
ENGAGING HR LEADERS IN DIGITAL LEARNING: A MARKET SCAN

AN INSIGHT STUDY BY CREATIVE METIER
2019

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Creative Metier team, would like to thank the HR professionals and industry bodies who have generously given of their time to support this important study.

This study was conducted with funding from Gateway Academy.

EXECUTIVE SUMMARY

Effective strategic HR, enables FSPs to implement the culture, systems and behaviors to deliver their strategic objectives, including those around financial inclusion. Institutions committed to working in financial inclusion have specific HR requirements relating to culture, behaviours and reward, and staff retention, which may present particular challenges for HR professionals.

Gateway Academy is a digital learning platform focused on building the human capital of Financial Service Providers (FSPs) working towards financial inclusion in sub-Saharan Africa (SSA). Gateway Academy is committed to financial inclusion, and the delivery of customer centric services to underbanked populations. Recognizing that effective strategic HR management within FSPs is an essential component in achieving these objectives.

Gateway Academy has commissioned a market based analysis on the digital learning available to HR professionals in the financial inclusion sector across SSA. The study identifies sustainable and scalable digital learning mechanisms to build HR capacity at all levels, collaborating with, and supporting local and regional HR infrastructure and leveraging existing provision.

1.1 Mapping the market infrastructure

The study applies a market based approach to understanding the availability of digital services to support HR professional development and the potential role of Gateway Academy. Our model establishes the:

- **Demand** for continuous professional development (CPD) services by individuals and the institutions within which they work
- **Supply** of digital learning services be they academic qualifications, professional certification or other CPD activities
- **Information flows** around the needs, value and availability of services to enable effective purchasing decisions for digital learning to be made at the individual and institutional level
- **Regulatory environments** impacting the HR profession in target countries

The value of applying a market lens is that although a full set of interventions can be identified, acting in any single area will be mutually supportive and yield a positive impact overall.

The study drew on the following data sources to articulate the market for digital learning services:

- Insight gained through delivery of a Community of practice (COP) over the period of a year to HR leaders in the financial inclusion sector drawn from FSPs in Ghana, Kenya, Malawi, Namibia, Zambia
- In depth interviews with HR leaders in 11 FSPs across SSA and online survey issued by HR leaders to their HR teams to gain their perspectives on their own development needs
- In-depth interviews with providers of digital HR learning services and international and national HR professional bodies.

1.1.1 Regulation and information

The HR profession is growing in influence across Africa. Strong professional institutes are emerging with regulatory mandates, to drive professionalization and support the qualification and CPD of their members.

There are clear routes for in-person academic HR qualifications across all countries surveyed. The gap articulated lies around building the behavioral skills to leverage HR concepts and apply them in practice. HR professionals are engaging in informal digital self-led learning to resolve emerging challenges e.g. internet search, social media, seeking out digital learning. Information around digital provision of academic and professional certification is insufficient to support effective demand.

1.1.2 Demand for digital learning

HR leaders identified a critical need to build staff members' technical understanding of financial inclusion and their ability to apply HR concepts in practice. Senior leaders also placed emphasis on acquiring the technical and behavioral skills to development and execute strategy and institutional performance management. Mid and junior level staff sought to focus on technology and data skills and personal effectiveness.

Behavioral development focus

There was a strong consistency in the behavioral needs identified by FSP HR leaders amongst their teams. A competency mix has emerged around the needs for core behavioral skills in four areas:

- **Business** (making the business case for HR, business acumen, critical evaluation, decision making)
- **Interpersonal** (communication, relationship management, influencing, conflict management)
- **Leadership** (leadership style, personal credibility, managing upwards, coaching and mentoring, leading and managing teams)
- **Personal effectiveness** (including applying judgement, prioritization, taking responsibility, time management, ethical practice)

"I need to consider my leadership style. Not being too controlling but being on top of your game. I am now having to go to the regulator to plead against a fine because somebody didn't do their job. Managing in a more regulated context is a challenge." FSP HR Leader

Technical development focus

A broader set of technical development needs have emerged, with less consistency across the different levels of HR professionals compared to behavioral requirements. In addition to the core technical HR skills around people, organization and workplace, more specific themes emerged to underpin implementation around HR strategy and execution, understanding financial inclusion and gaining a broad core HR knowledge. These include:

- **People** (including talent, engagement, retention, learning and development, remuneration)
- **Organization** (structure, workforce management, technology management, data analysis and interpretation, employee and labor relations)
- **Workplace** (legislation, diversity, risk management)
- **Understanding financial inclusion** (history, objectives, products and services, culture, incentives)
- **Core HR understanding** (broad understanding of the concepts and contribution of the HR function to business success)

"[At] manager level, performance management. Many people don't understand what it is. I need them to understand and be able to implement across the institution." FSP HR Director

Pricing and willingness to pay analysis showed that FSPs are committed to providing professional development for their HR teams and budgets are in place to support this. There is strong support for high quality blended learning opportunities. The study identified that professional development within HR teams is not usually structured, which impacts the ability of HR leaders and their teams to identify appropriate learning opportunities and leverage the budgets available.

1.1.3 Supply of digital learning

Drawing on the demand articulated by FSP HR leaders and their teams, a supply model was developed to underpin the supply side analysis. Two critical demand side themes informed this analysis:

1. The development of practical HR capabilities, and
2. Integration of core financial inclusion understanding

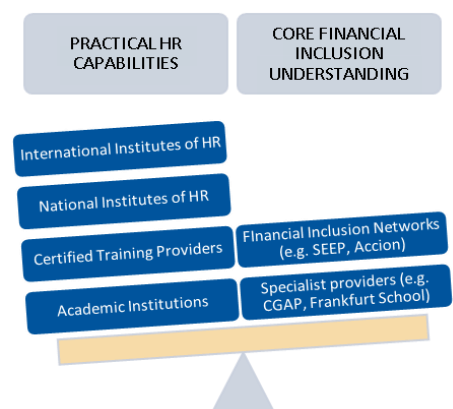


Figure 1 - Supply side model

1.2 Key findings

1.2.1 Market level gaps

The study has identified distinct gaps in the market for digital learning services which meet the needs of HR professional in the financial inclusion context.

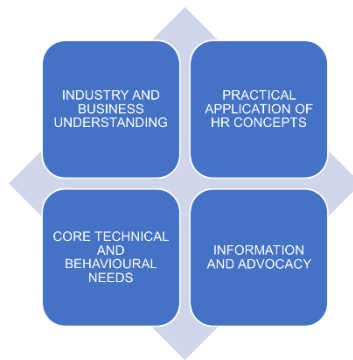


Figure 2 - Key gaps summary

The study has identified four areas in which Gateway Academy can act to accelerate the development of the market for digital learning to enable HR staff to contribute to the achievement of their FSPs' financial inclusion objectives:

- Enhance industry and business understanding amongst HR professionals
- Enable HR staff to apply core HR concepts in practice
- Address core technical and behavioral skills development needs of HR professionals
- Enhance information flows and advocate for the value of investing in HR teams

1.2.2 Supply side gaps

There are high quality providers of HR digital academic qualifications and professional certification, but limited information to facilitate effective demand for these services. There is an opportunity to develop a greater range of more affordable professional certification providers.

The key gaps in the provision of digital learning in this context are:

Enhancing information flows around current provision of digital MSc HR, digital professional certification by national and international providers with a practical focus on implementation

Addressing supply gaps for two digital programs:

- “Understanding financial inclusion for HR staff” (and potentially other non-HR staff) and
- “Delivering financial inclusion: HR concepts into practice”

Learning Type	Market Summary
Online Master in HR	Good availability of high quality, accredited digital learning provision at a range of price points, poor awareness of availability
International Professional Certification (awarding body and provider)	Small number of high quality international providers, poor awareness of availability of their digital learning services, potential challenge around affordability
National Professional Certification (training provider)	Very limited availability of online provision, one provider of accredited digital learning certification found
Understanding financial inclusion for HR (and others)	Existing high quality digital training covering financial inclusion is available; although not of this specific program; potential providers / developers identified, strong demand ¹
Delivering financial inclusion: HR concepts into practice (multi-level)	Strong demand amongst FSPs for a module / certificate to address this core gap; potential providers / developers identified ²

Figure 3 - Digital HR qualification supply scan

1.3 Opportunities to impact the market system

1.3.1 HR Professionals and teams

HR teams can take concrete steps to structure their learning based on internationally recognized competency frameworks¹ and systematic engagement with the business.

