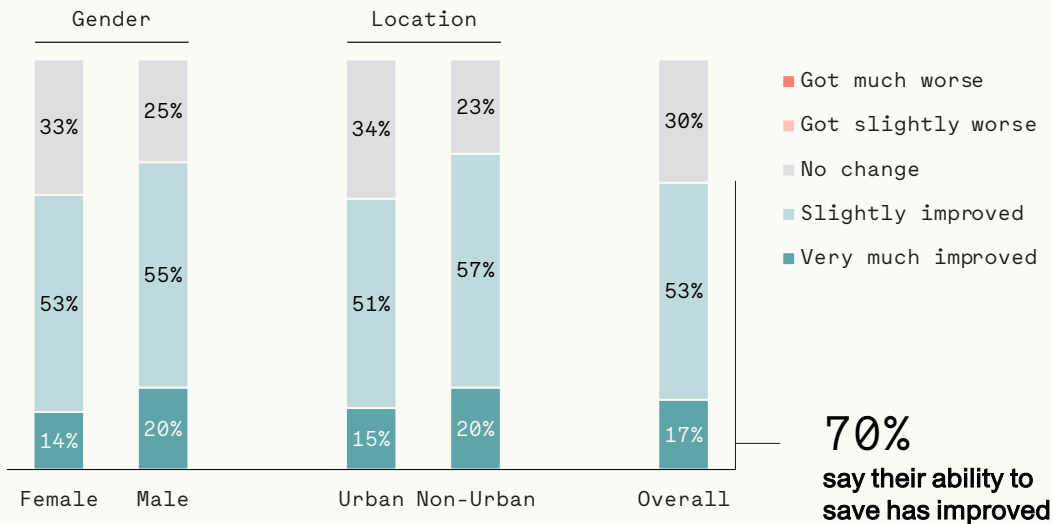
report **fixed income**
(8% of all respondents)

[+] Impact

70% of Dêmê savings customers say their ability to save has improved because of the collection of their savings at home/work.

Ability to Save

Q: Has your ability to save changed thanks to the digital collection of your savings at home/work? Has it:
(n = 258* | Female = 155, Male = 103 | Urban = 157, Non-Urban = 101)

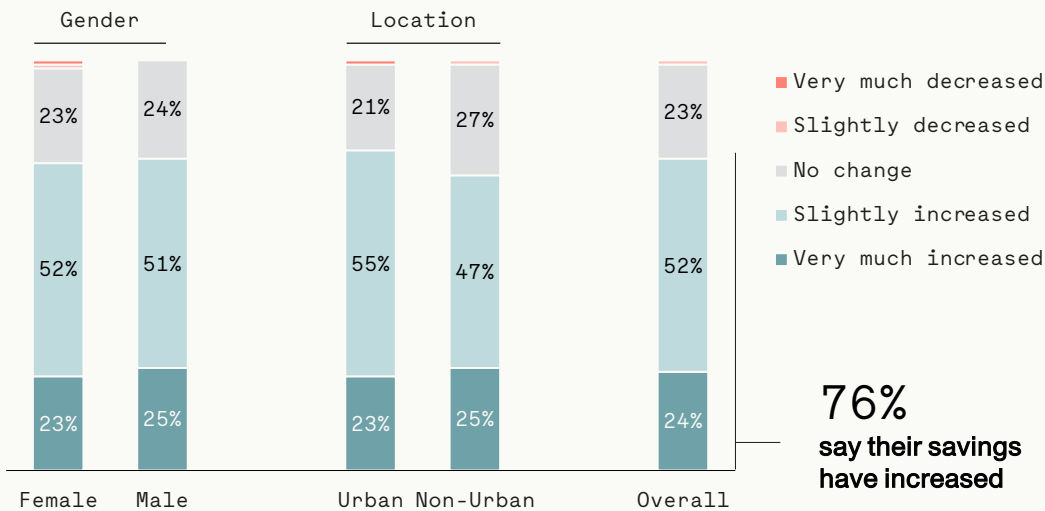


* Asked only of those who used 'Dêmê' savings

76% of customers say their savings have increased because of La Poste.

