

REPORT

Digital Frontiers Institute (DFI) 2019 Monitoring & Measurement of Results

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Institution Case Study:

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Bank of Kigali

Abbreviations

AI	Artificial Intelligence
BK	Bank of Kigali
CDFP	Certified Digital Finance Practitioner
CIDM	Certificate in Digital Money
CoP	Community of Practice
DFI	Digital Frontiers Institute
DFS	Digital Financial Services
DWC	Development Works Changers
ICT	Information and communications technology
MFI	Microfinance institution
MMR	Monitoring and measurement of results
MNO	Mobile Network Operator
SDGs	UN Sustainable Development Goals
SSA	Sub-Saharan Africa
UNCDF	United Nations Capital Development Fund

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1. Introduction

This case study is one of several products undertaken by Development Works Changemakers (DWC) for the Digital Frontiers Institute (DFI), as part of its monitoring and measurement of results (MMR) process for 2019. DWC has conducted evaluative research of DFI's impact in two phases in 2019. The first phase explored the impact of DFI on a wide range of Digital Financial Services (DFS) practitioners in Sub-Saharan Africa (SSA), specifically looking at DFI's progress indicators. In the second phase, five case studies have been produced, two of countries, and three of institutions involved in DFS in Africa. The two country case studies are of Zambia and Uganda, while Bank of Kigali, MTN, and Accion were selected for institution case studies.

The key question informing the institution case studies is: "Over the last four years (2016-2019), what has DFI's role been in developing the capacity of DFS practitioners working in each institution, and what further impacts are apparent at departmental and institution level?" This question has been explored through three data collection strategies:

- A high-level review of each institution's website and other relevant documentation;
- Key informant interviews with up to seven practitioners working within different units/areas in each institution (see Appendix 1).
- Where appropriate, insights from relevant interviews from the first phase of the MMR process were also included.

Case study development followed a rapid qualitative approach. In October-November 2019, a range of in-depth interviews were conducted with Bank of Kigali (BK) staff, all seven located in Kigali, to obtain as much insight into the impact of DFI on them and their company as possible. Due to timeframe and budget limitations, it was not possible to include more individuals. Each was interviewed via the online Zoom platform.

Each institution operates in sub-Saharan Africa (SSA), and their work has taken place in the context of the current global DFS revolution which has taken place in the last decade. In 2018 there were 886 million registered mobile money accounts in the world, growing by 143 million accounts from 2017 (an increase of 20%).¹ Mobile money is where most of the growth in DFS has occurred, with 272 mobile money deployments live in 90 countries in 2018. Out of these, 62 (22.7%) have more than 1 million 90-day active accounts, compared to 54 in 2017 and only 13 in 2013. Africa is at the epicentre of this DFS revolution, boasting almost half of the individual users.² This has dramatically improved financial inclusion rates across the continent: 43 percent of the population in SSA were financially included by early 2018, and in countries such as Kenya, Tanzania and the Democratic Republic of Congo, the financial inclusion rate more than doubled since 2012.³ The work of each of these three institutions needs to be understood in this context.

¹ United Nations Capital Development Fund (UNCDF) and Bank of Zambia (BoZ) 2019. *State of the DFS Industry 2018, Launch presentation*: (Page 6).

² International Finance Corporation (IFC) and Mastercard Foundation, 2018. *Digital Access: The Future of Financial Inclusion in Africa*. Report published by the IFC and Mastercard Foundation. (Pg. 6).

³ Ibid. (Pg. 11).

2. Company background and role in DFS in Sub-Saharan Africa

Bank of Kigali is Rwanda's largest commercial bank, as well as one of its oldest. It was incorporated in the Republic of Rwanda in 1966 as a joint venture between the Government of Rwanda and Belgolaise, a subsidiary of Fortis Bank. In 2005, Fortis Bank withdrew, and the Government of Rwanda gained a 100% shareholding.⁴ In 2017, Bank of Kigali changed its name to BK Group PLC, with three subsidiaries in addition to its banking arm. These are BK General Insurance, BK TechHouse and BK Capital.

