

Consumer Financial Education

Transforming consumer education investment into measurable consumer, transformation and business outcomes.

Worth and BEE123 help institutions convert consumer education investment into reportable value for consumers, communities, regulators and the organisation.

THE OPPORTUNITY

- Financial institutions are under increasing pressure to demonstrate meaningful consumer outcomes through transformation, inclusion and customer empowerment initiatives.
- As regulatory expectations evolve and stakeholder scrutiny increases, consumer education is no longer simply a compliance or CSI activity. It is an opportunity to improve financial capability, strengthen customer resilience, advance transformation objectives and produce measurable evidence of impact.

THE CHALLENGE

- Financial institutions invest significantly in consumer education, yet many struggle to connect that investment to measurable consumer, transformation and business outcomes.
- Programmes are often evaluated on participation and activity rather than capability improvement, behavioural change and long-term impact.
- Without credible evidence, organisations cannot fully demonstrate the value created for customers, communities, regulators and shareholders.

THE APPROACH

Worth combines behavioural science, digital learning, community delivery and impact measurement to create measurable financial capability outcomes at scale.

Every programme is designed to generate:

- ✓ Consumer capability uplift
- ✓ Behaviour change
- ✓ Transformation impact
- ✓ Governance-ready reporting allowing institutions to demonstrate both social value and organisational value from a single investment.

THE WORTH DIFFERENCE



Award Winning Digital Learning



Community Delivery



Insight & Reporting



Multilingual Accessibility



Behavioural Science-Powered Learner Journey

STRATEGIC CHALLENGES WE SOLVE



Demonstrating Return on Consumer Education Investment

Move beyond participation metrics to measurable outcomes.



Advancing Transformation Through Measurable Impact

Link education spend directly to inclusion and empowerment outcomes.



Strengthening Consumer Financial Capability

Help customers make better financial decisions and build resilience.



Producing Governance-Ready Evidence

Provide credible impact reporting for regulators, boards and stakeholders.



Scaling Impact Nationally

Deliver measurable outcomes across diverse South African communities.

WHY LEADERS CHOOSE WORTH



Measurable Business Outcomes

Link programme participation to meaningful business, customer and employee outcomes.



Transformation Impact

Support inclusion and empowerment objectives with measurable results.



Stakeholder Confidence

Provide regulators, boards and executives with credible impact reporting.



Proven Behaviour Change

Deliver measurable outcomes through a unique blend of behavioural science, personalised digital engagement and human support.



End-to-End Delivery

From programme design through reporting and impact measurement.

VALUE CREATED



FOR CONSUMERS

- Improved financial capability
- Better money management
- Increased resilience



FOR COMMUNITIES

- Greater financial inclusion
- Stronger economic participation
- Sustainable empowerment



FOR INSTITUTIONS

- Transformation outcomes
- Stakeholder confidence
- Governance-ready reporting
- Reputational value

PARTNERED WITH



TOYOTA FINANCIAL SERVICES

Turning Consumer Education Into Measurable Community Impact

Toyota Financial Services partnered with Worth to deliver financial education to young South Africans at national scale, demonstrating how a consumer education mandate becomes a measurable community impact story.

PROGRAMME AT A GLANCE



7,512
lives impacted



NPS 73
world-class score



9/10
course rating



9/9
categories improved



PROGRAMME REACH

Face-to-face



4,512 60% of total | 101% of target
Facilitator-led sessions across 6 provinces

Online

3,000 40% of total | 100% of target
Digital self-paced with text-to-speech technology

FINANCIAL INCLUSION ENHANCED



Course Translation - Learner Adoption

English | 54% **isiZulu | 21%** **Afrikaans | 16%** **isiXhosa | 9%**
Multilingual text-to-speech technology enabled broader participation and inclusion.



MEASURED FINANCIAL CAPABILITY OUTCOMES

BEHAVIOUR

150%

increase in savings behaviour

+36%

emergency savings capability

85%

improved financial stability

+27%

financial resilience

Financial stress reduced -14%

"Managing my money feels stressful" fell from 46.3% to 39.9%

**Evidence of behaviour change,
not just knowledge gain**

CATEGORY PERFORMANCE

9/9 categories improved

- ✓ Wealth Building
- ✓ Credit Risk
- ✓ Debt Management
- ✓ Budgeting & Planning
- ✓ Financial Resilience
- ✓ Financial Stability
- ✓ Financial Happiness
- ✓ Savings & Investing
- ✓ Stress Reduction



FINANCIAL HAPPINESS SCORE

Learners felt more positive about their financial futures after completing the programme.

READY TO MAXIMISE THE IMPACT OF YOUR CONSUMER EDUCATION AND TRANSFORMATION INVESTMENT?

Contact the Worth team to discuss your organisation's requirements.