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FACTORS AFFECTING DEPOSIT MOBILIZATION BY BANK AGENTS IN KENYA: A CASE OF NATIONAL BANK OF KENYA, KISII COUNTY

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Abstract

Agency banking is a strategy that had been launched to aid in building financial inclusion and has been embraced across the world. It has since been viewed to present a good opportunity to gain and retain competitive advantage by banks. The main objective of the study was to asses' factors affecting deposit mobilization by bank agents in Kenya, a case of National Bank of Kenya, Kisii County. Specific objectives were to establish the extent to which fraud at agent affect deposit mobilization of bank agents, find the extent to which customer satisfaction affects deposit mobilization of bank agents and establishing the extent to which the branch network affect deposit mobilization of bank agents. The study employed a case study design. The target population was 80 respondents. The study used a questionnaire to collect data, validity and reliability of which was ensured through expert judgment and test and retest method. The data collected was analyzed using descriptive and inferential statistics a regression analysis was also conducted. The study revealed that agent transaction influences deposit mobilization by bank agents in Kenya to a great extent, requirements for cash deposits are made in national bank of Kenya branch thus influencing deposit mobilization by bank agents in Kenya negatively. Agents need to be trained on customer service and importance of customer satisfaction so that the customers can freely enjoy the services of agents.

Keywords: Banking, Fraud, Branch Network, Customer Service and Deposit Mobilization

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INTRODUCTION

The banking industry has witnessed a series of revolutions and growth over time. The dynamism and competitiveness in the market has made many banks to come up with various strategies in a bid to achieve the desired competitive advantage, to position and strengthen their business within the business environment. World over, non-financial institutions and banks have discovered the advantages of agency banking as a strategy of penetrating the market (Mc Kay, 2011). Brazil is a global pioneer in the area of agency banking; and over the years it has developed a mature network of agent banks covering 99% of its market (Alliance for Financial Inclusion, 2012). Agency banking in Kenya started in 2010; and CBK laws were changed to allow commercial banks to offer their services through third party businesses or agents, who are located at commercial outlets: shopping malls, post offices, petrol stations, laundry shops, cybercafés and supermarkets (Agent Banking Act CBK, 2010).

Agency banking in Latin America has a highly developed agency banking channel which has contributed significantly not only to the rural financial ecosystem but also to mainstream banking. Other parts of the world, agency banking has also played a big role in building financial inclusion; that is, banks giving financial services at a lower cost, wider coverage and greater accessibility to customers. Banks are able to tap more opportunities from other untapped markets through agency banking in that the agents can open accounts with the principal bank and also agents can also borrow from the principal bank. Agency banking also creates a sense of loyalty by the customer to its bank (Mc Kay, 2011). In Nigeria, increase in demand for customer`s deposits within the banking industry was the driving force for the introduction of agent banking. Agency banking was to offer banking services to the unbanked in the vast country of Nigeria (Central Bank of Nigeria, 2011).

The Banking industry is governed by the Banking Act, Companies Act and the Central Bank of Kenya Act. The Central Bank of Kenya act as a regulatory authority of commercials banks, deposit taking financial institutions and forex bureaus (Agent Banking Act CBK, 2010). The Banks Act allows a bank to contract agents to receive on (the bank's) behalf from its clients any deposits (in money) due to it or applications for loans or advances, or to make payments to such clients on its behalf. The only restriction is that a bank may not enter into an agency agreement until it has provisioned for the bank's organizational extensions, purchase of a business, losses (including any loss suffered from a sale of assets), and bad debts.