BK's stated vision is "Bank of Kigali aspires to be the leading provider of the most innovative financial solutions in the region." Its mission is "To be the leader in creating value for our stakeholders by providing the best financial services to businesses and individual customers, through motivated and professional staff." Its values are "Customer focus, Integrity, Quality & Excellence".

The BK Group PLC listed on the Rwanda stock exchange in 2011 and on the largest regional Stock Exchange in Nairobi in May 2018. BK Group reported a profit of Rwf14.6 billion in the first six months of 2019 with the bank and insurance arms making the most contributions to growth.⁵ Having won numerous national and international awards, the company was in 2019 named among Africa's top 100 commercial banks. It has a branch network of 68 locations⁶ and is currently looking to grow its customer base from just over 400 000 to one million by 2021. Agency banking is one way the bank is seeking to achieve such growth, and it currently has a network of 1427 banking agents, nearly 100 ATMs and six mobile banking vans.⁷

Along with a strategy of expansion into the region, BK has for a few years been actively pursuing a digital transformation strategy, as part of its financial inclusion objectives. According to recent analysis, "The bank hopes to gain business agility and lower the cost of deployment. It aims to deliver innovative products and services specifically to underserved segments of the economy and key population demographics like the youth and the unbanked."⁸ BK's strategy is in line with the Government of Rwanda's current strategic push to ensure that Rwanda becomes a cashless economy in the next few years. In addition: "The bank's strategy to increase impact and relevance in the country currently includes increased lending to emerging small and medium enterprises and little served sectors such as agriculture. The bank has since launched a product; Ikofi to financially include agriculture sector stakeholders."⁹

As will be explored in more detail in the next sections, BK has been reworking its systems and operations in order to realise its digital transformation strategy. For example, it has introduced a unit called the "Digital Factory" which is responsible for developing new digital financial products and taking them to the market. One of the key areas it has invested in is capacity development for its 1200 staff so that they can drive digital transformation in whatever area they are working in. As BK Transformation Manager Kevin Rudhinduka stated, "*Our management believes that the way to transform ourselves is through capacity building. Our biggest challenge is the transformation of*

⁴ Information taken from <https://www.bk.rw/about-us/our-history>

⁵ <https://www.newtimes.co.rw/business/bank-kigali-listed-among-africas-top-100-banks>

⁶ <https://www.fintechfutures.com/2019/07/bank-of-kigali-chooses-temenos-for-regional-growth/>

⁷ https://en.wikipedia.org/wiki/Bank_of_Kigali

⁸ *Ibid.*

⁹ <https://www.newtimes.co.rw/business/bank-kigali-listed-among-africas-top-100-banks>

ourselves.” The bank has therefore sponsored almost 40 of its employees to take the DFI courses in order to stimulate such capacity development. The next sections will explore the impacts of this training on individuals, and on BK units and as a whole.

3. Impacts of DFI courses on Bank of Kigali

In this section, we detail the impacts that the DFI courses have had on BK employees, and on the company as a whole. Such impacts were identified from seven qualitative interviews with DFI employees based in Kigali, as well as several interviews conducted with other BK employees and senior managers for the first phase of the MMR process. The DFI courses have been adopted by BK as something it encourages and assists staff to take because the bank realises their value in helping it implement its strategy to go digital. So far, close to 47 BK employees have completed DFI courses since 2016 and BK has invested more than US\$50 000 over the years to sponsor different employees to take DFI courses. Table 1 shows the dynamics of BK’s involvement with DFI.

