



## Making the Case for Digital Learning

May 24, 2018

CGAP  
MICROFINANCE  
GATEWAY

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WEBINAR

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# Logistics

- 1 This is an **audio broadcast**. Attendee microphones will remain muted during the entire webinar session.
- 2 To ask questions during the webinar, please use the **Chat box** on the right-hand side of the Webex session. Please submit your question at any time during the webinar presentation.
- 3 To ensure your question is seen by the moderator, select “**All Participants**” from the drop down menu when sending your question.
- 4 The webinar recording will be emailed to all attendees and registrants.

# Webinar Speakers



**Julias Alego**

Head, Learning and Development, FSD Africa



**Wachuka Gitahi**

eLearning Manager, KCB



**Thom Sinclair**

Senior Operations Officer, Gateway Academy, CGAP



**Natalie Greenberg, Moderator**

Knowledge Management Officer, Gateway Academy, CGAP

# Webinar Overview

1. What is Gateway Academy

2. FSDA Research Highlights

3. Digital Learning Value Propositions

4. KCB's Digital Learning Experience

5. Making the Case: Gateway Academy

6. Q & A



# What is CGAP?



## **Our vision**

A world where everyone has access to and can use the financial services they need to improve their lives.

## **Our mission**

To improve the lives of poor people by spurring innovations and advancing knowledge and solutions that promote responsible, sustainable, inclusive financial markets.



# What is Gateway Academy?

- An innovative learning project within CGAP in partnership with Mastercard Foundation.
- A curated online marketplace.
- A learning platform initially aimed to FSP staff offering courses & cultivating communities of practice.



# Where Do We Work?

## Seven initial focus countries

- Ghana
- Kenya
- Malawi
- Rwanda
- Tanzania
- Uganda
- Zambia



# Gateway Academy Components





# Digital and E-learning Solutions for Financial Service Providers in Sub-Saharan Africa

**Julias Alego**

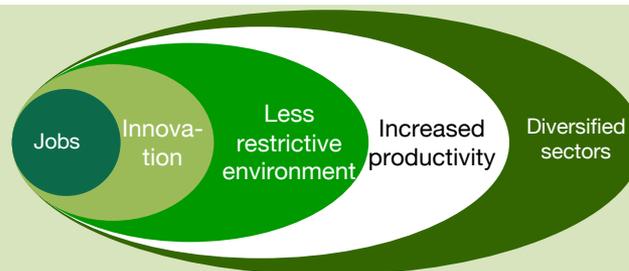
REDUCING POVERTY  
THROUGH FINANCIAL SECTOR DEVELOPMENT



**Julias Alego**

Our vision emphasizes our focus on transformation

## 1 Financial markets that enable structural economic transformation



## 2 Financial markets that are broader and deeper

“By changing the structure of the economy and allowing more entry into the labour market by previously unemployed or underemployed segments of the population, **financial deepening (more efficient financial institutions and markets)** helps reduce income inequality and poverty.....By doing so, financial deepening can help achieve more inclusive growth and also help overcome spatial inequality in growth benefits.

## 3 Financial markets that are useful – to people, businesses, society

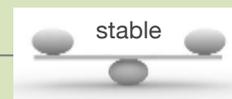
Useful financial markets are accessible, responsive, stable and efficient



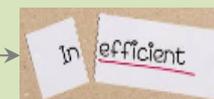
- Affordable
- Appropriate products
- Physically accessible



- Demand-driven
- Client-centric
- Motivated to compete



- Reliable
- Have integrity
- Do not collapse



- Aware of opportunities
- Cost effective
- Efficient intermediation



RESEARCH REPORT | SEPTEMBER 2017

**Digital and E-learning  
Solutions for Financial  
Service Providers in  
Sub-Saharan Africa:  
An Overview**

REDUCING POVERTY  
THROUGH FINANCIAL SECTOR DEVELOPMENT



# Digital and E-learning Solutions for Financial Services Providers in Sub-Saharan Africa: An Overview



Julius Alego

# Core Objectives of Research

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- Identify cross-cutting capacity building priorities that constrain FSPs from effectively serving all market segments.
- Identify specific knowledge, skill and/or attitude gaps that need to be addressed by FSPs.



Julius Alego

# Core Objectives of Research (continued)

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- Compare the processes through which FSPs attempt to build capacity with the processes through which FSP employees prefer to learn and learn best.
- Assess the extent to which conditions exist to make digital and e-learning a viable solution for addressing capacity building needs.



Julius Alego

# Focus Countries

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**Uganda**



**Mozambique**



**Zimbabwe**



**Julius Alego**

## Why?

- Different geographies
- Patterns of financial inclusion
- Degrees of digital finance adoption
- Regulatory environments and
- Language



