



Product & Service Quality

# Reliability and quality of in-person services

This barrier refers to a range of factors about the reliability and quality of in-person services a customer experiences. One example relates to the expectation of mobile money agents having sufficient float to conduct the transactions customers need. If the agent does not consistently have float, the perceived cost of traveling to the agent (time, financial cost, etc.) might not be worth the uncertainty of the transaction. Other questions begin to surface related to the reliability and quality of the service: Will service agents treat customers respectfully? Will a customer visit a bank branch during opening hours only to find it closed? Will the line for service be too long?

### Why is this barrier important?

Women's trust and desire to use DFS is negatively affected when they encounter unreliable and unsatisfactory in-person services. Notably, for women who already own an account with a FSP and wish to develop their use of DFS beyond basic usage—for example to take out a loan—they are hindered in doing so due to poor treatment from bank agents and lack of trust in how agents may use their information.

### Connected Barriers



#### Accessibility

Distance from bank/ FSP/ CICO agent



#### Social Norms

All barriers in this category



#### Consumer Protection

- Over-charging
- Frauds and scams
- Fear of making mistakes
- Online/ phone/ social media harassment
- Difficulty resolving complaints
- Potential (or actual) privacy violations
- Predatory lending



#### Cost

Non-transparent fee structures/ hidden costs



#### Human Resources

- Lack of female agents
- Lack of women in leadership at DFS providers and policymakers



#### Information Availability & Capability

- Basic literacy and numeracy
- Unclear or unavailable info about products/ uses

### Most Relevant Segments

1

Excluded, marginalized

2

Excluded, high potential

3

Included, underserved

4

Included, Not underserved

### Customer Journey Relevance



Phase 1:  
Account Ownership

Phase 2:  
Basic Account Usage

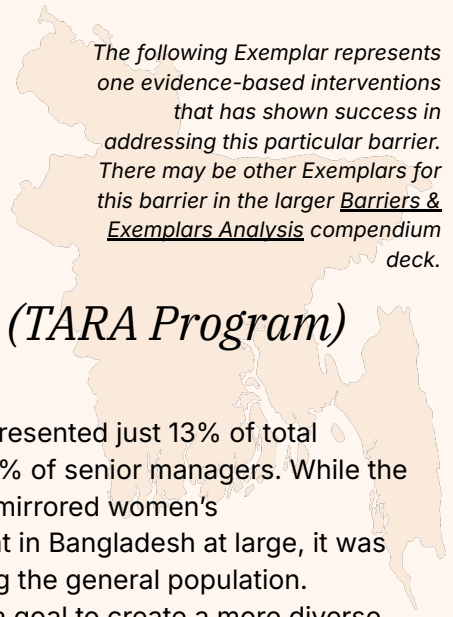
Phase 3:  
Active Account Usage

Phase 4:  
Economic Empowerment



### Key evidence relevant to this barrier

- “In China, for instance, in interviews with International Finance Corporation (IFC), women entrepreneurs say loan officers don’t treat them with dignity or may claim they aren’t knowledgeable about the banks’ products and services, making women feel unwelcome at banks.” (Council for Foreign Relations, 2016).
- According to IPA’s Uganda Consumer Protection in Digital Finance Survey (2021), “agent trust is particularly strongly correlated with issues related to agent misconduct, missing or incorrectly sent money, and poor-quality customer care.”
- “Research in Kenya and Côte d’Ivoire showed that women rely on access points (in the case of our FGDs and IDIs, agents) more so than men, particularly because they provide trust, information, and assistance.” (Caribou, 2021).
- Lack of liquidity tends to be a principal source of customer dissatisfaction, and represents a real risk, as it “deprived users of their own money.” “Lack of liquidity in Tanzania results in denial of an average of five transactions per agent per day – equal to 14% of daily transactions.” (CGAP, 2015).
- 22-55% of mobile money users have been unable to complete a transaction due to insufficient agent liquidity across Ghana, Kenya, Rwanda, Tanzania, and Uganda (CGAP, 2015).
- In Kenya, a leading agent network development inhibitor is the lack of adequate float and long periods of wait time taken by agents to rebalance (EFInA, 2018).
- “Insufficient agent liquidity can also compromise the confidentiality of customers’ personal information. In Uganda, for example, some agents said that when they lack liquidity, they frequently call another agent, provide the customer’s PIN, have the other agent complete the transaction, and then reconcile the amounts later.” (CGAP, 2014).
- “Mobile agents are often very *male* spaces in India. They can be intimidating for women to visit, and there is a risk of female customers’ mobile numbers being recorded and misused either by the retailer or a bystander.” (GSMA, 2018).



The following Exemplar represents one evidence-based interventions that has shown success in addressing this particular barrier. There may be other Exemplars for this barrier in the larger [Barriers & Exemplars Analysis](#) compendium deck.

