



AGENT NETWORK MANAGEMENT

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Introduction



Who is Top Image

- ✓ East Africa's leading below the line advertising or experiential agency
- ✓ 16 years experience
- ✓ CEO 29 years in sales and marketing
- ✓ Presence in Kenya, Uganda, Tanzania and Cote D'Ivoire
- ✓ Soon to be in Rwanda, Liberia, Nigeria, Ghana, Guinea Bissau, Benin, Conakry and Afghanistan

Introduction



Who is Top Image Cont...

- ✓ Mobile Money transfer agent management expert having successfully helped Safaricom M-PESA agent growth from 125 agents in 2006 to 28000 in 2011.
- ✓ Kenya Top 100 medium size companies 9th position in 2008/2009
- ✓ Kenya Top 100 medium size companies 1st runner up in 2009/2010
- ✓ CEO – the leading lady entrepreneur of the year 2008/2009
- ✓ CEO – the leading lady entrepreneur of the year 2009/2010
- ✓ CEO consultancy with World Bank mobile money

Agent Management



- ✓ Agents are very vital in the ecosystem of mobile money transfer or branchless banking
- ✓ Agents are where the consumer meets the brand
- ✓ Agents are the face of the service
- ✓ Agents are where the consumer first experiences the brand

Agent Management



- ✓ Agents play an important role in acquiring new customers enabling them to transact and keep the customer satisfied
- ✓ A well function agent network is critical whether consumers will perceive the service as accessible, trustworthy and effective
- ✓ They are critical for a massive consumer uptake

Agent Management



- ✓ There are six aspects in managing agents
 1. Selecting agents
 2. Getting agents started
 3. Paying agents
 4. On going monitoring and management*
 5. Managing liquidity *
 6. Reducing impact of theft, fraud and abuse