World Bank survey, (2014) into Kenya's financial sector indicates that 34 per cent of the population is excluded from access to financial services, but still puts Kenya ahead of her peers in the East African region. According to the agent banking regulation, an agent should be a business that has been established for at least 18 months. It should have an excellent credit rating in that 18 month period, proper facilities and staff to provide banking services efficiently and securely. Kirimi (2011) studied the extent of implementation of agency banking among commercial banks in Kenya. The study established that there is difficulty in enforcing appropriate oversight by the agent and customer interaction was inconsistent with overall banking regulatory framework. The findings revealed need for regular training of agents on changes in operational processes and policies in order to eradicate occurrence of errors and mistakes thus enhance bank`s financial performance. Keen to take advantage of cost-saving and accessibility brought about by agency banking model. Kenyan financial institutions have over the last one year embarked on an aggressive entry into this segment. However, how this model contributes to deposit mobilization among bank agents in Kenya is yet to be documented. The gap this study sought to fill is therefore to evaluate the factors affecting deposit mobilization by bank agents in Kenya. Deposit mobilization is an integral part of banking activity. Acceptance of deposits is the primary function of commercial banks. Poor deposit mobilization by a bank agent has an adverse effect in its operation, in that the bank agent may not be in a position to offer withdraw services to its customers. Therefore, the bank agent might be forced to seek for other alternative way; like for example borrowing from another financial institution which will be at a higher cost (Opoku, 2011).

The high cost of interbank rates has forced banks to seek alternative ways to mobilize resources. Customer deposits are one of the cheapest means of mobilizing deposits for onward lending. As such, many banks are targeting the deposits with the aim of risk free business to drive up profits through fees and commissions derived from transactions, as compared to lending which comes with the default risk (Kirimi, 2012). Banks have employed various strategies in a bid to enhance deposit mobilization. Such strategies have witnessed some banks introducing interest free savings accounts that encourage customers to save, while others have been conducting promotions that involve giveaways to customers who step up their savings. Banks in Kenya like KCB, Equity bank, Co-operative bank, Family Bank, Post Bank, NBK and DTB have embraced the use of agency banking to achieve the much coveted deposit mobilization; as agency banking is thought to provide ease of access, flexibility and cost effectiveness to unbanked or underserved customers seeking banking services while enabling banks to increase their penetration to the market at a cheaper cost (Kenyaplex.com, 2012).

Equity Bank is leading with 3234 agents, followed by KCB with 2600 and Cooperative Bank with about 1800 agents (CBK report, 2011). NBK began agency banking in the year 2013 (NBK report 2013). The introduction of agency banking by banks and deposit taking microfinance institutions were aimed at increasing the level of formal financial inclusion in underserved and un-served areas (CBK report, 2013). The number of banks conducting agency banking has increased by 30% in the period 2012 to 2013 economic years while the number of approved agents increased by 228.6% (from 7,144 to 23,477) by the end of December 2013. The number of transactions increased by 40% from 29,937,112 transactions recorded in 2012 to 42,055,854 transactions in 2013 (CBK report, 2013). Though deposits transactions are more than withdrawal transactions in agency banking, banks should motivate agents by giving them incentive so that they don't charge customers who goes to deposit in agents. Deposit is a measure of financial stability of a given financial institution (Hellman, 1995). Volume of deposits should always be more than volume of withdrawals at any given time to avoid such costs as repatriation of cash and lending money from other banks.

Banks like KCB and Equity Bank do not charge their customers deposit fee for using their agents while NBK and Co-operative Bank do charge deposit fee, and this bank`s KCB and Equity Bank has encouraged their customers to access agents and subsequently increase their deposits. KCB alone has 8000 agents for the last three years and bringing on board majority of un-banked Kenyans. KCB agents hold deposits to tune of 1 billion and this is projected to rise as the bank opens more outlets (KCB report,2014). Agency banking is facing challenges among them security, and most agents lack antimoney laundering skills and knowledge and ended up being conned by receiving fake notes, further the agents have not insured their businesses property against theft and robbery. This make customers to consider the bank a safer place to do their transaction. This study therefore seeks to establish the factors affecting deposit mobilization by bank agents in Kenya.

Statement of the Problem

Competition has remained quite intense in the banking sector, leading to continuous innovation, use of modern strategies and approaches among banks to survive in a dynamic economic environment. Previous studies indicate that there exists a positive relationship between deposits customer deposits mobilization and bank`s profitability. Use of innovation channels such as Mpesa and agency banking is considered as one of the strategy to boost bank performance.

The number of banks conducting agency banking has increased by 30% while the number of agents increased by 228.6% in the same period 2012 to 2013; this increased the business transactions at agent level by 40% in the same period. Further other bank agents charge customer deposits while others do not.