Table 1: Details of DFI courses taken by BK employees

<p>Number of BK employees trained</p> <p>47</p>	<p>Number of courses taken by BK employees</p> <p>84</p>
<p>Number of employees on CDFP journey</p> <p>3</p>	<p>Gender split</p> <p>18F/29M</p>

3.1 Impact on BoK Employees

In this section we explore the impacts of the DFI courses on individual practitioners working for BK. The first phase of the MMR process included two practitioners from BK who had taken DFI courses. As recorded in the phase 1 report, the DFI courses were highly useful to the work of these two individuals, whose jobs entail designing new digital products in the company’s “Digital Factory”. It contributed to their knowledge, skills and networks. Line managers for these two practitioners were also highly enthusiastic about DFI’s impact on these employees and others who had done the DFI courses. The seven additional practitioners interviewed for this case study also demonstrate that DFI has added – in different ways – to their DFS skills and knowledge, and in many cases helped them to perform their jobs better.

Darc Butera is a Senior Officer in the Card Production Unit, a role that entails managing the card production processes inside and outside the bank, including contracting service providers to manufacture various bank cards. She has completed the CIDM, which she has found to have assisted her with her role: *“I did gain in skills and knowledge. As I told you, I am mostly dealing with all the different types of cards: debit, credit and pre-paid cards. Those are for digital financial services. So the CIDM gave me a foundation of knowledge and made me understand more on all aspects relating*

to DFS. This is important for my role because I am selling the bank's products and services, so I have to understand the products and services very much and how they work. And the bank has a target to go digital, so it is important in everything I do and it is a complement to my work." Butera cites learning about the whole cycle of card operations end-to-end, and the processes that exist in this cycle, as being particularly valuable. She also feels that the course introduced her to other people and perspectives from the rest of Africa. For example, she valued learning about how cooperatives work in West Africa. Butera also participates in the Rwanda alumni association, which she finds useful.

Monique Niyigena works in a new unit of the bank called Transformation, which is a section responsible for renewing all of BK's systems. She is a "subject matter expert" working on changing the systems used by BK's business clients. These new systems be they focussed on e-learning for staff, or up-to-date data management and analysis, are crucial in ensuring that BK can transform itself into a digital bank. Niyigena completed her CIDM and the Digital Identity course, before embarking on her Certified Digital Finance Practitioner journey, for which she has obtained a scholarship. On the impact of DFI on her, she states the following: *"I would say that in the CIDM I learned a lot because I was doing this DFS work already, but working previously with agency banking, at the time I was not ready to persuade people to go digital - for a customer to use debit cards at an agent. With CIDM it opened up my eyes to knowing it is possible to encourage people to use online services. I was not even able to use online services before - I was not used to it. So, it boosted my knowledge to be able to sell digital products to clients."*

In another previous position as a business relationship manager, Niyigena was able to explain to clients the advantages of using the bank's digital products, in preference to traditional banking products. But it is in her current role in assisting to change the bank's systems so that these digital products can be effectively utilised that the courses have been of most value to her. In particular, the Digital Identity course has been of value: *"It also enhanced my knowledge of KYC [know your customer] requirements, where before you open an account you need to do various things, for digital identity. So, the Digital Identity course opened my mind and I am also going on with the other courses and can see now that it has impacted my working experience."*

Gloria Natukunda works in BK's "Digital Factory" as a business analyst. Natukunda's role is to ensure that customers who apply for digital loans on their mobile phones have a good experience of the service. Previously, she worked in the section dealing with disputes and settlements related to cards, and she was also responsible for mobile money services before the bank took the decision to discontinue these. Natukunda has completed two DFI courses, the CIDM and Mobile Money Operations. For her, the DFI courses proved valuable in a number of ways. For example, she took the Mobile Money Operations course at the time she was running BK's mobile money services, which gave her a lot of insight into this area of DFS. Unfortunately, due to the bank's telco partners being unreliable, it took the decision to abandon mobile money, although it still uses agents who offer other products and services.

