



## RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

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## **Consumer Education for Branchless Banking (CEBB) Online Course**

### **Join us for the CEBB Online Course Introductory Workshop**

**Date:** July 9, 2014 (Wednesday)

**Venue:** RBAP Conference Hall,  
RBAP Bldg., A. Soriano Avenue cor.  
Arzobispo St., Intramuros, Manila

**Time:** 8:30am to 5:00pm

The Rural Bankers Research & Development Foundation, Inc (RBRDFI) and Microfinance Opportunities (MFO), a Washington-based nonprofit organization that has been supporting financial education and financial inclusion initiatives since 2002, are pleased to announce opening of registration of the **Consumer Education for Branchless Banking (CEBB) Online Course** (Batch 2).

### **Course objectives**

This self-paced course guides participants through the process of developing a Consumer Education Strategy to support the adoption of Branchless Banking Services.

Branchless Banking (BB), or the use of technology platforms that facilitate access to electronic accounts through mobile phones or bank cards and agent networks, presents great opportunities for financial inclusion. While the uptake of mobile banking in the Philippines has generally been strong, active use of mobile banking is limited.

Consumer Education (CE) can support the adoption of Branchless Banking services by increasing **consumer understanding** of what these services are and how they work and by **addressing misconceptions and fears** around these technology-based services. CE can also help build **consumer trust** in these services and increase **consumer confidence** to use the service and transact on their own.

This professional development course has been developed and backed by solid and practical learning and experiences gathered from a three-year CEBB Program implemented by MFO in partnership with The MasterCard Foundation. MFO worked with RBRDFI in the Philippines and with two other partner organizations in Zambia and India to research, design, test and evaluate the role that Consumer Education can have to support the adoption of Branchless Banking Services.

### **Course Description**

The CEBB course consists of (8) modules that are rich in content, and contain engaging activities, resources and tools. It is a self-paced course that enables participants to dig deep into the potential benefits, challenges and practical considerations of designing a CE program. Participants will be able to immediately apply practical tools and approaches to develop their own CE strategy for their institutions' BB services.

The CEBB course is designed based on sound principles of adult learning. Participants learn at their own pace while navigating through each module. Participants reinforce their knowledge and apply key concepts to their own situations through engaging exercises in the workbooks provided. Practical tools are provided so that participants can build progressively, module by module, the key components of a CE strategy that can support the adoption of their Branchless Banking service.

The course is accessed through MFO's web-based platform.

## Introductory Workshop

Upon registration to the online CEBB course, participants will be invited to the complimentary CEBB Introductory Workshop. The objectives of the workshop are to share lessons learned coming from the three-year CEBB Program and to provide clear, step-by-step guidance on how to navigate the online platform for the course.

### Expected Participants

Mid-level staff in charge of managing customer and front-line staff training, consumer education programs or marketing initiatives for BB services.

These staff represent organizations that have direct access to consumers and are implementing or planning to implement branchless banking services. Organizations may include: MFIs, Banks, NGOs, Telcos or other BB service providers.

## Course Outline

### Module #1: Introduction to CEBB

#### Learning Objectives:

*By the end of this module participants would have...*

- Gained a better understanding of what Consumer Education (CE) is;
- Identified how CE supports the adoption of Branchless Banking (BB).

### Module #2: Building an Embedded CE Strategy

#### Learning Objectives:

*By the end of this module participants would have...*

- Identified common challenges that institutions can face when implementing CE;
- Determined how an embedded model for CEBB can increase effectiveness.

### Module #3: Enabling Behavior Change

#### Learning Objectives:

*By the end of this module participants would have...*

- Examined the drivers and potential obstacles for each stage of the customer adoption process for BB;
- Determined how to implement BB effectively to promote behavior change, based on adult learning principles.

### Module #4: Identifying Consumer Needs

#### Learning Objectives:

*By the end of this module participants would have...*

- Identified the value of investing in a Market Research (MR) study for CEBB;
- Determined how a customized MR study for CEBB can help identify the key determinants that impact customer's behaviour towards BB;
- Began planning for the implementation of their own MR study for CEBB.

### Module #5: Determining Key Messages and Creating Content

#### Learning Objectives:

*By the end of this module participants would have...*

- Analyzed their market research findings to determine their customers' current BB behaviors;
- Identified the key CE content needed to promote the benefits of BB.

### Module #6: Mapping Consumer Contact Point

#### Learning Objectives:

*By the end of this module participants would have...*

- Examined the value of using an "embedded" approach to CEBB;
- Identified ways to embed CE at consumer contact points;
- Evaluated pros and cons of delivering CE at different contact points.

### Module #7: Selecting the Right Tools for the Right Job

#### Learning Objectives:

*By the end of this module participants would have...*

- Gained a better understanding of key factors to consider when selecting CE tools;
- Increased awareness of the different CE tools that can be used in a CEBB program;
- Identified the best tools to help them achieve their CEBB objectives.

### Module #8: Finalizing your CEBB Strategy

#### Learning Objectives:

*By the end of this module participants would have...*

- Finalized working on all elements of their CEBB Strategy;
- Laid out a high-level overview for their CEBB Strategy and evaluated the strategy as a whole;
- Revised their CEBB Strategy with stakeholders to ensure alignment.

## **Introductory Workshop Agenda:**

**Morning session:** MFO will share lessons learned from the implementation of the CEBB Program. Participants will then engage in discussions with MFO, RBAP and their fellow participants around the challenges of consumer adoption of branchless banking and insights to date on the role that consumer education can have to support the adoption of branchless banking.

**Afternoon session:** Participants will first receive guidance on how to navigate the online platform for the course. Then participants will participate in two online modules, and immediately afterwards be able to exchange ideas and insights with their fellow participants and facilitators on their work. The Workshop provides an excellent forum for participants to begin their CEBB strategy design and potentially create a network of like-minded practitioners with whom they can continue to communicate with after completion of the Workshop through the online platform.

Lunch, course materials and access to computers will be provided during the Workshop for participants that register for the CEBB online course.

Please note that **each participant is required to bring his/her own laptop.**

## **Course Fee:**

**Member: Php 3,375 per participant**  
**Non Member: Php 6,750 per participant**

The course fee is non-refundable and is due at the time of registration.

## **Mode of Payment**

- ✓
- ✓ Bank account (***LBP – Intramuros Branch Savings Account Number 0012-1046-26***).
- ✓ Proof of payment fax to (02) 527-2980.
- ✓ **Check payments should be payable to (RBRDFI).**

## CONFIRMATION SHEET

# Consumer Education for Branchless Banking (CEBB) Online Course

*July 9, 2014 (Wednesday)  
RBAP Conference Hall, RBAP Bldg., A.Soriano  
Ave., cor. Arzobispo St., Intramuros, Manila*

*For your reservation, please coordinate to Ghay Mapano  
Contact details: (02) 527-2969, 527-2980; 09186353235; 09178374603  
Email: [gmapano@yahoo.com](mailto:gmapano@yahoo.com)*

Name	Designation	Email Address
1.		
2.		
3.		
4.		

**Note:**

Participant's email address will serve as his/her username to access the online course. Password will be provided during the workshop.

\_\_\_\_\_  
(Printed Name and Signature)

Date: \_\_\_\_\_

Designation: \_\_\_\_\_

Organization : \_\_\_\_\_

Telephone: \_\_\_\_\_

Province : \_\_\_\_\_

Mobile phone: \_\_\_\_\_

Address : \_\_\_\_\_

Email address: \_\_\_\_\_