This study sought to assess the factors affecting deposit mobilization by bank agents in Kenya: a case of National Bank of Kenya, Kisii County. The specific objectives of the study are:

i. To establish the extent to which fraud at agents level affects deposit mobilization of National Bank agents.

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ii. To find out the extent to which customer satisfaction affects deposit mobilization of National Bank agents.
iii. To establish the extent to which the branch network affect deposit mobilization of National Bank agents.

THEORETICAL LITERATURE

Agency Theory

Agency theory explains the relationship that exists between principal and agent in business. Agency theory addresses role conflict between the principal and the agent, the problems that arise when the principal and agent have different attitudes towards risk. Because of different risk tolerances, the principal and agent may each be inclined to take different actions. (Stephen and Barry, 1970). An agent is more likely to adopt the goals of the principal, and therefore behave in the interest of the principal, when the contract is outcome-based. Also, when the agent is aware of a mechanism in place that allows the principal to verify the behavior of the agent, he is more likely to comply with the goals of the principal. Agency theory analyzes the relationships between a business firm's owners and its managers who, under law, are agents for the owners. Under the terms of agency theory, a principal passes on authority to an agent to conduct transactions and make decisions on behalf of the principal in an effort to maximize principal`s utility preferences. Managers, as agents of a firm's shareholders, may not devote their best efforts toward managing the firm unless those efforts are concerned with maximizing their own welfare. Agent banks are contracted by the banks and authorized by the central banks to render services for banks. They use point of sale (POS) terminals with supermarkets, grocery stores, drugstores, gas stations, the postal company, and the lottery outlet chain (Alliance for Financial Inclusion, 2012). The agent act on behalf of the bank. All transactions carried out at the agent to the customer, are done on behalf of the bank. The bank is the principal in this case. The bank set out the way the agents are supposed to operate. It’s the bank to approve the agent`s operation. The bank can revoke the operations of a particular agent if it deems that the agent is not operating within the timelines approved. The agent ought to make sure that it charges the commission set up by the principal which in this case is the bank. The bank has to make sure that the business of the agent is licensed. The bank has a role to make sure that the agents offer satisfactorily customer service and the agent comply with prevention of terrorism Act and Anti money laundering, as any violation is an offence and the bank might be forced to pay liabilities incase the agent fails to comply (National Bank report on Agency banking ,2013).

The bank agent must have an account with the nearest branch of the bank offering. National Bank issues the agent with a register so that the agent records all the transactions. It’s the bank to train its agent on the operations of the agency. Agents do report to the nearest branch of the bank. In National Bank Kisii County, all agents within Kisii County do report to the branch in within Kisii. Agents do receive direct communication from the nearest branch of the bank. In case the National Bank agent needs to credit their account, they can either visit the nearest branch or even use the mobile banking service to credit their account. It's the branch to recruit more agents to assist in its operations and to decongest the banking hall.

Enterprise Risk Management Theory

According to the Casualty Actuarial Society (CAS) 2014, enterprise risk management is a process by which organizations in all industries assess, control, exploit, finance and monitor risks from all sources for the purpose of increasing the organization`s short and long term value to its shareholders." Enterprise Risk Management is a new approach for companies to identify and manage their risk. The goal of Enterprise Risk Management is to create, protect and enhance shareholder value (Barton et al, 2002). Enterprise Risk Management is a tool that gives companies a competitive advantage by and adds value for shareholders. Companies that succeed in creating an effective Enterprise Risk Management have a long-run competitive advantage over those that manage and monitor risks individually. By a company measuring and managing its risks consistently and systematically; by giving its business managers the information and incentives to optimize the tradeoff between risk and return, a company strengthens its ability to carry out its strategic plan (Brian, 2006). Enterprise Risk Management uses the firm`s risks to determine which risks can be allowed and which risks cannot be allowed and which should be mitigated or avoided (Nicholson et al, 2005). A risk is an unplanned event with financial consequences resulting in loss or reduced earnings (Vasavada et al, 2005). Risk is a condition where there is a possibility of undesirable occurrence of a particular result which is known or best quantifiable and therefore insurable' (Periasamy, 2008). Risk is an uncertainty resulting in adverse outcome, in relation to planned objective or expectations (Kumar et al, 2005). Financial institutions must take risk, but they must do so consciously (Carey, 2001).

