



*How We Use*  
*Digitalisation* and  
*Capacity Building* to  
Improve Financial  
Inclusion

AccessHolding

## *Program Overview*



Between 2016 and 2022 Access Microfinance Holding AG in a partnership with Mastercard Foundation implemented the Access2Access Program (A2A) in six AccessHolding Banks in Liberia, Rwanda, Zambia, Madagascar, Nigeria and Tanzania. The A2A sought to increase financial inclusion, improve livelihoods and grow businesses through better access to banking services that meet client needs more efficiently and profitably.

To achieve these aims, the program was built around two main components, **digitalisation and capacity building**. The first component focused on setting up **strong digital foundations** in each AccessHolding (AH) Bank, including a secure and scalable IT infrastructure. Specific **digital projects** were implemented in each bank, which in turn contributed to increasing accessibility for clients, internal efficiency gains, more reliable security management and better product design. The second component was designed to **build the capacity of bank staff** by creating **learning opportunities**, in-person and through an innovative online platform, and developing a competency-based HR system. Research and knowledge sharing ran alongside the implementation of these two components from the start, allowing for dissemination of insights and learning, sharing what worked and what did not, emphasising **experience exchange** among AH Banks.

As the program proceeded, the focus shifted from constructing and deploying the basic building blocks in both components towards empowering the AH Banks to pursue and [manage their own development journey](#).

The end-term evaluation of the A2A program, which was performed by external evaluators from May to November 2022, has shown that the AH Banks have become more capable and agile organisations over the six-year lifetime of the program, keen to continue their transformation and to compound the gains achieved thus far. Their client and product portfolios have grown, and innovations such as [a field application for loan officers](#) and an [e-wallet](#) were introduced. A key factor has been the continued focus on the micro enterprise segment as the efficiency created with digital tools allowed the banks to continue financing the lowest segment of the market.

Through digitalisation and capacity building the banks have become more competitive players in this market and improved their profitability. In three banks studied in depth during the evaluation, the cost to income ratio reduced by up to 38% during the period from 2020 to 2022.

Bank customers now access their accounts 24/7, as seen by the growing number of non-branch transactions. For example, the proportion of non-branch transactions grew by 19% in Liberia and Nigeria, while it almost doubled in Zambia. Better credit scoring allows for simplified processes and more rapid concession of repeat loans, also increasing the overall retention of clients.

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*Savings and loans have helped improve my livelihood.*

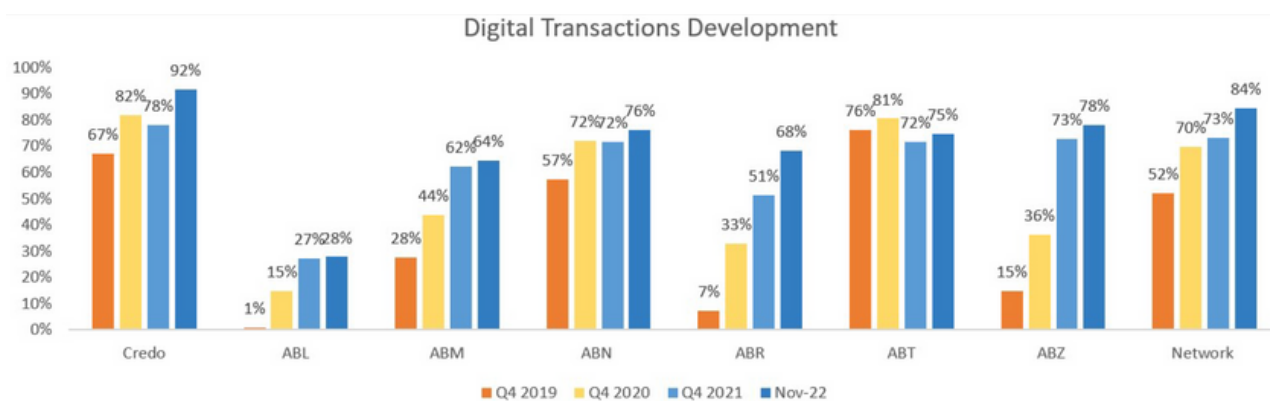
I have been able to buy land and build a house. I am able to buy material for my building through my savings account. For the future, I need to move into the house I am building and purchase a vehicle.

Rodgers, Client of AB Bank Zambia for 11 years



For the banks this means greater efficiency in servicing their customers. Surveys have shown that digital channels help customers save time, manage their money and increase efficiency in their business transactions. Loans provided with the support of digital tools such as scoring means less formalities, simpler requirements and faster decision-making for clients, who were thus able to increase their loan sizes over the last six years.

