

OISL's Interactive-Voice-Response Campaign — A Randomized Trial That Nearly Doubled Mobile-Banking Use Among Low-Literacy Ghanaian Borrowers

Digital Inclusion · Good practice · Ghana

Quality score: 68/100

Evidence strength: Moderate

Summary

A randomized trial gave 5,000 rural Ghanaian microfinance clients ten weekly automated voice calls about mobile banking. Monthly transactions nearly doubled and late loan repayment fell 8%, at a cost of \$0.28 per customer per month — though the same calls did not increase saving.

Key dimensions

Dimension	Score
Innovation level	2/5
Sustainability (ongoing)	0/1
Evaluation evidence	1/1
Demonstrated reach	1/1
Documented learning	1/1

Evaluated by C-NAPSE

Data sources

[C-NAPSE web research](#) — accessed 2026-09-24

[Opportunity International Savings and Loans \(OISL\), with Innovations for Poverty Action / J-PAL](#) — accessed 2026-09-24

[Riley & Shonchoy \(2025\), Economic Development and Cultural Change](#) — accessed 2026-09-24

[AEA Social Science Registry: pre-registered trial](#) — accessed 2026-09-24

[Emma Riley: research page](#) — accessed 2026-09-24

Cite this — Evidoria. *OISL's Interactive-Voice-Response Campaign — A Randomized Trial That Nearly Doubled Mobile-Banking Use Among Low-Literacy Ghanaian Borrowers*. Persistent ID: 4eb8bd3c-e281-4ceb-9e89-3a3f92094924.