60_decibels

PAMECAS

Impact Performance Report

Contents

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 277 customers in Senegal. 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.

277 customers interviewed, 44% were female.

About 60 Decibels Methodology

In April and May 2025, 60 Decibels' trained researchers conducted 277 phone interviews with PAMECAS customers. The customers targeted were those with a savings account or a loan from PAMECAS. Here is the breakdown of how we collected this data:

Country	**Senegal**
Customer Contact Details	**9,606**
Interviews Completed	**277**
Response Rate	**77%**
Languages	**French, Pulaar, Serere, Wolof**
Average Survey Length	**11 mins**
Confidence Level	**90%**
Margin of Error	**5%**

About PAMECAS

Union des Mutuelles du Partenariat pour la Mobilisation de l'Epargne et du Crédit Au Sénégal (PAMECAS) is one of the largest microfinance institutions in Sénégal, serving 0.9 million customers (members) through 19 branches and 107 service points (rural service points serving 4.1% of depositors). It is an apex of co-operatives that was established in 1995 and licensed as a network in 1999. UM-PAMECAS is a sustainable MFI, with a self-sufficiency ratio above 100% for the last three years. The institution offers several financial products and services including credit, savings, insurance, and mobile money. About 40% of PAMECAS's depositors are women.

SCBF project 2023-06: Fact sheet and Final report
Project period: May 2023 - November 2024
SCBF project FEW-31: Fact sheet and Final report
Project period: May 2023 – November 2024
Theme: Enabling financial services
Product: Digital savings
Target population: Low-income clients

SCBF's support facilitated the development of PAMECAS' strategic plan for the widespread deployment of digital tontine services, including digita risk mapping and a marketing and communication plan to expand the offering. The deployment plan emphasized capacity building for product providers, financial education for customers, and continuous monitoring and evaluation.

Following a successful pilot, PAMECAS deployed "collecte de l'epargne," a digital tool for on-site collection of deposits for savings and credit products for low-income clients, mainly from rural areas.

Additionally, 226 employees were trained on commercial prospecting and digital risk management—exceeding the 200 originally planned. A commercial campaign to promote the digital product was conducted in markets, surrounding areas, and through community radio stations.

Furthermore, a financial education program strengthened beneficiaries' knowledge, with two digitalized themes on savings and credit translated into three local languages (Wolof, Serère, and Pulaar). A team of 19 trainers qualified 192 UM-PAMECAS employees, who then educated 29,078 clients. Of these, 36% (10,414) were new clients, 54% of whom were women.

This project was implemented with the technical support of the Confederation of West African Financial Institutions (CIF).

60dB Perspective

Top Insights

1 **PAMECAS is critical in providing its customers' access to financial services, but there is room to better reach the low-income segment.**

85% say they had no access to a similar service before PAMECAS, indicating that the model is providing a valuable service to customers previously excluded from formal financial services. However, PAMECAS has an inclusivity ratio of 0.37, indicating customers are better off than the national population. Only 6% of customers live on less than $1.90 per day, compared to 50% of the national population.

There is scope to better reach the low-income segment.

See pages: 7, 8.

2 **Along with direct financial impact, PAMECAS positively impacts customers' financial behavior.**

65% report an increase in their income due to PAMECAS' loan or savings, primarily talking about increased stock, investment in business, and expansion of business as outcomes. Further, customers report improvements in their financial habits and feel more in control of their money. 94% of customers say their ability to save has improved because of the digital collection of savings, with 86% saying their savings balance has increased.

PAMECAS' loan and savings services, along with improving access to finances, encourages healthy financial behavior.

See pages: 13, 14.

3 **Different financial products have distinct impacts on customers' financial wellbeing.**

Loan-only customers see the highest income growth (61%) and improved ability to manage household expenses (74%), indicating that loans have a stronger impact on income generation. In comparison, savings-only customers experience the highest increase in savings balances (45%), but report less significant improvements in income and financial management, highlighting the distinct roles these products play in financial wellbeing.

See page: 13, 14, 15.

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

PAMECAS has a Net Promoter Score of 67, which is excellent and shows that most customers are satisfied and likely to recommend the service to others. However, both Passives and Detractors want to see better interest rates and improved customer service.

Addressing these could further boost satisfaction and increase the number of loyal customers.

See pages: 19.

Recommendations

1 **Address the financial resilience gap by enhancing support for female customers.**

31% of female customers report that it would be "very easy" to come up with funds in an emergency, compared to 53% of male customers. To address this, PAMECAS can enhance financial resilience for female customers by offering targeted savings products, larger loan options, and financial education. This would empower them to better manage financial shocks while also creating opportunities for increased income generation.

See page: 24.

2 **Enhance product offerings by combining savings and loan services for greater impact.**

Customers using both savings and loan services report the greatest improvements in quality of life (66%) and financial stress reduction (54%), compared to those using only one service. To build on this success, PAMECAS should consider further integrating savings and loan products. Expanding bundled offerings could boost financial stability for clients, particularly in areas like income growth and savings balance.

See page: 25.

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.

Performance vs 60dB Benchmarks

●○○○○	Bottom 20%
●●○○○	Bottom 40%
●●●○○	Middle
●●●●○	Top 40%
●●●●●	Top 20%

Benchmark Overview

Western Africa geographical focus	Financial inclusion sector focus	51 companies included	28,264 voices listened to

Who are you reaching?	PAMECAS Performance	Benchmark Performance
Inclusivity Ratio	0.37	●○○○○
Accessing product/service for first time	85%	●●●●●
What impact are you having?		
% seeing significantly improved quality of life	59%	●●●●●
% seeing significantly increased income	43%	●●●○○
% seeing significantly increased savings	64%	●●●●●
% seeing significantly decreased financial stress	41%	●●●●●
How satisfied are your customers?		
Net Promoter Score	67	●●●●●
% experiencing challenges	5%	●●●●●

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

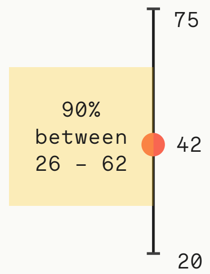
A typical PAMECAS customer is a 42-year-old male, living in a city or town, in a household of 8 members.

Demographics

Gender Breakdown	
Female	44%
Male	56%

Location	
City	48%
Town	45%
Village	7%

Age Distribution

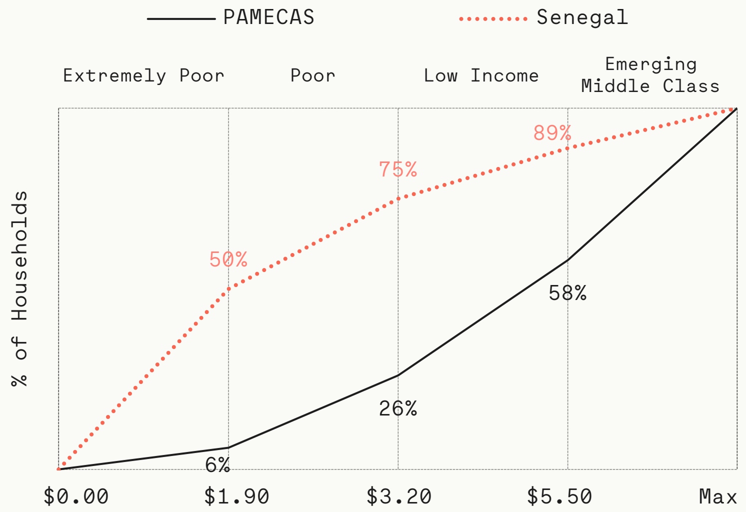


Household Size
7.7 People

Only 6% of customers live under $1.90 per day, compared to 50% of the Senegal population.