According to a customer survey carried out in three countries, more than three quarters of clients agreed that the loans had helped them grow their businesses.



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*We are in a digital world.*

There are other systems that can be automated. Technology is not standing still. Whatever is working for the customer, we should continue doing.

Taiwo, Group Leader, working with Access Microfinance Bank Nigeria for 13 years

## *Competency-Based Talent Management, the Learning Platform and Knowledge Sharing Lay the Groundwork for Developing an Institutional Learning Culture*



### **COMPETENCY-BASED TALENT MANAGEMENT**

The competency-based HR system that was developed underpins all processes, from recruitment and on-boarding to talent management and retention, using a Human Resource Information System for greater efficiency. In parallel, Individual Development Plans (IDP) and Key Performance Indicators (KPI) were established, and salary grading systems were fine-tuned and communicated more clearly. Career paths and opportunities for promotion are now more transparent, and competency gap analysis tools are available to ensure training is tailored and leveraged to support staff growth.

The focus on IDPs coupled with the link to career paths and opportunities fosters individual motivation to learn and grow, which in turn contributes to the organisational learning culture. Over time, this becomes a mutually reinforcing cycle. Nonetheless, AH Banks are conscious of the need to provide a competitive benefits package to staff in order to retain them.



*Training was the most motivated part of my job at AB Bank. Throughout my roles I always knew that this is not the end of my career path – I can still go up as the bank grows and develops, and depending on how the bank grows. There was always an opportunity.*

Mwaka Mwamulima, MSME Credit & Risk Independent Consultant, AB Bank Zambia







## MULTI-TIERED LEARNING PILLARS

The success of the capacity building component can be traced back to three interrelated pillars: a multi-tiered learning structure encompassing (i) a learning system with a large catalogue of mobile-friendly, assigned and on-demand e-learning courses (AccessMind), (ii) advanced local learning through Training of Trainers (AccessFoundation), and (iii) a network-wide education of middle managers in an eighteen months capacity-building program of combined online and classroom-based learning (AccessCampus). The multi-tiered approach ensured that employees at all levels were included in the capacity building efforts.

This structure provided maximum flexibility to the AH Banks as well as opportunities for customisation and deployment of their own local training resources. According to a staff survey in three of the banks, 90% had participated in training and over 80% felt the training had had a positive impact on their job. As the learning culture develops, individuals proactively enroll in courses that are aligned with their professional interests and development plans. Training of trainers ensures that banks can take responsibility for cascading the learning to others.



*This has increased overall staff satisfaction.*

In 2021, in a staff satisfaction survey, the majority of the staff was appreciating the bank to support their personal growth and also their professional development, mainly because of higher promotion rate and staff empowerment.

Carine Umugwaneza, Learning and Development Officer,  
AB Bank Rwanda



## KNOWLEDGE SHARING

The third pillar was to build processes for knowledge sharing among the AH Banks from the beginning, including communities of practice and other tools.

The emphasis on building a management information system enabled the creation of reports that provide the banks with feedback that can drive organisational learning and decision making.

» [For more information on capacity building and learning within AccessHolding, read here how we embedded capacity building in our DNA.](#)

» [Learn more in a video documenting the developments and impact of the capacity building efforts by interviewing staff in Nigeria, Zambia, Rwanda and Madagascar.](#)



## Achievements

These three pillars led to synergies that reinforced the creation of a learning culture in the banks, which in turn has a positive impact on both individual and organisational learning. A conducive working environment where learning is valued and rewarded together with a focus on institutionalising the learning internally and among other banks in the AH network have also contributed. An overwhelming majority of staff have seen significant positive changes in their working environments in the last three years, citing better transparency and resources to do their jobs.

A recent staff survey shows that over 80% of employees believe the courses they have taken to be directly relevant to their job. Staff feel appreciated and have specific career goals within the bank, which they would like to pursue. And AH Bank staff are considered well trained and desirable by other banks in the ecosystem – as evidenced by the fact that they are often poached by the competition.



## Lessons Learned

The learning platform now offers a critical mass of courses that will foster a more proactive engagement with the content, favouring a “search and enroll” function as opposed to prescribing courses to employees. This enables learners to take greater control of their own learning journey and align it with their individual development plans and future opportunities for advancement.

Although the capacity building program was forced to switch to virtual channels during the pandemic, it has now returned to a hybrid mode combining in-person classroom training with live online sessions and always available eLearning.