HR team members would also benefit from systematically engaging with the business to understand industry trends, business performance and emerging priorities. Attending business review meetings and

¹ For example those of CIPD and SHRM.

subscribing to business publications offer potential low-cost means to building broader business understanding.

1.3.2 Gateway Academy

Gateway Academy has an opportunity to build on the success of the HR COP to provide a curated COP to HR professionals working in financial inclusion. This platform would also provide a means to support information flows around digital learning.

Gateway Academy builds on the success of the existing HR COP to:

- Signpost to existing resources to support technical and behavioral needs
 - Enable discussions around best practice and implementation
 - Promote Gateway Academy courses which would be relevant to HR leaders and new Financial Inclusion curriculum
 - Create an “HR for Financial Inclusion” information hub to facilitate access to relevant and recognized digital learning programs
-

There is a supply side gap with respect to digital learning services which enable HR professionals to understand financial inclusion and implement core HR concepts effectively within the financial inclusion context. Gateway Academy can curate content to meet this need.

Gateway Academy has an opportunity to leverage its existing platform to support HR teams.

- Establish the applicability of current Gateway Academy courses to HR professionals and make these available to HR staff in partner FSPs e.g. “Customers at the Center”, “Leadership in Financial Inclusion”
 - “Introduction to Financial Inclusion”: Collaborate with existing providers of financial inclusion content such as the Frankfurt School, to develop digital curricula² for HR staff to gain a core understanding of financial inclusion and core drivers of business success and basic financials in the banking industry
 - Meeting core needs: Signpost existing resources to support practical application of HR concepts (CHRM, CIPD, SHRM) and core skill development
 - “Applying HR concepts in Practice”: Consider collaboration with a professional certification provider e.g. SHRM to tailor their HR professional skills development content to the financial inclusion space
-

Gateway Academy can work at the market level to emphasize the value of practical implementation as a focus of learning.

- Work with National Institutes of HR to advocate for a core focus on practical application of learning
 - Support the work of international awarding bodies e.g. CIPD and SHRM, who are already seeking to support academic institutions to enhance the practical aspects of their programs
 - Support the development of emerging HR Institutes and encourage a focus on and recognition of existing digital learning programs with a practical focus
-

1.4 Opportunities for collaborative impact

There is potential for likeminded funders and investors to effect meaningful and sustainable change in this market for the mutual benefit of HR professionals, their teams, customers both internally and externally.

² Potentially through collaboration or partnership with existing providers of financial inclusion content e.g. The Frankfurt School, or by leveraging existing high quality non-commercially sensitive digital content from FSPs.

1.0 DIGITAL HR SKILLS FOR FINANCIAL INCLUSION: INSIGHT OPPORTUNITY

Gateway Academy commissioned this market study to identify sustainable and scalable digital learning mechanisms to build HR capacity at all levels, collaborating with, and supporting local and regional HR infrastructure and leveraging existing provision. Gateway Academy is committed to financial inclusion, and the delivery of customer centric services to underbanked populations. Recognizing that effective strategic HR management within FSPs is an essential component in achieving these objectives.

Effective strategic HR, enables FSPs to deliver their strategic objectives, including those around financial inclusion. The initial digital learning demand study, conducted by Creative Metier in 2015 to inform the design of Gateway Academy, identified a need to engage HR leaders in the financial services sector to build the capacity of the HR community. These findings are echoed in other studies which consistently identify the critical need to continue to build the HR profession and hence the capability of HR teams within Financial Service Providers (FSPs).

Members of the HR community are both potential purchasers of Gateway Academy services for their FSP staff and potential consumers of services themselves. Supporting HR leaders to build their professional competence will both support the FSPs to deliver their strategies and also support the FSPs to engage with digital learning for their staff through Gateway Academy. If HR staff experience the value of digital learning for their own development, they are more likely to use it effectively as part of their learning and development initiatives.

This study will inform the design of a strategy for Gateway Academy to engage and support development of the HR profession across sub-Saharan Africa (SSA).

Gateway Academy is a digital learning platform focused on building the human capital of Financial Service Providers (FSPs) working towards financial inclusion in sub-Saharan Africa.

Creative Metier is a human capital and organizational development consultancy working to accelerate business growth and resilience by resolving business critical people and organisational challenges. Our Insight Team provides leaders with the information they need to make effective and timely strategic decisions.

Strategic context for HR in financial inclusion

The financial inclusion sector has rapidly evolved and now spans a vast range of services from traditional microfinance and group lending to provision of digital banking services and delivery through agent networks. Institutions themselves have grown and changed in structure and in most cases are now operating in a highly regulated and competitive environment; often with a complex network of service providers including telcos and innovative actors in the financial inclusion market. These changes place specific requirements on the leaders and teams within the FSPs, and therefore on the HR professionals shaping the structure, culture and performance of staff at all levels.

Clearly any financial institution requires a sound HR function for optimal performance. Institutions committed to working with financial inclusion have additional requirements which may present particular challenges.

In FSPs focussed on financial inclusion and traditional microfinance institutions, the HR teams will need to focus on the following:

- Creating a customer centric culture

- Recruitment of Credit or Loan Officers who can be trained to meet the complex requirements of building relationships with microfinance clients, making appropriate lending decisions and managing the repayment process
- Training and retention of staff at all levels in competitive environments where other institutions may be able to offer better terms
- Structuring compensation and benefits packages to reward appropriate behaviours, in particular the balance between incentives to attract new clients whilst making prudent lending decisions
- Ensuring strong performance management and training of supervisors and managers to deliver this
- Ensuring compliance with requirements around fraud prevention

For FSPs seeking to transition to digital and mobile banking, this also places specific requirements on HR professionals which require recruitment and retention of staff with a completely different competency profile. In addition they may face the following challenges:

- Orientation of staff to financial inclusion
- Creating a customer centric culture
- Identification of staff who have both the mind set and the capacity to shift to new ways of working
- Identifying and setting up effective recruitment processes for staff with the technical skills required, the ability to relate to the needs of the customer and to build these into deliver processes
- Retention of staff with highly sought after skills in a rapidly growing sector

For larger FSPs, including existing banks, seeking to move into financial inclusion, there are the requirements for staff to work with, and build the trust of clients who may have quite different needs from those of the institution's current clients. The FSP's HR teams will often need to address the following challenges:

- Transition of credit officers and other staff to understand and meet the needs of the new client group
- Creating a customer centric culture
- Orientation to financial inclusion
- Development of the marketing skills required to attract new customers

These sectoral trends impact the technical and behavioral skills required by HR professionals to deliver their roles and shape the context within which this study is undertaken.

Scope of the study

Creative Metier has been leading a Community of Practice (COP) for HR leaders from Gateway Academy's initial Implementing Partners in Ghana, Kenya, Malawi, Namibia and Zambia since December 2017. Initial research was conducted to inform the design of the COP and identify core development priorities for the HR leaders involved.

This larger study builds on our deep understanding of the skills and behaviors required to build the capacity required to deliver financial inclusion. Insight was gained through the COP over the period of a year, and through further in depth interviews with HR leaders in 11 FSPs across sub-Saharan Africa³. An online survey was issued by HR leaders to their HR teams to gain their perspectives on their own development needs. The study has also engaged with providers of digital HR learning services and international and national HR professional bodies.

³ Equity Bank (Kenya); Fidelity Bank (Ghana); KCB Bank (Regional Head Office); TPB Bank (Tanzania); AB Bank Zambia; National Bank of Malawi; Natsave (Zambia); AB Bank Rwanda; Ecobank (Malawi); Letshego (Namibia); Musoni (Kenya)

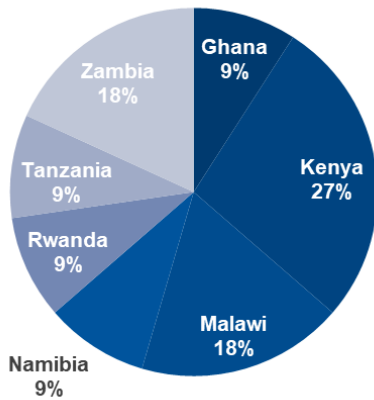


Table 1 - Countries represented by HR leaders interviewed

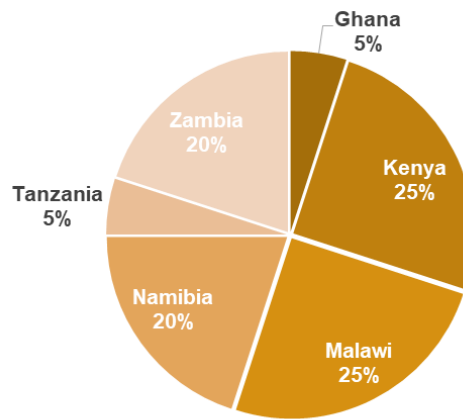


Table 2 - Countries represented by FSP staff who completed the online survey

Emerging themes have been tested and validated through a series of events including with Gateway Academy’s HR Community of Practice, at Strathmore University’s Annual HR Summit and during a dedicated workshop held in Nairobi and attended by 14 members of the HR profession and industry stakeholders.

