

# Demand Study findings

## Background

In summer 2015, we commissioned a demand-side study to inform the content priorities for our learning platform. Conducted by Creative Metier, the study gathered data at the individual, institutional, and industry levels across seven initial target countries in sub-Saharan Africa: Ghana, Kenya, Malawi, Rwanda, Tanzania, Uganda, and Zambia. The team conducted 30 interviews with financial service provider (FSP) at the managerial level and 13 interviews with industry stakeholders. Responses from 149 FSP staff were collected via an online survey.

The demand-side study was designed to inform how we approach **content** (the technical, leadership, and managerial skills needed and industry knowledge required of entry- and mid-level FSP staff) , **technical capabilities** (user usage preferences and technical constraints), and **willingness to pay** (optimal pricing for the Academy's programs at an individual and institutional level).

## Core findings

There is strong momentum for the adoption of e-learning and online communities among FSPs to address critical skills gaps in the entry- and mid-level populations. FSP management and staff report sufficient access to technology and have expressed willingness to pay for Gateway Academy's offerings.

There is a clear market for Gateway Academy to support the induction of entry-level staff with no previous banking experience and to build the skills of those with more experience. Currently, FSPs primarily spend training funds on curriculum in this area, which those surveyed believe can be provided by a centralized source.

### Content

A number of initiatives show that there is momentum to address the development needs of entry- and mid-level staff of FSPs. These initiatives could provide Gateway Academy with innovative, relevant, and high-quality program content. Programs that address core technical skills and best practice in broader leadership, management, and industry knowledge areas would be valued by FSPs of all sizes, enhancing existing provision in small or medium FSPs and potentially substituting provision in large FSPs.

### Technical capabilities

Gateway Academy will need to work with pilot organizations to ensure learners have the technology (computers, internet access — particularly a concern for more rural areas) and time to complete training. The platform should be optimized for use on mobile phones and tablets. Gateway Academy must be able to provide information on staff participation to human resource leaders to support performance management and career progression processes.

### Willingness to pay

The e-learning market is at an early stage of development and work is needed to build understanding of its value among decision makers. There is a clear willingness to pay for training amongst FSPs and staff; however, there is a perception that e-learning should cost less than face to face training.

## Defining Gateway Academy's offerings

FSP staff were asked to identify the skills they require to do their current job well. FSP management were asked to identify the skills required for their entry- and mid-level staff to deliver their roles well.

Below are the top 10 skills in each category: **technical skills**, **leadership and management skills**, and **industry knowledge**.

### Technical skills

|   |            |
|---|------------|
| Risk management                               | <b>40%</b> |
| Portfolio management (financial analysis)     | <b>39%</b> |
| Credit management                             | <b>37%</b> |
| Delinquency management                        | <b>37%</b> |
| Monitoring and evaluation / impact assessment | <b>35%</b> |
| Customer service / client satisfaction        | <b>35%</b> |
| Project management                            | <b>33%</b> |
| Business case development                     | <b>29%</b> |
| Product development                           | <b>28%</b> |
| External communications                       | <b>26%</b> |

### Leadership and management skills

|                                     |            |
|-------------------------------------|------------|
| Strategic planning                  | <b>72%</b> |
| Performance management / motivation | <b>59%</b> |
| Communication                       | <b>55%</b> |
| Relationship building               | <b>46%</b> |
| Organizational development          | <b>44%</b> |
| Negotiation                         | <b>38%</b> |
| Governance / board management       | <b>35%</b> |
| Influencing                         | <b>35%</b> |
| Culture change                      | <b>29%</b> |
| Self-management                     | <b>23%</b> |

### Industry knowledge

|                        |            |
|------------------------|------------|
| Agricultural finance   | <b>55%</b> |
| Microfinance           | <b>54%</b> |
| Small business finance | <b>54%</b> |
| Mobile banking         | <b>49%</b> |
| Savings products       | <b>41%</b> |
| Digital finance        | <b>40%</b> |
| Micro insurance        | <b>38%</b> |
| Agency banking         | <b>38%</b> |
| Housing microfinance   | <b>25%</b> |
| Education finance      | <b>23%</b> |