Digital payments in education
Saving time for better outcomes
The Paytech Revolution Series | 2017
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Executive summary

Saving time for better outcomes through payments innovation

Deloitte recently conducted an investigation into the changing nature of payments within the education sector, with a particular focus on the use of electronic payment mechanisms in primary and secondary schools.

Our findings corroborate anecdotal market observations indicating there is considerable benefit in eliminating outdated manual processes. Moving to digital mechanisms in non-teaching administration activities greatly improves efficiency, effectiveness and convenience. The reduction in administrative effort allows stakeholders to focus instead on higher-value activities, in particular allowing teachers to spend more time on improving learning outcomes in the classroom.

This report details the following key findings:

- Educators have invested in digitising the classroom experience, but manual administrative processes still create challenges
- Growing capability to digitise front-line administrative processes in schools is emerging in the education sector
- Digitising school payments transactions helps drive efficiency, reduce risks and improve the experience of students and parents
- The transition to modern digital payments mechanisms can be managed systematically to reduce implementation risk.

The education sector is just one of the latest of many sectors that are being impacted by the digitisation of payments and administrative processes. Equally important, digitising school transactions can be achieved with limited cost and effort due to the emergence of competitive off-the-shelf solutions. We also expect to see the emphasis on digitising the classroom experience in schools extend to non-teaching administrative processes.
Education and the digital revolution

The digital transformation in education
Schools around Australia have embraced digital technologies to modernise education delivery, boost learning outcomes and improve the learning experience. But front-line administrative processes still lag behind.

Digital innovation impacts and changes different sectors in different ways. In Deloitte’s ‘The Paradigm Shift - Redefining Education’ report, we looked at the rise of digital technology – particularly mobile technology and social media. The Australian government has also invested heavily in its ‘Digital Education Revolution’ program, which commenced in 2008 providing laptops to students, deploying high-speed internet in schools and building teachers’ capability to adopt digital technologies. These changes are changing both the content and delivery mechanisms of education and the associated learning outcomes.

But digital technology also has the potential to slash the cost of processing, data collection and communication associated with administrative processes, resulting in an often dramatic increase of efficiency and effectiveness.

While there has been much investment in digitising the classroom, the digitisation of school administrative functions has been limited. Financial management and accounting systems have generally been implemented, their scope has been more related to overall school management than reducing low-value administrative overhead incurred by front-line staff.

The lack of investment in digitising administrative activities has come at a cost – both in terms of dollars spent on administrative activities and drains on teacher time.

This report focuses on the often hidden cost of manual processes and the significant opportunity for digitisation to free up time for teachers and non-teaching staff alike.

Dealing with cash just takes up so much time. It keeps us from focusing on more important things: like teaching.

School administrator
In Australia there are over 9,400 schools with approximately 400,000 staff providing education services for 3.8 million full-time and part-time students. These schools receive ~$45 billion in direct government funding and a further estimated ~$2.6 billion from parents (in addition to the ~$9.2 billion in private contributions, such as fees and charges for non-government schools). Schools work with a wide variety of stakeholders and suppliers to deliver their services, as illustrated below.

With the complexity of the transaction ecosystem of a typical school today, many school administrators are now looking to focus on digitising the back office of schools as has previously been applied to the classroom experience. Payments-related processes present an important opportunity, given the importance of deploying funds efficiently, securely and appropriately.

In anecdotal market observations on non-consumer B2B payments (including government and educational institutions), shifting from manual to electronic payment processes delivers benefits, including but not limited to:

- Reduction in cost of payments
- Better controls, spend visibility and reporting
- Faster processing times, approvals and payments execution or receipt
- More efficient use of staff time and working capital.

These benefits are increasingly being captured by schools in their accounts payable functions. However, digital innovations are now emerging that will allow schools to move away from manual processes when they take accounts receivable, in particular for smaller, day-to-day expenses associated with individual students.

