

**The User
Experience:
A Seven-Country
Evaluation of
Savings Group
Digitization using
DreamSave**



Building Pathways: Day 2 (Digitization)
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Saving group
member
Malawi



The User Experience: Digitization Evaluation

FINDINGS FROM A 7-COUNTRY EVALUATION OF DIGITIZATION WITH DREAMSAVE

1. Findings:

- Usage
- Objectives of Digitization: Group and Member Benefits
- Challenges
- Marketing Issues – Attitudes and Willingness To Pay

2. Opportunity Conclusions and Next Steps

FINDINGS

Usage – Medium/High

1. **Vast majority of groups trained are using the app – staff feedback**
2. **Scale: 749 groups registered themselves on the DreamSave Insights platform**
3. **Keeping records up-to-date – data from the DreamSave Insights platform:**
 - 66% had up-to-date records
 - 18% never updated since registering
 - 15% somewhere in-between



Major changes in groups recently?

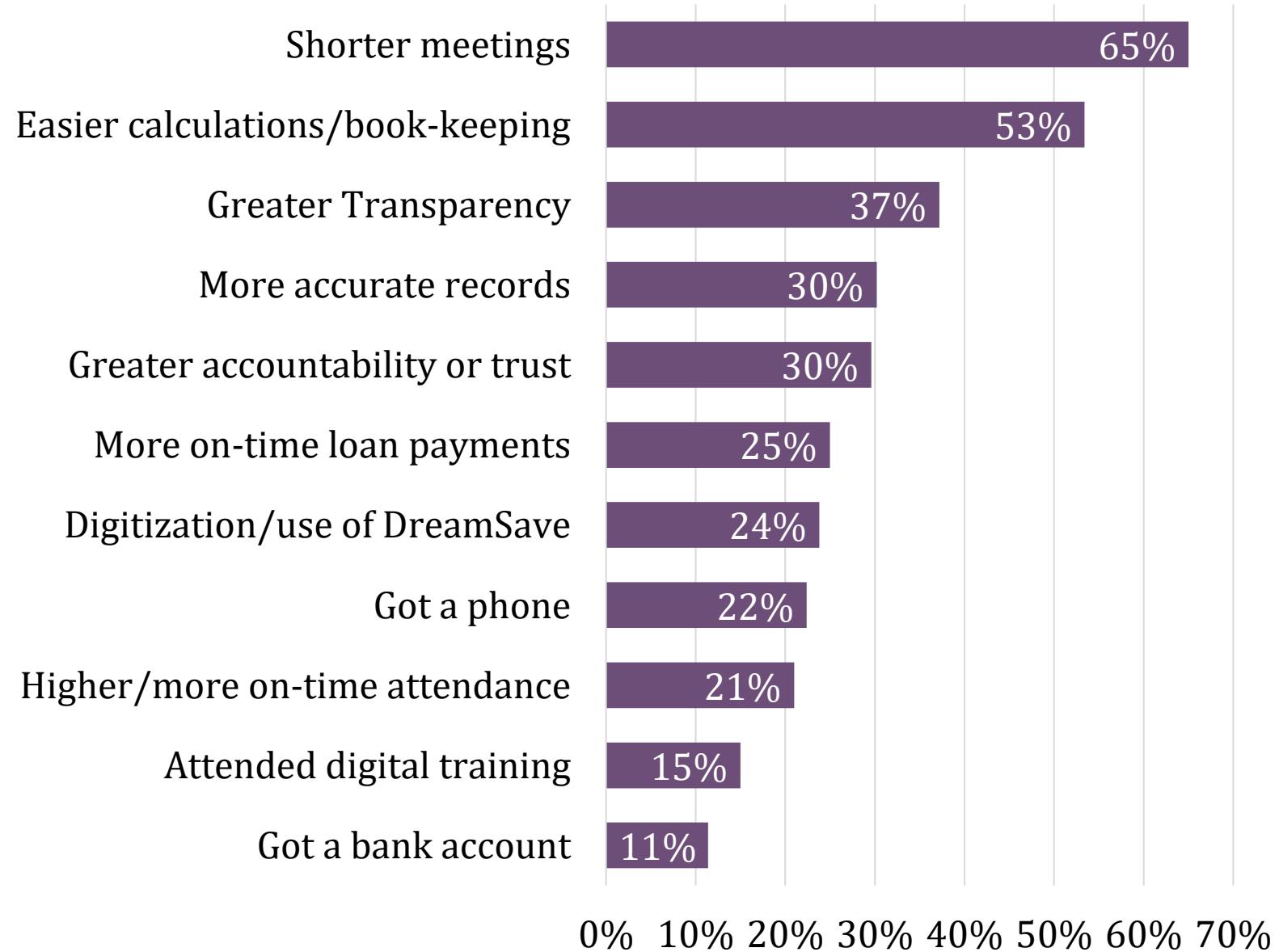
Key objectives mentioned.

