

60 _ decibels



Credit: Dvara

eGovernments Foundation (mSeva) Impact Performance Report

March 2022

Welcome to your Impact Performance Report



Introduction

This report is generously sponsored by Omidyar Network India (ON India), who partnered with [60 Decibels](#), a tech-enabled impact measurement company, to listen to the customers, beneficiaries, and partners of their grantee organizations and investee companies. 60 Decibels conducted interviews with stakeholders of 24 ON India portfolio organizations to understand their experience, impact and profile. This report summarizes the insights from interviews with citizen users that eGovernments (eGov) Foundation serves through the mSeva App.

About the 60dB Methodology

Between Dec. 2021 and Feb. 2022, 60 Decibels' trained research assistants conducted 208 phone interviews with eGov's mSeva citizen users. Here is the breakdown of how we collected this data:

Sampling	Sampled randomly from a database of 1415 citizen user contacts
Response rate	59%
State	Punjab, Chandigarh
Language	Hindi, English
Accuracy	Confidence Level: ~90%; Margin of error: ~6%

Contents

03	/	At a glance
04	/	Citizen User Profile
05	/	Citizen User Satisfaction
06	/	Quality of Life Impact
07	/	Challenges and Motivation Drivers
08	/	COVID-19 Impact
09	/	Digital Access and Safety
11	/	Comparison to 60dB Benchmarks
12	/	Appendix

At a glance



Experience and Impact

39

Net Promoter Score, on a -100 to 100 scale

The Net Promoter Score® — a common gauge of satisfaction and loyalty — of 39 is very good. Promoters love the ease of use, quick challenge resolution and ability to pay taxes or bills. Detractors complain about technical issues with the app and incorrect resolution statuses.

70%

quality of life 'very much improved' or 'slightly improved'

The top reported outcomes are:

- Time or money saved through virtual government interactions
- Cleaner, healthier and safer community ecosystem
- Ease of making payments online

86%

report experiencing 'no' challenges with mSeva

Of the 14% who did experience challenges, the main challenges experienced were technical issues with the app and slow responsiveness of the platform.

Profile & COVID-19 Impact

5%

live in the bottom 60th of India's population

mSeva is serving a much lower proportion of low-income citizen users compared to the India national average.

23%

'much worse' or 'slightly worse' financial situation since before the pandemic

23% of mSeva's citizen users experienced negative financial consequences of the COVID-19 pandemic. It's encouraging that 77% did not experience this negative impact.

47%

used at least one financial coping mechanism

The use of financial coping mechanisms is indicative of citizen users' vulnerability to financial shocks. Using money that had been saved and finding new / additional work were the top two mechanisms that respondents reported using.

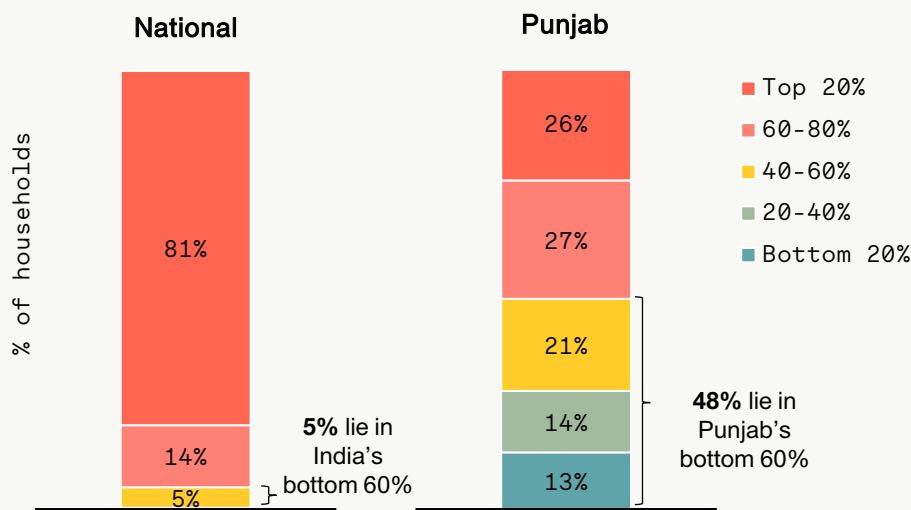
Citizen User Profile



Using the Wealth Index developed by [Innovations for Poverty Action](#), we measured how the wealth profile of your citizen users' households compares to Punjab and national quintiles. mSeva is underpenetrating the low-income segment (bottom 60th) at the state-level in Punjab by 55% and at the national-level by 12%.