Customers' Income Distribution Relative to Country Average

% living below $x.xx per person per day (2011 PPP) (n = 233*)



Inclusivity Ratio

Degree to which PAMECAS is reaching low-income customers in Senegal (n = 233)

0.37

1 = parity with population;
> 1 = over-serving;
< 1 = under-serving.
See Appendix for calculation.

●○○○○
BOTTOM 20% - 60dB West Africa FI Benchmark

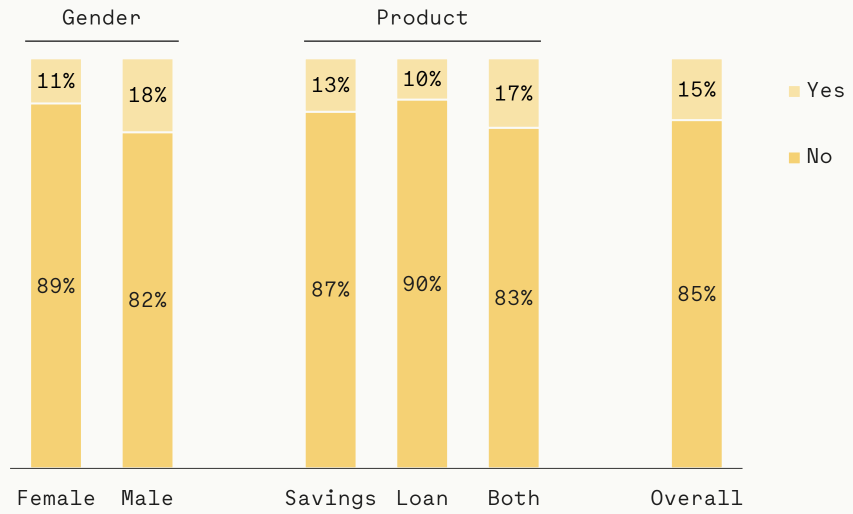
* 44 respondents declined to answer or responded 'don't know/can't say' to one or more of these questions.

Profile

85% of customers say they had no prior access to a service like the one from PAMECAS.

First Access

Q: Before PAMECAS, did you have access to a service like PAMECAS provides?
(n = 277 | Female = 123, Male = 154 | Savings = 92, Loan = 31, Both =154)

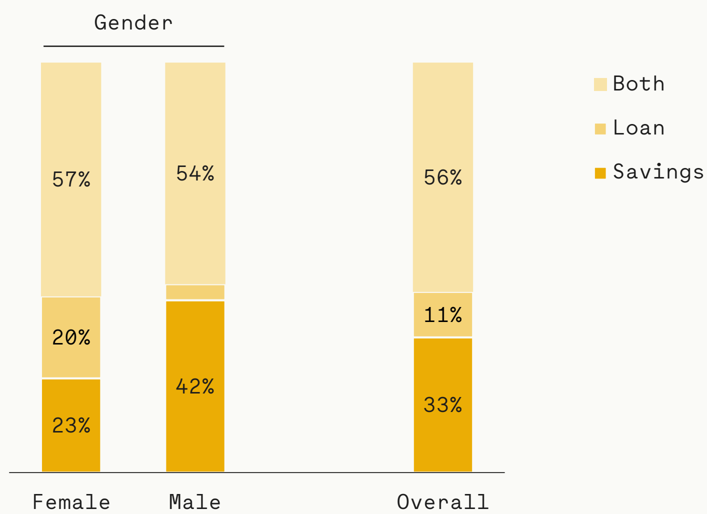


●●●●●
TOP 20% - 60dB Benchmark

Over half report having both a loan and a savings account from PAMECAS.

Loan and Savings Subscription

Q: Do you have a loan or savings account from PAMECAS? Do you have…
(n = 277 | Female = 123, Male = 154)

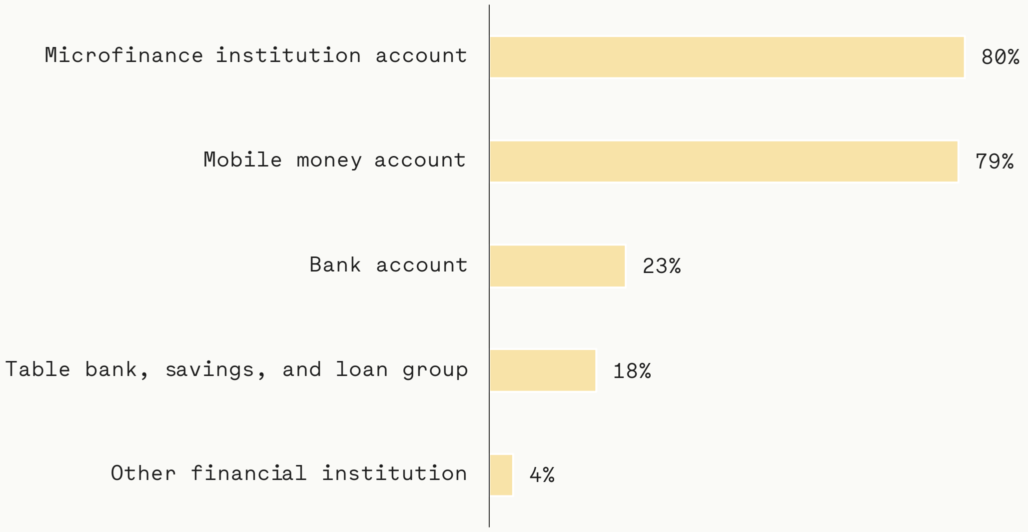


Profile

80% customers say they have a microfinance institution account. A similar proportion have a mobile money account.

Financial Services

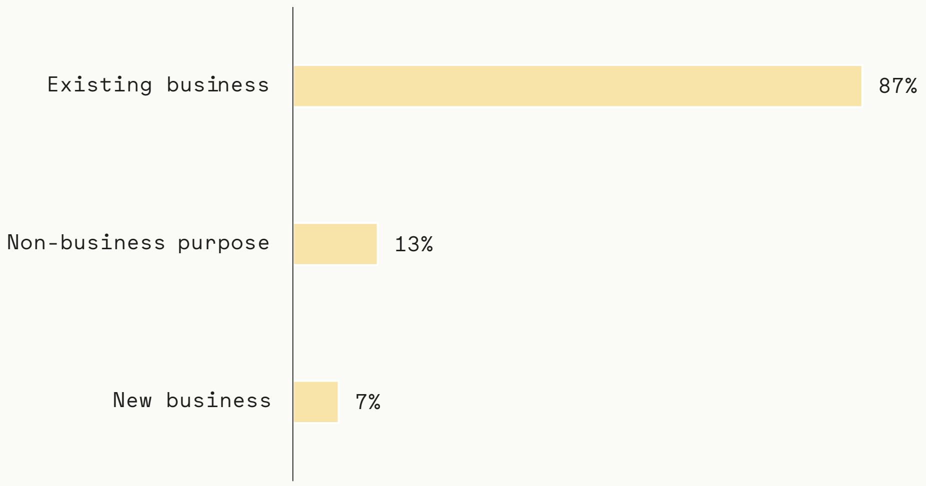
Q: Do you have any of the following financial accounts? Choose all that apply (n = 277)



87% of savings customers say they plan to use their savings for their existing business.