Julius Alego

Figure 1: Survey respondents by level

Non-managerial employees who  
joined the institution more than  
one year ago

41%

Mid-level manager

31%



Non-managerial employees who  
joined the institution less than  
one year ago

16%

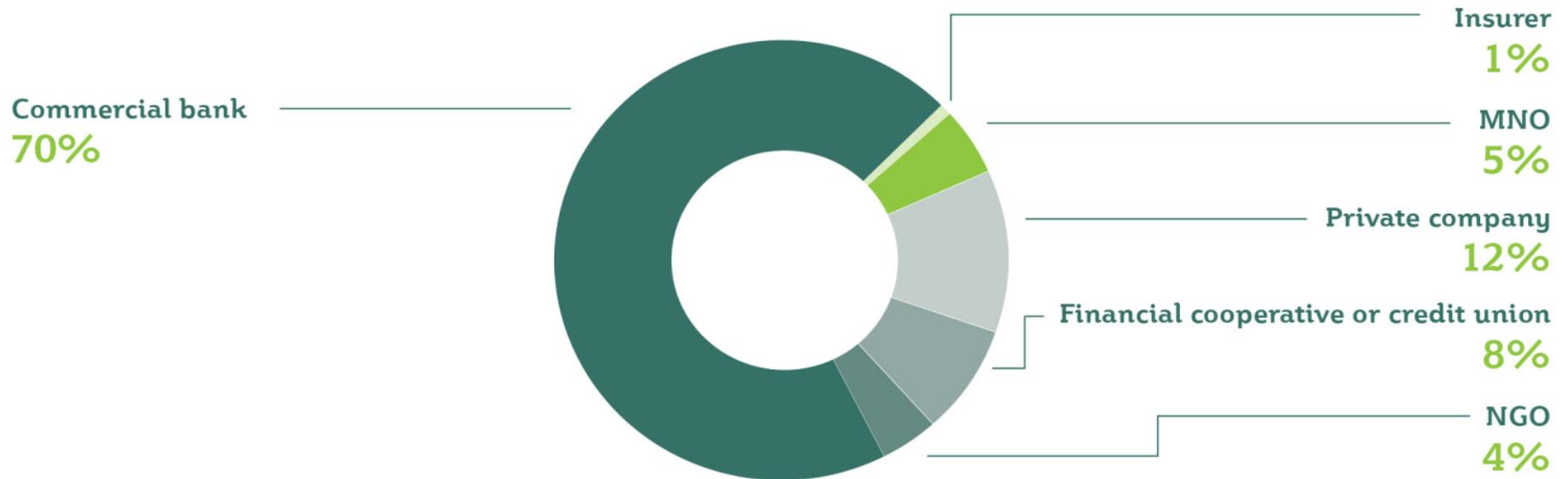
Senior manager

12%



Julius Alego

Figure 2: Survey respondents by type of institution (self-identified)



Julius Alego

# Capacity Building Processes Analyzed

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- Staff on-boarding new employee training and orientation
- Needs assessment
  - At institutional level and for individual employees
- Selecting methods to meet a particular capacity building objective
- Transferring knowledge, skills, behaviors, attitudes or connections
- Reinforcement of existing capacity
- Succession planning
- Motivating learning
- Deciding who has access to which learning opportunities
  - Strategies used to encourage employees to learn
- Measuring learning
  - Indicators and methods used to assess whether learning happens
- Being accountable for learning
  - The extent to which FSPs and their employees hold themselves responsible for getting the most value possible out of a learning opportunity

# Employees' Reasons for Not Using Online/Digital Training



Overall	Self-paced individual courses	Facilitated online courses
<ul style="list-style-type: none"> <li>● Insufficient internet access/bandwidth</li> <li>● Power cuts</li> <li>● Hard to find the time</li> <li>● Cost</li> <li>● Requires discipline; you have to motivate yourself</li> <li>● Used to the classroom; miss the physical interaction, don't like to change</li> </ul>	<ul style="list-style-type: none"> <li>● No sharing or interaction with others, cannot query</li> <li>● Boring, just read and answer questions</li> <li>● Not trusted</li> <li>● Not personalized</li> <li>● Problems with the certificate (never delivered or fake credentials)</li> <li>● Limited offering; long-term employees have taken all available courses*</li> <li>● Less relevant; foreign-based*</li> <li>● Not challenging, everyone passes*</li> <li>● Less efficient than face-to-face*</li> </ul>	<ul style="list-style-type: none"> <li>● Rare opportunity</li> <li>● Inconvenient timing (facilitated courses are offered across time zones)</li> <li>● Hard to know who's offering*</li> <li>● You have to be there at a specific time and pay attention or you miss it*</li> <li>● Diversity of cultures*</li> </ul>

# E-Learning Value Proposition for Employees

- Speed
- Access
- Ease
- Perspective
- Anonymity
- Relevance
- Affordability
- Status
- Credentials



Julius Alego

# Issues Affecting FSPs Willingness to Pay for E-Learning

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Lack of information on costs

Difficulties with content design

Technology and power infrastructure



Julius Alego

# The E-Learning Value Proposition for FSPs

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Larger scale at a lower  
marginal cost