Wealth Distribution of mSeva's citizen users vs. National and Punjab* Average

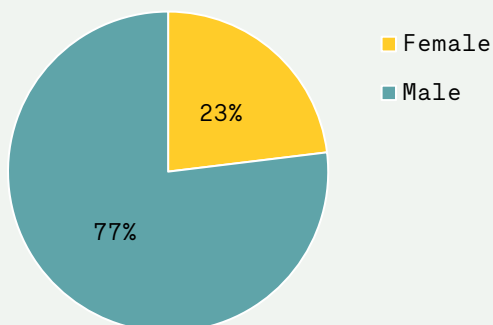
(n = 163)



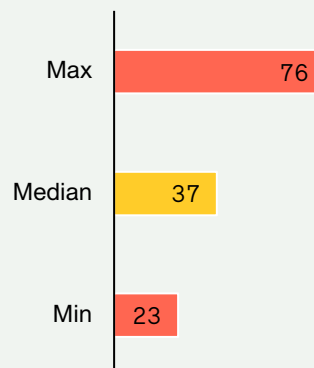
*The drop in penetration at the lower quintiles at the National level accounts for the fact that Punjab is one of the wealthiest states in India.

mSeva appears to be used by mainly male citizens. There is a wide range in age; the average age of respondents we spoke to was 37.

Gender



Age

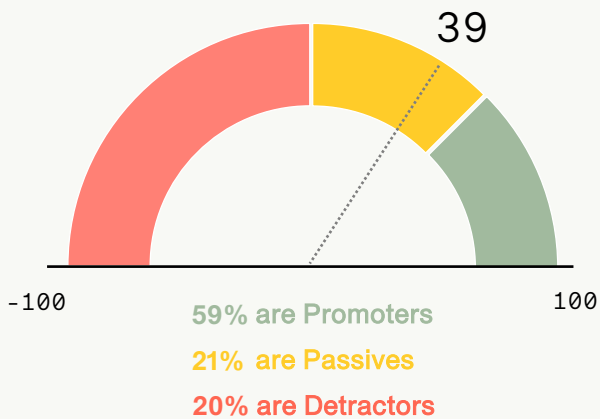


Citizen User Satisfaction



Net Promoter Score®

Q: On a scale of 0-10, how likely are you to recommend mSeva to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 208)



mSeva has a Net Promoter Score (NPS) of 39 which is very good. eGov’s citizen NPS in Andhra Pradesh in 2019 was a much lower -27.

The NPS is used world over to gauge citizen user loyalty. It is calculated as the percent of respondents rating 9 or 10 (‘Promoters’) minus the percent of respondents rating 0 to 6 (‘Detractors’). Those rating 7 or 8 are ‘Passives’. The score can range from -100 to 100.

What’s driving citizen user satisfaction?

What citizen users like

Promoters love:

- Ease of use**
(53% of Promoters / 31% of all respondents)
- Quick challenge resolution**
(49% of Promoters / 29% of all respondents)
- Ability to pay taxes or bills**
(25% of Promoters / 14% of all respondents)

“It is easy to lodge a complaint from a predefined list which maps all civic issues. Your phone’s camera can capture the challenge and the complaint will be forwarded to the concerned municipal department.”

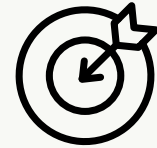
What citizen users want more of

Detractors want to see:

- Minimal technical issues with the app**
(78% of Detractors / 15% of all respondents)
- Correct resolution status on the app**
(15% of Detractors / 3% of all respondents)

“I thought the app would make it easier to register my complaint and file for property tax. But I never got the OTP despite trying multiple times. So I never ended up using the app after that.”