The CIDM also helped Natukunda in her recent shift across to the Digital Factory to ensure applicants applying for mobile loans have a good experience. As she explains: *"It was useful in considering the shift to the digital factory. The course helps you to know about digital money and this job is about digital loans, so I saw they have a connection. It helps if you have studied something to do with digital money so you can understand how the digital loans work. If it was not for the DFI courses and the knowledge I gained, I would not have moved here. It was a horizontal move, but a good move. It is a change of the type of work I am doing and a change of environment. I am learning new things, so I am excited by the new challenge."*

Jean-Baptiste Ndayisenga is a fairly new DFI student, having only started his CIDM in February 2019. He has since gone on to complete the Digital Identity course and has started Mobile Money Operations. Like his above colleagues, Ndayisenga is now working in a new role, as a subject-matter expert (focussing on business analysis) in the data management team. As with Monique Niyigena (above), a large part of his role is assisting with the migration of all the bank's current data to the new systems and creating efficient ways of working with and reporting on this data. He also conducts training for BK employees in the new systems and how to use data in these. This work forms part of what is required for the bank to implement its digital strategy, through allowing the automation of services and improved customer experience.

Ndayisenga is enthusiastic about the courses and their impacts thus far: *"Absolutely! They have helped me. When I was doing the CIDM I was excited because...I learnt a lot. It is a course that lasted 12 weeks and most of what we have learnt is what I have been working on without much understanding of it. I work in the bank, and this requires me to understand what innovation you can bring in. So, the course has opened my mind. And in my daily work it allowed me to see many innovations that we can add as a bank and in society in general. That is why I got interested in doing the certified digital practitioner journey."* Ndayisenga also explained that the course materials and the way the courses are structured were very valuable: *"What is great is I can consult the materials at any time, which are so helpful. Most of the things in the industry we don't understand them – the knowledge is not well organised. But when you do the course you start to understand the DFS industry, and you have a chance to understand the whole ecosystem. There are some topics that I still need to go deeper into. I can understand them in a broad sense now. I can see the orientations and know what can be done in this area."* Ndayisenga adds that the courses have helped him in his role as a subject matter expert, since *"It helps...that I have some knowledge to see how things can be formulated according to the available data. It requires me to understand the existing data environment and see what can be improved by linking different things. The CIDM has a role in that, as I can understand the link between systems and what value you can add according to a customer's needs."*

David Mwangi also plays an important role in BK's drive to digitalise its products. He works in the Digital Factory as a design team lead, specialising in user experience. His team's main role is to ensure that the new digital products that are being produced by the Digital Factory, for example the mobile app, the internet banking platform and a digital lending product, do actually enhance the banking experience of their customers. Mwangi's team cuts across various areas in which products are being developed, ensuring that the design and usability of these are flawless. They do a lot of testing and research to see how users take to the product. The team engages with users right from the design phase to see how the product will work for them.

Mwangi has completed the CIDM only, which he did this year. He was especially interested in that course because he had only recently commenced his current role in the design team. Having previously worked on financial products as a vendor outside the banking system this was his first experience working in a financial institution from the inside. As he says, *"I was very keen to understand the financial space as I don't have that background."* For Mwangi, the most interesting aspect was meeting fellow practitioners from all over the world and discussing issues from other places. For example, he was paired for his research project with a student from Nigeria, which gave him good insights into that market. He also learnt much about other products from Kenya, Brazil and elsewhere which gave him real-world knowledge that he could then apply in his new position. As he explains, *"The learning was not only opinions, but was also based on facts about real products."*

Nadege Gasana also took the CIDM only, in early 2017. Like Darc Butera, she works in the Card Centre, where she is a project manager. She plays a large role in ensuring that BK's cards work effectively as tools that customers can use to access the bank's digital products. Although Gasana feels that the direct link of the CIDM to her working role is not strong, she values the general industry knowledge that she gained: *"I got to learn a lot, it was an exposure to see how other countries are doing DFS. The course has worldwide participants, so it just opened my thinking and I could understand how other challenges are being solved elsewhere. Sometimes when you are back in your corner, you don't know what is happening on the other side. And I could share experiences of how customers understand digital products – so I tried to educate others and learn from others."* She also learnt about new products she did not previously know about: *"For me, it was my first time to get to know about Bitcoin. And also had a research project, I did it with a colleague from South Africa. We had to go to the market and do a one-on-one interview with a trader, and it was a good experience to see why customers are not using digital products. I appreciated to feel their fears and challenges. It was information not only for the DFI course, but also to understand my customers now and how they interpret digital products."*