The specific recommendations identified align with Gateway Academy’s strategy. In doing so however, the market based approach also identified complementary actions which other funders and investors may wish to take in support of the development of the broader HR profession in the region.

Market based approach

The study applies a market based approach to understanding the availability of digital services to support HR professional development and the potential role of Gateway Academy. Our model establishes the:

- Demand for professional development services by individuals and the institutions within which they work
- Supply of digital services be they academic qualifications, professional certification or other continuous professional development (CPD) activities
- Information flows around the needs, value and availability of services to enable effective purchasing decisions for digital learning to be made at the individual and institutional level
- Regulatory environments impacting the HR profession in target countries

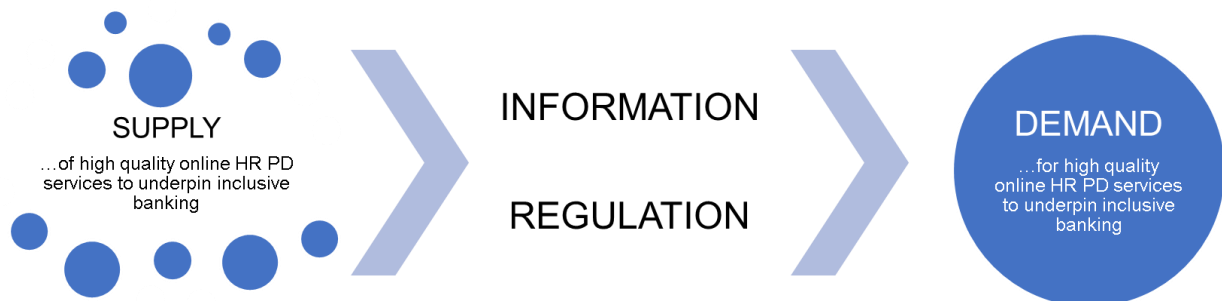


Figure 4 - High level market structure

The value of applying a market lens is that although a full set of interventions can be identified, acting in any single area will be mutually supportive and yield a positive impact overall.

2.0 MAPPING THE MARKET STRUCTURE

2.1 Professional and regulatory environment

The HR profession is growing in influence across Africa. Strong professional institutes are emerging with regulatory mandates, to drive professionalization and support the qualification and Continued Professional Development (CPD) of their members.

Across the region, HR professionals are seeking recognition at the individual and institutional level for the critical contribution they make to delivery of the strategy of their institutions. The profession is ‘stepping up’ to the executive table and seeking the networks, qualifications and recognition to underpin this. Comparable models of legislation, regulation, membership structure and qualifications provision are being followed across the countries studied.

At the level of the profession, this study found Institutes of Human Resources at three stages of development:

- **Emerging** - semi-formal networks of HR professionals often leveraging social media and communication apps with ambitions to formalize through legislation and advocacy at the national level.
- **Established** - where a national HR body is established with a legal mandate to regulate the HR profession and in the process of developing its membership, accreditation processes and its offering to members.
- **Developed** - Institutes of HR with a legal mandate, defined accreditation requirements, membership levels, Continuous Professional Development (CPD) offerings and relationships with regional or international HR awarding bodies and recognized training providers.

As the Institutes of HR continue to develop we would expect to see a fourth level of “**Mature**” Institutes emerging where the focus moves beyond qualification and implementation of core HR concepts towards securing the strategic role of the HR function, ensuring that members understand the business they are in, its key drivers for success and are able to applying HR concepts to underpin strategic delivery.

There is substantial potential for emerging and established institutes to leverage the resources and experience of more developed institutes both regionally and internationally. This could accelerate development of the profession both within the national context and across the region.

BOX 1: RWANDAN HUMAN RESOURCE MANAGEMENT ORGANIZATION (RHRMO)

Although the Rwandan Human Resource Management Organisation (RHRMO) is just emerging, it is already leveraging the digital learning provided by mature institutes such as the Chartered Institute of Personnel (CIPD) in the UK. The RHRMO leverages the expertise of Kenyan, Zambian and Ugandan HR professionals for its annual conference and is seeking to build relationships with regional and international institutes to support its development.

2.2 Current routes to professional development

There are clear routes for in-person academic HR qualifications across all countries surveyed. The gap articulated lies around building the behavioral skills to leverage HR concepts and apply them in practice. HR professionals are engaging in informal digital self-led learning to resolve emerging challenges e.g. internet search, social media, seeking out digital learning. Information around digital provision of academic and professional certification is insufficient to support effective demand.

HR leaders

There are clear routes to academic qualification across all countries surveyed. All HR Directors had obtained a first degree, with 67% holding an HR related degree e.g. Master in HR. One person surveyed had completed a digital HR Master's qualification with a UK University.

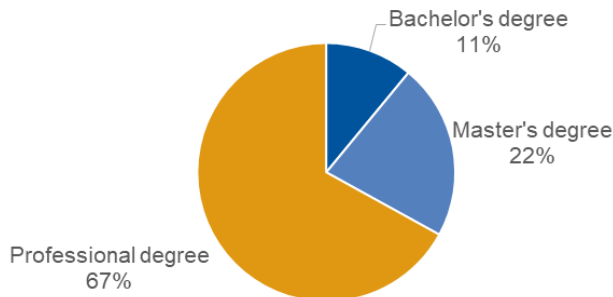


Figure 5 - Highest qualification held by FSP HR Directors

None of the HR leaders interviewed held a professional certification in addition to their academic qualifications (e.g. CIPD, SHRM). There was however an emerging awareness of the potential role of international awarding bodies and providers of digital professional certification. This was strongest in the contexts with the least developed HR Institutes, as HR professionals appear to be searching for cost and time effective routes to in-work certification.

HR Teams

75% of HR staff members hold a first degree with 25% holding a Master's degree (senior manager / manager level only). In addition to academic qualifications, three respondents had completed professional certification⁴. This is a lower level of professional certification than would be prevalent in a developed HR learning market.

In the past year, 57% of staff had undertaken online or social media based research with 21% completing an online qualification and 21% completing a classroom based qualification demonstrating a strong precedent for digital learning amongst Gateway Academy's target population.

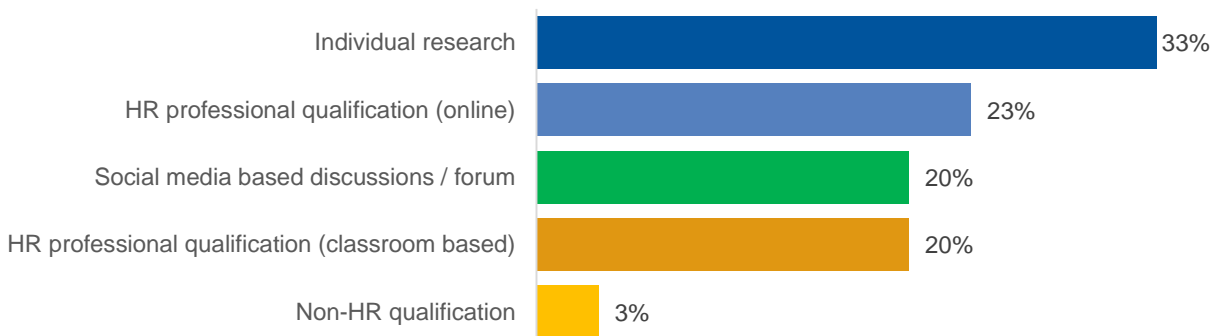


Figure 6 - In the past year which development activities have you undertaken (FSP staff)?

When asked how they would find out something they didn't know, the majority of respondents (67%) stated that they would conduct individual internet or social media based research with 47% seeking to take part in online learning. Staff also identified that they would refer to resources provided by the National HR Institute, speak to a colleague or manager or engage with a peer learning network.

There is a strong base of support and existing practice around use of digital learning mechanisms. This provides a strong base for extension of Gateway Academy's offering to this population.