While virtual learning allows the AH Bank to scale what it can offer and provide more choice to staff, some learning gaps often require at least some face-to-face interventions.

For the emergent learning culture to be firmly established and built on, the banks must feel ownership and be emotionally and financially invested in the process.

Drawing on the resources placed at their disposal by AH is a first step, but it is important for each bank to buy into the long-term value of deepening this learning culture by investing in training and organisational learning in accordance with their level of maturity, strategy and vision.

Although staff appreciate both the working environment and the training, AH Banks have learned that ensuring staff loyalty over time requires more robust retention strategies.

The onus is now on the banks to implement these strategies to retain talent: lateral promotion and network wide career paths for middle management, the use of change champions in the bank to support transformation, career coaching and performance management, and more deliberate succession management. By building on what has been achieved so far, enhancing staff diversity through recruitment, and using regular employee engagement surveys to ensure they remain on the right track, AH Banks will be in a better position to respond to achieve their goals.





## *Digitalisation Lays Strong Foundations to Serve Micro Entrepreneurs in a More Efficient Manner, Leading to Increased Customer Retention, Higher and Better-Quality Loan Portfolio*



### **ROBUST, SECURE AND SCALABLE IT INFRASTRUCTURE**

Technology scalability was principally created by adding tools and applications to the existing core banking system (e.g., recovery tool, AML and KYC tools, credit scoring). In addition, a robust Information Security Management System was established, and an open-source API library implemented. Whilst this process required considerable investment, both in terms of time and resources, the solid architectural foundation built now allows to roll out digital solutions much faster. This in turn enables banks to immediately respond to the needs of their markets.



*It was a dream come true.*

Because I didn't expect that the money would be ready within that short period of time.

But with that in hand, we were able to buy irrigation dripper lines, and also a few things to support my irrigation. And thank God, I'm able to use that irrigation effectively.

Saili Miselo Martin, Farmer – Chabulumina Farm



Learn more in a video documenting the developments and impact of the digitalisation journey by interviewing clients and staff in Nigeria, Zambia, Rwanda and Madagascar.



## AGILE PROJECT MANAGEMENT

A project management approach was used for technology roll out, as each AH Bank implemented initiatives that were most relevant to their country's context and degree of maturity. Other banks in the network could then learn from successful projects, enabling easier adoption in subsequent markets (e.g. scoring, field app, chatbot and internet banking). An agile approach coupled with the centralised project management function in AccessHolding and each bank, were critical to the success of the technology roll-out.

To increase the efficiency and flexibility of specialised IT resources, and reduce cost for the AH Banks, a centralised vendor and gig-worker management function was established at holding level and as a result the network now has a pool of vendors and skilled IT workers to pull in when needed.



## LOCAL OWNERSHIP

With the underpinning IT infrastructure in place, the banks were able to use the support from AH to prioritise and time their own technology transformation in line with their needs. At the same time, the overall management of the program at network level enabled the achievement of economies of scale and scope. Likewise, the varying regulations in each country influence innovation in digital financial services based on the existing framework and infrastructure, further differentiating and localising products and services in each bank.

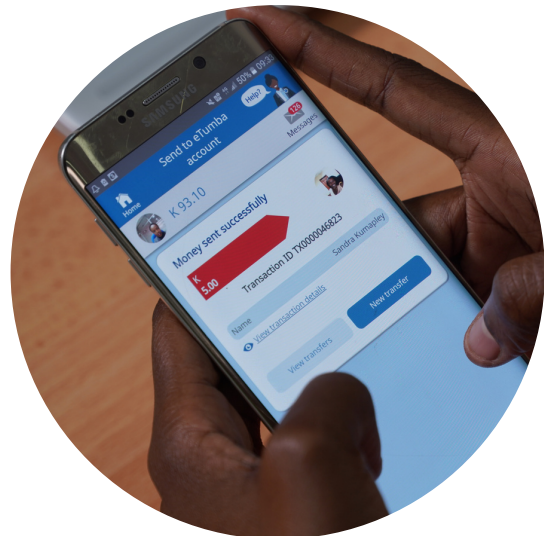
To support this flexible approach to implementation, key adaptations to the program were made, including changes in technology choices and the switch from waterfall to agile methodology. These changes resulted in better buy-in and sustainable digital implementations wherein banks are able to continue their own transformation journey.