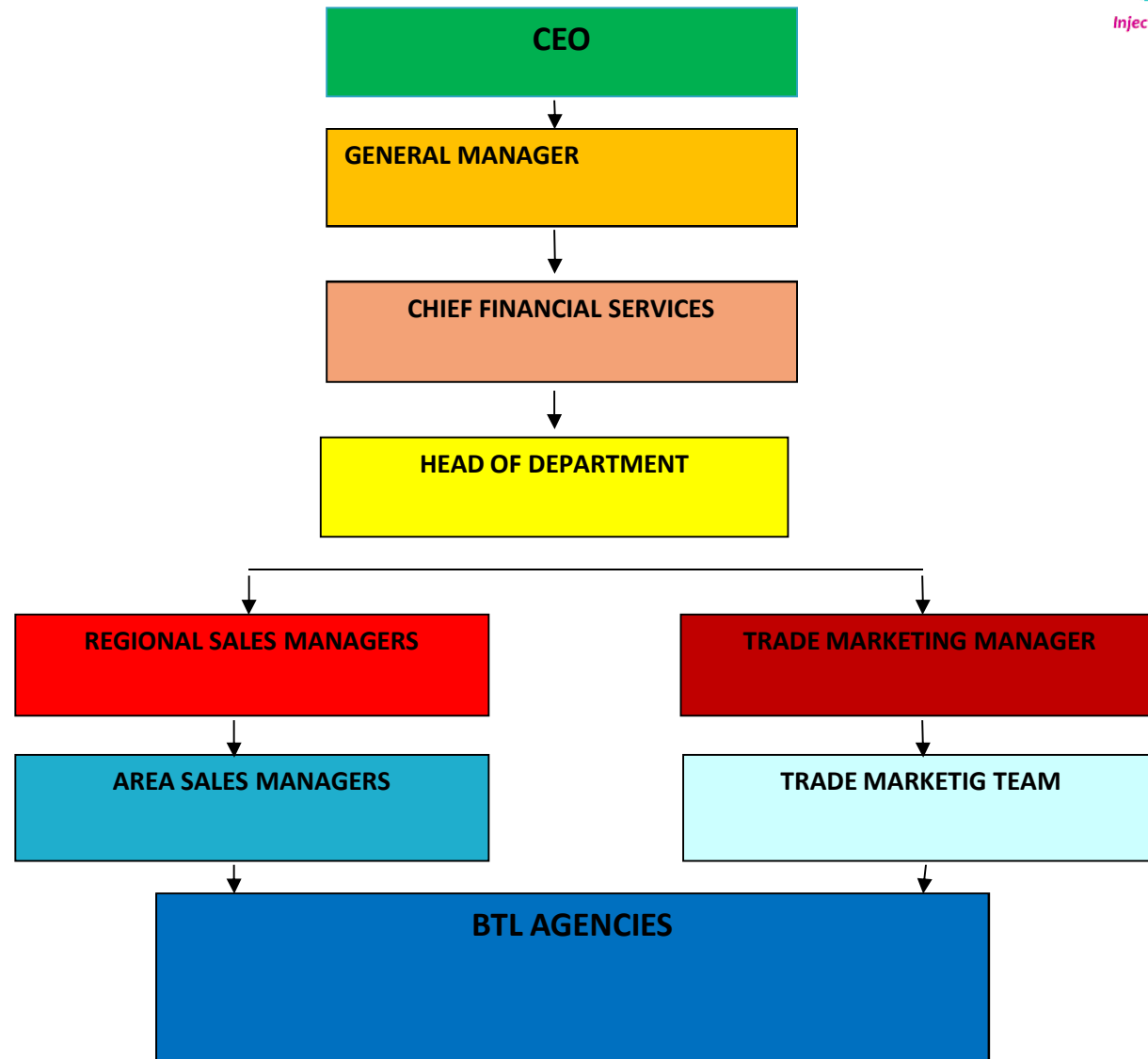
Agent Management



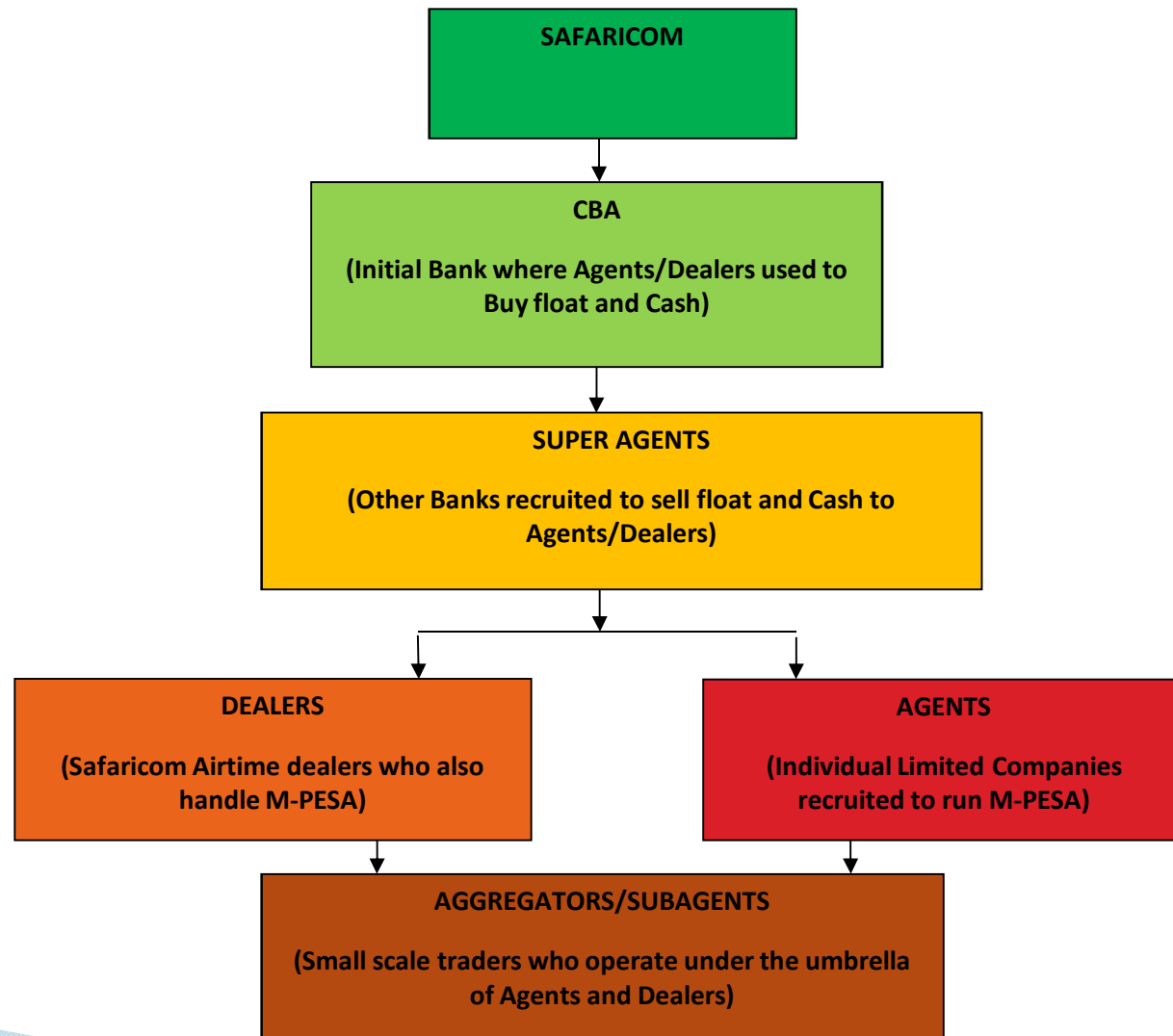
Presentation Concentration

1. Safaricom M-PESA management structure
2. On going monitoring and management
3. Managing liquidity
4. The role of Top Image

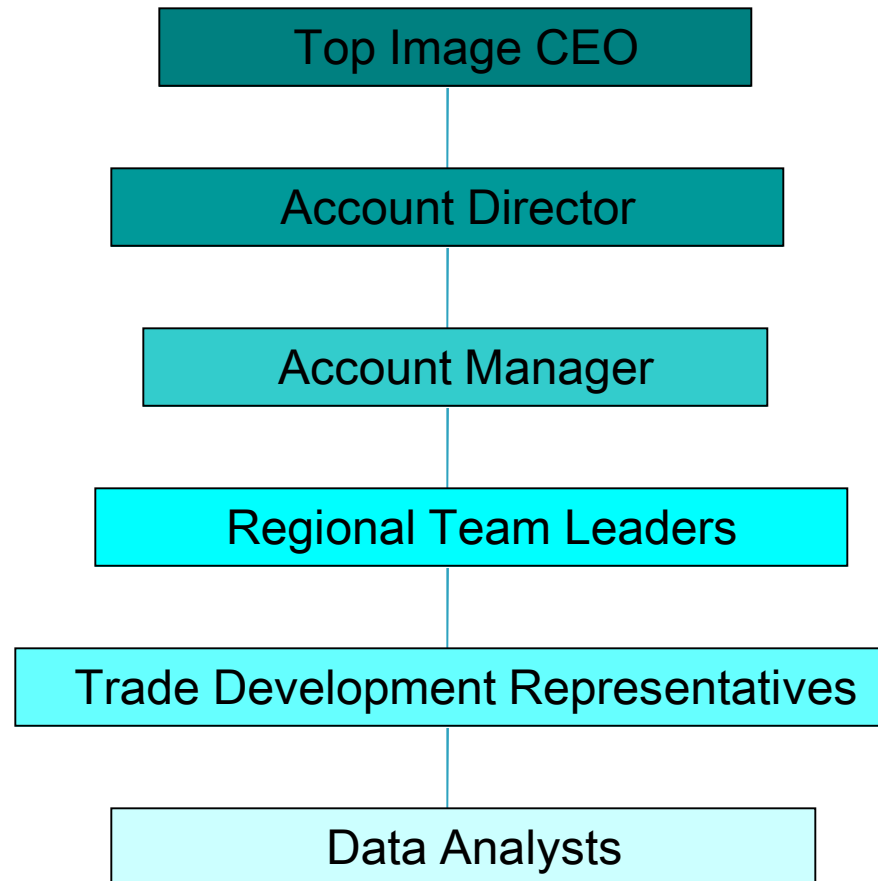
M-PESA MANAGEMENT TEAM STRUCTURE



M-PESA MANAGEMENT DEALER/AGENT STRUCTURE



TOP IMAGE M-PESA MANAGEMENT TEAM STRUCTURE



Agent Management



Key contributors to successful management of
Agent network:

1. Market Segmentations

- ✓ Segment the market for easy administration

2. Training

- ✓ Different levels of training
- ✓ Initial –Mandatory training
- ✓ Regular
- ✓ On Need basis