Risks arise from all the bank`s activities. The bank is exposed risks each time new transactions are originated, acquisition, of new clients, introduction of new products, opening up of new markets, hiring of new staff: and new risks can also arise from a variety of changes made to processes, systems, vendors, organization structures, and corporate structures. Risk exposures can arise from changes in the external environment (Wadongo, 2013). The banks must control risks to ensure risks have no material impact on the bank`s profitability and or cause no material damage to its entity. The bank should consider minimizing exposures to risk

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subject to cost and risk/ reward tradeoffs. Risk events occur when there are inadequacies or failures due to; people (human factors), processes and systems.

Risk management is core to businesses of the bank`s management and is an ongoing valued activity. The greater the risk a business exposes itself the higher the returns (Eugene, 2012). For example, ATM machines have made it easy for the banks to offer services to their clients at odd hours. The returns for using the ATM machines are higher, but at the same time banks have lost millions of money through ATM machines whereby, fraudsters use skimming to access customer`s data and later withdraw money from their accounts(Deloitte Report,2013). The bank`s main goal is to make profit and to stay in business Banks must ensure that their risk taking is informed and prudent. The bank must manage their asset and liability well to avoid liquidity risks that might be created when the bank take in short term deposits from customers and give out long term loans. If withdrawal is unusually high, there is a risk that the bank would not have enough cash to meet the demand (Marrison, 2005).

When a company or an institution opens an account with NBK, legal search has to be conducted.(NBK Operational Risk Management Framework, 2013) This is a way to mitigate the risk that might be caused by opening a fraudulent account. Fraudsters open fraudulent accounts and issue bouncing cheques to innocent customers and in the long run it might be a risk to the bank because the bank might be ordered through a court order to identify and produce the owner of the account issuing bouncing cheques and this might cause the bank a lot. The bank has a role to train its agents on risk mitigation. The bank should train its agents on how to verify a customer`s document to avoid such risks as impersonification and withdrawal from a customer`s account.

The major risks in banking business include; liquidity risk, interest rate risk, market risk, credit or default risk and operational risk. The liquidity risk of banks arises from funding of long-term assets by short-term liabilities, thereby making the liabilities subject to rollover or refinancing risk. Liquidity risk is the possibility that an institution may be unable to meet its maturing commitments or may do so only by borrowing funds at prohibitive costs or by disposing assets at rock bottom prices (Kumar et al., 2005). Interest Rate Risk is the risk of an adverse impact on Net Interest Income (NII) due to variations of interest rate (Sharma, 2003).Market risk is the risk of adverse deviations of the mark-to-market value of the trading portfolio, due to market movements, during the period required to liquidate the transaction (Kumar et al., 2005). Market risk results from adverse movements in the level or volatility of the market prices of interest rate instruments, equities, commodities, and currencies. Credit risk is a risk that the interest or principal or both will not be paid as promised. Credit risk is borne by all lenders and will lead to serious problems, if excessive. Loans are the largest and most obvious