Savings Balance

Q: Has the amount of money you've saved changed thanks to La Poste? Has it:
(n = 280 | Female = 167, Male = 113 | Urban = 170, Non-Urban = 110)



●●○○○

BOTTOM 40% - 60dB Benchmark

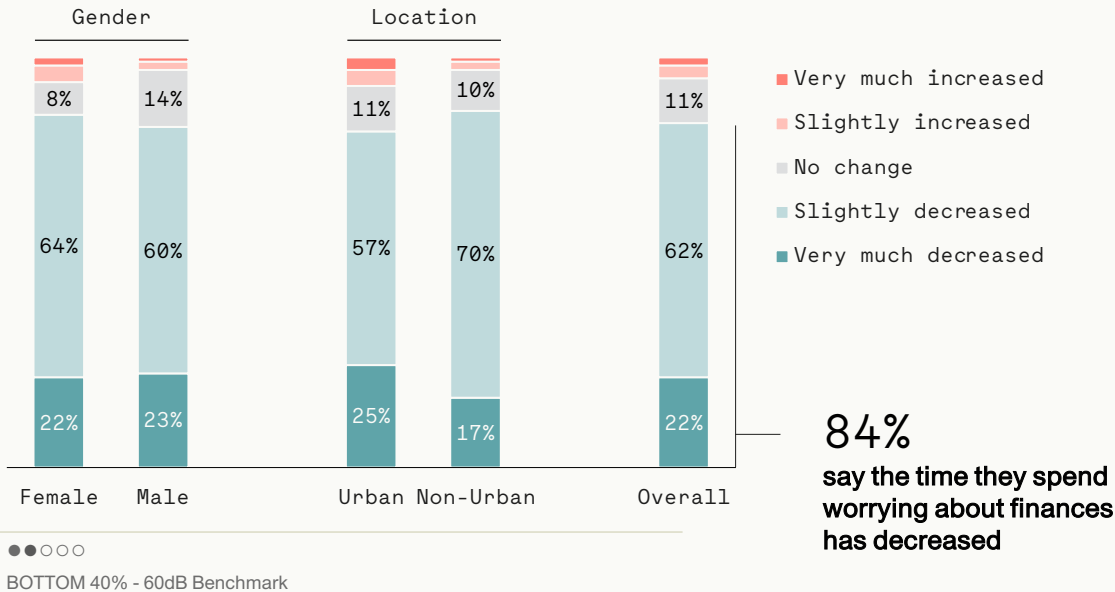
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[+] Impact

84% of customers say their stress related to finances has decreased because of La Poste.

Financial Stress

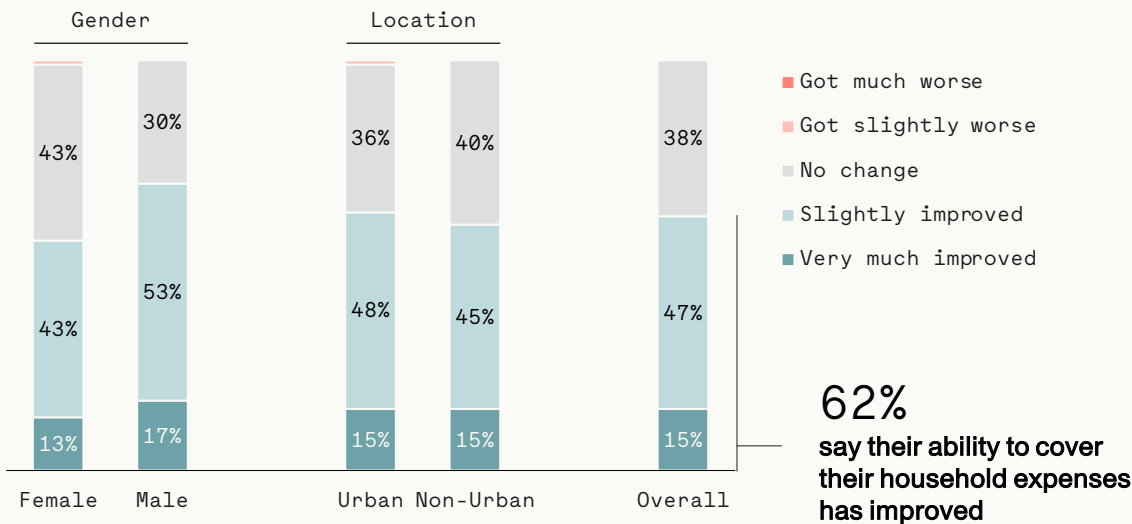
Q: Has the amount of time you spend worrying about your finances changed because of La Poste? Has it:
(n = 280 | Female = 167, Male = 113 | Urban = 170, Non-Urban = 110)