Quality of Life Impact

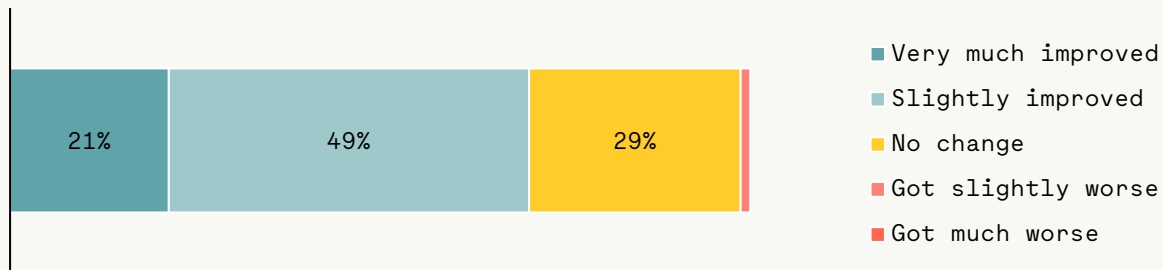


70% of citizen users report improvements in their quality of life because of mSeva.

To gauge depth of impact, citizen users were asked to reflect on whether their quality of life has changed because of mSeva. In total, 70% said their life had improved, with 21% of all citizen users reporting it had ‘very much improved’.

Perceived Change in Quality of Life

Q: Has your quality of life changed because of mSeva? Has it (n= 154)



Top Outcomes Reported

30% mention **time or money savings** through virtual government interactions
(15% of all respondents)

28% noticed **cleaner, healthier and safer community ecosystems**
(14% of all respondents)

23% are relieved because of the **ease of making payments online**
(12% of all respondents)

Voices that Stood Out

Very much improved:

“This app makes it easy to get solutions. It saves time and I don’t need to visit the municipality for my complaint.”

Slightly improved:

“I feel happy that my complaint about garbage was resolved within 72 hours. I feel safe in a hygienic environment.”

No change:

“I deposited property tax online just once. The second time, a [technical website] problem arose.”

* % in large text is of those who mention quality of life having ‘slightly improved’ or ‘very much improved’

Challenges and Motivation Drivers

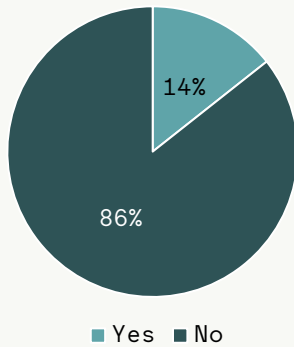


14% of citizen users report experiencing challenges with mSeva.

To better understand citizen users' experience, we asked them about the challenges they faced. Of the 14% who did report challenges, top challenges reported are around technical issues with the app and slow responsiveness.

Challenges and Resolution

Q: Have you experienced any challenges with mSeva? (n=195)



Top Challenges Reported

Q: Please explain the challenge(s) you have experienced.* (n=28)

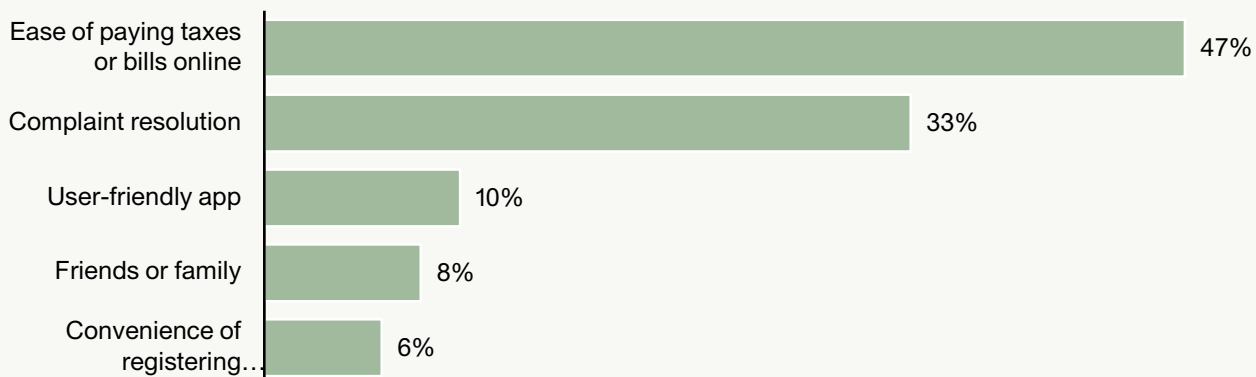
- 71% **Technical issues** experienced with logins, OTPs and error messages displayed
- 36% Slow responsiveness of the platform
- 11% Inability to rectify incorrect details recorded on the app

*Percentages of those experiencing challenges

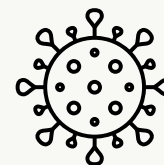
Citizens are motivated to use the mSeva app to help them pay taxes and bills online, and resolve complaints.