Time saved

Reduced risk



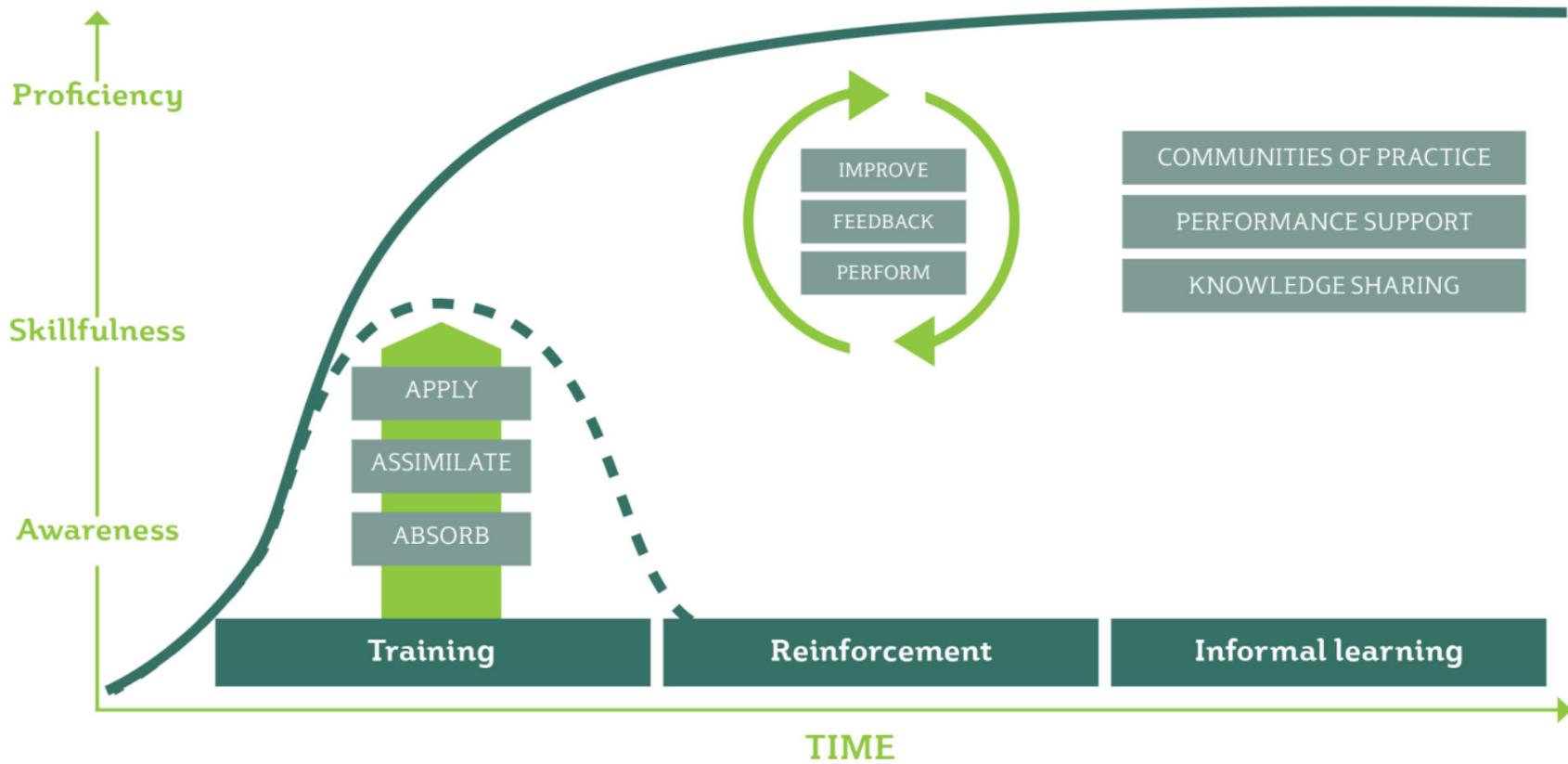
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# The E-Learning Value Proposition