Future Plans

Q: How do you plan to use your savings from PAMECAS? Select all that apply: (n = 246*)



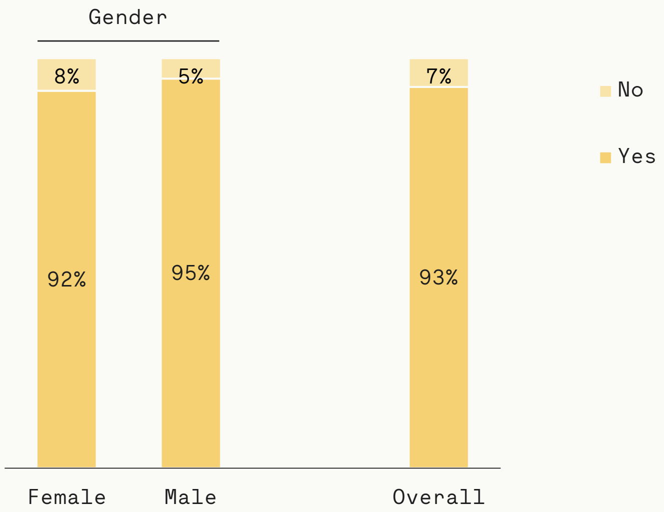
* Asked only of those who have a savings account.

Profile

93% of savings customers report subscribing to the 'Tontine Digitale' from PAMECAS.

Service Subscription

Q: Have you subscribed to the "Tontine Digitale" from PAMECAS? (n = 246* | Female = 98, Male = 148)

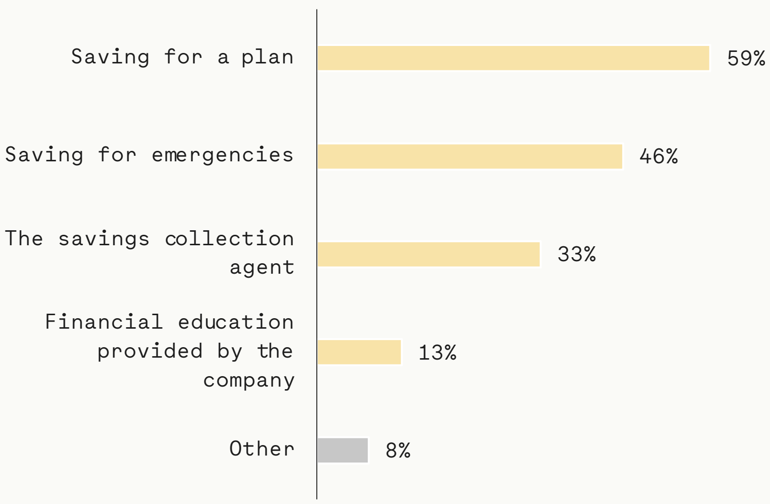


* Asked only of those who have a savings account.

59% of all savings customers report they are saving for a plan. 46% say they are saving for emergencies.

Motivation to Save

Q: What motivated you to start saving? Select all that apply: (n = 246*)



* Asked only of those who have a savings account.

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:

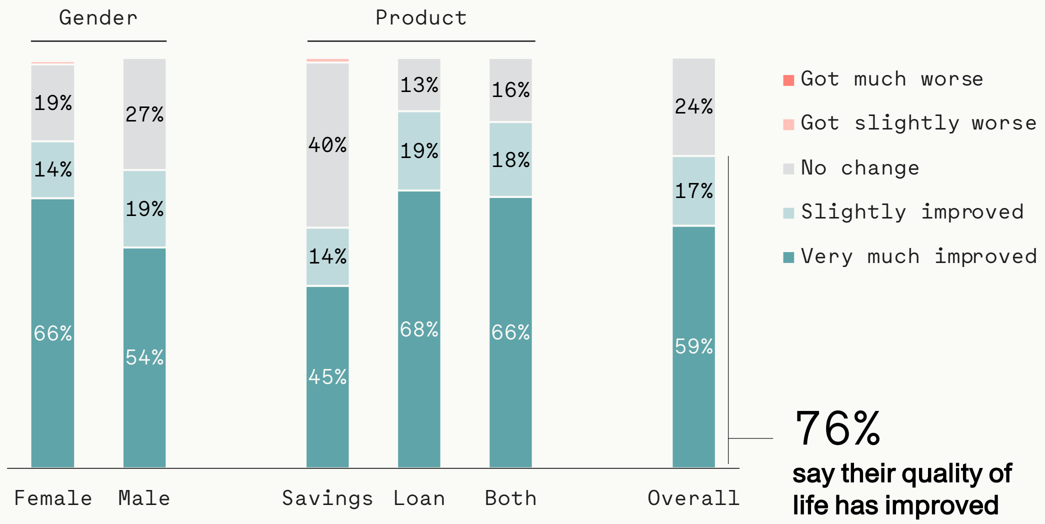
- **Quality of Life Change:** To what extent has the quality of life of your customers changed as a result of your products?
- **Income Change:** To what extent has the money customers earn changed because of PAMECAS?
- **Savings:** Are customers able to save more money as a result of your offering?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

Impact

76% report that their quality of life has improved because of PAMECAS, with 59% saying it has 'very much improved'.

Quality of Life Change

Q: Has your quality of life changed because of the PAMECAS savings and/or loan?
(n = 277 | Female = 123, Male = 154 | Savings = 92, Loan = 31, Both =154)



TOP 20% - 60dB Benchmark

Customers who say their quality of life improved mention business growth, while those who say no change mention unused savings.