Top Reported Motivation Drivers

Q: What motivated you to use mSeva's app? (n=208)



COVID-19 Impact

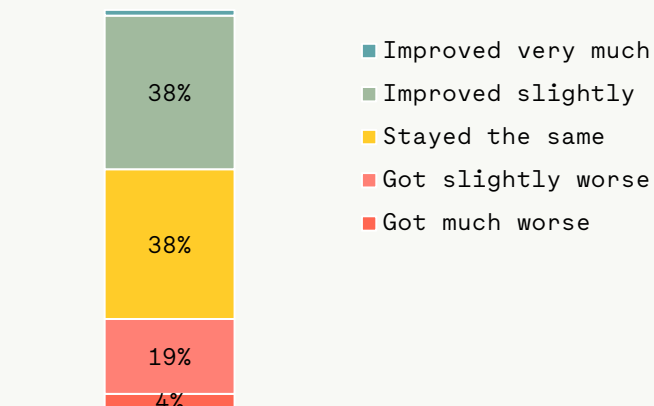


23% of citizen users report worsened financial condition because of the COVID-19 pandemic and 47% used at least one coping mechanism.

To gauge impact of COVID-19 on your citizen users, we asked them to reflect on whether their overall financial situation had changed in comparison to the time before the pandemic. In total, 23% said their financial situation had worsened. It is encouraging 39% your citizen users reported an improvement.

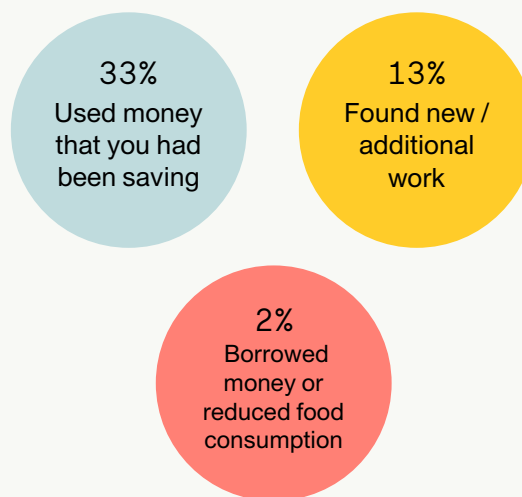
Changes in Financial Situation

Q: Overall, today, is the financial situation of your family better, worse, or the same compared to before the COVID-19 pandemic? Is it: (n = 208)



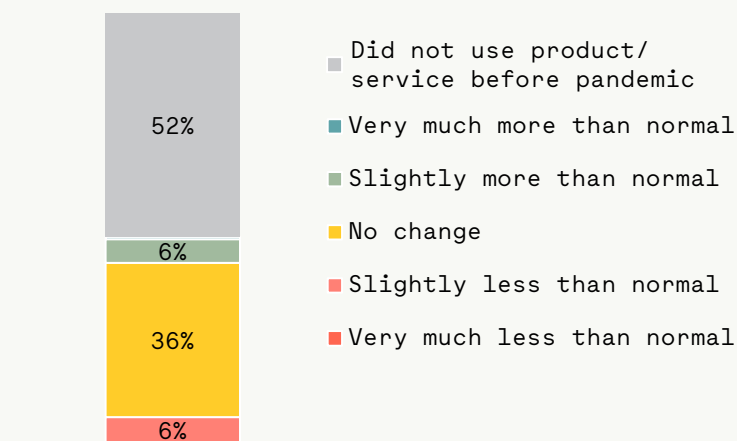
Top Coping Mechanisms

Q: As a way to cope with the COVID-19 situation, have you or anyone in your household had to do any of the following that you wouldn't normally have to do? Have you: (n = 208)



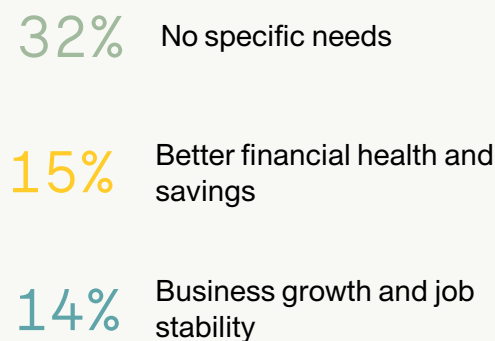
mSeva App Usage

Q: Are you using mSeva's app as you normally did before the COVID-19 pandemic? Are you using it: (n = 200)