[Read about the seven lessons we learned while implementing chatbots for increased financial inclusion here.](#)



[Read more here on how regulation influences innovation in the context of AH Banks.](#)





## Achievements

Using the IT infrastructure as a platform, combined with agile project management and local ownership set the digitalisation component up for a successful implementation. In this way, A2A equipped the AH Banks with the capacity to continue their digital transformation. The strong and secure IT infrastructure, supported by project management capability, IT operational processes and a more robust IT team organisation, enabled banks to concentrate on those elements that would help them gain efficiencies and serve their clients better.

Banks were able to provide multiple digital channels enabling 24/7 access by clients, including ATMs, mobile, web-based access and chatbots. By implementing digital scoring, they were able to achieve an increase of 5% in retention rate and faster loan renewals across all banks, while a field application increased credit staff productivity by 20% in one of the banks.

Overall, the digitalisation component has resulted in direct and indirect, quantitative and qualitative benefits, some of which will continue to accrue into the future.

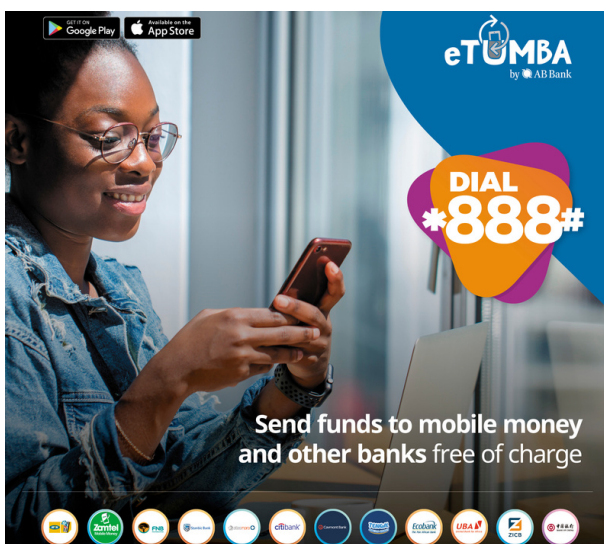


## Lessons Learnt

Digitalisation can make a strong contribution to achieving greater inclusion and to addressing customer needs, but there are critical points in the customer journey where face-to-face communication is needed. From customer feedback we have learnt that they require more personalised account management. Improved data analysis capacity in the bank has led to an enhanced understanding of customer behaviour and needs, which in turn improved customer centricity, including approaches to outreach, sales and marketing.

Measuring the direct benefits of digitalisation is far from easy. Furthermore, digitalisation alone does not lead to improvement in the operating model unless it is accompanied by capacity building, a clear data strategy, rigid change management system and strong leadership to drive effective implementation.

We have learnt that it is important to focus on one principal KPI to measure the success of digitalisation and achieve it before revising the target KPI and selecting a new one.



The banks in Liberia, Rwanda and Zambia document their journey towards customer centricity in this report.

## Key Reflections & Lessons

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Running the program over a comparatively long period of time has provided AH with the opportunity to reflect, together with the banks, on the more strategic lessons learned from the process that can be more broadly applied. Conclusions from the midterm evaluation are cited here, enabling a better understanding of the progress made since last evaluating program activities and impact since 2020.

- **Clear goals plus flexible approach.** Having clear, well-defined goals is critical to the success of such a complex, multi-faceted program, but it is equally important to be flexible about how you achieve them. Having a solid Program Architecture and adopting an approach based on building blocks enabled AH to achieve this flexibility.
- **Building Capacity laid the foundations for self-directed (digital) development.** The early project activities with a stronger focus on capacity building and hand-holding worked well as they laid the groundwork for the banks to take increasing ownership of their own (digital) development. The skills and knowledge gained not only permitted growth that was aligned with local conditions and customer needs, but it also led to banks having greater autonomy over their development journey, as it fostered ownership and sustainability. Accompanying change management and constant capacity building were essential to achieve this maturation process on the banks' digitalisation journey.
- **Competitive positioning of AccessHolding Banks.** Having a clear positioning that addresses the needs of a well-defined market segment is important to the success of the banks. The banks maintained a strategic focus on the micro enterprise and used the A2A implemented projects and tools to enhance the products and services to their focus segment.
- **Consistency was vital.** None of the successes came overnight, rather they were the result of the cumulative effect of small steps taken every day throughout the life of the program. This demonstrated the importance of keeping going, even when results took a while to become evident.
- **The importance of synergies.** The overall program provided strategic direction and enabled a more holistic approach that created synergies by including aspects of capacity building, organisational leadership, technology roll-out and customer centricity. These elements, taken together, achieved better results than could be achieved by a more fragmented approach.
- **Play the long game.** The investments in the program, both in digitalisation and in capacity building, have created a solid foundation aimed at long-term gains rather than short-term wins. Several investments have already begun to deliver efficiencies, the impact of which will continue into the future, allowing banks to track over time the profitability of projects implemented to date.