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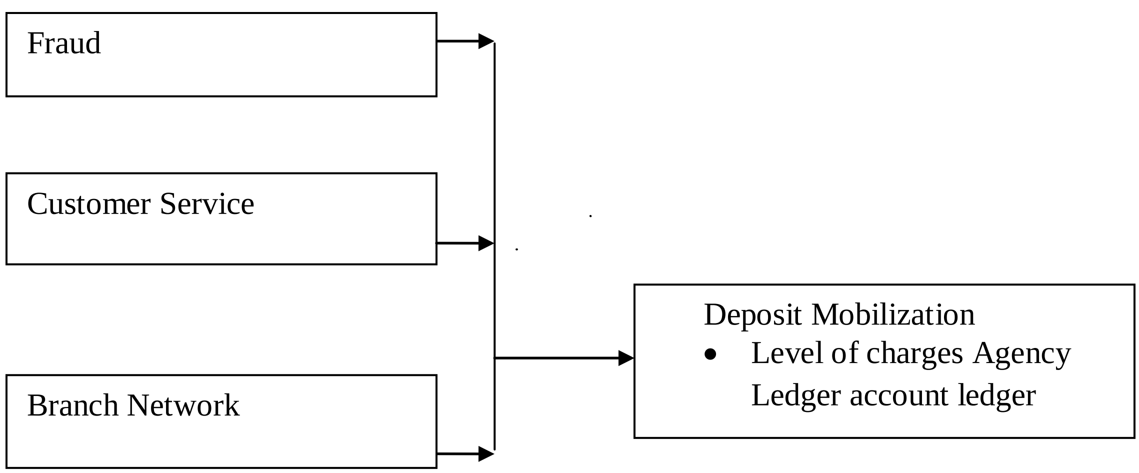
source of credit risk in banks. Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. Thus, operational loss has mainly three exposure classes namely people, processes and systems (Basel Capital Accord, 2004). Agents should have ways to mobilize cash deposits from customers to avoid such scenarios whereby a customer will come to withdraw money and the bank agent will lack cash to pay the customer.

Conceptual Framework

According to Mugenda and Mugenda (2003), a conceptual framework helps the reader to quickly see the proposed relationships been variables in the study. Below conceptual framework on factors affecting deposit mobilization by bank agents in Kenya: a case of National Bank of Kenya, Kisii County is discussed. According to Bryman et al (2007) the variables are referred to as the building blocks of theory. The conceptual framework comprises of three independent variable which the researcher thinks had an impact on deposit mobilization (Figure 1).

Figure 1. Conceptual framework



RESEARCH METHODOLOGY

The study adopted a case study design. Case study offers a means of investigating complex social units consisting of multiple variables of potential importance in understanding the phenomenon. Case study is appropriate to this study because its anchored on real-life situation and it result in a rich and holistic account of phenomenon

The study target population was 80 respondents. Consisting of 20 agents, 10 bank staffs and 50 customers. The study sample size was 80 respondents selected by census sampling technique.

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The primary data was collected using structured questionnaires to be administered by the researcher. A questionnaire was appropriate as it provided an opportunity to gather a large amount of data within a relatively quick period of time.

Ten staff from the bank was used for a pilot study in order to measure the reliability of data collection instrument (Kothari, 2006). The questionnaire was carried out. Supervisors from the university and experts in the banking sector and research industry were used for validity. T

The data collected was analyzed using descriptive statistics and inferential statistics. Descriptive statistics involved the computation of frequencies, percentages, and means. The inferential statistics was used to assess the association of the variables in the study at 95% confidence level.

EMPIRICAL RESULTS AND DISCUSSION

Descriptive and inferential statistics have been used to discuss the findings of the study. The study targeted a sample size of 80 respondents from which 74 filled in and returned the questionnaires making a response rate of 92.5%. This response rate was satisfactory to make conclusions for the study as it acted as a representative. According to Mugenda and Mugenda (2009), a response rate of 50% is adequate for analysis and reporting; a rate of 60% is good and a response rate of 70% and over is excellent. Based on the assertion, the response rate was excellent.

Fraud

Table 1: Extent to which agent transaction influence National bank of Kenya

Extent	Frequency	Percent
Very great extent	18	24.3
Great extent	35	47.3
Moderate extent	14	18.9
Less extent	6	8.1
No extent	1	1.4
Total	**74**	**100**

The study sought to determine the extent to which agent transaction on behalf of National bank of Kenya is secure, from the research findings, most of the respondents as shown by 47.3% were of the opinion that agent transaction influences deposit mobilization by bank agents in Kenya to a great extent, 24.3% of the respondents indicated to a very great extent 18.9 % of the respondents indicated to a moderate, 8.1% of the respondents indicated to a little extent whereas 1.4% indicated to no extent this implies that agent transaction influences deposit

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mobilization by bank agents in Kenya to a great extent. The above findings concur with (Chakrabarty, 2013). He asserts that fraud encompasses a wide range of illicit practices and illegal acts involving intentional deception or misrepresentation. These acts are not dependent upon the threat of violence or physical force. Frauds are perpetrated by parties and organizations to obtain money, property, or services; to avoid payment or loss of services; or to secure personal or business advantage." Fraud impacts banks in several areas including financial, operational, and psychological. While the monetary loss owing to fraud is significant, the full impact of fraud on the bank can be staggering.

