

WING Cambodia — Icon-Based, Over-the-Counter Mobile Money Design for Illiterate Rural Users

Digital Inclusion · Good practice · Cambodia

Quality score: 96/100

Evidence strength: Strong

Summary

Cambodia's first mobile money service redesigned around icon-driven, over-the-counter transactions after feature phones couldn't render Khmer script and many rural, largely female customers were illiterate — reaching ~1.5 million customers, 67% rural, by 2014.

Key dimensions

Dimension	Score
Innovation level	4/5
Sustainability (ongoing)	1/1
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

[Wing \(Cambodia\) Limited Specialised Bank / Wing Bank](#) — accessed 2026-09-24

[BEAM Exchange: Lessons from WING Cambodia \(PDF\)](#) — accessed 2026-09-24

[CGAP: Wing Pushes Digital Finance Frontiers Further in Cambodia](#) — accessed 2026-09-24

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