62% of customers say their ability to cover household expenses has improved because of La Poste.

Household Expenses

Q: Has your ability to cover your household expenses changed because of La Poste savings? Has it:
(n = 280 | Female = 167, Male = 113 | Urban = 170, Non-Urban = 110)

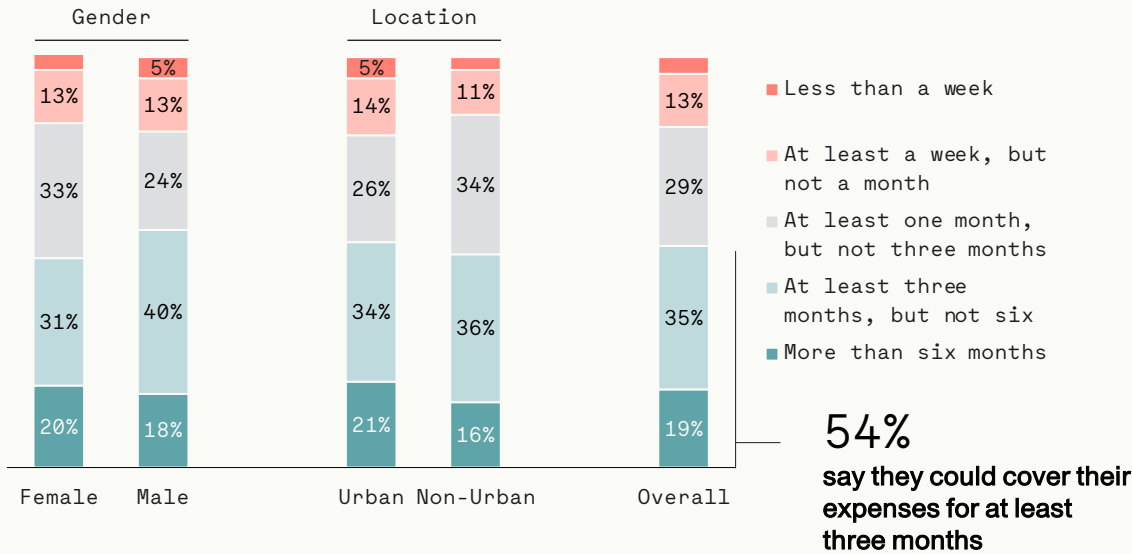


[+] Impact

54% of customers say they could cover their expenses for at least three months if they lost their main source of income.

Ability to Face Loss of Income

Q: Tomorrow, if you lost your main source of income, how long could you continue to cover your normal expenses, without borrowing money? (n = 278* | Female = 166, Male = 112 | Urban = 169, Non-Urban = 109)