## Exemplar

### *Paving the Way for Women from the Inside Out (TARA Program)*

BRAC Bank in Bangladesh saw gaps in financial inclusion as “an opportunity to accelerate Bangladeshi women’s access to financial services, and become the country’s leading bank for women... Leadership at BRAC recognized that increasing female representation within its workforce was a crucial first step to becoming a first mover in the market. When CEO Selim Hussain came on board in

2015, women represented just 13% of total employees and 5% of senior managers. While the share of women mirrored women’s underemployment in Bangladesh at large, it was far from reflecting the general population. Hussain made it a goal to create a more diverse and inclusive workplace.” (Financial Alliance for Women, 2020).

#### Key activities

Beginning in 2016, BRAC took several steps to foster a more diverse workforce including holding a forum to allow female employees to give feedback. “The bank’s leadership found that women did not feel supported in their career growth, nor did they feel safe, valued or heard. This forum was then formalized as an internal support group called TARA. In response, BRAC introduced new and updated policies. These included a zero-tolerance policy for workplace harassment and a new platform for safely submitting complaints, as well as mandatory training on diversity, gender and sexual harassment. BRAC also launched a pickup and drop-off service to ensure that women could travel safely to and from work. BRAC then sought to increase female representation and advancement opportunities by actively recruiting women.” The bank implemented training and mentoring programs “to help women move up the ladder and charting more defined career paths for high-potential employees.” The bank also “adopted a suite of retention efforts-based on feedback from women at the firm – including renovating its daycare center to better support working mothers, offering flexible work schedules, and installing more female restrooms. Once BRAC had instituted its internal diversity and inclusion efforts, it began building an external woman-centered strategy”. BRAC conducted interviews and focus group discussions with women customers to

understand their needs and preferences, which resulted in BRAC designing financial products and services that could meet their needs and be valuable to them. Some of the products and services included motorbike loans for women facing mobility issues, risk-assessment practices to provide women without credit history access to credit, training and business development for entrepreneurs, and a special TARA microsite that advertises the women-centric products and services.

#### Outcome/results

“The impact of BRAC’s internal and external efforts are evident. Today, BRAC employs almost 1,000 women – more than any other institution in the Bangladeshi financial services industry and an increase of almost 20% between 2016 and 2019. In addition, the number of women in senior management positions has almost doubled in this period.”

“Customer data also reflects the success of the bank’s TARA program. Between 2016 and 2019, its total number of female customers rose by an average of 8% annually, while women SME customers increased by an average of 3% annually.”

“When it comes to lending, bank’s retail loans to women have increased at an annual rate of 16% between 2016 and 2019, while loans to women-owned micro, small and medium enterprises have increased at an annual rate of 22%. The bank has also succeeded in extending its reach to previously unbanked women. The bank reports that they now represent around one-third of TARA Retail customers and half of TARA SME customers.”





### Key enabling environment factors for the intervention

The success of BRAC's internal and external efforts were a result of the bank's leadership team's willingness and determination to listen to employees and customers. The leadership team proceeded to make institutional changes based on the feedback received.

### Key design elements and principles that led to successful outcomes

- BRAC addressed internal diversity and representation issues first before attempting to address external issues.
- The bank puts both women employees and customers at the forefront of its decision-making. For example, the TARA program was specifically designed to support women employees, and continues to do so by offering a grievance redressal mechanism. The program is also designed to specifically inform women customers of the products and services designed for them through its website.
- "BRAC set up an incentive system for its sales force to encourage them to work with more female customers. These include earning additional rewards toward business targets if they sell to women."
- The bank uses feedback from customers in designing products for them – such as trainings, credit access, and mobility loans.

### Potential for scale/replicability

TARA leveraged both agents and digital platforms to reach as many women as possible and scale up the program. "BRAC set up TARA desks inside its 13 busiest branches to give customers direct access to agents who are specially trained in its women-centered products and inclusive customer service approach. And at other branches or from home, customers can dial a dedicated help line to reach a TARA specialist... BRAC also gathered a team of 300 agents to target customers who live outside of its branch network. For its digital delivery, BRAC developed a specialized TARA microsite within its corporate website that promotes all of its women-centered financial and non-financial solutions.

And it created the TARA Mobile Banking app to give customers more personalized information about banking services, promotions with partners and relevant community events." Organizations seeking to replicate BRAC's program can leverage some of these distribution channels.

### Challenges encountered during the program

BRAC Bank has continuously adapted its policies, strategies, and products to address challenges that they encountered. For example, BRAC discovered that many of the branches outside of the main city weren't serving any TARA customers. To rectify this, the bank recruited a team of 300 agents to specifically serve customers outside of the branch network. The bank also realized that many women customers distrusted the banking system. This led BRAC to design a variety of non-financial solutions to complement its extensive financial offerings, such as business trainings and mentorship programs. Even though challenges emerged during the program, BRAC was able to internalize the feedback and adjust their plans accordingly to better serve both their employees and customers.

### Recommendations from the research

BRAC Bank has three key recommendations for organizations seeking to make their workplace and customer base more gender-balanced:

1. "Embrace the opportunity to become a first mover in the market.
2. Lower barriers to access by becoming a long-term partner for women.
3. Strengthen internal diversity and inclusion efforts before reaching outward."

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### Additional Exemplars

The Role of Gender in Agent Banking

The Impact of Incentives and Transparency on Usage of New Financial Products in Indonesia