

Wing: Payroll Digitization

In 2020, only 17 percent of adults in Cambodia held a formal financial account, leaving many, especially low-income women, outside the traditional banking system. Though many garment workers received wages digitally through Wing, one of the country’s largest mobile financial service providers, engagement beyond immediate cash-out was very limited. Low usage stemmed from a combination of limited onboarding, low awareness, and a preference for familiar in-person services. Agent support was often inconsistent, leaving customers without the guidance needed to build confidence in digital tools. As a result, increased access did not translate into meaningful financial inclusion.

The Covid-19 pandemic intensified these challenges but also created an opportunity for change. As the government delivered cash transfers through digital channels and in-person interactions became constrained, Wing, supported by Women’s World Banking, promoted wage digitization and deeper account usage among factory workers. By strengthening financial knowledge and making digital services more relevant to women’s daily needs, the initiative aimed to move beyond access toward sustained and inclusive use.

Quick facts

Barriers addressed



Women's Participation in the Workforce

Complex business registration requirements



Entry & Capability Barriers

Low digital financial capability



Product & Market Design

Lack of reliable & high-quality in-person services



Institutional Norms & Practices

Lack of strategic focus on women customers

Segment focus

1 2 3 4

Customer Journey Relevance



Geography

Cambodia

Key stakeholders involved

Wing
Women's World Banking
Visa Foundation
DFAT

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Key activities

To address the issue of low usage and the barriers outlined in the previous section, Wing and Women's World Banking designed a package of targeted, gender-responsive interventions built on a clear theory of change. The goal was to help women factory workers move beyond cashing out wages by giving them the opportunity to learn, practice, and gain confidence in using their accounts. The solution was intentionally designed through a gender-lens strategy—centering women's specific barriers, trusted relationships, and financial behaviors—to ensure that digital adoption translated into meaningful financial inclusion. The main activities included:

- **Leveraging trusted touchpoints:** Training and coaching delivered by factory team leaders, admins and staff who served as peer trainers and were well positioned to build trust among women workers. This approach recognized women's preference for learning through familiar and supportive social networks.
- **Learning by doing:** Practical transaction tutorials covering bill payments, transfers, savings deposits, and salary advance loan repayments. These sessions reflected a

gender-responsive learning approach, emphasizing practice, repetition, and confidence-building to address women's limited time and digital familiarity.

- **Marketing and communication strategy:** Posters and materials placed in strategic factory locations to raise visibility and increase awareness of account benefits. The content was designed with a gender-sensitive lens, highlighting relatable messages and imagery that resonated with women's financial goals and everyday needs.
- **Incentives to encourage participation:** Waived transaction fees and raffle prizes for workers, along with commissions for team leaders who supported the training activities. These incentives acknowledged the practical barriers women face—such as time constraints and competing responsibilities—and encouraged active participation.

Together, these gender-responsive interventions provided women factory workers with accessible, relevant, and confidence-building opportunities to develop their digital financial capability. By linking skill-building with practical use cases, trusted social touchpoints, and clear communication, the project strengthened women's confidence, autonomy, and sustained engagement with the financial system.

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Outcomes/results

Because of the urgency of supporting women workers during the COVID-19 pandemic and the limited time available, the team moved directly into rollout without a pilot. By August 2021, the solution was already active in 17 garment factories, reaching 21,362 workers. Within a year, by mid-2022, the initiative had expanded to 60 factories and reached more than 106,000 employees—demonstrating that the approach could scale quickly and effectively.

Clear outreach targets were set from the start: 20,000 women trained, 5,000 app downloads, 1,000 women transacting, and an average of two transactions per month per active user.

To measure progress, the project conducted baseline, midline, and endline surveys with about 2,400 customers across treatment and control factories. The baseline took place in July 2021, followed by a midline in November 2021 and an endline in June 2022, with a final report planned for October 2022.

The outcomes study tracked women's experiences over this period and found encouraging results across four dimensions of empowerment:

- **Cognitive:** Women who received the solution had stronger awareness of Wing account features. Knowledge of sending and receiving money rose by 9 percentage points more than the control group, and awareness of bill payment went up by 16 points, even as the control group dropped.
- **Perceptual:** Confidence in using the account improved noticeably. Women's self-rated confidence in paying bills climbed from 3.55 to 4.7 (out of 5), and confidence in sending or receiving money increased from 3.78 to 4.7. Many also started turning to the Wing app instead of agents, a sign of greater independence.
- **Relational:** More women reported being the sole decision-maker on how to use their salary, an 8 percentage point increase, showing a shift away from joint decision-making toward greater personal control.
- **Material:** Savings in Wing accounts remained low overall, but women reported healthier financial footing. They were more likely to say they could cover daily living costs (+9 points), pay back debt (+7 points), and had an emergency fund large enough for unexpected expenses (+15 points).