Customers Reporting Improved Quality of Life

Open-ended question, responses coded by 60dB (n = 211)

58%

talk about **business growth**
(44% of all respondents)

33%

mention **increased financial independence**
(25% of all respondents)

24%

report **being able to save more**
(18% of all respondents)

Customers Reporting No Change Quality of Life

Open-ended question, responses coded by 60dB (n = 65)

37%

talk about **unused savings**
(9% respondents)

18%

mention **insufficient loan amount**
(4% respondents)

17%

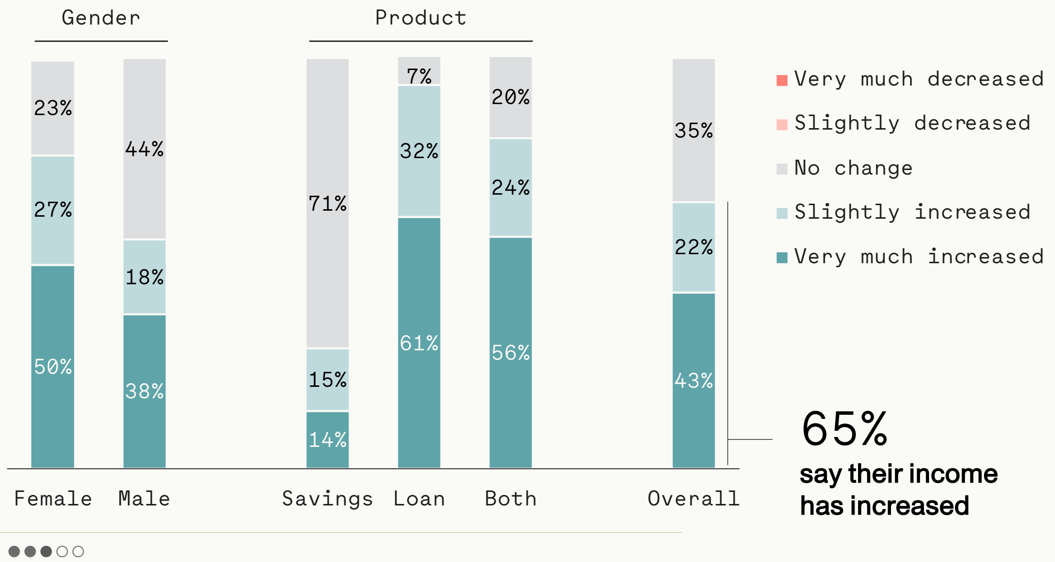
report **spending their loan without direct impact on life**
(4% respondents)

Impact

65% of customers report that their income has increased because of PAMECAS, with 43% saying it has 'very much increased'.

Income Change

Q: Has the money you earn (your income) changed because of PAMECAS savings and/or loan? Has it:
(n = 277 | Female = 123, Male = 154 | Savings = 92, Loan = 31, Both =154)



MIDDLE 60dB - Benchmark

Customers attribute their income increase to increased stock, while those who report no change talk about lack of investment.

Customers Reporting Income Increase

Open-ended question, responses coded by 60dB (n = 180)

33%

talk about **increased stock**
(22% of all respondents)

26%

mention **investing in their business**
(17% of all respondents)

22%

report **an expansion in their business**
(14% of all respondents)

Customers Reporting No Change in Income

Open-ended question, responses coded by 60dB (n = 97)

43%

talk about **lack of investment**
(15% of all respondents)

22%

mention **not having taken a loan**
(8% of all respondents)

22%

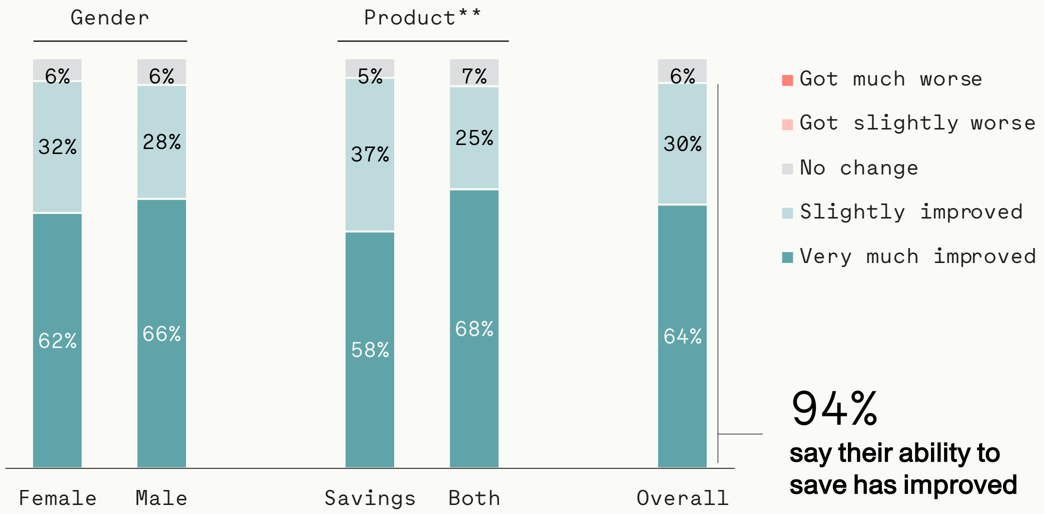
report **using the funds for personal reasons**
(8% of all respondents)

Impact

94% of Tontine Digitale customers say their ability to save has improved, with 64% saying it has ‘very much improved’.

Ability to Save

Q: Has your ability to save changed thanks to the digital collection of your savings at home/work? Has it:
(n = 230* | Female = 90, Male = 140 | Savings = 83, Both = 147)



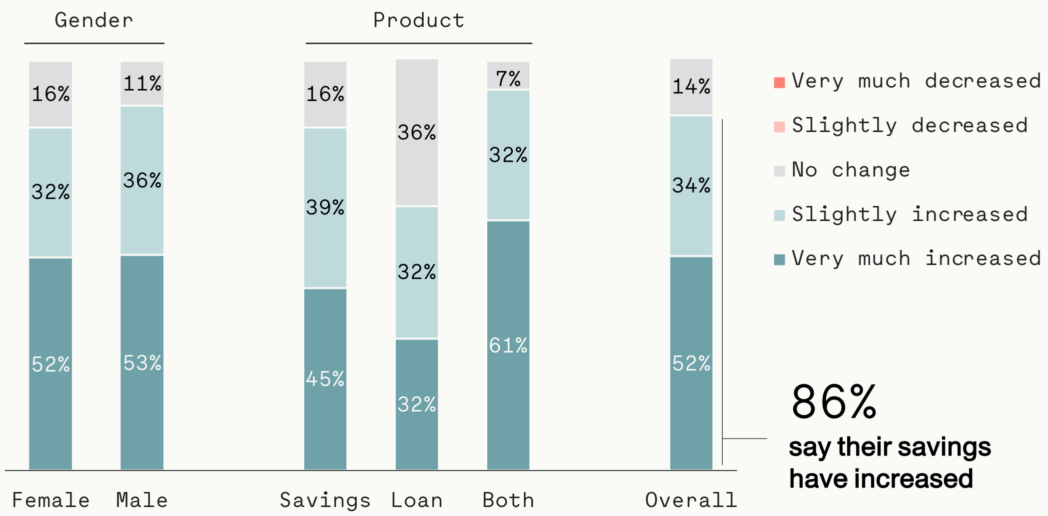
94%
say their ability to save has improved

* Asked only of those who used ‘Tontine Digitale’ service

86% of customers say their savings have increased because of PAMECAS, with 52% saying it has ‘very much increased’.