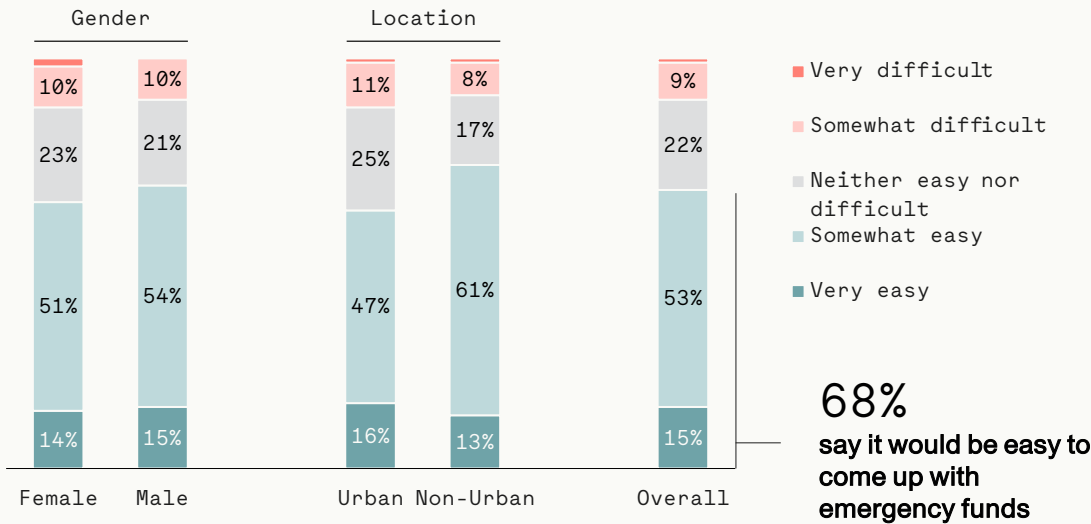


* 2 respondents declined to answer.

68% of customers say it would be easy to come up with emergency funds; suggesting good financial resilience amongst customers.

Financial Resilience

Q: Imagine that tomorrow you have an unexpected emergency and need to come up with 26,566 XOF* within the next month. How easy or difficult would it be? (n = 280 | Female = 167, Male = 113 | Urban = 170, Non-Urban = 110)



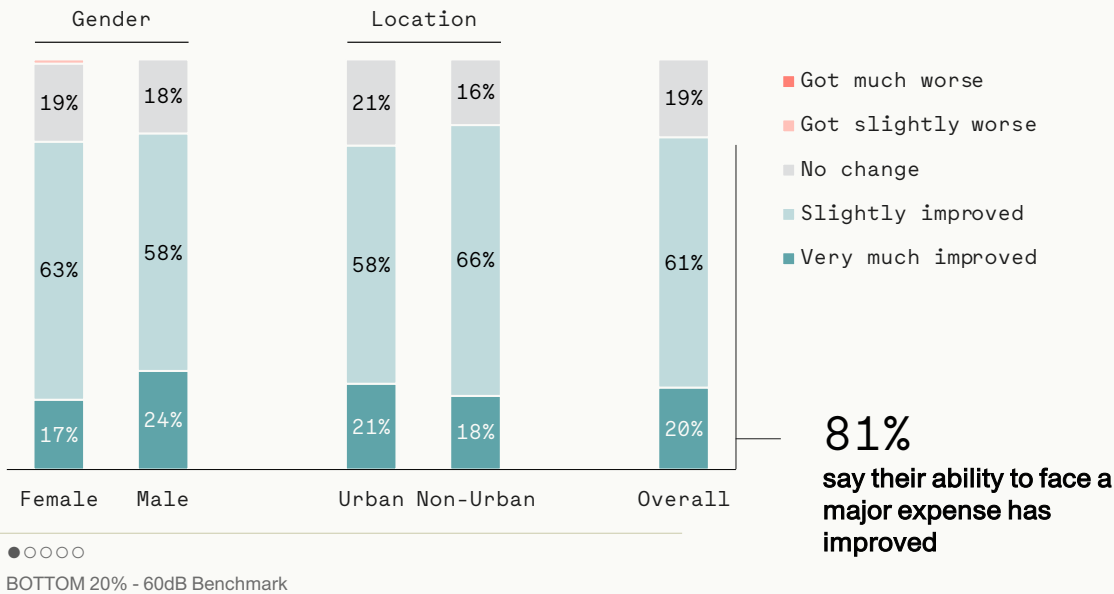
* 1/20 of GNI per capita is used to represent a benchmark for assessing poverty or minimum living standards.