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Women also benefited from having to rely less on agent kiosks. By using the app instead, they saved on average about 21 minutes for every transaction. This time savings, combined with the privacy of transacting directly on their phones, gave them more control and confidence over their financial lives.

Key enabling environment factors for the intervention

Beyond the design and implementation efforts, the success of the rollout also depended on a supportive external environment. Several factors enabled Wing and Women's World Banking to deliver the solution effectively:

- Government and regulatory support for wage digitization: Even prior to the COVID-19 pandemic, the Cambodian government had issued regulations encouraging factories to digitize wage payments and promote transparency in salary disbursements. These policies, alongside growing private-sector interest in digital payroll systems, created a conducive environment for scaling digital salary accounts.
- Promotion of digital over cash-based transactions: Broader national efforts to reduce cash usage, motivated by

- efficiency, transparency, and safety, helped normalize digital payments among both employers and workers, setting the stage for greater acceptance of mobile wallets.
- Encouragement of customer education and digital financial capability: Policymakers and regulators increasingly emphasized the importance of financial literacy and responsible usage of digital financial services. This momentum supported Wing's collaboration with Women's World Banking to embed digital and financial capability training into customer onboarding and workplace engagement.
- Affordable digital access: Mobile penetration in Cambodia is above 100 percent, and mobile data is among the most affordable ones in the world. Combined with the broad availability of handsets, this affordability lowered barriers to entry and made it easier for women to engage with digital services.

Potential for scale/replicability

The initiative has already demonstrated scale within Cambodia and offers a model for replication in other markets where women face similar barriers to digital financial inclusion. Its success shows that building digital financial capability alongside wage digitization can

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drive meaningful and active usage of accounts. To extend and replicate the solution, several elements are critical:

- **Partnership with brands and employers:** Collaborating with garment brands, factory owners, and other employers to embed wage digitization and DFC training into workplace practices, ensuring workers benefit from both access and capability.
- **Centering women's needs and social networks:** Replication must recognize the importance of women's distinct financial needs and leverage existing peer networks to drive uptake. In Cambodia, factory team leaders and co-workers served as trusted influencers; in other contexts, similar social structures—whether within workplaces, communities, or informal groups—can provide the relationships and social learning that help women build confidence and sustain engagement.

By targeting these levers, the approach can be scaled across factories, industries, and geographies. The combination of policy alignment, industry advocacy, and private sector partnerships creates a replicable model that addresses both access and active usage, particularly for women workers.

Challenges encountered during the program

While the project achieved notable success, it also faced several operational and contextual challenges that shaped its implementation and outcomes. These challenges highlighted the importance of adaptability, user-centered delivery methods, and close coordination with partners in complex and evolving environments.

- **COVID-19 disruptions:** Outbreaks in Cambodia restricted in-person activities and created uncertainty in factory operations. Some research shifted to remote formats, and factories were cautious about allowing engagement beyond essential operations.
- **Limited training time:** Factory workers had very little discretionary time, often less than ten minutes during breaks. This made it difficult to conduct formal training sessions and required reliance on short, peer-led coaching to deliver content effectively.
- **Low smartphone ownership and digital literacy:** Many women did not own smartphones, and those who did often lacked confidence in using them. This limited uptake of the Wing app.

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- Low baseline awareness of Wing services: Most customers viewed Wing primarily as a disbursement tool and were unaware of its broader features. Shifting this perception required significant behavior change efforts and tailored education.

Recommendations from the research

The rollout highlighted several lessons that are essential for designing and scaling women-centered digital financial solutions. These lessons emphasize the value of applying a gender lens, building digital financial capability, and delivering solutions in ways that reflect women's realities.

- Apply a gender lens to barrier analysis: Women face distinct challenges such as limited time, low digital confidence, and low awareness of account features. Recognizing that women are not a homogeneous group helps ensure solutions respond to diverse needs rather than treating women as a single segment.
- Build digital financial capability through learning by doing: Practical, use-case-based training—covering bill payments, transfers, savings deposits, and loan repayments—proved most effective in building skills and confidence.

- Leverage trusted and nearby touchpoints: Delivery through factory team leaders and peers was critical, as women felt more comfortable learning from trusted influencers within their workplace. Proximity mattered too, since workers' limited time made nearby, accessible support especially important.
- Focus on confidence, not just information: Training needed to address women's fears and hesitations, helping them gain independence and control over financial transactions rather than relying on spouses or agents.