
ENGAGING HR LEADERS IN DIGITAL LEARNING: A MARKET SCAN

AN INSIGHT STUDY BY CREATIVE METIER
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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

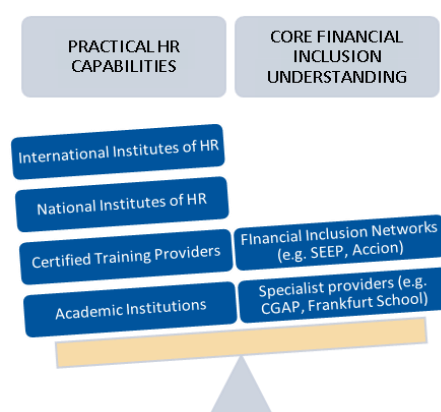


Figure 1 - Supply side model

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.

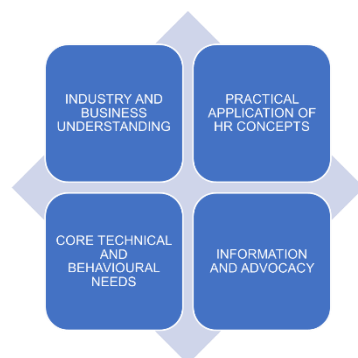


Figure 2 - Key gaps summary

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.

¹ For example those of CIPD and SHRM.

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.

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.