[+] Impact

81% of customers say their ability to face an emergency expense has improved because of La Poste.

Ability to Face Emergency Expenses

Q: Has your ability to face this emergency expense changed because of La Poste?
(n = 280 | Female = 167, Male = 113 | Urban = 170, Non-Urban = 110)



“

During difficult times, I’m able to make withdrawals to solve my problems, such as health issues, making transactions for my online business, and covering family needs. With Dêmê linked to my Orange Money account, it makes transactions easier.

– Female, 30



03: Experience

If your customers are unhappy, it's unlikely they will continue to choose your products or recommend to others.

This section uses the popular Net Promoter Score® to understand the level and drivers of customer satisfaction and loyalty. Additional insights on challenges and suggestions for improvement highlight areas you can improve.

The key indicators in this section are:

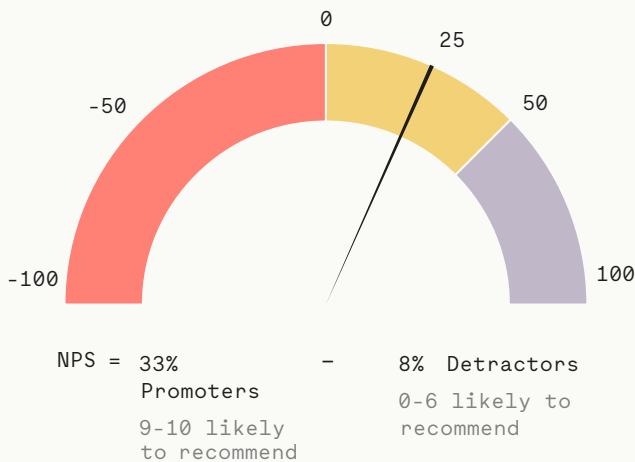
- **Net Promoter Score:** How likely are your customers to recommend La Poste to a friend?
- **% Experiencing Challenges:** What proportion of customers experience challenges with your savings?

Experience

La Poste has an NPS of 25 in Burkina Faso, which is favorable, and slightly below the 60dB FI Benchmark in Western Africa of 36.

Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely is it that you would recommend La Poste to a friend, where 0 is not at all likely and 10 is extremely likely? (n = 280)



The Net Promoter Score® (NPS) is a gauge of respondent satisfaction and loyalty. The NPS is the percent of customers rating 9 or 10 ('Promoters') minus the percent of customers rating 0 to 6 ('Detractors'). Those rating 7 or 8 are 'Passives'.

The score can range from -100 to 100. La Poste in Burkina Faso has a NPS of 25, which is a good score.

Segments	NPS
Female	19
Male	34
Urban	21
Non-Urban	33

●●○○○
BOTTOM 40% - 60dB Benchmark

Promoters value good customer service, accessibility, and financial security. Detractors want improved communication.

Follow up from NPS question: We ask respondents to explain their rating to provide an insight into what they value and what creates dissatisfaction.

33% 😊

are Promoters

They love:

1. Good customer service
(43% of Promoters / 14% of all respondents)

2. Accessibility of financial services
(25% of Promoters / 8% of all respondents)

3. Financial security
(23% of Promoters / 7% of all respondents)

59% 😐

are Passives

They like:

1. Accessibility of financial services
(52% of Passives / 30% of all respondents)

They want to see:

2. Faster service
(7 respondents)

3. Simple procedures
(5 respondents)

8% 😞

are Detractors

They want to see:

1. Improved communication
(8 respondents)

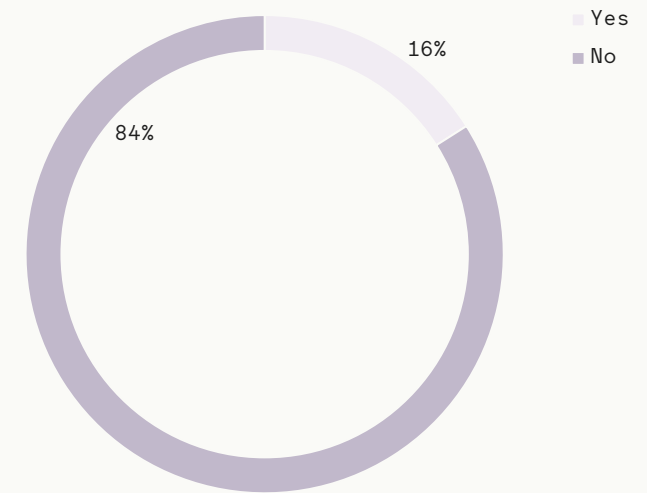
2. Faster service
(7 respondents)

🔊 Experience

16% of customers report facing a challenge with La Poste.

Proportion of Customers Reporting Challenges

Q: Have you experienced any challenges with La Poste? (n = 280)



●●○○○
BOTTOM 40% - 60dB Benchmark

The 16% who experience challenges mainly report card delivery delays, account management issues, and poor customer service.

Most Common Challenges

Q: Please explain these challenges. (n = 44).
Open-ended, coded by 60 Decibels.

23%

talk about **card delivery delays**
(10 respondents)

18%

mention **account management issues**
(8 respondents)

18%

talk about **poor customer service**
(8 respondents)

“

After the creation of the Dêmê savings account, it took a long time for the delivery of the card. I went to the branch several times and was told that it was not yet ready.

– Male, 30

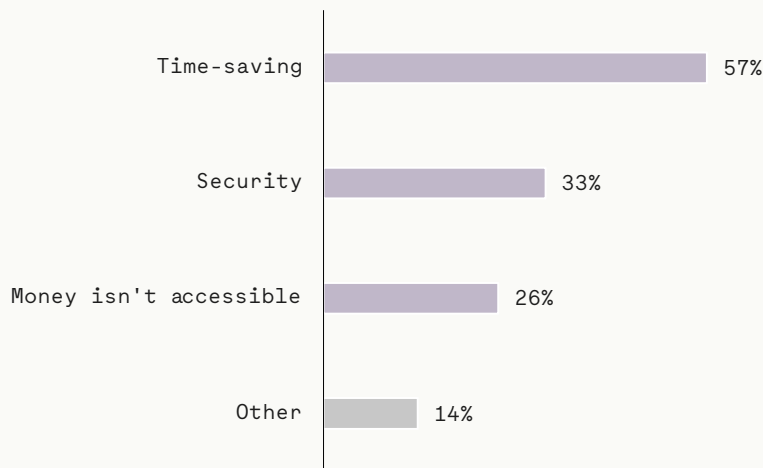
📞 Experience

57% of Dêmê customers say the savings collection service saves time, while 31% value the security it offers.

Service Advantages

Q: What are the advantages of having someone come to your home/workplace every day to collect your savings?*

Select all that apply (n = 259)



* Asked only of those who used 'Dêmê' savings

“

La Poste is a structure with strong security; its service is secure and reliable. I find that very good. La Poste offers its clients savings accounts, both regular and Dêmê accounts. These services are secure and reliable.

- Female, 24

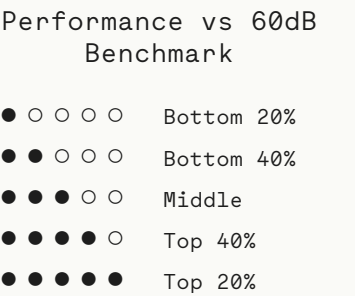


Appendix

Detailed La Poste Impact Performance

Performance Relative to Benchmark indicates where La Poste falls in the ranking relative to other companies in the Financial Inclusion sector in Western Africa.