⁴⁴ Two respondents had completed a certificate in HR-MIS with the College of Human Resource Management (CHRM); one had completed a Higher Diploma in HR Management with IHRM.

2.3 Challenges and barriers for individuals and institutions

HR professionals tend to adopt a less structured approach to their own learning than they implement across the FSP. This presents a barrier to learning within HR teams.

FSP HR staff, whether they joined the profession from the business or not, report that they adopt a 'learning by doing' approach, reading, conducting online research, consulting with their networks in order to learn how to deliver any new emerging requirements. This approach is in contrast to the structured approach to learning that HR professionals create for the FSP's staff and presents a barrier to professional development.

Across all respondents, practical barriers to engaging with learning were consistently identified as cost and time. An interesting perspective also emerged around the skills of managers to coach their staff such that they are able to identify appropriate learning and development needs and provision. This need for managers at all levels to hold effective career conversations emerges consistently across Creative Metier insight studies in both the financial sector and more widely.

3.0 DEMAND FOR DIGITAL LEARNING AMONGST HR STAFF

3.1 Summary development needs identified by FSP HR leaders and staff

HR leaders identified a critical need to build staff members' technical understanding of financial inclusion and their ability to apply HR concepts in practice. Senior leaders also placed emphasis on acquiring the technical and behavioral skills to development and execute strategy and institutional performance management. Mid and junior level staff sought to focus on technology and data skills and personal effectiveness.

The HR leaders surveyed consistently articulated a challenge, not around recruiting appropriately qualified HR staff, but around the ability of those staff to then bring their expertise to bear within the institution.

The critical gaps identified include:

- Understanding financial inclusion and the implications of this for core HR concepts such as culture, performance, reward
- Understanding the key business drivers of the FSP and how the HR function underpins delivery of these
- Applying HR concepts in practice

In addition, the detailed analysis identified a number of technical and behavioral development needs across the populations surveyed. Directors and Senior Leaders need to develop their skills in:

- Strategy development and implementation both technical and behavioral aspects
- Performance management both technical and behavioral aspects

While Managers and Assistant level staff needed to build their abilities to:

- Interface with technology, manage and interpret data
- Build relationships with the business and advocate for HR's contribution (to understand the breadth of HR's contribution and be able to relate this to financial inclusion)

Staff at all levels articulated a desire to improve their relationship management, communication and influencing abilities.

3.1.1 Behavioral development needs

There was a strong consistency in the behavioral needs identified by FSP HR leaders amongst their teams. A competency mix has emerged around the needs for core behavioral skills in four areas:

- Business (making the business case for HR, business acumen, critical evaluation, decision making)
- Interpersonal (communication, relationship management, influencing, conflict management)
- Leadership (leadership style, personal credibility, managing upwards, coaching and mentoring, leading and managing teams)
- Personal effectiveness (including applying judgement, prioritization, taking responsibility, time management, ethical practice)

These competencies have been developed based on the detailed development needs articulated.

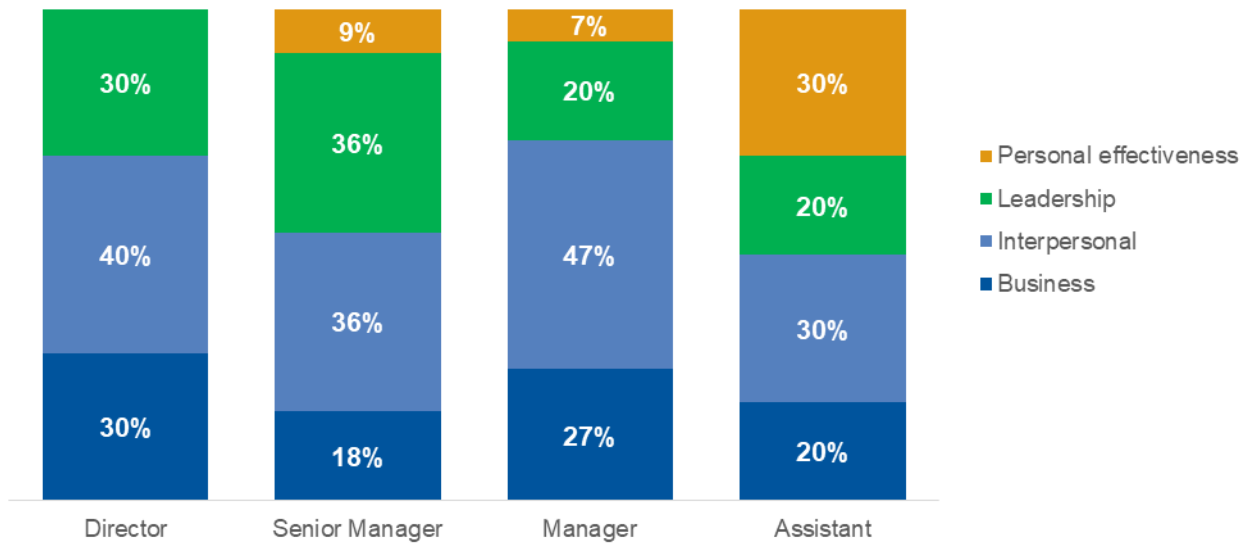


Figure 7 - High level behavioral needs (competencies) as articulated by FSP HR leaders

The survey respondents identified a need to focus at all levels on relationship management and communication.

In addition to this, directors sought to build their own leadership capability.

“I need to consider my leadership style. Not being too controlling but being on top of your game. I am now having to go to the regulator to plead against a fine because somebody didn’t do their job. Managing in a more regulated context is a challenge.” FSP HR Leader

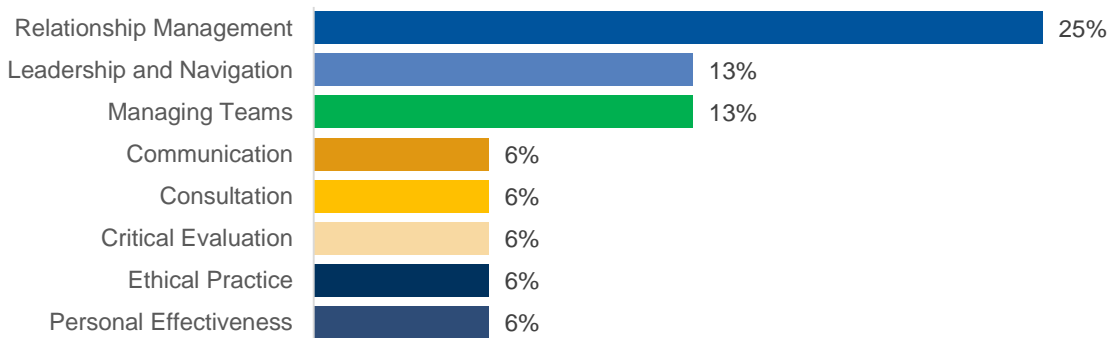


Figure 8 - Detailed behavioral needs: Director

The development needs of senior managers were articulated specifically in terms of their ability to lead implementation and the interpersonal skills to communicate, advocate and manage conflict, in addition to the technical HR understanding to underpin the change.

“Manager - communication - not just able to transmit information. You need to ensure that policies are implemented robustly. You must convince the staff and ensure the ways of working are changed.” FSP HR Leader



Figure 9 -Detailed behavioral needs: Senior Manager

At the manager level a focus emerged on building the skills to manage their teams and to manage implementation out of the business through effective communication and relationship management.

“[Administrative level staff] Taking responsibility and accepting when you have gone wrong. Being accountable for actions and keeping track of tasks. They only do the bare minimum and that doesn't impress me. Understanding the consequences of taking short cuts in terms of business risk.”



Figure 10 -Detailed behavioral needs: Manager

At the assistant level, HR leaders identified that their staff need to build personal effectiveness. Different aspects of this were articulated, including time management, taking responsibility, prioritization, cultural effectiveness, ethical practice.



Figure 11 - Detailed behavioral needs: Assistant

Across the HR staff member (all levels) responses to the online survey, the theme of decision making appeared more strongly than the HR leaders articulated in the interviews, in addition to leading effectively and advocating for HR.

Making difficult or complex decisions	53%
Advocating for HR	40%
Leading effectively	40%

Figure 12 - Top 3 behavioral development needs identified by HR staff members

3.1.2 Technical development needs

A broader set of technical development needs have emerged, with less consistency across the different levels of HR professionals compared to behavioral requirements. In addition to the core technical HR skills around people, organization and workplace, more specific themes emerged to underpin implementation around HR strategy and execution, understanding financial inclusion and gaining a broad core HR knowledge.