Figure 1: School Ecosystem.
Pain points of legacy processes

Many schools have historically accepted error-prone manual processes due to lack of viable options even though manual processes expose the school to risk (consider managing cash or a filing cabinet full of parent credit card details). These manual processes consume time and effort from teachers, administrators, parents and students. Some of the attributes observed with legacy payment receipt processes are as follows:

**Figure 2: Pain points within legacy processes**

<table>
<thead>
<tr>
<th>Inefficient manual processing</th>
<th>Risk of fraud and loss</th>
<th>Poor user experience</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Paper-based forms for data collection from students and parents</td>
<td>• Paper processes for collection and storage of sensitive payment card details</td>
<td>• Difficult to track school activities and notices</td>
</tr>
<tr>
<td>• Cash and cheque collection and physical delivery to bank branches</td>
<td>• Manual processes leading to mistakes and fraud</td>
<td>• Time consuming interactions between schools, staff and parents</td>
</tr>
<tr>
<td>• Manual reconciliation of payments collected from parents with bank statements</td>
<td>• Risk of money lost, over payment and under payment (human error)</td>
<td>• Clunky, inconsistent and multistep disjointed processes</td>
</tr>
<tr>
<td>• Paper-based processes for order management, order fulfilment and confirmation</td>
<td>• Personal security concerns for staff depositing cash</td>
<td>• Working parents who cannot be there in person within school office hours to make payments</td>
</tr>
<tr>
<td></td>
<td>• Senior management within school systems lose visibility of funds usage which can lead to fraud</td>
<td>• The embarrassment of having a card payment declined in office and in front of other parents</td>
</tr>
</tbody>
</table>

Fortunately, the evolution of technology over the last decade is also driving a revolution in payments technology (‘paytech’ for short), which has focused on digitising payments processes. This is making it easier for payments providers to offer customised digital payments capabilities that don’t just facilitate the exchange of monetary value, but help digitise the surrounding manual process as well.

As Australian educators expand their own digital revolution from the classroom to administrative processes, payment technology has emerged to address the bespoke needs of the specific sectors.
Paytech and the education sector

The changing nature of payments
The digitisation of the education back office is made possible by firms which are tailoring the overarching advancements in payments more broadly to the sector.

The paytech revolution is a sub-set of a broader trend of innovation in financial technology (also known as ‘fintech’) enabled by the accelerating evolution of digital technology and the resulting ability of providers to create innovative new digital services. Paytech specifically refers to the class of technologies related to the initiation, processing and analysis of payments.

A central manifestation of this trend is the shift from “physical” methods of payments (e.g., cash or cheque) to electronic transactions (such as card-based payments) and now the increasing shift to digital channels (e.g., online or via app). This shift to digital makes it easier for incumbent financial institutions as well as new players to develop services that simply put, make paying easier, with solutions trending towards a frictionless customer experience (where payment is seamlessly integrated with product selection, such as the frequently cited examples of Amazon Go or Uber).

In addition, we are seeing the rise of trends specifically tailored to the needs of particular segments, such as the education sector. Whilst historically payments services were generically focused on the exchange of value, new apps and other capabilities are emerging that combine value-added services (such as reporting) or that focus on providing an end-to-end solution for a broader business process (such as lunch ordering). The scope of such digital solutions is illustrated below:

**Figure 3: Manual and digital solutions scope**

<table>
<thead>
<tr>
<th>Manual</th>
<th>Digital</th>
</tr>
</thead>
<tbody>
<tr>
<td>Setting up item programme:</td>
<td>Setting up item programme / Order / Collect data / Pay / Process payment / Reconcile / Clean data / process (Mobile Application)</td>
</tr>
<tr>
<td>• Staff develop list of items i.e., uniforms or books</td>
<td>• Staff set up wide range of products and options on mobile app</td>
</tr>
<tr>
<td>• Print out forms for parents or post website</td>
<td>• Parent reviews item on mobile app and order is placed along with the payment</td>
</tr>
<tr>
<td></td>
<td>• Staff receive payment and order in real time and organize order with supplier for delivery</td>
</tr>
<tr>
<td>Order / Collect data:</td>
<td>Complete order; interactions with staff, students, parents</td>
</tr>
<tr>
<td>• Order is placed online/in person/via paper forms</td>
<td>• Children or parents receive notification of order upon completion</td>
</tr>
<tr>
<td></td>
<td>• Children or parent collect the order</td>
</tr>
<tr>
<td></td>
<td>• Staff report items collected</td>
</tr>
<tr>
<td></td>
<td>• Reporting automatically provided to office</td>
</tr>
<tr>
<td>Pay / process payment:</td>
<td>Report (Mobile Application)</td>
</tr>
<tr>
<td>• Parent pays online or in person or provided to child</td>
<td>• Staff report items used and money collected</td>
</tr>
<tr>
<td></td>
<td>• Cash is aggregated in office and taken to bank</td>
</tr>
<tr>
<td>Reconcile / Clean data / process:</td>
<td>Report</td>
</tr>
<tr>
<td>• Staff: Review Order</td>
<td>• Staff: Review Order</td>
</tr>
<tr>
<td>• Check correct</td>
<td>• Reporting automatically provided to office</td>
</tr>
<tr>
<td>• Pack order</td>
<td>• Accounting system data feed</td>
</tr>
<tr>
<td>• Re-key data and manually write receipts</td>
<td></td>
</tr>
</tbody>
</table>
The benefits of moving to digital

Early adopters illustrate the positive impact of digitisation
Schools that have been early adopters of digitising student and parent transactions (incorporating payment and information) have been motivated by a variety of challenges associated with manual processes such as:

- Significant drag on teacher and administrator time
- Paper-based record keeping
- Risk of theft or fraud
- Security risk of holding credit and debit card details
- Poor user experience for students and parents.

Adopting cutting edge methods of processing student / parent payments is a way the education sector can accrete the benefits that digital disruption is delivering to other sectors.

With ever increasing student numbers and resource poor environments, adopting methods to increase efficiency and effectiveness are critical to set schools up for success for the future.

Virtually every school has the need to collect payments from parents or students for services not covered by government funding or school fees. Based on a review of a select number of schools, these payments are estimated to account for in excess of $2.6 billion in payments received every year across Australia.

Some typical examples of payments processes that can be digitised are provided below:

There is so much less time wasting and distractions – I can get on with what I need to do now.

*Teacher on adoption of digital payments*
A recent investigation by Deloitte into the benefits of implementing modern digital payments apps identified significant benefits in terms of:

- Staff time savings (both teachers and non-teachers)
- Potential reduction in direct costs (e.g. cash handling)
- Diverse qualitative benefits (e.g. more timely, reduced risk, improved reporting, improved convenience and user experience and better security).

Moving from manual approaches to a digital end-to-end solution resulted in a significant reduction in the cost of processing payments and fulfilling associated administrative activities. This resulted in an average reduction of ~60% in total payment processing costs.

When extrapolated across a broader system, these savings are significant and represent opportunity for a sector that already has funding challenges and the pressing need to deliver improved educational outcomes without increasing overall school budgets, giving merit to additional investigation by policymakers and other leaders in the education sector.

Figure 5: Potential system wide saving

We have saved with the app; it has likely meant we haven’t had to recruit more people.

