Facilitating Financial Inclusion Partnerships: The Demand Side

8-9 a.m (U.S. Eastern)  
24 January 2019
Logistics

This is an **audio broadcast**. Attendee microphones will remain muted during the entire webinar session.

To ask questions during the webinar, please use the **Chat box** on the right-hand side of the Webex session. Submit your question **at any time** during the webinar presentation.

The webinar recording will be emailed to all attendees and registrants.
Webinar Speakers

Kwaku Aboagye Acquaah
Learning, Talent & Development
Fidelity Bank Ghana Limited

Josephine Kibe, PhD
Operations Officer, Gateway Academy, CGAP

Penina Lam, PhD
Moderator
Consultant, CGAP
Webinar Overview

01. About CGAP & Gateway Academy
02. Why? What? How?
03. The Fidelity Bank Experience
04. Challenges and Opportunities
05. Q & A
Partners in Development: Context

Penina Lam, PhD
Moderator
Consultant, CGAP
Vision
A world where everyone has access to and can use the financial services they need to improve their lives.

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

A digital learning platform focused on financial inclusion

Improving staff performance in a rapidly changing financial inclusion industry by connecting financial institutions with leading training providers to offer cutting-edge learning solutions.

www.gateway.academy
Facilitating Partnerships

Gateway Academy

Demand Side

Supply Side
Gateway Academy

Online Learning Hub

Training Provider Capacity Building

Research and Community
Where Do We Work?

Seven initial focus countries

- Ghana
- Kenya
- Malawi
- Rwanda
- Tanzania
- Uganda
- Zambia
Partnerships: Lessons Learned

Josephine Kibe, PhD
Operations Officer, Gateway Academy, CGAP
Why? The Partners’ Realities

- Young talent pool fueling demand for learning
- Competition for skilled/trained talent
- Priority content areas for financial sector employees
- Limited resources to invest
- Willingness to pay for digital learning
Demand-Side Actors

- **Learners (Employees)**: Demanding career development opportunities
- **Financial Institutions (Employers)**: Competition for skilled talent
Priority Content Areas

Gateway
Academy Demand
Study Priorities

Technical

Industry Knowledge

Leadership & Management
## Why Partner?

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<td>01</td>
<td>● Create a transformative impact on financial inclusion by increasing the reach of high-quality training content.</td>
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<td>● Financial institutions capture a significant audience and can offer a solution that meets the target audience’s needs.</td>
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<td>● Create lasting impact for those working to advance financial inclusion.</td>
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Course Delivery with Partners

Alpha
Courses tested before final platform selection. Select few financial partners.
- ~100 Learners
- 5 financial institutions
- 4 courses

Demo
Full courses delivered on new platform. Courses refined prior to Beta.
- 100 learners
- 8 financial institutions
- 5 countries
- 4 courses

Beta
Full Courses delivered on fully functional Gateway Academy platform. More fully courses.
- Fee-based, tiered packages.
- ~300+ Learners
- 8 financial institutions
- 8 courses
Who are our Demand-Side Partners?
How? Criteria for Financial Institution Partners

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<td>01</td>
<td>Industry Influence</td>
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<td>02</td>
<td>Regional Presence</td>
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<td>03</td>
<td>Willingness to invest and work with us</td>
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<td>04</td>
<td>Working relationship with training provider(s)</td>
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Who are our Supply-Side Partners?

- ACCION
- CGAP
- HELIX
- PHB Development
- SBS
Insights on Partnerships

- People-driven process
- Demands flexibility & adaptability
- Communication is key
- Purpose-driven process
- Partnerships take time
- Organizational values, resources, and leadership matter
Working with Partners: Market Co-Creation & Co-Curation
Insights on Partnerships: Demand-Side

Kwaku Aboagye Acquaah
Learning, Talent & Development
Fidelity Bank Ghana Limited
Facilitating Financial Inclusion Partnerships: The Demand Side

Presented By: Kwaku Aboagye Acquaah
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Part 1 -  
Who we are

Part 2 -  
Changing the approach  
Fidelity CGAP/Gateway Academy partnership

Part 3 -  
Opportunities and challenges
PART 1: Who we are
Fidelity Bank’s Journey

Fidelity Discount House - 1998

Fidelity Bank Ghana Ltd - 2006

One Branch / Service Centre - 2006

75 Branches / Service Centre - 2017

2017 Bank of the Year

Top 3 Bank with Staff Strength of 1800+
What we Seek to Be

To be a world-class financial institution that provides superior returns for all stakeholders as follows:

- Our Customers: The best place to bank
- Our Shareholders: The best place to invest
- Our Employees: The best place to work
- Our Regulators: The best place to benchmark
PART 2:
Changing the Approach
Fidelity & CGAP/Gateway Academy Partnership
Motivators for Digital Learning

Why the need for change in the approach to learning?