Savings Balance

Q: Has the amount of money you’ve saved changed thanks to PAMECAS savings and/or loan? Has it:
(n = 277 | Female = 123, Male = 154 | Savings = 92, Loan = 31, Both =154)



86%
say their savings have increased

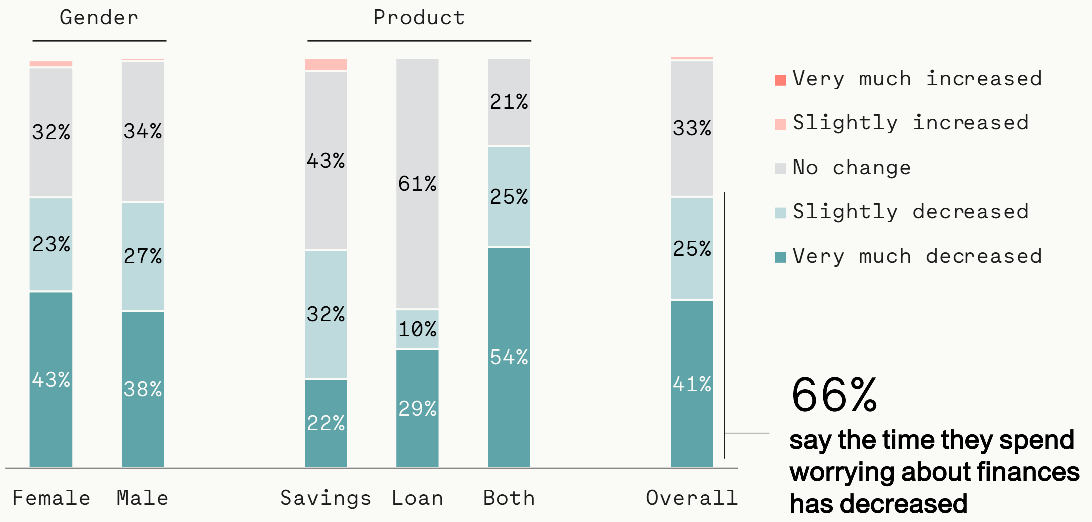
●●●●●
TOP 20% - 60dB Benchmark

Impact

66% of customers say their stress level has decreased because of PAMECAS, with 41% saying it has 'very much decreased'.

Financial Stress

Q: Has the amount of time you spend worrying about your finances changed because of the savings and/or loan from PAMECAS? Has it: (n = 277 | Female = 123, Male = 154 | Savings = 92, Loan = 31, Both =154)

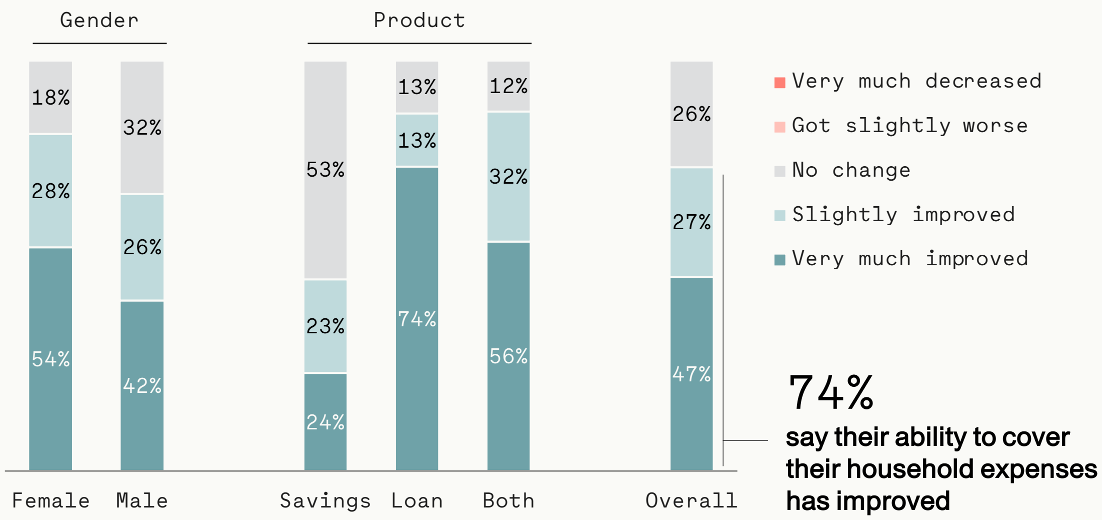


TOP 20% - 60dB Benchmark

74% of customers say their ability to cover household expenses has improved, with 47% saying it has 'very much improved'.

Household Expenses

Q: Has your ability to cover your household expenses changed because of PAMECAS savings and/or loan? Has it: (n = 277 | Female = 123, Male = 154 | Savings = 92, Loan = 31, Both =154)

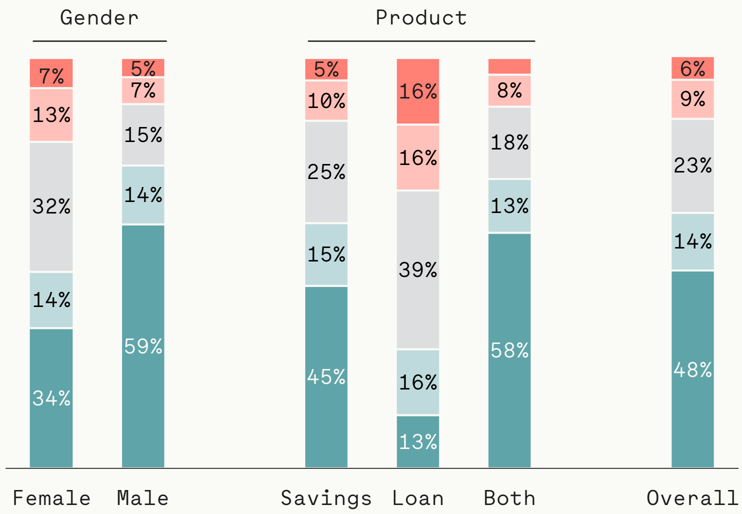


Impact

48% of customers say they could cover their expenses for more than six months if they lost their main source of income.

Ability to Face Loss of Income

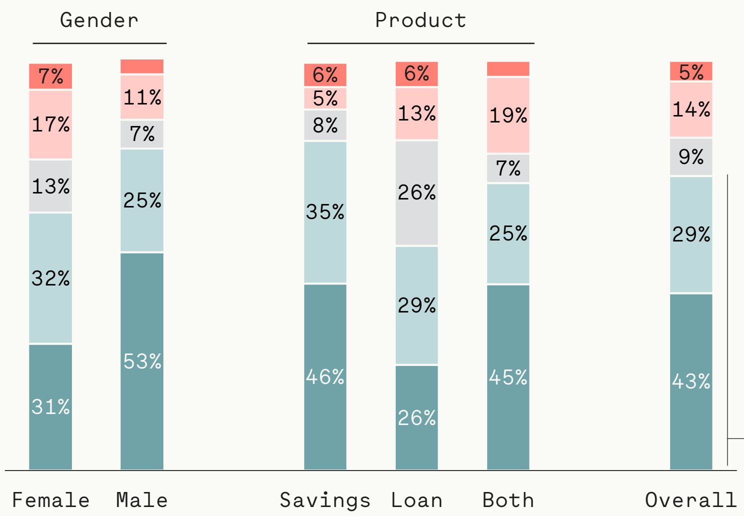
Q: Tomorrow, if you lost your main source of income, how long could you continue to cover your normal expenses, without borrowing money? (n = 276 | Female = 123, Male = 153 | Savings = 92, Loan = 31, Both =153)



72% of customers say it would be easy to come up with emergency funds, with 43% saying it would be 'very easy'.