These included:

- People (including talent, engagement, retention, learning and development, remuneration)
- Organization (structure, workforce management, technology management, data analysis and interpretation, employee and labor relations)
- Workplace (legislation, diversity, risk management)
- Understanding financial inclusion (history, objectives, products and services, culture, incentives)
- Core HR understanding (broad understanding of the concepts and contribution of the HR function to business success)

“The [HR] directors need to understand the financial inclusion industry in order to support delivery of the strategy. So they need to understand the products, tools etc. so that when the unit says we are doing financial inclusion, then they know what kinds of skills are needed. They need 40% knowledge of the industry and then 60% of the unit's strategy, what it is trying to achieve and then what skills are needed to deliver this. Understanding of the compliance issues facing financial inclusion. It cuts across all levels, but with more emphasis at the lower levels in terms of implementation. This is critical at the field level with fraud occurring.” FSP HR Director

“Assistant - must understand and implement policy and understand the bank's exposure - or they expose the bank to legal risk.” FSP HR Director

The mix of development areas identified varied across the different levels of HR staff member. As would be expected, there was a stronger focus on strategy development and execution at more senior levels, with a focus on technology and data (organization category) at the more junior levels. The need to build core understanding to deliver their roles emerged with a focus on financial inclusion.

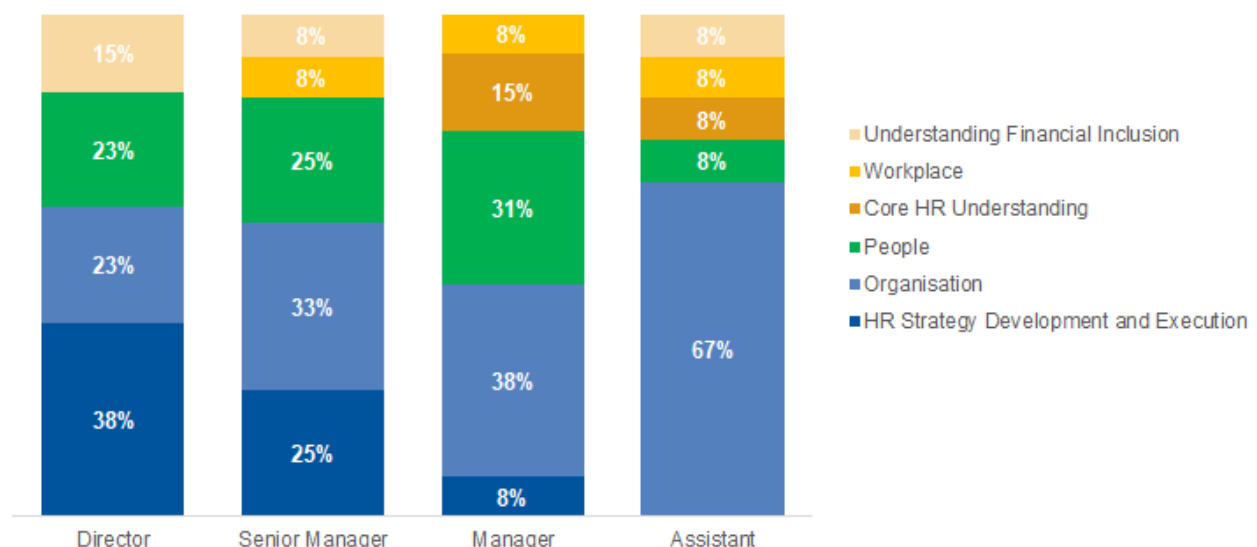


Figure 13 - High level technical needs (competencies) as identified by FSP HR leaders

There was a strong emphasis placed at the director level, on building the technical and behavioral skills to implement performance management across institutions. The ability to develop and execute HR strategy were identified for directors and senior managers. Interestingly the data analysis theme also emerged here, but with an emphasis on building the business case for HR and interpreting data to underpin effective decision making and enable influencing.



Figure 14 - Detailed technical needs: Director

A far broader set of requirements were articulated for the senior manager group than for other groups. As would be expected at this level there is a need to focus on implementation across the full spectrum of HR interventions. Alongside these however, the common themes of understanding financial inclusion, performance management implementation and data analysis and interpretation were also identified.



Figure 15 - Detailed technical needs: Senior Manager

For the manager level, core HR understanding, digital learning management and performance management implementation were the top needs identified.

“[At] manager level, performance management. Many people don't understand what it is. I need them to understand and be able to implement across the institution.” FSP HR Director

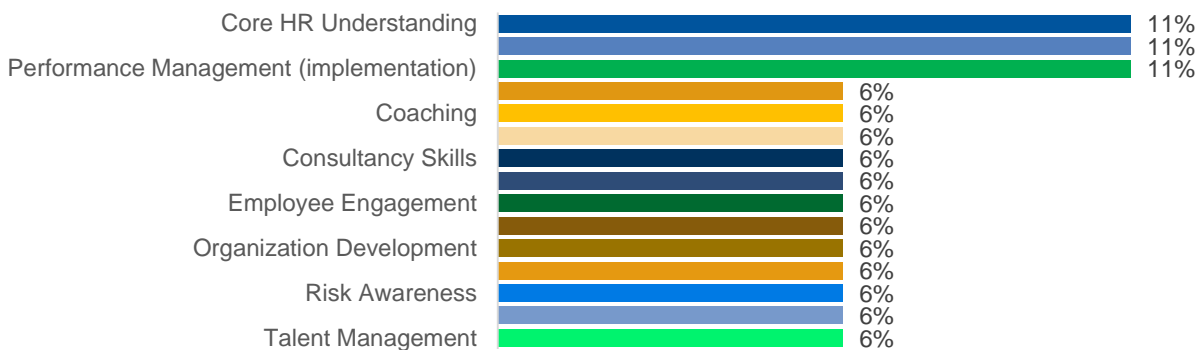


Figure 16 - Detailed technical needs: Manager

At the assistant level the top technical development needs articulated consistently focused on data analysis and interpretation, records management and system use, report writing.

“We have a lot of data in HR. but how do we make use of that data in HR. We have a system which gathers information but how do we analyze it to make use of it.” FSP HR Director

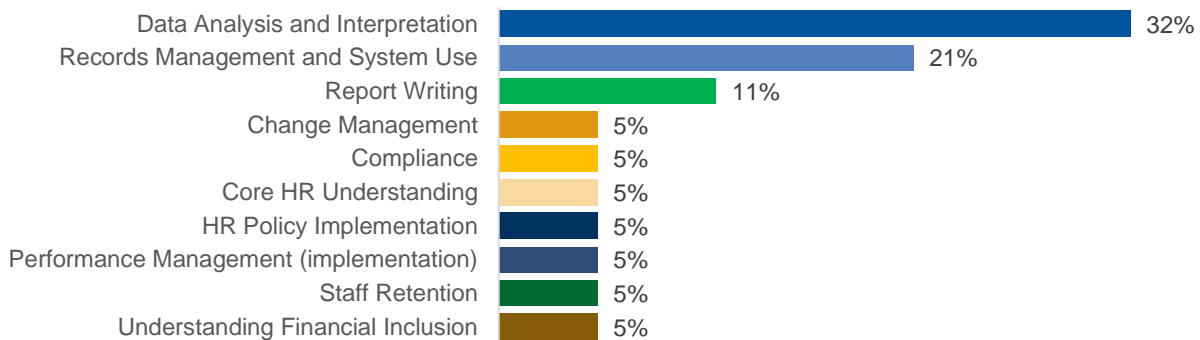


Figure 17 - Detailed technical needs: Assistant

Across the online survey responses from FSP staff members (all levels) the top technical development needs identified were in line with those identified by the FSP HR leaders; data analysis and interpretation, development and implementing HR strategy, making the business case for HR interventions (ROI) and performance and reward implementation.

Data analysis and interpretation	53%
Making the business case for HR interventions (ROI)	40%
Developing and implementing HR strategy	40%
Performance and reward	33%

Figure 18 - Top 4 technical development needs identified by HR staff respondents

3.1.3 Development needs analyzed by FSP size⁵

Although common themes emerged across all FSP sizes there was a subtle difference in emphasis. For large FSPs the focus was placed on building the technical skills to deliver a customer focused HR service while medium sized FSPs were often in the process of implementing HRIS and needing to focus on data analysis and interpretation to underpin service delivery and decision making. Small FSPs also sought to focus on data but specifically in order to make the business case for HR.