- Advances in technology will have an impact on emerging models of Blended Learning
  - Virtual World
  - Social
  - Telepresence
  - Mobile
  - Augmented Reality

- Time to Competence
- The Speed of Change
- Doing more with less
Alignment to an Impactful Way in which People Learn 70:20:10

- 70% Application
- 20% Peer Learning
- 10% Formal Learning

Learn and develop through experience (Case-study based learning; Co-Lab actions; workplace mentoring; business case research and presentation)

Learn and develop through others (Facilitated Co-Labs, group coaching)

Develop through self-paced learning (getAbstract articles, online learning)

“Tell me and I forget. Teach me, and I may remember. Involve me, and I learn.”

Benjamin Franklin

Source: Charles Jennings
Tuning into the "Learner Voice"

**LEARNER PREFERENCES**
Rated as essential or highly useful methods for learning what they need for the job:

1. 91% team collaboration
2. 81% manager coaching
3. 73% web search
4. 83% conversations / meetings
5. 67% support from mentor / coach / buddy
6. 64% formal education course
7. 55% internal company documents
8. 52% internal networks / communities
9. 50% mobile
10. 49% live online learning / 47% self-paced e-learning

**INDIVIDUAL MOMENTS OF NEED**

- **NEW**
  - "Provide me with any new knowledge and skills I need for my job"

- **MORE**
  - "Give me an easy way to learn more in relation to what I already know"

- **APPLY**
  - "Help me to apply, what I have learned, back into the workplace"

- **SOLVE**
  - "Give me easy-to-find answers, when problems arise, things break or don’t work the way they were intended"

- **CHANGE**
  - "Give me the tools and support I require to change/ adapt my current work practices"

* ©Towards Maturity 2015, Learner Voice Part 2: www.towardsmaturity.org/learnersvoice2 Statistics taken from the whole sample of 5,700 respondents*
Unpacking Our Blended Experience

Target Audiences:
- Mid-Managers
- New Managers

Generic Leadership Themes:
- Leading People
- Leading Change
- Business Acumen
- Interpersonal Skills

Modular Blended Experience:
- Self Assessment
- Online Learning (2hrs)
- Power Session (4hrs)
- Workplace Assignment
- Workplace Coaching
- Post-Assessment

Outcomes:
- Certificate of Completion
- Management Workplace Tools
Our Choice of Gateway Academy as a Service Partner

• Gateway Academy’s experience in the area of financial inclusion

• Extensive partnership with financial institutions and Training Service Providers

• Standardized quality of modules & courses with flexibility for customization

• Experienced team of personnel (professional & technical) at CGAP

• Certification of modules and recognized globally
PART 3: Opportunities and Challenges
Opportunities

- Top Management Commitment and Support
  - eLearning policy
  - Marketing and Communication
  - Course selection aligned to learning paths and business strategy
  - Ownership of learning modules by each business function or unit

- E-Learning centre
- E-Learning month
- As a pre-course reading for ILT
- Learning clinics
- Using of learning / Job aids
- Incentives
Challenges

- Buy-in from line management
- Technical environment
- Push vs. pull learning
- Bandwidth issues
- Local content
Marketing and Communication
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?

You will receive an email with this webinar recording and related materials early next week.

You will receive an invitation to join the next Gateway Academy webinar.
Planned Webinars in this Series

- **2018 November**: Supply Side Training Service Provider Partnerships
- **2019 January**: Demand Side Partnerships with Financial Service Providers
- **2019 February**: Vendor Side Consortium Partners
- **2019 March**: Vendor Side Partnership with Evaluators
Supply Side Recording

Facilitating Partnerships with Financial Inclusion Training Providers: The Supply Side

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Visit Us at www.gateway.academy
Thank you

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