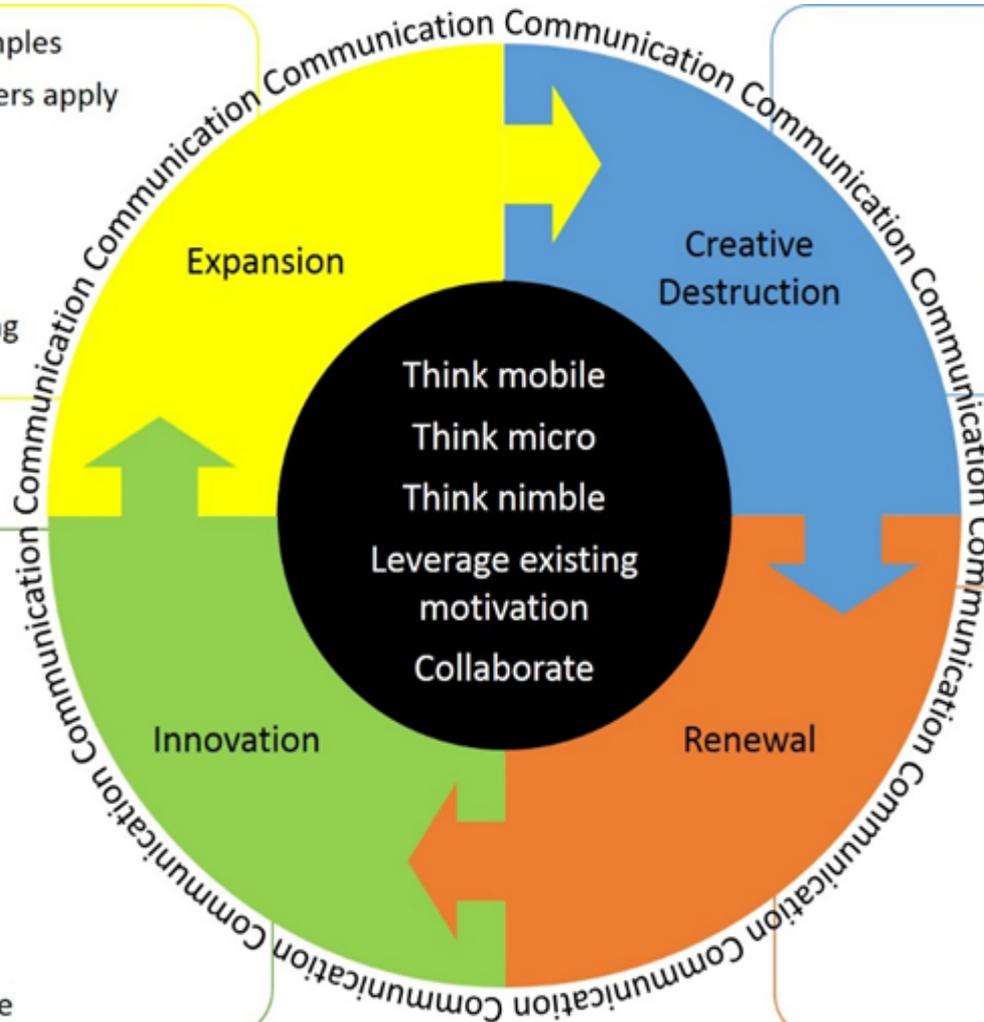


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Figure 9: Continuous learning process<sup>18</sup>



- Disseminate successful examples
- Develop toolkits to help others apply
- Support industry e-learning platform
- Create blog for ongoing lessons learned
- Raise awareness of marketing and engagement issues



- Disseminate research results
- Organize a provocative event to get the sector's attention
  - Guide interested FSPs through assessment process
- Support development of FSP solutions architects

- Use 60 forms experiment to raise awareness
- Learn from others' testing
- Collaborate with FSPs to test new solutions
- Create an e-learning innovation lab
- Involve local suppliers
- Incentivize competition
- Create a virtual marketplace

- Define e-learning more broadly
  - Organize a debate
- Brainstorm answers to "how might we questions"
- Tap outside experts who have already innovated
- Create a community of practice

FSPs seeking to embrace e-learning to address employees capacity constraints should consider the following;

- ***Think mobile.*** Employees are skilled with mobile devices and have more access to the internet on mobiles than on any other device, the mobile devices should be the primary platform for development and deployment.
- ***Think micro.*** Break learning agendas into smaller bites that can be digested more quickly and easily. Look for ways to create ‘micro learning’ moments in the day-to-day workflow.



Julius Alego

- **Think nimble.** Think about how to make structured learning opportunities more nimble i.e. modular and/or blended learning.
- **Leverage existing motivation (of FSPs and their employees).** Prioritise actions that can have an impact on individual and institutional efficiency i.e. use e-learning to make it easier for employees to do their job better.



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**KCB**

**BANK**

# **MAKING THE CASE FOR DIGITAL LEARNING**

**Wachuka Gitahi**

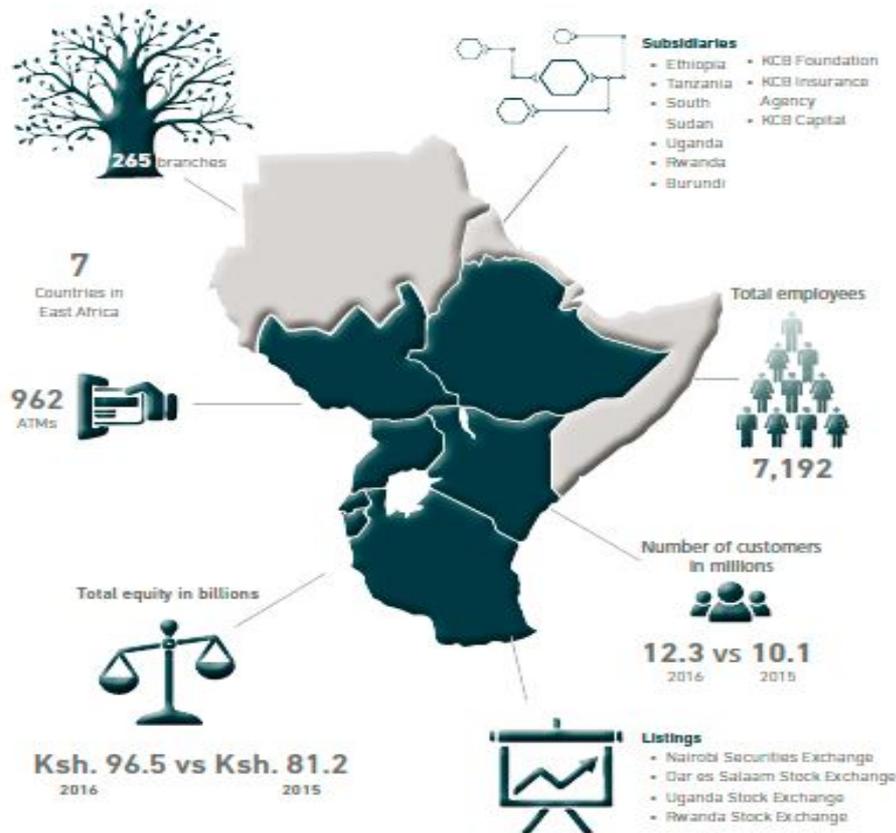


**Wachuka Gitahi**

# KCB AT A GLANCE

SUSTAINABILITY REPORT 2014 - 2016

## Report boundary



## KCB Group PLC

Oversees operations in 7 countries i.e. Kenya, Tanzania, S. Sudan, Rwanda, Uganda, Burundi and a Representative office in Ethiopia.

