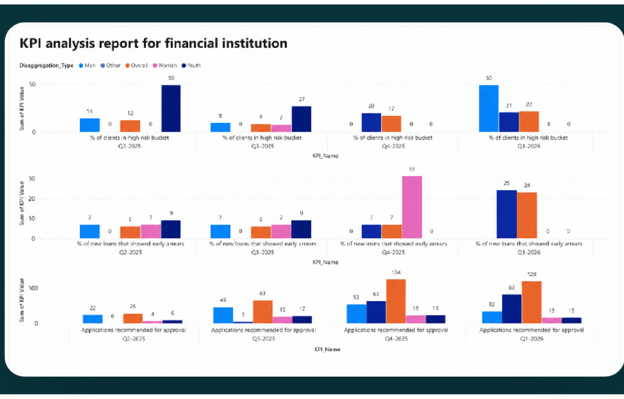
IMPACT MEASUREMENT DT4I ECOSYSTEM

Digital transformation, inclusive impact

Tracking the impact of digital transformation through digital, data and AI solutions on financial inclusion outcomes.



Digital transformation is not only about adopting new technologies. The DT4I Impact Dashboard aggregates anonymised KPI results tracked throughout institutions' technical assistance journeys, showing how digital transformation driven by tailored support leads to **more inclusive financial services**.

What the dashboard shows

Explore how Digital, Data and AI initiatives are supporting FSPs to improve operations and better serve women, youth and climate-focused businesses.

Operational outcomes

Improvements in efficiency, processes, digital adoption and data-driven decision-making.

Inclusion outcomes

Progress in reaching and serving women, youth and climate-focused businesses.

Peer benchmarks

Compare anonymised results across institutions and markets.

How it works

1 Institutions receive customised support

Financial service providers implement tailored Digital, Data or AI transformation projects.

2 Impact indicators are defined and collected

Project-specific KPIs are established and tracked to measure operational and inclusion outcomes.

3 Results are anonymised and analysed

Impact data is anonymised, aggregated and analysed into insights, with GDPR-aligned data protection.

4 Insights are shared through the dashboard

Aggregated results are presented through interactive visualisations of trends, KPIs and peer benchmarks.

Key benefits

Measure digital transformation impact

Understand how technology adoption contributes to stronger institutions and more inclusive financial services.

Benchmark progress with peers

Compare anonymised results across similar institutions, markets and transformation areas.

Generate evidence on what works

Build ecosystem knowledge on how Digital, Data and AI can support financial inclusion for women, youth and climate-focused businesses.

To explore the DT4I Impact Dashboard, please get in touch with us at adv@advisionfinance.nl →

Privacy: Individual organisation results are never shared. Dashboard insights are based on anonymised and aggregated impact data only.

Developed by AdVision Finance I Supported by the Dutch Good Growth Fund (DGGF) for Digital Transformation for Inclusion (DT4I) Program

CASE STUDY · CROSS-SELLING · EASTERN EUROPEAN BANK

From Customer 360 to next-best-product decisions

How a bank in Eastern Europe used customer data to strengthen cross-selling and track results by gender and age.

The challenge

Despite consolidating customer information on its Customer 360 dashboard, the bank had no consistent way to identify the most relevant additional product for each customer. Recommendations depended on individual staff experience and manual analysis, limiting the sales team's ability to cross-sell effectively.

The digital solution — with DT4I support, the bank:

- Designed and embedded a data-driven cross-selling model within its Customer 360 dashboard, using customer profiles and existing product holdings to identify cross-selling opportunities.
- Surfaced relevant cross-selling opportunities for the sales team to act on.
- Integrated KPIs to track product uptake and multi-product relationships, disaggregated by sex and age.

Results measured during the DT4I support period

Operational performance

Active products +12.4%
increase during the support period

Clients with 2+ products +7.7%
deeper multi-product relationships

Estimated client base +18.5%
expanded reach

Inclusion performance

Youth active products +26.0%
young customers gaining access

Youth with 2+ products +10.7%
stronger youth relationships

Women with multiple products +8.3%
results tracked by women, men, youth

THE SHIFT The bank moved from experience-led cross-selling to a data-driven approach, giving sales teams better visibility into the next relevant product for each customer.

CASE STUDY · SEGMENTATION · MIDDLE EAST MFI

Making digital adoption measurable

A Microfinance Institution in the Middle East developed a segmentation model to understand who was adopting its digital channels.

The challenge

The MFI wanted to move clients from branch to digital channel usage, but marketing and awareness campaigns were neither differentiated nor tested for effectiveness — leaving it unable to isolate what drove digital adoption across different client groups.

The solution — with DT4I support, the MFI:

- Analysed demographic and behavioural data to develop a customer segmentation model.
- Combined the model with customer research to identify drivers and barriers to digital adoption.
- Introduced A/B testing to optimise engagement campaigns.
- Added a KPI tracking loan officers' promotion of digital channels to customers, after staff referrals emerged as a key driver of customer uptake.

What the MFI can now measure

Digital performance

- Customers actively using digital channels
- Value of the digitally active portfolio
- Movement from branch-based to digital channels
- Digital adoption by branch and loan officer
- Campaign performance through A/B testing

Customer & inclusion insights

- Digital adoption among women, men and youth
- Portfolio value by customer segment
- Women's share of digitally active customers rose from **7.2% to 20.3%**
- Customer barriers, preferences and behaviours from research

THE SHIFT The MFI moved beyond measuring overall digital usage to understanding who is adopting, who is not, and where targeted action is needed.

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