Benchmark Overview	# Companies	# Respondents
60dB Western Africa Financial Inclusion Benchmark	51	28,264



Indicator	Description	La Poste	60dB Benchmark	60dB Top 20%	Performance Relative to Benchmark
Profile & Access					
First Access	% accessing for the first time	74%	68%	84%	● ● ● ○ ○
Equitable Access	inclusivity ratio (normalized)	0.37	0.60	0.80	● ○ ○ ○ ○
Impact					
Quality of Life	% 'very much improved' quality of life	17%	44%	58%	● ○ ○ ○ ○
Income Change	% 'very much increased' income	9%	40%	55%	● ○ ○ ○ ○
Savings	% 'very much increased' savings balance	24%	30%	47%	● ● ○ ○ ○
Financial Stress	% 'very much decreased' financial stress	22%	27%	41%	● ● ○ ○ ○
Emergency contribution	% 'very much improved' ability to face emergency expenses	20%	35%	46%	● ○ ○ ○ ○
Satisfaction					
Net Promoter Score	NPS, on a scale -100 to 100	25	36	61	● ● ○ ○ ○
No Challenges	% not experiencing challenges	84%	87%	93%	● ● ○ ○ ○

Calculations

Calculations and Definitions

For those who like to geek out, here's a summary of some of the calculations we used in this report.

Metric	Calculation
Inclusivity Ratio	<p>The Inclusivity Ratio is a metric developed by 60 Decibels to estimate the degree to which an organization is reaching less well-off customers. It is calculated by taking the average of La Poste % / Country %, at the \$1.90, \$3.20, and \$5.50 lines for low income and low-middle income countries, or at the \$3.20, \$5.50 and \$8.00 lines for middle income countries. The formula is:</p> $\sum_{x=1}^3 \frac{([Company] \text{ Poverty Line } \$x)}{([Country] \text{ Poverty Line } \$x)} / 3$
Net Promoter Score®	<p>The Net Promoter Score (NPS) is a common gauge of customer satisfaction and loyalty. It is measured by asking customers to rate their likelihood to recommend a product/service to a friend or family member on a scale of 0 to 10, where 0 is least likely and 10 is most likely. The NPS is the % of customers rating 9 or 10 out of 10 ('Promoters') minus the % of customers rating 0 to 6 out of 10 ('Detractors'). Those rating 7 or 8 are considered 'Passives'.</p>

Ideas for How to Use these Results

Here are ideas for ways to engage your team and use these results to fuel discussion and inform decisions.

Review Your Results

- ☐ Review your results and qualitative customer responses. There's a lot of interesting feedback in there!

Engage Your Team

- ☐ Send the report to your team & invite feedback, questions and ideas. Sometimes the best ideas come from unexpected places!
- ☐ Set up a team meeting & discuss what's most important, celebrate the positives, and identify next steps.

Spread The Word

- ☐ Reach a wider audience on social media & show you're invested in your customers.

Close The Loop

- ☐ We recommend posting on social media/website/blasting an SMS saying a 'thank you to everyone who took part in the recent survey with our research partner 60 Decibels, your feedback is valued, and as a result, we'll be working on XYZ'
- ☐ If you can, call back the customers with challenges and/or complaints to find out more and show you care.
- ☐ After reading this report, don't forget to let us know what you thought: [Click Here!](#)

Take Action!

- ☐ Collate ideas from team into an action plan including responsibilities.
- ☐ Keep us updated, we'd love to know what changes you make based on these insights.
- ☐ Set up the next Lean Data project – we recommend checking in again in 6 to 12 months.

About 60 Decibels

60 Decibels is the world's leading customer insights La Poste for social impact. We bring speed and repeatability to social measurement, making it easy to listen directly to the people who matter most. Our network of [1,400]+ researchers in [80+] countries gives you global reach. Couple this with standardized questions across thousands of projects and you get the largest data set of social performance benchmarks worldwide — with a focus on Financial Inclusion, Off-Grid Energy, and Agriculture value chains. These data help investors, funders, Fortune 500 companies, and NGOs understand their impact performance relative to their peers. Get in touch to find out more about our award-winning approach to impact measurement.

Project Team

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