School administrator
Plenty of schools already accept card-based transactions, but have not yet considered the best way to empower students and parents to digitally manage those transactions. Enabling the digital initiation of transactions accrues a number of benefits for teachers, staff, volunteers, parents and students:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Detail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saves Teacher Time</td>
<td>Moving payments out of the classroom and into the digital realm saves teachers from time spent collecting, handling, processing and tracking of payments. It also can embed things like permission slips within the transaction to additionally track their receipt and avoid the risk of loss. All of that teacher time can be applied to more important educational activities.</td>
</tr>
<tr>
<td>Saves Administrative Time</td>
<td>Putting student and parent payments into the digital realm also saves administrators time from processing payments. In many cases this can save manual processing time associated with initiating direct credit and debit transactions and handling and delivering physical cash.</td>
</tr>
<tr>
<td>Reduces late payments</td>
<td>Enabling digital processes to automatically chase late payments means fewer payments are late and far less school time is used to chase late payments.</td>
</tr>
<tr>
<td>Reduces data risk</td>
<td>Schools no longer have risks associated with keeping card details and chasing parent when card details become outdated.</td>
</tr>
<tr>
<td>Improves record keeping</td>
<td>Payment transaction activity and other information (permission slips, invoices and lunch orders) is held in the digital realm so records are consistent, available and not at risk of loss. The digitisation of such transactions also allows for greater ability to track and trace transactions that have been made.</td>
</tr>
<tr>
<td>Improves convenience</td>
<td>Students and parents can process school transactions just like they process any other transactions – in their own time and at their own convenience. This is especially important in busy households with both parents working; facilitating such payments engenders increased engagement with school processing activities.</td>
</tr>
<tr>
<td>Superior user experience</td>
<td>Applications in the education sector that streamline parent payments (and remove as many friction points as possible) facilitate not only more on-time payments, but also more engaged parents.</td>
</tr>
<tr>
<td>Security</td>
<td>Digitising payments has the benefit of removing previously physical monetary transactions, e.g., cash. Less cash is needed to be taken by children to school, thereby removing security risks. Digitised payments also will invariably utilise banking infrastructure that is tried, tested and highly secure.</td>
</tr>
</tbody>
</table>
Implementing an automated transaction application in an education setting can deliver significant benefits and has implications which can be considered for particular stakeholders as highlighted below:

<table>
<thead>
<tr>
<th>Stakeholder</th>
<th>Implications of digital payments</th>
</tr>
</thead>
</table>
| **Educators and Administrators**    | • Reduction in teacher and non-teacher (administration and volunteer) time spent managing payments and related administrative processes  
• Freeing up teacher time allows for **greater focus on learning outcomes** for students and greater efficiencies for non-teachers  
• Results in **improved support** of teachers and **operational efficiency** of schools.                                                                                                                                                                                                                     |
| **Government**                       | • Government has the potential to resolve challenges such as auditability, processing inefficiencies, and fraudulent behaviour  
• Freeing up teacher and non-teacher time drives **greater efficiency in funds usage** and the potential for increased funding effectiveness to target further benefit to schools and students.                                                                                                                                                                                                 |
| **Parent / Students**                | • Provides a **convenient, secure and safe** mechanism for school to parent interactions and payments  
• Freeing up parents’ time allows for greater focus on their kids’ education whilst reducing risk of children missing out on optional school activities due to inadvertent non-payment.                                                                                                                                                                                                 |

The benefits of digitising transactions do come at a cost. Banks and application providers typically apply a nominal fee (a proportion of the transaction value) for use of their infrastructure. There is also an investment of time in educating stakeholders on the use of the digital payments platform and promoting its adoption. Although transaction applications introduce additional fees and increased initial time cost, Deloitte has found that the reduced processing time and other efficiencies result in a significantly lower overall cost.
Exploring next steps

Starting down the pathway of seamless transactions
Educators, students and parents alike seek to focus their energy on education and optimising the classroom experience. As with any sector, the need for transacting and student administration is a necessary distraction that will never go away entirely.

Paytech is delivering new ways to digitise manual processes and opportunities to digitise administrative tasks so that they can be performed in the background automatically. These new ways combine with technology evolution in schools to converge into solutions that benefit both teaching and non-teaching staff.

Delivering a future where parents can indicate their preferences and levels of automated approval of routine transactions is not far off, and would mean that teachers, parents and students alike could allow digital processes to handle many routine tasks without the need for manual intervention.