“Managers need to learn to advocate for HR’s role and value”

With respect to behavioral development needs, large FSPs sought to focus on developing the skills to influence others and build personal credibility while medium and small FSPs specifically articulated the need to advocate for HR. Small FSPs added the need to build effective decision making such that the core work of the HR team is consistently and effectively implemented.

3.2 Engagement with digital learning and Communities of Practice

HR professionals across all levels and sizes of institution are keen to engage with digital CPD and Communities of Practice and see the business benefits of doing so. Little digital HR focused CPD provision was found to be available within FSPs. Very few HR professionals were aware of or had undertaken digital CPD activities.

The majority of FSPs (55%) provide some form of digital learning and development resources to their staff, 60% of staff are accessing such resources once a quarter or more. Usage is higher amongst millennials (80%

⁵ FSP size was defined by number of employees. Small 1-300, medium 301-1000, large 1000+

accessed quarterly or more frequently compared to 40% of Gen X). One HR leader has completed their HR MSc via digital learning.

“Digital learning works best from a top down approach so buy-in from the top is critical. Directors need to demonstrate from the top down and secure buy-in.” FSP HR Leader

The resources available do not typically include specific HR related content, although generic core skills content⁶ can be accessed by HR and operational staff alike. FSPs which are part of a multi-national institution are significantly more likely to have digital resources available to operations staff.



Figure 19 - Frequency of use of digital resources by FSP staff in the past 2 years (other = none)

Of those FSP staff who had completed a digital CPD activity, these were provided by FSPs, international universities or MOOCs and focused on core skill development, typically leadership development, through executive education offerings. One member of staff had completed a MOOC⁷ with the Indian Society for HR Management⁸ via Alison.com (a free portal for a range of qualifications).

93% of staff respondents are interested in engaging with digital learning and all staff who responded were interested or somewhat interested in joining a Community of Practice (COP). Interest in the COP was stronger amongst Senior Managers than Assistants.

The HR leaders surveyed were strongly supportive of themselves and their staff engaging with COPs (100% identified it as ‘very’ or ‘somewhat’ beneficial). It was reported that COPs could potentially formalize existing sharing amongst local HR networks and yield real impact at all levels of the industry.

Considerations for design include:

- Ensuring that different cultural styles of communication are integrated into the COP design
- Working with COP members and their stakeholders to prioritize attendance
- Ensuring that more mature FSPs and experienced professionals also gain value
- Designing COPs for different levels of role
- Ensuring a blended learning approach leveraging webinars, resources library, discussion boards
- Potentially including peer mentoring through the platform

“It would sharpen their minds so that they are able to meet their performance expectations, it will transform their thinking and make them more strategic. It would give them more motivation to work more and go the extra mile.” FSP HR Leader

“It is important, and especially for exposure. You meet people from different institutions and share. It is beneficial for the institution and the individual.” FSP HR Leader

“It would be very good way to learn and share ideas, and learn how to deal with certain situations” FSP HR Leader

⁶ For example those provided by SkillSoft

⁷ Massive Open Online Course

⁸ Available at Alison.com

3.3 Establishing effective demand

FSPs are willing to invest in the development of HR staff but often are not able to identify appropriate learning interventions to enable practical application within the financial inclusion context. There is a substantive opportunity to build effective demand by highlighting relevant digital learning opportunities and developing specific new programs.

3.3.1 Budgets available to support individual learning

All FSPs surveyed held budgets for the development of HR staff. The majority of FSPs spent \$250 - \$2000 per year per staff member. The key challenge to spending these budgets was related to the availability of relevant high quality programs. The most commonly funded learning interventions include membership of professional bodies and conference attendance, with training provided locally by HR Institutes or Federations of Employers, and professional qualifications also being funded but less frequently.

Individuals are funding their own development but at a lower level: 40% spent \$250 - \$2000 per year, while 30% had not spent anything in the past year.

FSPs and individuals are not yet reporting that they are systematically leveraging resources already available to them via professional membership⁹ or free online.

3.3.2 FSP willingness to invest

There is a clear consensus that FSPs are willing and able to pay for learning provision which meets the core needs identified and contributes to business success. Resolving the gap identified in the ability to measure return on investment and make the business case for HR interventions will enable HR leaders to make the case for investment both in their own staff and across or interventions across the FSP.

FSP leaders identified the following development needs as those which institutions would be likely to invest in:

- Director: Strategy development and execution, including data analysis and ROI
- Senior Manager: Implementation skills; core HR technical components
- Manager: Implementing performance management; team management and people skills
- Assistant: Data analysis and interpretation; performance management implementation

3.3.3 Pricing indicators

There is an alignment between the range of current spending on digital learning at the module / certificate level and the budgets available on an annual basis for members of HR teams.

There was very little survey data available to support robust analysis of pricing for digital HR professional and academic qualifications due to low levels of effective demand in the market. This is typical of a nascent market.

A number of high level pricing principles can be identified through a review of open source information:

- Digital HR MSc provision ranges from \$2,000 (in-region) to \$16,800 (international) this compares with a range for in-person provision available in-region ranging from \$2,400 to \$7,000
- Professional certification at the Higher Diploma level: \$760 digital (in-region) compared to \$1060 in-person; \$8,562 (digital, international)
- Professional certification at the Certificate level: \$520 - \$2000 reportedly paid by FSP leaders for in-region provision; \$5080 (digital, international)
- Professional certification at the Module level: Digital \$130 - \$350 (which aligns with Gateway Academy pricing of max \$200 per course)

⁹ Availability of resources differs across memberships, some are more developed than others.

- Community of practice offering (CIPD) - max \$250

The key findings of the pricing review are that:

1. Digital provision by international academic institutions and HR Institutes is more expensive than via in-region providers and may be prohibitive given stated FSP budgets
2. In-region digital provision of professional certification is around 17% - 28% cheaper than in-person provision for programs offered by the same provider
3. Pricing of existing in-region digital certificate and diploma level programs is in line with stated annual investment on a per person basis by FSP HR leaders
4. Current pricing of Gateway Academy programs aligns with the “Module” prices paid by HR professionals

The pricing of Gateway Academy programs for the HR professional population will need to align with the pricing structures of existing digital offerings by in-region providers.

4.0 SUPPLY OF DIGITAL LEARNING SERVICES TO HR STAFF IN FINANCIAL INCLUSION

4.1 Key local and international providers and potential partners

There are high quality providers of HR specific digital academic qualifications and professional certification, but limited information to facilitate effective demand for these services. There is an opportunity to develop a greater range of more affordable professional certification providers.

The supply side model has been developed around the core development needs identified during the demand study of 1) the development of practical HR capabilities and, 2) core financial inclusion understanding. For each supply component, the current supply side actors have been identified.

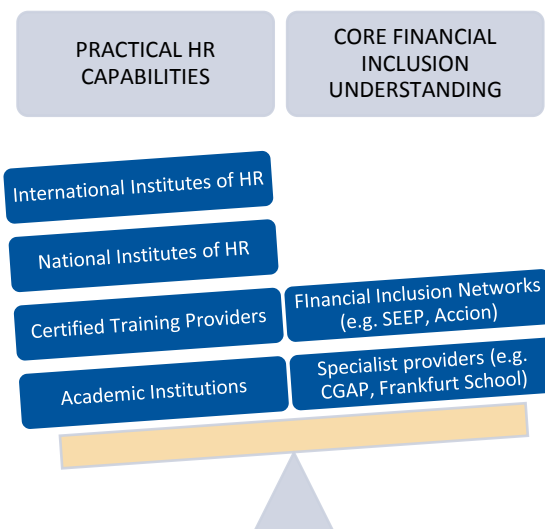


Figure 20 - Supply side model

International HR Institutes / Awarding Bodies: International HR Institutes which act as globally recognized awarding bodies, accredit training providers, offer digital professional certification and have presence in Africa. E.g. CIPD, SHRM.

National Institutes of HR / Awarding Bodies: National HR Institutes which accredit training providers and may offer CPD activities to their members including digital learning

Certified Training Providers: National or international providers of HR professional certification which offer digital learning accredited by national or international awarding bodies e.g. CHRM, CIC

Academic Institutions: International or local providers of digital MSc HR or similar e.g. UNISA (South Africa), Manchester University (UK), Mount Kenya University (Kenya)

Financial Inclusion Networks: Global networks which be potential providers of or partners to access / develop relevant digital learning content e.g. SEEP, Accion

Specialist Financial Inclusion Providers: Specialist providers of content to the financial inclusion sector, potential providers of digital content e.g. CGAP, Frankfurt School

BOX 2: CIPD MULTI-LEVEL ONLINE OFFERING

The Chartered Institute of Personnel Development (CIPD) in the UK has developed a multi-level online CPD offering. HR leaders can choose to engage with two MOOCs, a curated COP (which can be closed for a population), and then level 3, 5 and 7 professional qualifications.