Financial Resilience

Q: Imagine that tomorrow you have an unexpected emergency and need to come up with 50,000 XOF within the next month. How easy or difficult would it be? (n = 277 | Female = 123, Male = 154 | Savings = 92, Loan = 31, Both =154)



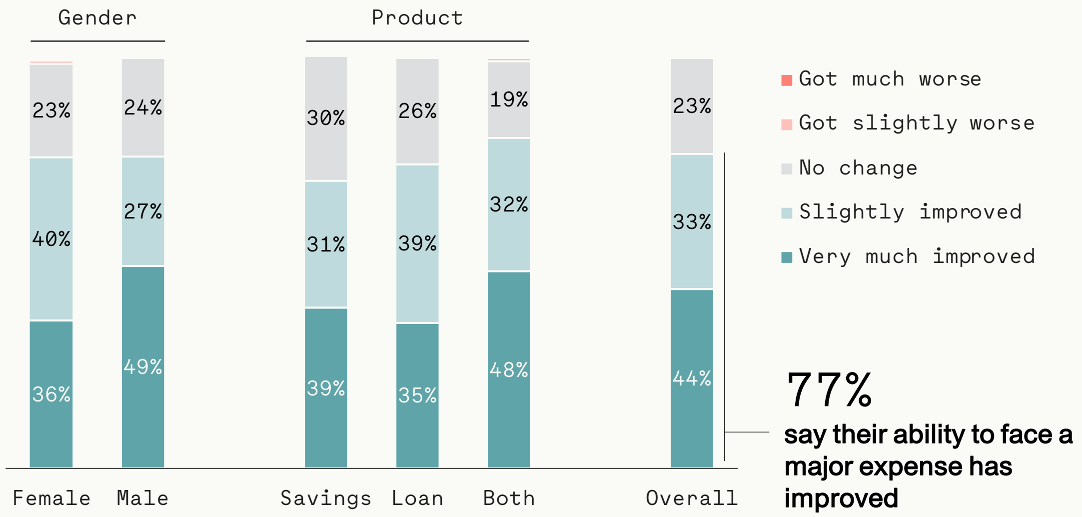
72%
say it would be easy to come up with emergency funds

Impact

77% of customers say their ability to face this major expense has improved, with 44% saying it has 'very much improved'.

Ability to Face Major Expenses

Q: Has your ability to face this major expense changed because of PAMECAS savings and/or loan?
(n = 277 | Female = 123, Male = 154 | Savings = 92, Loan = 31, Both =154)



> I had an emergency one day and went to PAMECAS. They only asked for my ID, and I received the money [from savings] immediately, which allowed me to solve my problem right away. Now, I no longer have to worry about unforeseen expenses.
>
> – Female, 35

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:

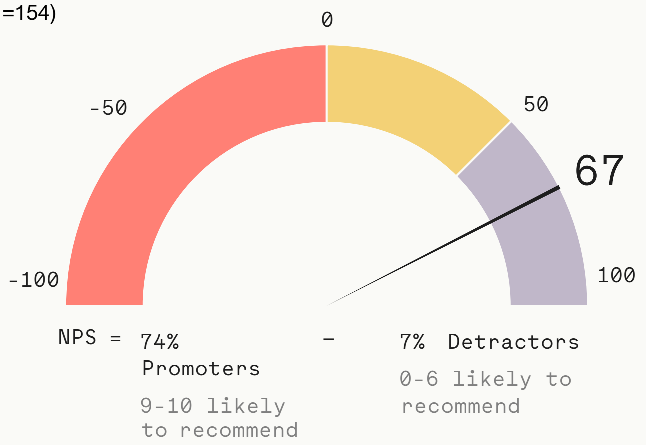
- **Net Promoter Score:** How likely are your customers to recommend PAMECAS to a friend?
- **% Challenges:** What proportion of customers experience challenges with your savings and/or loan?

Experience

PAMECAS has an NPS of 67 in Senegal, which is excellent and higher than the 60dB Financial inclusion 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 PAMECAS to a friend, where 0 is not at all likely and 10 is extremely likely?
(n = 277 | Female = 123, Male = 154 | Savings = 92, Loan = 31, Both =154)



●●●●●
TOP 20% - 60dB Benchmark

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. PAMECAS in Senegal has a NPS of 67, which is excellent.

Segments	NPS
Female	70
Male	65
Savings	71
Loan	78
Both	48

Promoters value loan accessibility and savings security. Detractors want better interest rates and improved customer service.

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

74%
are Promoters

They love:

1. Loan accessibility
(40% of Promoters / 30% of all respondents)

2. Savings security
(26% of Promoters / 19% of all respondents)

3. Digital tontine convenience
(18% of Promoters / 13% of all respondents)

19%
are Passives

They like:

1. Business support
(20% of Passives / 4% of all respondents)

2. Savings security
(20% of Passives / 4% of all respondents)

They want to see:

2. Better interest rates
(13% of Passives / 3% respondents)

7%
are Detractors

They want to see:

1. Better interest rates
(5 respondents)

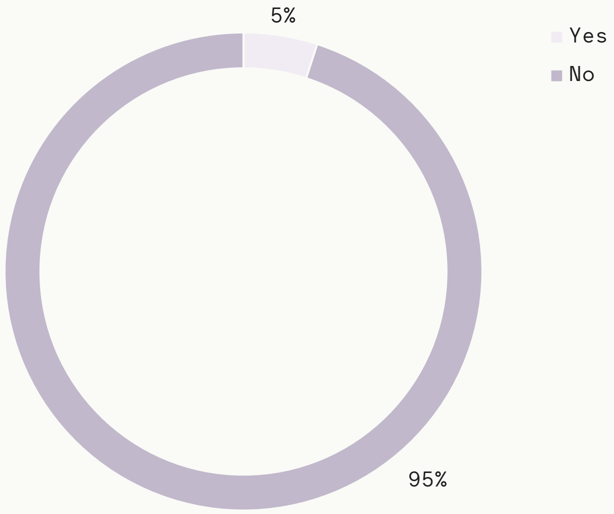
2. Improved customer service
(4 respondents)

Experience

5% of Tontine Digital customers report facing a challenge with PAMECAS.

Proportion of Customers Reporting Challenges

Q: Have you encountered any difficulties with the PAMECAS digital tontine? (n = 230* | Female = 90, Male = 140 | Savings = 83, Both = 147)



●●●●●
TOP 20% - 60dB Benchmark

*Asked only of those who used 'Tontine Digitale' service

Segments	Challenges
Female	7%
Male	4%
Savings	7%
Both	4%

The 17% who experience challenges mainly report unprofessional staff, irregular collection of savings, and service discontinuation.

Most Common Challenges

Q: Please explain these challenges. (n = 12).
Open-ended, coded by 60 Decibels.