Edmond Machengete, a Zimbabwean living in Rwanda, works for BK as the Technical Lead in the bank's "Acquiring Squad". In his role, he leads a team to support the acquiring systems, such as the switch that supports the ATMs and point of sales (POS) machines. Machengete is one of the first DFI students to complete his Certified Digital Finance Practitioner journey, and as such he has completed many DFI courses. Understandably, he feels that these studies have added a lot to his knowledge and skills: *"The digital finance thing has only just started, so I wanted to really understand it. I am working more on the technical side of things, like the switch, where we don't always learn about broader things. So, I got to see what is happening outside Africa, like in China for example. I was also keen to study online, where you can get lots of peer-to-peer knowledge. On a personal basis I have learnt a lot. Workwise we are trying to apply it in the Digital Factory and then we also want to change the programming system of the bank, which is in its early stages. So, we now have the knowledge to do this – the DFI courses will be instrumental and should help. There are quite a lot who have done the CIDM through the bank, but my courses I did them all on a personal note – I did not get sponsored."*

As is evident from the above accounts, the practitioners interviewed all benefitted in different ways from their DFI experience, and many have been able to apply their new knowledge to their work and become more effective as a result. We now turn to an examination of how the DFI courses have impacted the bank more broadly, over and above this gain in capacity for individual workers.

3.2 Broader impact on the Company

As noted above, the Bank of Kigali made a strategic decision to make its services digital a few years ago. The arrival of DFI came at the right time for BK as it allowed it a way to easily capacitate many of its key staff on issues relating to DFS. Kevin Rudahinduka, interviewed in phase 1 of the MMR process, is the Transformation Programme Director at BK. He oversees strategic projects undertaken by the Bank, including their digital finance strategy and their development of new systems. Rudahinduka was one of the first Rwandans to take the CIDM course in 2016, when he worked at another bank. He joined BK three years ago, and before assuming his current role, was head of digital channels. What he observed in his previous position was that *"We can't build our digital capability without having capacity. I needed the human element to all be on the same page. You can't discuss and come to the same solution if you are not on the same page. So, I decided to push everyone on my team to take the courses from DFI. I negotiated for scholarships and discounts and*

funding. And since then, I have valued the information I got from DFI and I really respect the founders. It was a no brainer to do it and I have used it to build capacity for my teams."

Rudahinduka elaborates: *"When you are trying to address a problem in the industry, but you are not all on the same page that is a problem. So, us being the biggest bank on the market, we influence the market, so need a large pool of resources in the bank who know the basics of digital money. And now we have over 30 people who did the course – I am proud of that as I made sure they did that. Others went beyond the CIDM to become certified practitioners. Two other colleagues started this too and are now certified practitioners, so it has been a very good success. From my side in building capacity it has been a very good success. And I have been promoted three times in three years because of the capacity I have gained from DFI and what I have done with this knowledge."* Indeed, Rudahinduka himself at the time of our interview had just one course to complete before himself becoming a Certified Digital Finance Practitioner. He is also proud that he encouraged women in particular to take the DFI courses and thereby improve their skills and promotability. He argues that the DFS industry is still male dominated and needs to push for more women to fill key positions. He also reported that at BK there is a DFI internal "community" of alumni which meets regularly to discuss issues and share ideas. There were 24 members in this group at the time of the interview.