## Leveraging Lessons for Future Success

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All the previously discussed elements have contributed to an organisational transformation that provides a strong basis for sustainability. AH Banks have the foundations, ability and appetite to continue into the future, embracing digitalisation and continuing to develop their abilities as learning organisations. They are developing their respective positioning in their markets and have a good basis on which to consolidate their reputations in their respective ecosystems.

The digital and cultural organizational transformation has been and will be further achieved by:

### DIGITALISATION

- Creation and continuation of an IT and IS infrastructure as well as the implementation of digital products and channels with upgraded skills, technology and processes across all AH Banks and departments.
- Establishment of digital partnerships, connectivity (open API, local platforms and integrations), and a large vendor and gig-worker pool to allow digital participation and development on demand.
- Strong cultural shift evidenced with wanting more digitalisation at all staff levels.
- Evolution in business model leveraging technology to increase loans, savings, and geographical outreach, and to decrease operational costs.
- Digitalisation has been embedded into future business plans by the AH Banks accommodating for continuous technology improvements and maintenance.
- Improved business decision through in-depth analysis of digitally available data points.
- AH Banks learned to attract external (grant) funding and started to turn gained efficiencies into profit, which is the basis to fund more innovations and take employees' salaries and benefits to market levels (and thus increase retention).



## CAPACITY BUILDING

- The capacity building component – competency-based HR structure and three-tiered learning pillars – has created the foundational building blocks for successful growth, which have been embedded into the DNA of the banks.
- A learning culture has been developed by encouraging experience exchange and peer learning across the AH network (Confluence, Communities of Practice), which has led to changes in behaviour and mindset of employees.
- The developed training content and HR tools are scalable and relevant also outside the AccessHolding group.
- The establishment of [AccessAcademy](#) opens up the AccessLearning program to external organizations and students, and will generate income to fund further investments into the learning platform for the benefit of internal and external users.
- The blended model of training (mix of classroom and digital learning) has substantially reduced the cost of training delivery for the banks and thus allows them to continue participation of their staff beyond the end of program subsidies.

Most of the implemented strategies and projects are scalable within one bank or across the whole AH network. A few examples of scalable projects that were introduced during the program and are currently unleashing their growth potential are the following:

- The [AccessMind eLearning platform](#) has been brought to a level that now allows the relatively fast and efficient production and distribution of customised and highly professional learning content. These courses are conveniently accessible not only to all AH network banks but furthermore now also to external paying students around the world. The learning catalogue can be easily maintained and further developed as needed. Since its introduction, the "on-demand" pull function has increased the attractiveness of the learning platform and the completion of courses. There are new initial projects where the AccessMind system and some content are also used for financial and digital education of our customers, which still contains a lot of potential for expansion.



- The network's first eWallet eTumba in Zambia, offers almost unlimited opportunities for growth and expansion in the local market. Following the launch of the transaction functions that are most important to customers, savings accounts, savings plans, and, in the near future, loans will also be offered via the Wallet. In the medium term, the bank's complete range of services can be integrated and offered via the Wallet. Of particular interest are the possibilities of using the Wallet to reach remote regions previously inaccessible and to provide customers there with access to banking services. This allows the growth of the customer base without the costly opening of new locations. In addition, the wallet enables partnerships and collaborations in the market to offer customers holistic service packages that were previously very fragmented and fraught with hurdles, e.g. the agricultural cash cycle from seed purchase to crop sale, or cash deposits and withdrawals between different providers.
- FieldApp and Scoring are tools that digitise and automate the most prominent parts of the lending process (e.g. data collection, analysis, credit decision). This allows AH Banks to break up and scale the traditionally manual credit cycle concentrated in the person of the loan officer. With the help of digitalisation, the individual steps of the cycle can now be carried out by different persons in charge (e.g. customer acquisition by field agents, customer advice and data collection by account managers, credit decision by central underwriters), which is already visibly increasing productivity and still holds a lot of growth potential for the future.
- As part of the program, a modular, flexible IT architecture and a substantial open API catalogue were set up in all banks, which allow a high degree of flexibility. All the necessary levels of security and integration have been created around the core banking system, allowing a relatively uncomplicated and fast connection to new programs and partner systems as required. This means that the core banking system can continue to grow in parallel with the banks' operational business and adapt to future requirements without having to be rebuilt. Since most software is open source, there are no high ongoing license fees.



# *always***Accessible**

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