COVID-19: Top Needs

Q: Related to the pandemic, what is the one thing that could improve your life at this time? Something that you currently do not have / do not have enough of. Please explain. (n = 208)



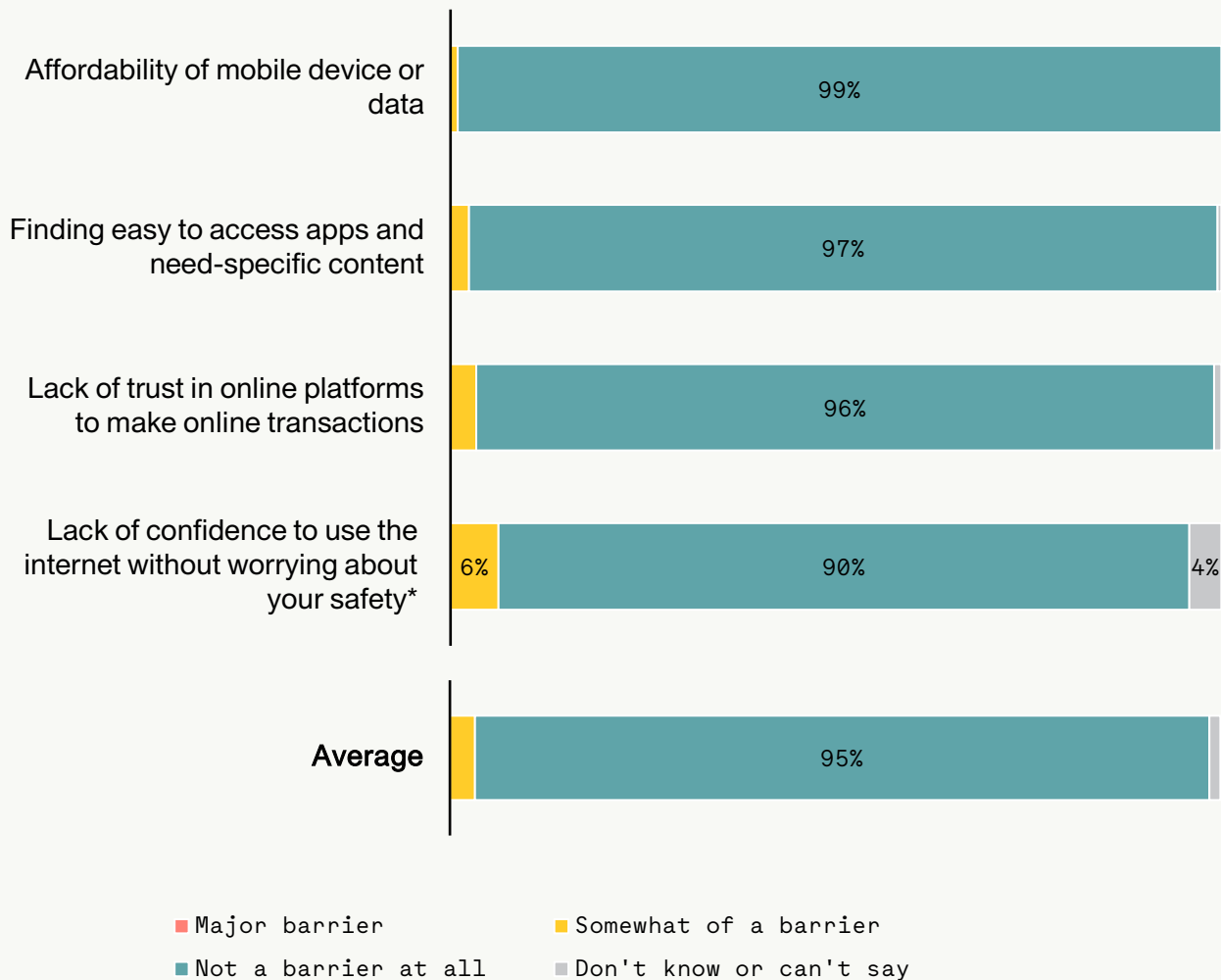
Digital Access & Safety



We asked four questions to understand the extent to which respondents are experiencing barriers to accessing the internet. Affordability, nature of content, trust in transactions and safety were the key areas we focused on. 6% of female respondents report experiencing 'somewhat of a barrier' in using the internet due online safety concerns.