Figure 21 - CIPD online layered qualifications and offering summary

The key high level findings relating to the structure of the supply side provision include:

- International providers of digital professional certification place a strong emphasis on the practical application of learning to work, their programs are seen as valuable in this context by FSP leaders
- There were no providers found of digital learning to enable FSP HR staff to understand core financial inclusion concepts and relate these to their HR practice
- Providers of academic qualifications would benefit from an increased focus on the practical application of concepts
- National Institutes of HR can play a key role in supporting their members to navigate the qualifications and certification market, their support for the digital mode is critical

4.2 Current provision of digital learning

The study did not identify any current providers of digital learning to support HR staff to gain a core understanding of financial inclusion; there was limited awareness of practically focused programs available to build the core behavioral and technical skills required to deliver into this context.

A detailed survey of current supply of five types of digital learning program has identified clear gaps in the provision of specific content and the information around those services currently available. Figure 22 - Digital HR qualification supply scan Figure 22 below identifies the market level gaps which could potentially be addressed by Gateway Academy. These include:

3. **Enhancing information flows** around current provision of digital MSc HR, digital professional certification by national and international providers with a practical focus on implementation
4. **Addressing supply gaps** for two digital programs: “Understanding financial inclusion for HR staff” (and potentially other non-HR staff) and “Delivering financial inclusion: HR concepts into practice”

Learning Type	Market Summary
Online Master in HR	Good availability of high quality, accredited digital learning provision at a range of price points, poor awareness of availability
International Professional Certification (awarding body and provider)	Small number of high quality international providers, poor awareness of availability of their digital learning services, potential challenge around affordability
National Professional Certification (training provider)	Very limited availability of online provision, one provider of accredited digital learning certification found
Understanding financial inclusion for HR (and others)	Existing high quality digital training covering financial inclusion is available; although not of this specific program; potential providers / developers identified, strong demand ¹⁰

¹⁰ This curriculum could be developed via a collaboration between an existing provider of high quality digital content around financial inclusion (e.g. Frankfurt School or CGAP) and a provider with deep understanding of both the financial inclusion sector and HR profession (e.g. Creative Metier)

Delivering financial inclusion: HR concepts into practice (multi-level)	Strong demand amongst FSPs for a module / certificate to address this core gap; potential providers / developers identified ¹¹
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Figure 22 - Digital HR qualification supply scan

BOX 3: SHRM STRATEGIC ENGAGEMENT WITH NATIONAL HR INSTITUTES

The Society for Human Resources (SHRM) in the USA places clear emphasis through its competency framework and qualifications on the practical application of knowledge. SHRM is currently working with HR Institutes across Africa to build their capacity and develop demand for SHRM's digital learning programs and accreditation. SHRM has digital content which could potentially be tailored to meet the needs of HR staff across the financial inclusion sector.

Figure 23 - SHRM work across Africa - high level summary

¹¹ This curriculum could be developed via a collaboration between partners with existing high quality digital HR content (e.g. SHRM, CIPD or CHRM) and cross-cutting HR and financial inclusion understanding (e.g. Creative Metier).

5.0 OPPORTUNITIES FOR GATEWAY ACADEMY TO IMPACT THIS MARKET

5.1 Actions FSP HR professional can take to accelerate their own development

HR teams can take concrete steps to structure their learning based on internationally recognized competency frameworks and systematic engagement with the business.

The international HR professional bodies CIPD and SHRM have developed robust and detailed competency frameworks (see [Appendix C](#)), available publicly^{12,13}, and with a core focus on practical implementation.

HR teams could adopt one of these competency matrices to structure their learning and to provide a mechanism for feedback and professional development. This need not necessarily require expenditure on training. HR professionals could draw on their colleagues' experience, seek out free or low cost resources and set themselves targets to extend their own learning as part of their annual appraisal process. This would further their careers, enable them to add increasing value to the business, and increase the value of and reputation of HR within the FSP.

Examples of free or low-cost resources include:

- Engage with HR professional networks both nationally and internationally
- Leverage resources provided by national HR professional bodies to members
- Engage with free resources provided by bodies e.g. CIPD's MOOCs
- Engage with CIPD's low-cost Community of Practice

HR team members would also benefit from systematically engaging with the business to understand industry trends, business performance and emerging priorities. Attending business review meetings and subscribing to business publications offer potential low-cost means to building broader business understanding.

5.2 Potential role for Gateway Academy

The study has identified distinct gaps in the market for digital learning services which meet the needs of HR professional in the financial inclusion context.

The study has identified four areas in which Gateway Academy can act to accelerate the development of the market for digital learning to enable HR staff to contribute to the achievement of their FSPs' financial inclusion objectives:

1. Enhance industry and business understanding amongst HR professionals
2. Enable HR staff to apply core HR concepts in practice
3. Address core technical and behavioral skills development needs of HR professionals
4. Enhance information flows and advocate for the value of investing in HR teams

¹² CIPD Profession Map: <https://www.cipd.co.uk/learn/career/profession-map>

¹³ SHRM Competency Model: https://www.shrm.org/LearningAndCareer/competency-model/PublishingImages/pages/default/SHRM%20Competency%20Model_Detailed%20Report_Final_SECURED.pdf

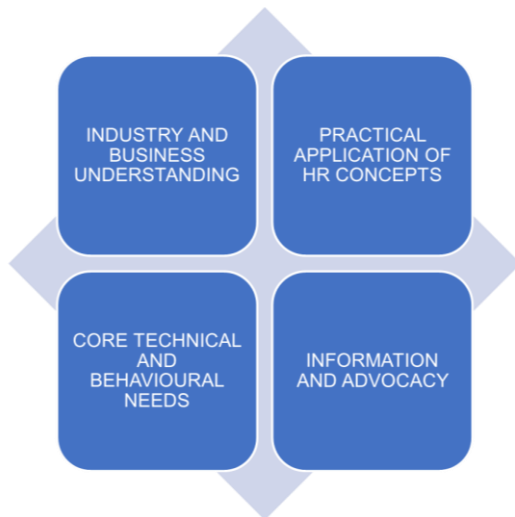


Figure 24 - Key gaps summary

These market gaps form the basis of the recommendations below, which set out the possible routes that Gateway Academy could take in this context.

Gateway Academy has an opportunity to build on the success of the HR COP to provide a curated COP to HR professionals working in financial inclusion. This platform would also provide a means to support information flows around digital learning.

Gateway Academy builds on the success of the existing HR COP to:

- Signpost to existing resources to support technical and behavioral needs
- Enable discussions around best practice and implementation
- Promote Gateway Academy courses which would be relevant to HR leaders and new Financial inclusion curriculum
- Create an “HR for Financial Inclusion” information hub to facilitate access to relevant and recognized digital learning programs

There is an opportunity to leverage CIPD’s curated closed group COP offering in the delivering of this recommendation. The current offering is highly relevant to Gateway Academy’s audience and competitively priced to support FSP level purchasing. Gateway Academy could leverage Creative Metier’s knowledge of the financial inclusion sector and the specific needs of HR professionals in the context, to customize CIPD’s COP offering and provide the additional information around relevant digital learning services.

There is a supply side gap with respect to digital learning services which enable HR professionals to understand financial inclusion and implement core HR concepts effectively within the financial inclusion context. Gateway Academy can curate content to meet this need.

Gateway Academy has an opportunity to leverage its existing platform to support HR teams.

- Establish the applicability of current Gateway Academy courses to HR professionals and make these available to HR staff in partner FSPs e.g. “Customers at the Center”, “Leadership in Financial Inclusion”
- “Introduction to Financial Inclusion”: Collaborate with existing providers of financial inclusion content such as the Frankfurt School, to develop digital curricula¹⁴ for HR staff to gain a core understanding of financial inclusion and core drivers of business success and basic financials in the banking industry

¹⁴ Potentially through collaboration or partnership with existing providers of financial inclusion content e.g. The Frankfurt School, or by leveraging existing high quality non-commercially sensitive digital content from FSPs.