For their part, BK employees interviewed for this case study also felt that the DFI courses had made an impact at a broader level in the teams they worked in, if not on the entire bank. Darc Butera pointed out that her Card Section works hand-in-glove with the Acquiring Section and the Digital Factory, whose work needs cards. She says that the fact that many colleagues in these sections did the CIDM was very helpful so they can work well together to offer clients good digital products and services. Butera also states that *"In the Digital Factory, most of the developers did the CIDM, and they are the ones developing the tools to ensure the client can get the services in the shortest time possible, so it has helped them to do their jobs."* She highlights the Ikofi mobile app developed for farmers by BK as one example of this: *"We helped marginalised groups which don't have access to banks, where they can send money to each other via mobile phones, or a kind of key that is given by the bank where they can take it to the agent to get money. You type the key on the phone of the agents and enter the security code and get and send money wherever you want."*

Butera argues that employees had knowledge previously, *"but the CIDM gave us other skills and deep knowledge of how we can develop the product and how it can be more useful to clients... especially we have learnt so many examples of other countries and how they have used these products."* Thus, apart from generally educating the BK staff, Butera feels that DFI's contribution has been in helping them develop fintech tools and business models for how to support the delivery of financial services. If there had been no DFI, she says, *"The bank would be missing a very big part because it is through DFI that we came to know all the digital related sectors and I'm just thinking from the CIDM point of view, but there are others that have taken different courses and I think it was very helpful to all the teams and individuals and it will contribute to grow the finance of the bank in general."*

Monique Niyigena, of the Transformation Unit, says she has noticed a difference in her colleagues' careers: *"Before we started we did not know it would have a very positive impact for our careers. But one of my colleagues got a promotion and visited India to see how they digitised banking there. Two others also got promotions and visited Mauritius to see how they've done things there. The institution sent them there, because we are transforming digitally. Our new strategy applies to this, so they sent others overseas to learn."* Consequently, Niyigena believes that the DFI courses *"Have had a very big impact on the bank's strategy. It helps us to implement it. Our new strategy is part of positioning ourselves to give anyone anywhere the best customer experience through digital banking."*

We are trying to create a digital future for BK. So, won't make it without acquiring new knowledge, and the DFI courses are the best courses to help support our new strategy in this way."

Gloria Natukunda, the Digital Factory business analyst, thinks that the fact that colleagues from a range of units have done DFI courses has helped. For example, those working with merchants and agents have been able to understand their dealing with these areas of the bank's business better. Others, she says, are working on remittances and have done the DFI course on remittances, which has helped them. Natukunda has also noticed that her colleagues have enjoyed the courses and recommended them to other colleagues: *"So it has had an impact a lot on the bank's work and the digital strategy. Because we had no idea about digital stuff before, but after doing that course your mind is opened and you can see what is happening around your country and the world and can learn something."*

Jean Baptiste Ndayisenga (Business Analyst with the Data Management team) argues that in areas such as settlements and disputes, the bank's previous systems to handle these were not adequate as their knowledge was lacking: *"So we improved the system as there were some mistakes that were done because the knowledge was not there. We improved the procedures and processes we follow for disputes as a result, based on our new knowledge. I went to the Card Unit and gave them advice and they found some improvements they could make. That is the example he have about how I used my knowledge her at BK."* Ndayisenga also feels that because most of those who took the DFI courses are working in digital finance, this boosted their knowledge and helped them with their daily tasks: *"It may not be clearly noticed, but it is something that is happening because the course is really helpful. And when someone understands the business they are in, it is a key thing in success as you can improve what you are doing and implementing."*

Finally, Edmond Machengete, the Technical Lead in the Acquiring Squad, feels that the DFI knowledge has helped BK at a number of levels. He acknowledges that the new Digital Factory has benefitted greatly: *"With us going digital, the good thing with the DFI is that we now have the literature on DFS, which we did not have before. When we started the Digital Factory, we hired people, but they did not have the right knowledge. But now that we have the basic knowledge, we can support the digital factory. The way we used to do projects was so different. Now, we use the template we learnt in the Mobile Money Operations course to structure our projects as it is a very good template which we can use to follow the steps to create a product."* He also credits the courses for assisting the bank to develop a new payments connection system which works well.