It owns KCB Insurance Agency, KCB Capital and KCB Foundation

In Kenya it has a network coverage of 263 branches, 15,082 Agents and 962 ATMS while employing 6,483 staff (2016)



# Our Purpose and values



# Our Priority Stakeholders



# Our Corporate Strategy

## Strategy 5.

### Effective Talent Management – Building a future proof Organization

To develop employees in order to ensure that the workforce enables the Group to achieve its strategic goals.



# Value Proposition for Management

Justification for eLearning is based on:

- Group Structure and number of employees
- Desire to leverage on uniform training
- Cost Benefit Analysis – Face to face vs eLearning
- Talent management through training history reports
- Career Mapping
- Ease of reporting
- Proof of Training and Assessments for Regulatory courses – Recruitment
- Sharing of knowledge through collaboration tools
- Conduct internal surveys



# Value Proposition for Employees

Justification for eLearning is based on:

- The need to achieve personal and business goals
- Career Development through setting development goals
- Time Saving through application of best practice principles
- Skill enhancement in view of current HR trends – AI technology



# Championing eLearning

- Obtaining buy-in from top management
- Use of eLearning Champions
- Recognition for achievements
- Continuous Reporting
- HR Engagements and Town Halls
- Creating visibility



# Beyond Selling – Demonstrating Value

## Return on Experience

Feedback from users informs us on:

- What can we change
- What can we include
- What extra can we provide
- How can they gain best from the resources
- Beyond the courses how can additional resources such as books and collaborative tools be used



# Beyond Selling – Demonstrating Value

(continued)

Feedback from the trainers informs us on:

- How to simplify data on training
- How to manage classroom data

## Return on Investment

- How to demonstrate increase in performance is related to



A person is shown from the side, sitting at a desk and working on a computer. The scene is dimly lit and has a blue overlay. The person is looking at a monitor and has their hands on a keyboard. There are papers and a notebook on the desk. The text is overlaid on the right side of the image.

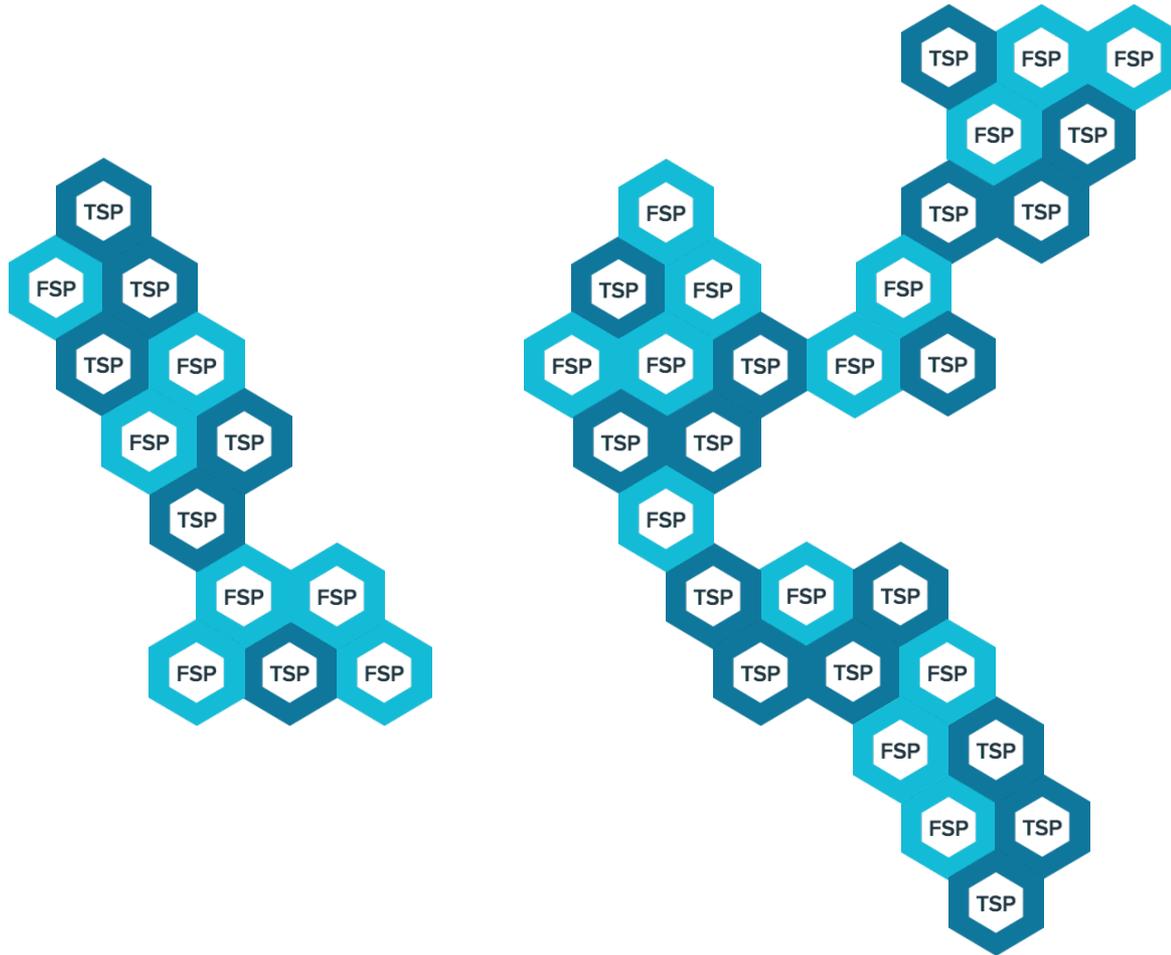
The **capacity building market** is not working sufficiently to scale up proven financial inclusion practice.