Branch Network

Table 2: View on where frequent transactions are made

Opinion	Frequency	Percent
National bank of Kenya	68	91.9
National bank agent	6	8.1
Total	**74**	**100**

The study sought to establish where customers frequently made transactions and their influence on deposit mobilization by bank agents in Kenya. From the research findings, majority of the respondents as shown by 91.9% indicated that transactions are frequently made in National Bank of Kenya branch whereas 8.1% of the respondents indicated that transactions are made on national bank agent thus the need to promote agency banking more. This implies that deposit mobilization by bank agents in Kenya need to be looked into more so as to mobilize more transactions made on agent banking thus Agency banking should be used as a tool by commercial banks to mobilize deposits in places where customers are far away from the bank. The agents should offer good customer service to enable customers deposit their money at bank agents.

Customer service

Table 3: Volume of customer deposits/withdrawals at branch level

Month / '000 kshs	July	August	September	October	November	December	Mean	Std dev
Deposit	30	37	5	2	0	0	1.70	0.23
Withdrawals	29	41	2	1	1	0	1.72	0.26

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The study sought to establish the extent to which respondents agreed with the above statements relating to the Volume of customer deposits/withdrawals at branch level, from the research findings, majority of the respondents agreed that; customer deposits affect mobilization of deposits by agency banking as shown by a mean of 1.70 and a standard deviation of 0.23, the study also established that withdrawals also deposit mobilization through agency banking as shown by a mean 1.72 and a standard deviation of 0.26. the above findings concur with Opoku (2011) that evaluating the design of bank products and services, ensures their effectiveness of harnessing domestic deposits and challenges they face in mobilizing deposits.

CONCLUSIONS

From the findings the study established that fraud encompasses a wide range of illicit practices and illegal acts involving intentional deception or misrepresentation The study also established that there is need to evaluating the design of bank products and services, ensures their effectiveness of harnessing domestic deposits and challenges they face in mobilizing deposits.

The study established that agents should offer good customer service to enable customers deposit their money at bank agent, it also established that that requirements for cash withdrawals are made in national bank of Kenya branch thus influencing deposit mobilization by bank agents in Kenya negatively thus there is need bank agents to sure that the premise that they are operating in, is secure and friendly to the

RECOMMENDATIONS

Based on the findings, the study recommends that the management on National Bank should take into consideration frauds during deposit mobilization by National Bank agents. This will allow the management to create a comprehensive understanding that can be leveraged to influence stakeholders and create better decisions.

The study also recommends that it is very crucial that the National bank determine needs of clients when establishing new branch networks. This will help the organization to gather valuable information that will provide valuable insights in deposit mobilization and the necessary input to find effective responses to facilitate the agency banking.

The study recommends that the management keeps on ensuring customer satisfaction by keeping on re-assessing customer services. This will help to identify whether the adopted counteractive measures are making any acceptable difference in the agency banking or not.

This research intended to assess the factors affecting deposit mobilization by bank agents in Kenya: a case of National Bank of Kenya, Kisii County. Future study may focus on the relationship between agency banking and financial performance in commercial banks in Kenya.

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APPENDIX: QUESTIONNAIRE

Fraud

On the 5-Point Scale, please indicate the extent to which agents transactions on behalf of National Bank of Kenya are secure.

5-Very great extent [ ] 4-Great extent [ ] 3-Moderate extent [ ]

2-Less extent [ ] 1-No extent [ ]

Branch network

Please indicate on the options below where you frequently make your transactions

National Bank of Kenya Branch [ ] National Bank Agent [ ]

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Customer service

Table of volume of customer deposits/ withdrawals at the branch level. Trend of 6 months

Months, Year 2014	JULY	AUG	SEP	OCT	NOV	DEC
Deposits						
Withdrawals						

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