3 respondents

talk about **irregular tontine collection**

3 respondents

mention **notification issues**

3 respondents

talk about **payment discrepancies**

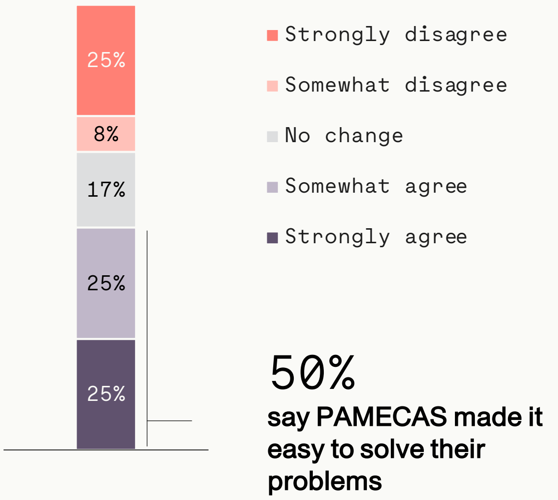
> I did not receive any notification of my last payment to the digital tontine.
>
> – Male, 32

Experience

50% of Tontine Digital customers who faced a challenge agree that PAMECAS made it easy for them to solve their problems.

Challenge Resolution

Q: To what extent do you agree or disagree with the following statement: "Overall, PAMECAS made it easy for me to solve my problem."? (n = 12*)

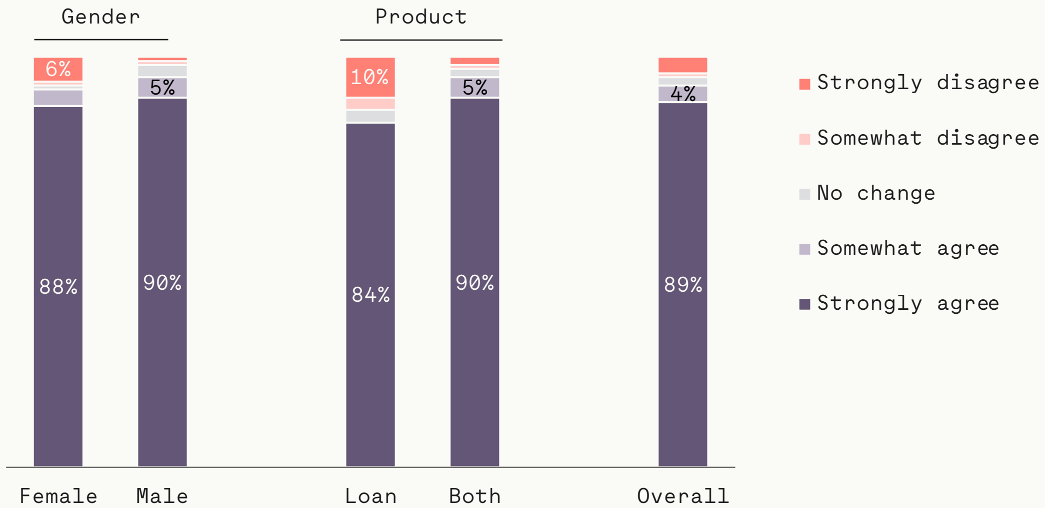


*Asked only to Tontine Digital customers who report facing a challenge.

89% of customers with loan strongly agree that they understand all the terms and conditions of the PAMECAS loan.

Loan Terms Understanding

Q: To what extent do you agree or disagree with the following statement: "I understand all the terms and conditions of the PAMECAS loan, including payments, penalties and loan insurance"?
(n = 185* | Female = 95, Male = 90 | Savings = 31, Both = 154)



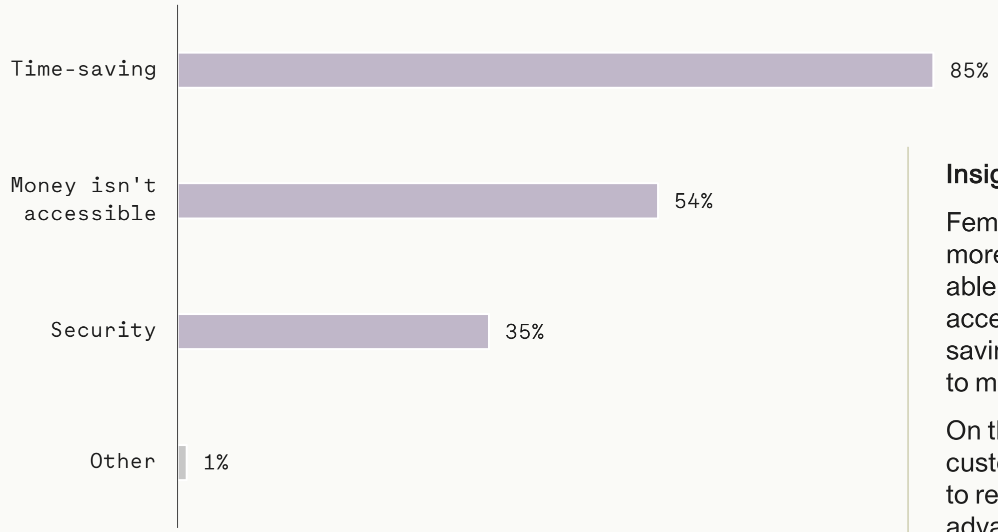
*Savings only people are excluded from product segmentation

Experience

85% customers say the savings collection service saves time, while 54% value that the money is harder to access.

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 = 230*)



*Asked only of those who used 'Tontine Digitale' service

Insight

Female customers (64%) are more likely to report they are able to save more as money isn't accessible as an advantage of savings collection, as compared to male customers (48%).

On the other hand, male customers (89%) are more likely to report time-savings an advantage than female customers (80%).

> PAMECAS is a local service. They are reliable because I have never had any problems with them.
>
> \- Female, 65

> They help women work and be independent by lending money. I always say that a working woman must have PAMECAS as an ally. In 2 weeks they gave me the money, and I started working. They have simplified procedures especially when a person does not have a guarantor
>
> \- Female, 45

04: Segmentation Analysis

Not every customer is the same. Understanding your impact across different groupings of customers can reveal additional insights into how you can improve performance.

This section disaggregates results by gender and product across eight key indicators introduced in previous sections.

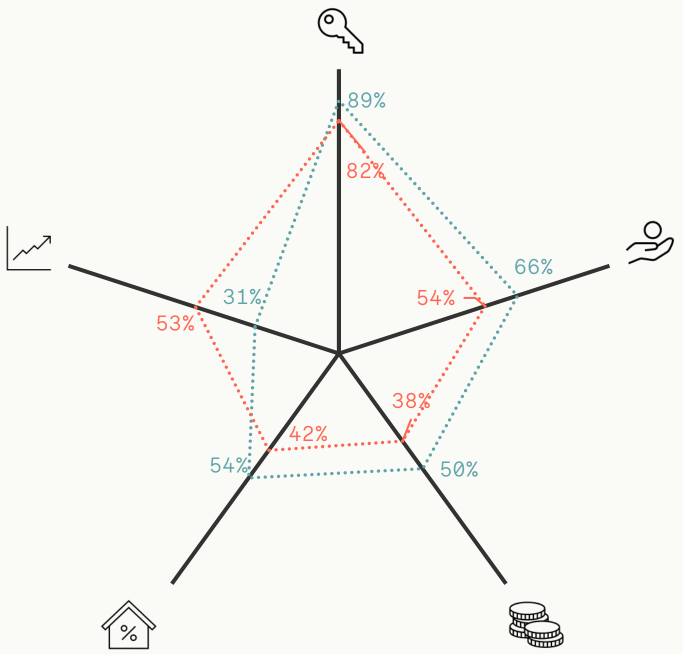
The key indicators in this section are:

- **First access**
- **Quality of life**
- **Income change**
- **Household expenses**
- **Financial resilience**
- **Savings balance**
- **Financial stress**

Segmentation

PAMECAS's female customers report greater financial improvements, while males exhibit higher financial resilience.