- Meeting core needs: Signpost existing resources to support practical application of HR concepts (CHRM, CIPD, SHRM) and core skill development
- “Applying HR concepts in Practice”: Consider collaboration with a professional certification provider e.g. SHRM to tailor their HR professional skills development content to the financial inclusion space

Any digital learning content developed, should be:

- Structured to support direct application to the workplace
- Leverage a blended learning approach to include case studies, seminars, papers, discussion groups¹⁵
- Flexible in terms of timing and available out of hours / across time zones
- Ideally recognized by Institutes of HR locally¹⁶

It will be important in the implementation, to identify a program integrator with core understanding of both the Financial Inclusion and HR practice. This role would ensure that the offering to the HR professionals is articulated in a coherent way and meets the needs identified.

Gateway Academy can work at the market level to emphasize the value of practical implementation as a focus of learning.

- Work with National Institutes of HR to advocate for a core focus on practical application of learning
- Support the work of international awarding bodies e.g. CIPD and SHRM, who are already seeking to support academic institutions to enhance the practical aspects of their programs
- Support the development of emerging HR Institutes and encourage a focus on and recognition of existing digital learning programs with a practical focus

¹⁵ The Frankfurt School’s online courses were identified as an example of good practice in the financial inclusion context

¹⁶ This will be important in Kenya but less so elsewhere

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APPENDIX B: INTERVIEW PARTICIPANT DEMOGRAPHIC ANALYSIS

Country representation in the data sample

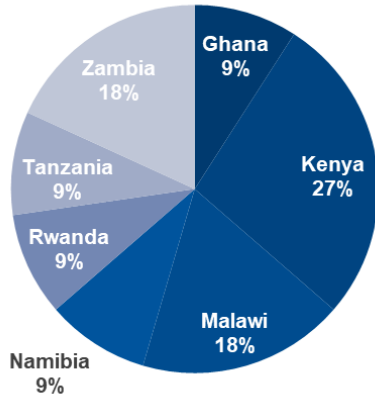


Figure 25 - Countries represented by HR leaders interviewed

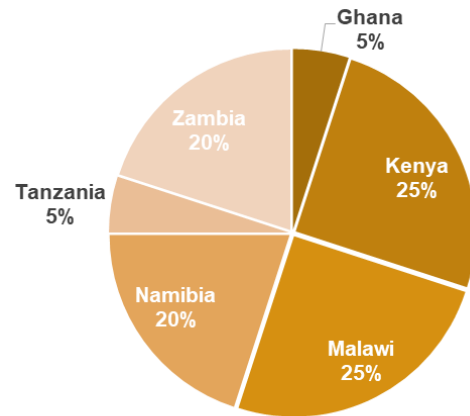


Figure 26 - Countries represented by FSP staff who completed the online survey

Institutions included in the study by FSP size

Institution	FSP size
Equity Bank	Large
Fidelity Bank	Large
KCB Bank	Large
TPB Bank	Large
AB Bank Zambia	Medium
National Bank of Malawi	Medium
Natsave	Medium
AB Bank Rwanda	Small
Ecobank	Small
Letshego	Small
Musoni	Small

FSP Size	% respondents
Small	41%
Medium	28%
Large	31%

Size category	No. Employees
Small	1-300
Medium	301-1000
Large	1000+

Figure 27 - Participating FSPs analyzed by size (number of employees)

Role level of study participants

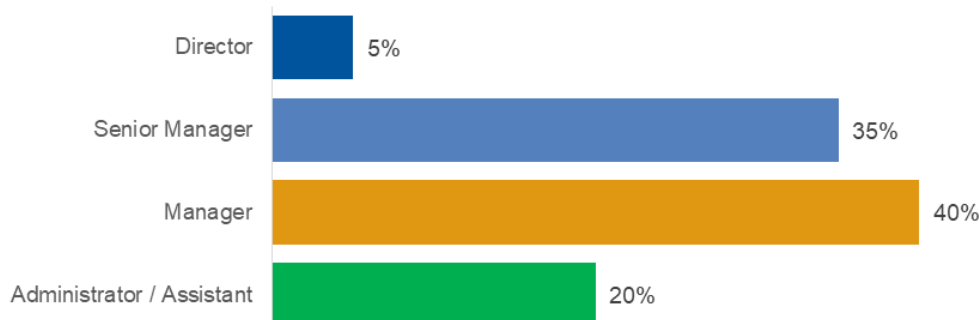


Figure 28 - Role level of HR staff responding to the online survey

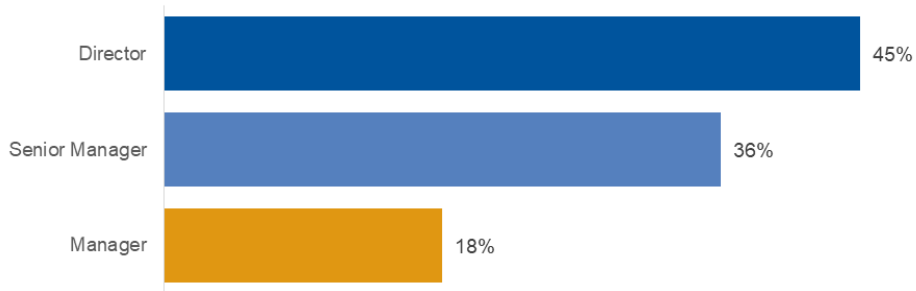
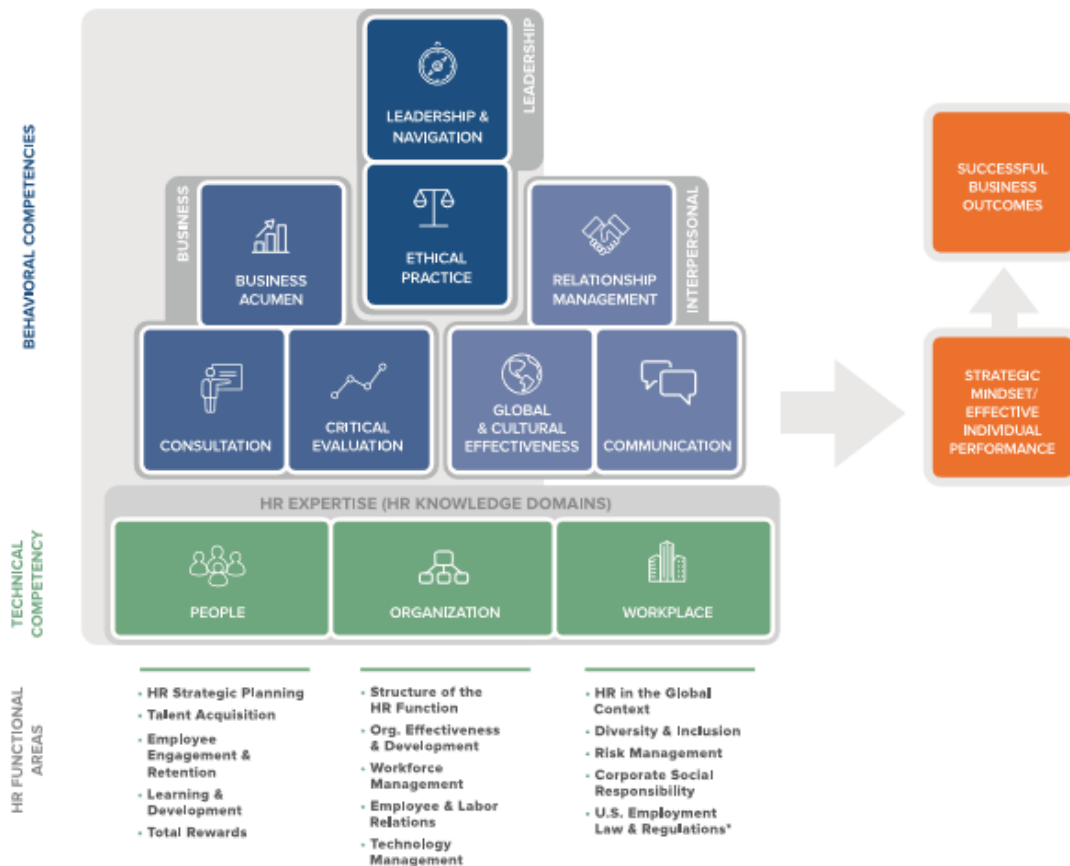


Figure 29 - Role level of HR leaders interviewed

APPENDIX C: EXAMPLE COMPETENCY FRAMEWORKS



Figure 30 - CIPD Professional Framework



*Applicable only to examinees testing within the U.S.

Figure 31 - SHRM Competency Framework