Major objectives of digitization mentioned:

- Shorter meetings, easier book-keeping
- More accurate records
- Greater transparency

Some results on group performance:

- Higher attendance
- More on-time loan payments



Objective 1 – Efficiency: DreamSave Saves Time

1. Members feeling meetings are too long: **reduced substantially**
2. DreamSave saves 17 minutes per meeting on average, not much?

	Before	After	Difference (Percentage point)
Meetings are too long	48%	22%	-26%
Average meeting length (minutes)	84	67	-17

“Members now have time to plan more group projects.”

“Members now have time to socialize, and for celebrations, birthdays.”

*Cost savings from not hiring a book-keeper not yet apparent,
book-keepers used most in share-out, which hasn't happened for most groups yet.*



Objective 2 – Accuracy: Increased Trust and Greater Satisfaction with Group's Financial Management

1. Satisfaction with record keeping **increased**
2. Satisfaction with loan procedures **increased**
3. Satisfaction with share-out procedures **increased modestly** (few examples)

	Before	After	Difference (Percentage Point)
Record keeping	90%	96%	6%
Loan procedures	86%	93%	7%
Share-out calculations	81%	84%	3%

“Savings increased because members felt more trust in the group.”

Objective 3 – Better Group Relations: Attendance & Disagreements

1. Satisfaction with attendance **increased modestly**
2. Frequency of disagreement **declined substantially**
3. Overall confidence in groups **increased**

	Before	After	Difference (Percentage point)
Happy with attendance	88%	93%	5%
Experience frequent disagreements	43%	27%	-16%
Overall confidence in group management	86%	93%	7%

“DreamSave helps members hold leaders accountable;
it enhances transparency.”

Challenges

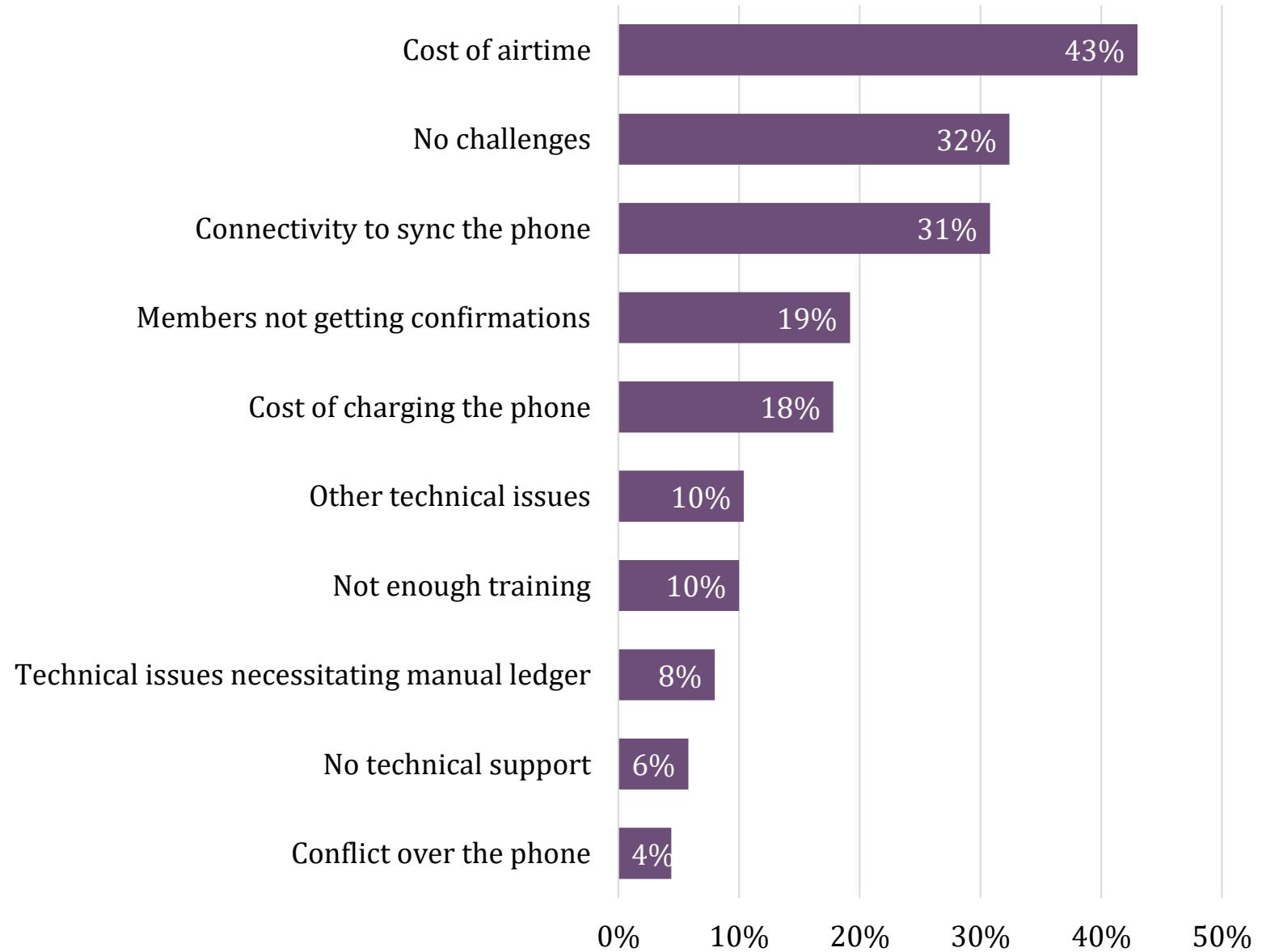
No challenges – 1/3!