Agent Management



3. Communication

- ✓ head offices
- ✓ All merchants / agents

4. Customer Care Department By Principle

- ✓ Adequately staffed
- ✓ Well trained
- ✓ Adequate lines

Agent Management



5. Standards And Disciplines

- ✓ Clear standards and KPIs
- ✓ Distinguishes one service provider from the other where one outlet is offering competing services
- ✓ World class services hold merchants/agents to you
- ✓ Merchants/agents expect high standards by the service provider

Agent Management



6. Field / Site Visits

- ✓ Monitoring that the agreed standards are adhered to by merchants/agents

7. Penalties

- ✓ Penalties to those who do not observe standards

8. Relationship Building

- ✓ Enlightens the team on upcoming trends in the market especially fraud related issues

9. Legally Binding Agreement

- ✓ Any breaches should be enforceable by agreement and the law

10. Rewards & Recognition

- ✓ Rewarding good and top performers

Our roles



Training and Delivery of Business Tools

Ensure Agent staff are well trained at outlets

Consumer training through road shows & targeted events

Provide all requisite tools for transactions

Simex

Ensure availability of simex in all outlets across all regions

Float Management

Ensure agents understand & adhere to 1.5x stock rule at all times in order to grow transactions

Our roles



Call Rate

Visit all agents regularly using agreed route plans

Reporting & Record Keeping

Prepare daily & weekly reports on trade performance, training coverage, & feedback on market activities

Ensure transaction & customer registration books are properly stored

Our roles



Merchandising

Ensure merchandising standards developed are adhered to at all times

- ✓ Effective availability of PoS & merchandising material in Agent outlets (Log books, registrations books, On premise forms, Posters, ABS Posters, Tariff guide fliers, Agent number, time, polite notice stickers, Training folder (KYC/AML), Targetometers, M-PESA rulers)

Our roles



Regular Audit of Outlets

Consistent audit of outlets and escalation of the same to Area Managers for necessary action to be undertaken

Other Roles

- ✓ Identifying opportunity and saturated markets.
- ✓ Monitoring competitors' activities
- ✓ Daily escalation of market findings & issues affecting trade.
- ✓ Recommending outlets for suspension due to non-compliance.

Challenges & Solutions



✓ **Security**

- ✓ Introduction of insurance cover to agents. Trained on how to booster security during agent forums. Shops to erect grills and have lockable doors and have safe box

✓ **Non compliant Agents and assistant**

- ✓ Recommend suspension and re-train. Commission claw back

✓ **Rampant and un-procedural relocation of tills**

- ✓ Recommend suspension until procedure is followed

✓ **High assistant staff turn over**

- ✓ We continuously train new assistants

Challenges & Solutions



- ✓ **Uncontrolled mushrooming of sub agents**
 - ✓ Aggregator model
- ✓ **Sub standard outlets**
 - ✓ Warning and closure
- ✓ **Persistent system delay and failure**
 - ✓ Upgrading the system

Agency Banking in Kenya



- ✓ Equity Bank – Equity Agency
- ✓ KCB – KCB Mtaani
- ✓ Cooperative Bank – Cop Kwa Jirani
- ✓ Post Bank – Post Bank Agent

Agency Banking in Kenya

Services Offered



- ✓ Registration of accounts/M-Kesho
- ✓ Opening of savings accounts
- ✓ Account linkages
- ✓ Dormant activations
- ✓ Custodian services – opening of CDS accounts
- ✓ Pay bill payment
- ✓ School fees
- ✓ Loan applications – pilot stage
- ✓ Fund transfer
- ✓ Inter-banks transaction – pilot stage



Challenges – Agency Banking in Kenya

- ✓ Security
- ✓ Network problems

Agent Management



Do's

- ✓ Source a simple system
- ✓ Outsource management
- ✓ Adequate advertising budget
- ✓ Constant communication with merchants
- ✓ Include mobile money/branchless banking in the company strategy
- ✓ Recruit strong with adequate float merchants and sub-merchants

Agent Management



Don'ts

- ✓ Do not be in a hurry to launch
- ✓ Do not let competition drive your marketing strategy
- ✓ Do not recruit sub-standards agents

Key Success factors



- ✓ Passion and commitment of both company and agency
- ✓ High recruitment standards
- ✓ High training standards
- ✓ Well documented KPI's
- ✓ Strong branding

Key Success factors

- ✓ Simple messages
- ✓ Good commissions for agents
- ✓ Close monitoring of agents
- ✓ Constant communication with agents through bulletins
- ✓ Constant agent forums

THANK YOU
&
GOD BLESS