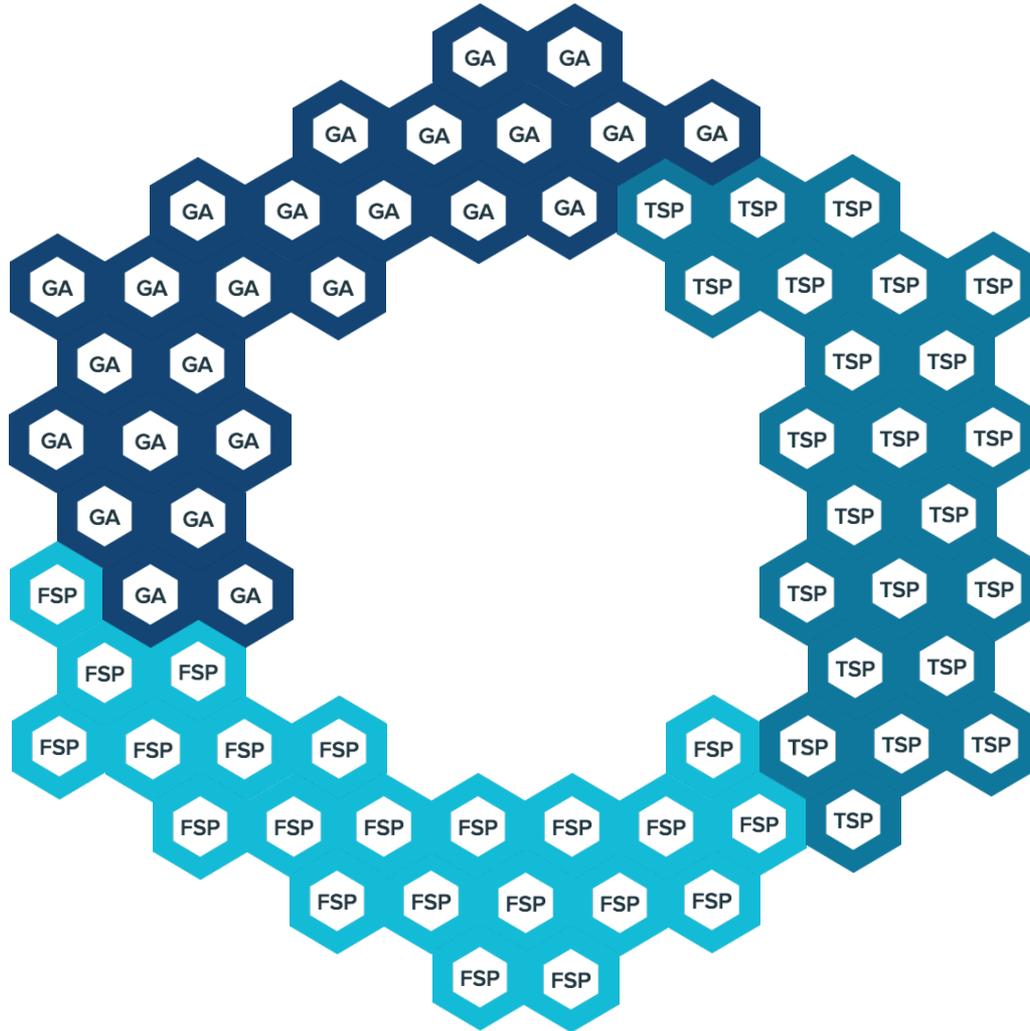


# Current Market State

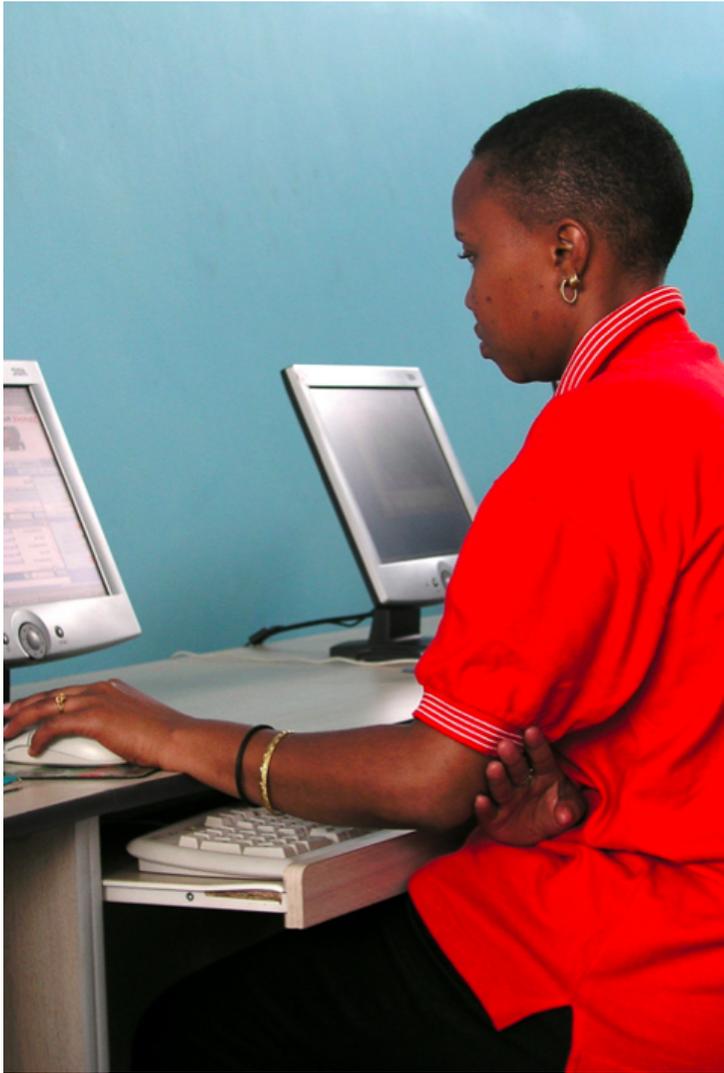












## Value Proposition for FSP Staff:

Data from Our Research



## Value Proposition for Staff:

### Learn by Sharing Experience and Solutions

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“It involved different people from different places with different perspectives. We were able to share what was happening in our country versus other countries in say West Africa. We got to see how others are solving issues.”

---

NMB Tanzania Learner  
Helix, Essentials of DFS



Thom Sinclair

## Value Proposition for Staff:

### **Learn by Sharing Experience and Solutions**

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“The course content of GA- I haven’t seen anything like it. The topics covered related to financial inclusion and there were people from other parts of Africa. I liked learning about other countries’ practices.”

---

Fidelity Ghana Learner  
CGAP, Customers at the Center



Thom Sinclair

## Value Proposition for Staff:

### **Learn by Doing/Practicing**

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“The case study-it was so much fun. With that, we were learning while practicing so that it gave us time to think. It was like we were living it. So it was more like reality because you really had to come up with suggestions that would work and you had to come up with ideas you could implement, not just pictures. That really worked for me. It was like an eye opener.”