Perceived Level of Barrier

Q: Are the following challenges a barrier for you? Do they stop you from accessing the internet or using apps more frequently. Please answer with 'Major barrier', 'Somewhat of a barrier' or 'Not a barrier at all'. (n = 208)



* This question was asked only to female respondents (n = 48)



“I had complained about our streetlights offline but I didn’t hear back. When I complained through mSeva, our streetlights started working properly and now illuminate the area.”

Comparison to 60dB Benchmarks



About the 60dB Benchmarks

We have been collecting impact data since 2015 and have heard from 180,000+ beneficiaries across 60+ countries. By asking the same questions in the same way across multiple projects, we're able to develop benchmarks to help put your data into context.

Impact Performance Benchmarks are the next leap forward for impact measurement. They provide an objective standard for comparable impact outcomes to understand and fuel performance.

Benchmarking is not just about hitting the average - the goal is to become a top performer. To make 'impact performance' as tangible as possible, we include the quintiles in which mSeva is ranked in the performance benchmark for each metric. As we collect more data, we will be able to provide more nuanced benchmarks to ensure we are comparing your performance to relevant peers.

Depth of Impact

70%

quality of life improved



Net Promoter Score®

39

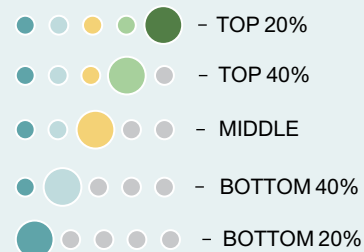
Net Promoter Score, on a -100 to 100 scale



60dB India Benchmark

The quintile assessment compares mSeva's performance with the 60dB India Benchmark comprised of 110+ companies, across multiple sectors including energy, agriculture, financial inclusion, education, technology and governance.

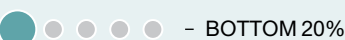
Performance vs. Benchmark



Wealth Quintile

5%

live in the bottom 60th of India's population



Challenges

86%

reported 'no' to experiencing challenges



*The Wealth Quintiles are our latest, most up to date approach to estimating citizen users' wealth profile. As a result, this benchmark is comprised of 31 companies.

Appendix

Indicator Glossary



Explaining the link between 60dB indicators and social impact.

Quality of Life

How transformative or meaningful is mSeva to the general well-being of your citizen users? This indicator looks at depth of impact and is measured by the % of citizen users saying their quality of life has 'very much improved' or 'slightly improved' because of access to your website or application (other options: 'no change', 'got slightly worse', 'got much worse').

Net Promoter Score®

How satisfied are your citizen users with you and mSeva, and how loyal are they to you? The Net Promoter Score is used world over as a proxy for gauging this. This indicator is important for understanding customer experience and gathering feedback. It is measured through asking customers to rate their likelihood to recommend your app or website to a friend on a scale of 0 to 10, where 0 is least likely and 10 is most likely. The NPS is the % of citizen users rating 9 or 10 out of 10 ('promoters') minus the % of users rating 0 to 6 out of 10 ('detractors').

Challenges

What proportion of your citizen users experience challenges with mSeva? This is a critical experience metric that helps you understand the extent to which mSeva is being delivered as expected and the extent to which your intended impact is being achieved. We also ask about the nature of challenges citizen users experience. This is very valuable information to help you understand where you can focus your citizen user experience efforts.

COVID-19 Impact

How has the COVID-19 pandemic impacted those you serve? By asking about the change in citizen users' financial situation, the coping mechanisms they've used and what would make their life better at this time, we aim to understand the financial and non-financial impact of the pandemic on their lives. This information can help you better understand the changing profile of your citizen users since the start of the pandemic.

Wealth Index

What proportion of citizen users lie in the bottom three wealth quintiles of India's population? This indicator uses the Wealth Quintiles developed by Innovations for Poverty Action to identify the likelihood of your citizen users living in a certain wealth quintile compared to the country's population. We use the index to determine the proportion of users that lie in the Bottom 20th, Bottom 40th, Bottom 60th, and Bottom 80th wealth quintiles in India. This gives you insight into the inclusivity of your work.