Machengete has also noticed a difference in the members of his team who have done DFI courses. He says he used to have to micro-manage them, but since they took the DFI courses he can give them tasks and they can handle them by themselves. He argues that the courses turned his team into all-rounders who could do a range of tasks successfully. Thus, he says, *"In terms of capacity building, I would recommend that everyone does the DFI courses."* He also explains that there are other areas of BK's work which he has noticed need improving since completing the courses: *"I am doing the Artificial Intelligence course now and I see that some of the marketing team are not following up on complaints and feedback effectively. But if they use AI, they can be proactive, not reactive as they are now. We also need to manage the data from social media better, using AI, to help us in this area."* Finally, Machengete values the fact that he learnt more about the regulation side of DFS through DFI: *"We never used to know much about it, especially us technical people. Regulation is one thing we did not want to hear about. But we met regulators through the course and got the opportunity to discuss issues with them. Issues like the way they have been regulating is too strict on the financial sector. They don't allow us to experiment and innovate enough through sandboxes and those sorts of things. So, we asked them to give us space to try and develop products*

and then they can come in with regulation. They need to loosen up and not be too restrictive. And I think they are slowly loosening up.”

As can be observed in the above testimonies, the DFI courses have helped the bank as a whole to be more effective in a number of ways, primarily through capacity-building and the development of new systems, processes and products which have been directly influenced by the knowledge acquired by staff from DFI.

4. Conclusion

The Bank of Kigali, as one of the oldest and largest commercial banks in Rwanda, and one of Africa’s leading banks, has been undergoing a radical transformation in the last few years to become a leading digital bank. This case study has shown that DFI has played a major role in assisting the bank on this transition. Not only has the knowledge, skills and networks gained through DFI courses helped individual bank staff to develop their capacity, and to do their jobs better. But the courses have certainly had an impact in certain key units, such as the Digital Factory, the Transformation unit and others. Examples of impact include the fact that senior managers feel that their staff are now able to communicate using the same language and strategies and problem solve due to their common understanding of DFS. It was pointed out that as a market leader, BK needed a large pool of practitioners who could help drive the vision forward and make an impact even beyond the bank. Senior managers in the bank have also encouraged female employees to take DFI courses, to ensure that the skewed gender profile of the DFS industry can be addressed. BK’s Digital Factory has produced several new digital products whose conception and design has been directly influenced by DFI. For example, the Ikofi mobile app for farmers was created by developers who completed the CIDM. Likewise, the Digital Factory uses the template which practitioners in that unit learnt from the Mobile Money Operations course to structure their projects, and the steps they use to create products. Interviewees also mentioned how the DFI courses had assist them in improving BK’s settlements and disputes systems, and in developing a new payments and connection system. Managers also talk of not having to micro-manage employees anymore because of their new levels of skill gained through DFI.

The fact that BK chose to sponsor many of its employees in crucial units to take DFI courses shows how much value it places on these courses and their impact. Moreover, the fact that BK has an internal DFI group which meets regularly clearly suggests that DFI has influenced not only the knowledge, but also the work culture of employees at the bank. As BK transforms even further and continues to be a leader in the digital banking space, it is likely that DFI will continue to be a valuable tool in this regard.

The other two institution case studies, along with the two country cases studies (Zambia and Uganda), reflect common impacts across a wide range of Sub-Saharan African countries. These include the clear enhancement of capacity in practitioners who take the DFI courses, the creation of a common DFS language and understanding among colleagues, which helps them in their work and strategic thinking, and the new tools for collaboration and policy influence, such as the Communities of Practice and various online forums and associations which have been initiated as a result. Together, these have been contributing significantly to the growth and development of the DFS landscape in many countries in Africa.

5. Appendix 1

List of BK interviewees:

Name	Gender	Position	Location
Darc Butera	F	Senior officer, Card Production	Kigali
Monique Niyigena	F	Subject Matter Expert, Transformation Unit	Kigali
Gloria Natukunda	F	Business Analyst, Digital Factory.	Kigali
Jean Baptiste Ndayisenga	M	Subject Matter Expert, Data Management Team	Kigali
David Mwangi	M	Design Lead, Digital Factory	Kigali
Nadege Gasana	F	Project Manager, Card Centre	Kigali
Edmond Machengete	M	Technical Lead, Acquiring Squad	Kigali