Cost challenges

- Airtime - **major**
- Charging the phone
- Phone conflict

Technical/technology challenges:

- Connectivity - **major**
- Technical glitches
- Insufficient training



Marketing: Attitude Toward Digitization

**Confidence increased;
Concerns declined.**

The nature of concerns changed from **fear of being ripped off** or **fear of technology** ... to fear of **not having sustained access to DreamSave**

	Before	After	Diff. (PP)
More confidence in saving	87%	97%	10%
Optimistic about DreamSave	89%	94%	5%
Concerns about DreamSave	50%	39%	-11%

Before DreamSave	After DreamSave
<ul style="list-style-type: none">• Losing their money, assuming that that the app was similar to mobile money and transactions might “disappear”• Complexity, not being able to develop skills to use it• Data privacy, risk of extortion or fraud if a third party or hacker gets ahold of their data• Hidden fees and transaction costs• General sense that this kind of technology – based on smartphones – is out of reach for people like them• General fear of technology	<ul style="list-style-type: none">• Whether DreamSave will be available to groups over the long term• Whether groups will be able to reliably access their backed-up account data if necessary, given challenges with internet connectivity in many locations when needing to upload data to the on-line platform, DreamSave Insights• How groups will pay for the cost of data and airtime to operate the app, much less a phone if they don’t have one yet or need to replace one• How groups who do not own a phone will cope when “keeper” is absent

Marketing: Willingness to Pay is Medium/High

1. Willingness to pay increased with practical experience of DreamSave
2. Ability to pay for a phone and operating costs – based on value of annual group savings – **highly variable**
3. Debates within groups:
 - Some felt the keeper of the phone should be responsible for paying for operations
 - Others felt that groups can pay for operations if they plan it at the beginning of the year

	Before	After	Difference (Percentage point)
Willing to pay for phone operations	74%	89%	15%
Willing to pay for phone	69%	90%	21%
Contributing to cost of phone operations	0%	64%	64%

OPPORTUNITY CONCLUSIONS & NEXT STEPS

Opportunity: Conclusions and Next Steps

- 1. In spite of apparent benefits to savings groups, overall goal is still linking groups to formal finance:**
 - Opportunity Agricultural Finance Goal: Help farmers to grow more and earn more.
 - Formal finance enables savings group members to borrow at the same time – according to the season
 - Thus: access to formal finance will advance the mission more than general improvements to SGs
- 2. The digitization pilots and the evaluation demonstrated that a sufficient number of savings groups are likely to be motivated to adopt DreamSave, and to pay for access – critical to successful scale.**
- 3. Next Steps:**
 - Holding off on further digitization
 - Testing a savings group linkage business model(s) with financial service providers and groups (Rwanda) – including FSP accessing data and groups purchasing their own phones, some with phone loans



User Experience: Panelists

Violet Avako (CEFORD

Roy Opio (GIRL-H)

Kalkhidan Lakew (CARE USA

Community-Based Trainers & SG Leaders Names and identification



OPPORTUNITY
International