Reduced focus on the payments has allowed us to spend more quality time with the children and time on policy to ensure learning outcomes are met.

*School administrator*
The digitisation of the education-sector school-office and related activities is already underway and early adopters have demonstrated how bespoke solutions can make a big impact with little cost and disruption. Educators can explore opportunities for digitisation by taking the following steps:

**Key next steps**

**Assess current state**
- Educators can inventory the types of transactions occurring across the school with students and parents, and understand the different types of processes that underpin each of these transactions.
- The more variety of transaction types and process flows, and the more individuals involved in executing those processes, makes it more likely that digitisation of transaction flows will have merit.

**Define outcomes and criteria**
- Educators should prioritise their outcomes for digitising transactions, e.g., reducing the drag on teacher and administrator time, improving record keeping, reducing the risk of theft, etc.
- Criteria should address the types of transactions desired for digitisation, e.g., considering the capability of the solution to process each of the different type of the school's transactions, the ability for the solution to capture and feed the appropriate records and activities into its systems, etc.

**Identify solution options**
Identify a range of solution options that meet desired outcomes and criteria.

**Evaluate options**
- A number of bespoke education-sector solutions exist on the market.
- The performance of each option against the outcomes and criteria will then inform which potential solutions should be prioritised.

**Develop business case**
Compelling options should be assessed in terms of performance against requirements, cost and the value of expected savings and benefits.

**Select provider**
Select the ideal payments provider.

**Notes/Key action items**
Conclusion

Education, evaluation and action are the way forward
As the preceding chapters illustrate, there is considerable benefit in digitising parent/student-facing payments processes and related administrative activities in the education sector. In addition to driving efficiency, by digitising transactions between schools and parents/students the risk of errors is significantly reduced, while the experience of all stakeholders is improved. Further, digitisation aids the sector in confronting the issues posed by funding challenges and cost pressures, increasing management oversight requirements, greater scrutiny on funds usage and the need for improved data for systemwide decisions.

This report has highlighted some of the opportunities related to technology and capabilities already in the market. But this begs the question: What comes next? There are a few observations that can be extrapolated from trends and from our understanding of what is currently in development. Three trends in particular stand out as influencing payments, not only in the education sector, but also beyond:

1. Digitisation
As described in this report, the power of digital apps to significantly streamline and improve the overall processes related to accepting payments in schools is considerable. We have observed incremental innovations such as ‘cashless’ cards, which allow a student to present a pre-funded card (usually based on closed loop proprietary technology) to enable payments for photocopiers, food etc. But we see this at best as an incremental, stop-gap solution (albeit potentially appropriate for specific age groups, use cases). The longer-term trend is towards digitally-enabled payments capabilities that do not tie a school down to a particular card vendor or hardware solution, but are based on open standards. Not only are digital solutions the future, but they also provide some degree of ‘future-proofing’ as software is considerably more adaptable and extensible than hardware.

2. Seamlessness
Given its inconvenience, the act of providing payment details has been a focus for innovators for some time. As described in this report, the ability to provide payment details on a one-time basis and subsequently to simply reference those during a secure user authentication process (e.g. PIN entry, fingerprint scan or increasingly in future other biometric authentication methods) significantly improves user experience and reduces friction in making purchases whilst maintaining an adequate level of security. The next step is the enablement of such convenient payment mechanisms for acceptance in much broader situations and channels so as to be a solution for all everyday payments needs. The key for this is acceptance at any open standard payment terminal, which is possible with any smartphone device today through the integration with near-field communication (NFC) technology. This allows anyone seeking to make a payment to leverage their existing payments credentials at any location that has current point of sale technology installed to not just make a payment, but authenticate to complete a broader business process (that may or may not be related to the school).