Gender Segmentation Analysis



Key

First access
% of customers accessing service for the first time

Quality of life
% of customers reporting 'very much improved' quality of life

Income Change
% of customers reporting their income has 'very much increased'

Household Expenses
% of customers reporting ability to face household expenses has 'very much improved'

Financial Resilience
% of customers reporting it would be 'very easy' to come up with money in case of emergency

Results

Female customers n = 123

Male customers n = 154

Insights

1 **Female customers experience deeper impact than male customers.**
A higher proportion of female customers (89%) report accessing a service like PAMECAS for the first time, compared to male customers (82%). Moreover, they are also more likely to report significant improvements in their quality of life than male customers (66% vs 54%), suggesting that PAMECAS' services are particularly empowering for women in Senegal.

2 **Female customers also exhibit greater financial improvement than male customers.**
When it comes to change in income, a significantly higher proportion of women (50%) report that it has 'very much increased', as compared to their male counterparts (38%). Female customers are also more likely to report that their ability to face household expenses has significantly improved than male customers (54% vs 53%). This indicates that because female customers are likely accessing services like PAMECAS for the first time, they experience greater financial improvements.

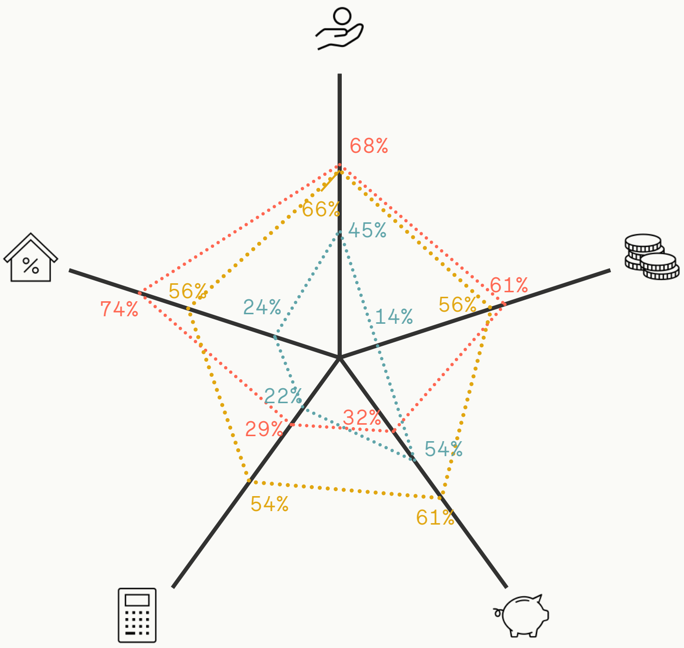
Actions

1 **Address the financial resilience gap to enhance female customers' experience.**
Although female customers report greater financial improvements, men are more likely to say it would be 'very easy' to come up with money in case of an emergency (53% vs. 31%). This disparity may reflect differences in financial safety nets, access to assets, or social norms around financial decision-making, suggesting that while women are making significant progress through PAMECAS's services, men currently maintain greater financial resilience, highlighting ongoing challenges in closing the resilience gap.

Segmentation

Customers using both savings and loans report the greatest overall impact, while loan-only customers see the larger income gains.

Product Segmentation Analysis



Key

Quality of life
% of customers reporting 'very much improved' quality of life

Income Change
% of customers reporting their income has 'very much increased'

Savings Balance
% of customers reporting savings 'very much increased'

Financial Stress
% of customers reporting the amount of time spent worrying about finances 'very much decreased'

Household Expenses
% of customers reporting ability to face household expenses has 'very much improved'

Results

Savings n = 92 | Loan n = 31 | Both n = 154

Insights

1 **Customers using both savings and loan services experience the greatest impact.**
A higher proportion of customers who accessed both savings and loan services report significant improvements in quality of life (66%) and reduced financial stress (54%), compared to those using only savings (45% and 22%) or loan services (68% and 29%). This suggests that combining savings and credit products offers a more holistic financial benefit to customers.

2 **Loan customers report the highest income change and improved ability to manage household expenses.**
A significantly higher proportion of loan-only customers (61%) report their income has 'very much increased', and 74% report a strong improvement in their ability to face household expenses, compared to savings-only customers (14% and 24%, respectively). This highlights the crucial role of credit in supporting income generation and household financial management.

3 **Savings customers show the highest increase in savings balances but lower improvements in income and household expenses.**
Nearly half of savings-only customers (45%) report a significant increase in savings balance, higher than loan-only customers (32%). However, they report less income growth and improvement in household expenses, indicating that savings products primarily boost financial security but may have less immediate impact on income or spending capacity.

Appendix

Detailed PAMECAS Impact Performance

Performance Relative to Benchmark indicates where PAMECAS 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

Performance vs 60dB Benchmark

● ○ ○ ○ ○	Bottom 20%
● ● ○ ○ ○	Bottom 40%
● ● ● ○ ○	Middle
● ● ● ● ○	Top 40%
● ● ● ● ●	Top 20%

Indicator	Description	PAMECAS	60dB Benchmark	60dB Top 20%	Performance Relative to Benchmark
Profile & Access					
First Access	% accessing for the first time	85%	68%	84%	● ● ● ● ●
Equitable Access	inclusivity ratio (normalized)	0.37	0.60	0.80	● ○ ○ ○ ○
Impact					
Quality of Life	% 'very much improved' quality of life	59%	44%	58%	● ● ● ● ●
Income Change	% 'very much increased' income	43%	40%	55%	● ● ● ○ ○
Savings	% 'very much increased' savings	64%	30%	47%	● ● ● ● ●
Financial Stress	% 'very much decreased' financial stress	41%	27%	41%	● ● ● ● ●
Satisfaction					
Net Promoter Score	NPS, on a scale -100 to 100	67	36	61	● ● ● ● ●
Challenges	% experiencing challenges	5%	13%	7%	● ● ● ● ●

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	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 PAMECAS % / 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: $\sum_{x=1}^{3} \frac{\text{([Company] Poverty Line \$x)}}{\text{([Country] Poverty Line \$x)}} / 3$
Net Promoter Score®	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'.

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 PAMECAS 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

Kate Njoroge

Victor Thirima

Audrey Coulibaly

Kouame Djah

For queries, please email:

audrey.coulibaly@60decibels.com;

victor@60decibels.com

Thank You For Working With Us!

Let's do it again sometime.

We'd love to hear your feedback on working with 60dB; take 5 minutes to fill out our feedback survey here!

Stay In Touch

Please sign up for The Volume, our monthly collection of things worth reading.

Acknowledgments

Thank you to Azalea Carisch and Massamba Sambe for their support throughout the project. This work was generously sponsored by SCBF.