---

NBS Malawi Learner  
Helix, Essentials of DFS



Thom Sinclair

## Value Proposition for Staff:

**Learn at your own convenience while being supported**

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“There are so many benefits from this type of training. You’re able to manage time, able to choose when to implement the course and take your time to do the course.”

---

Musoni (Kenya) Learner  
CGAP, Introduction to Digital Credit



Thom Sinclair

# Gateway Academy App

## Gateway Academy

[View More by This Developer](#)

### By Paradem

This app is only available on the App Store for iOS devices.



### Description

Gateway Academy is a curated learning platform focused on financial inclusion in Sub-Saharan Africa. It offers online and blended courses and cultivates communities of practice. To achieve our goal, we are developing key partnerships with financial service providers and leading training and content providers to identify training and

[Paradem Web Site](#) > [Gateway Academy Support](#) >

[...More](#)

### Free

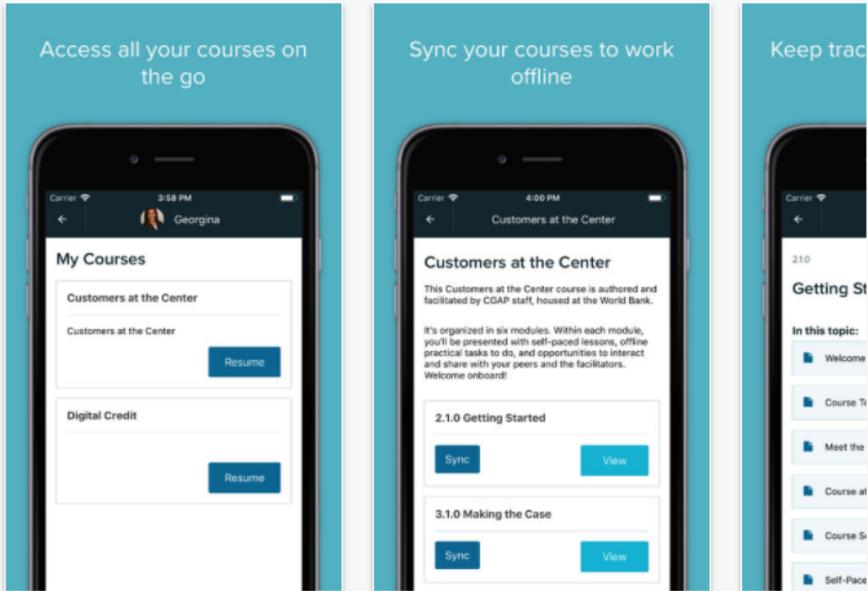
Category: Education  
Released: Nov 07, 2017  
Version: 1.0  
Size: 7.7 MB  
Language: English  
Seller: 1791237 Alberta LTD.  
© 2017 CGAP (Consultative Group to Assist the Poor)  
[Rated 4+](#)

**Compatibility:** Requires iOS 8.2 or later. Compatible with iPhone, iPad, and iPod touch.

### Customer Ratings

This application hasn't received enough ratings to display a summary.