3. Openness
Another broader trend that will have implications for payments and the education sector is the ability to knit together multiple providers into an ecosystem underpinned by a secure payments process. This builds on a broader technology trend towards open architecture and Application Programming Interfaces (APIs) that enable multiple parties to connect to the same system and to integrate functionality. This results in greater flexibility in technology operation, improved optionality (as multiple service providers can easily present their services on a common platform) as well as customisation (even on a school-by-school basis). This openness could, for example, allow for API calls to a school payments application program with a connected digital wallet from a chatbot using natural language queries that also makes API calls into a school accountancy package or student information system to remind parents verbally within the home when payments are due and confirm payment using voice recognition technology.
The majority of products today

Cash on delivery
Pre funded account
Card on file
Online wallet
NFC enabled wallet
Open data and api’s

Payment not linked to order taking technology
Single funding source
Multiple funding sources
Multiple funding sources
Wide multi merchant online acceptance
Ubiquitous digital and physical acceptance

Uniform shops, fundraisers, paper permission forms
Moved into remote ordering for school canteens
All parent initiated payments to a school now possible
Payments possible beyond the school as merchant
The school app is a potential launching pad for all payments
Leads to openness and seamlessness

The most advanced products today

This ongoing evolution of payment technology and how they interact with schools has implications for stakeholders, specifically:

**Parents**
- Parents get a clear benefit, as they can now use a familiar interface and an existing registered funding source to buy from multiple providers (beyond schools as the merchant) in a convenient fashion.

**Schools**
- Schools would be enabled to become more entrepreneurial to drive novel solutions to current problems and to obtain revenue from additional sources, e.g. today major supermarket chains design loyalty programs and offer them to schools for money and equipment. In the future, as school systems mandate digitisation across all schools, these bodies will have more power to design their own loyalty and reward systems that major merchants could participate in.
- There could be the potential to provide extra school funding (relief on taxpayers) if the school gets some commission on spend transacted through their systems (both done within an app or NFC card present using the phone with a digital wallet).

**Governments**
- The ecosystem model originating with school payments also has the potential for government to sell services directly to parents via an innovative and convenient channel; it may also allow better disbursement of welfare funds or collection of data upon which to determine eligibility for child related welfare payments. A government may wish to reduce the cash component of child assistance and fund school lunches for needy kids directly (as is the case in the UK) and if the application was tied into attendance records at the school using APIs, then government funds could go exactly to where they were intended resulting in more targeted and efficient welfare outcomes.

All of these developments and potential opportunities may seem overwhelming. But there is a clear roadmap for leaders in the education sector to follow:

1. Swiftly identify opportunities to digitise existing school payment processes. There is no need to continue to accept the inefficiencies that come with cash and there are multiple options to eliminate these.

2. Consider how processes that include a payments component may be made better by adopting an end-to-end solution that doesn’t just deal with the act of payments, but provides a seamless solution across a whole business process (e.g. including electronic permissions for excursions, or digital lunch orders).

3. Finally, consider the ecosystem of potential partners that may be relevant to your school community, and how they might be enabled by the payments technology you put in place. Open systems enable choice, transparency and potentially additional revenue streams for schools or governments.

This report has highlighted a number of opportunities that exist in realising the potential that new technology and approaches to making and accepting payments present for schools. We hope that leaders in the education sector appreciate this potential and stand prepared to advise decision-makers on how to create the best outcomes for their communities as they plot an innovative course for their schools or school systems.
Appendix:
Qkr Case Study
Qkr (pronounced ‘quicker’) is an online mobile payment application, developed by Mastercard, that facilitates various school-related payments made by parents for expenses such as excursions, school fees, canteen/lunch orders, uniforms, school supplies, events, etc. It can be accessed anytime via a website or smartphone app and facilitates payments via a linked credit or debit card. Payment credentials are stored securely and do not need to be re-entered for each transaction.

In addition to processing the actual payment, Qkr facilitates the presentment of associated purchase options (such as lunch menu choices) or digital forms (such as excursion permission slips). This focus on the end-to-end process significantly reduces time spent by teachers, school staff and parents handling formerly paper-based manual processes.

