

Market Illustration

Representative Communications Example from Pakistan

Country: Pakistan

Challenge: In Pakistan, women's adoption of digital financial services lags men's, with only about 10–15% of JazzCash users being women.

Result: Targeted SMS campaigns led to a 34% increase in account opening referrals, particularly by women.

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Challenge

In Pakistan, women's adoption of digital financial services lags men's, with only about 10–15% of JazzCash users being women. Barriers included limited access to financial services, societal norms, and a lack of targeted outreach.

Approach

JazzCash, in collaboration with ideas42 and Women's World Banking, implemented behaviorally informed, gender-centric SMS campaigns. These messages encouraged existing users to refer female friends and family members, addressing behavioral barriers and leveraging social networks to increase women's participation.

Result

The targeted SMS campaigns led to a 34% increase in account opening referrals, particularly by women. This demonstrated that women-centric communications – especially focused on known, trusted social connections – can effectively increase women's engagement with digital financial services.

Case Source: [Women's World Banking](#)

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Works Cited

- “Bringing Digital Finance Tools to More Women,” ideas42, March 2020, https://www.ideas42.org/wp-content/uploads/2020/03/JazzCash-Project-Brief_2.pdf.