### iPhone Screenshots



## Value Proposition for Staff:

### **New ideas, new frontiers**

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“The most interesting thing was the assignment -to talk to customers and staff to get their views on savings accounts-the need to have a kids savings account came up and we are launching a new program as a result.”

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AB Rwanda learner  
CGAP, Customers at the Center Course



Thom Sinclair

Value Proposition for Staff:

## Applying What You Learn

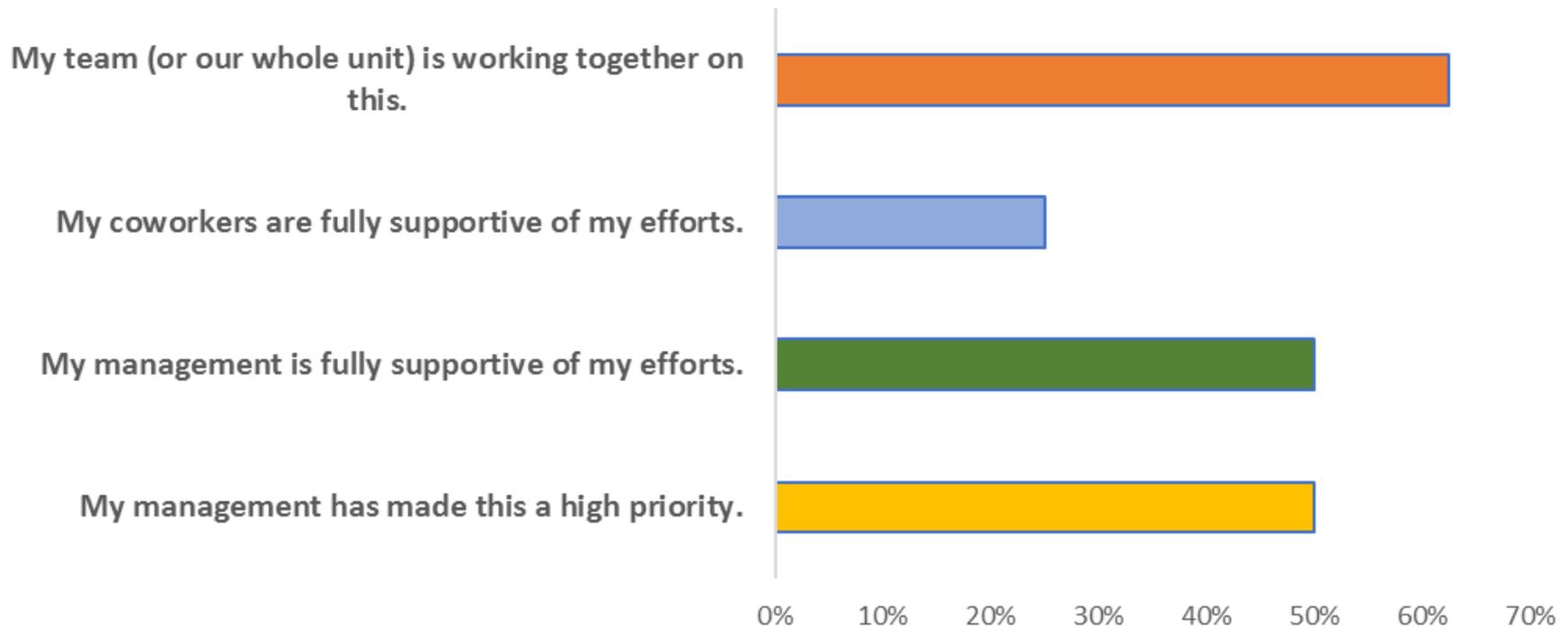
From the Post-Course 5 Month follow up on Helix's Essentials of DFS course; 100% of learners who completed the course have applied what they learned in their jobs



Thom Sinclair

# The Application of Knowledge is a Partnership

## Top Factors that Enable Skill Application



Thom Sinclair



# Value Proposition for Financial Institutions

- Potential Operational Savings
- Training Service Provider's Brand Reputation
- A Centralized Marketplace
- Context-Specific Content



Thom Sinclair

## Q & A

For questions, please use the Chat box on the right-hand side of the Webex session to send in your questions.

To ensure your question is seen by the moderator, select “**All Participants**” from the drop-down menu when sending the question.

## What's Next?

We will email you when the webinar recording and related materials become available

**Visit Us Online** [www.gateway.academy](http://www.gateway.academy)

## Get started on Gateway Academy

Learn more about what makes our platform different and become a part of our community.

Try a demo

Register for a course

# Thank you

To learn more, please visit  
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