

**Staff**

Tanvi Jaluka  
Program Manager

William Blackmon  
Senior Research Manager, Financial Inclusion Program

Xavier Giné  
World Bank

**Timeline**

9:15-10:15 AM EDT

**Date**

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# BRAC's Frugal Innovation Forum 2022 | What Does It Really Cost to Use Digital Financial Services?

"Off-the-book" fees and non-monetary costs pose a barrier to the uptake and continued usage of digital financial services (DFS). In this workshop, participants gained an understanding of the various methodologies available to measure the cost of DFS and participate in a hands-on activity where they will build their own mystery shopping research plan. Learn more on the BRAC's Frugal Innovation Forum 2022 website [here](#).