Qkr also feeds all payment-related data into an electronic reporting capability, improving reconciliation, reporting, data analysis and auditability (from within and outside the school).

Running Qkr delivers time and cost savings

**Time savings**

- School office and banking: ~318 hours
  - Improved receipting
  - Less rekeying of data
  - Robust audit trail
- Uniform shop and OSHC*: ~272 hours
  - Less cash-counting
  - Improved efficiency
  - No chasing of payments
- Canteen: ~505 hours
  - Less time counting and banking cash
  - No more collating orders each morning
  - Improved staff and volunteer efficiency

**Cost savings**

- Cost of payment reduction: 60% costs saved
- The average school in the study saved ~60% by adopting Qkr

*Outside School Hours Care*
Digital payments in education | Qkr Case Study

Equivalent cost savings

The reduction in the total cost of processing payments was calculated by estimating the value associated with the time savings and combined with transaction fees. On average schools reduced their total direct and indirect costs by ~60% through the implementation of Qkr (the 23% of transactions not migrated to Qkr at schools studied accounted for 60% of the remaining cost). This was primarily driven by the reduction in manual processing, accompanied by a reduction in some transaction fees.

It should be noted that in some cases the time saving did not typically translate into actual staff reductions, as time saved was re-allocated to learning outcomes or higher-value management or operational activities.

In addition to freeing up staff time, there were a range of significant non-quantifiable benefits observed as illustrated below:

### Equivalent cost savings

<table>
<thead>
<tr>
<th>Total cost of payments (pre – and post –Qkr)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time and fees to process per school</td>
</tr>
</tbody>
</table>

#### Total cost of payments

- Pre-Qkr: $139,000
- Post-Qkr: $55,000

**-60% reduction**

### Improvements in effectiveness of school administration and stakeholder experience

#### Organisation

**More time to do more**
- Freeing up time (teacher and non-teacher)
- Increased focus on learning outcomes.

"Educational support staff are happier as they have to spend less time cross-checking and doing administration. They can focus on the teaching."

#### Processing

**Achieving more with greater accuracy**
- Greater reporting flexibility
- Accountability and auditability
- Stock control improvements
- Focus of 'non-teacher time' (less distractions).

"Cash can get lost easily and in the office, we can get side-tracked with so many people coming in – Qkr removes that problem for us."

#### Security

**More security in payments**
- Reduced cash handling
- Backed by a trusted payments brand.

"We used to have thousands of dollars in cash at the school. I feel personally responsible with my staff having to go to the bank with that amount of money."

#### Convenience

**Convenience for stakeholders**
- Increased focus on user experience (for parents)
- Time savings for parents
- Increased simplicity for parents and staff.

"The parents in our area are time poor – they want to do what is easiest and fastest"

#### Increase visibility

**Taking advantage of data**
- Increased confidence in cash flow
- Use of data to drive engagement.

"We can see the data clearer now, which has allowed us to do customer research and test new products and see if the children like them"

#### Enablement

**Greater capability and viability**
- Increases viability of and spend in marginal service areas
- Enables non-finance staff to access data with confidence
- Easy on-boarding for new users.

"I don't think we would still have a canteen without Qkr"
Study approach

The research supporting this report was obtained through desk research, engagement with subject matter experts and a series of interviews at Australian primary and secondary schools. A key focus was to understand the benefits of a modern payments app in the field and obtain key metrics (qualitative and quantitative) on its effectiveness.

The sample included six government schools across three states (Victoria, South Australia, and Western Australia), with all schools having had Qkr implemented for more than one year.

The interviews were conducted in person and focused on the following areas:
Use of Qkr – in what way, where, and by whom it was used in each school, etc.
Quantitative impact – savings that were present due to Qkr implementation, etc.
Features and benefits – qualitative aspects that were experienced through the use of Qkr

Sources

1. Deloitte, The Paradigm Shift – ‘Redefining Education’
2. Department of Education and Training
3. Australian Bureau of Statistics
4. Deloitte analysis
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