

Training and Skills Development: Does It Build Quality, Reliability and Trust?

Background

Agent banking and mobile money networks are critical channels for extending financial services to underserved populations in low- and middle-income countries.

The sustainability of these networks depends on two interrelated factors: the training and skills development of agents, and the establishment of quality, reliability and trust in the services delivered. Without adequate training, agents may struggle to deliver services professionally, manage technical failures or protect customers from fraud. Without trust and reliability, customers may be reluctant to adopt or continue using digital financial services.

This brief examines the relationship between training and skills development and the quality, reliability and trustworthiness of agent and mobile money networks.

Scope of the Synthesis

This brief synthesises findings from studies examining the effect of training and skills development on agent performance, service quality, fraud prevention, and the establishment of trust and reliability in digital financial services. The synthesis covers studies from Uganda, India, Tanzania, Kenya, Indonesia and Malaysia, spanning 2013 to 2023.

The evidence includes survey-based research, regression analyses, case studies and qualitative interviews. The interventions examined are training programmes (agent training, technical support and professional development), consumer protection mechanisms and service delivery improvements, while the outcomes of interest are agent competency, service quality, customer trust, fraud prevention, reliability and overall system integrity.

1. Synthesis of Findings

Table 1. Evidence base for this cell

Source	Design and coverage
Ali et al. (2020)	Survey and security assessment of mobile money users; Uganda
Gupta & Singh (2023)	Ordered logistic regression on banking-agent continuity; India
Kalinga (2023)	Household survey of farmers using agency banking; Tanzania
Mulwa & Waema (2015)	Case studies of selected m-banking products and agents; Kenya

Source	Design and coverage
Pratiwi & Krisnawati (2021)	Mediation model of consumer protection and inclusion; Indonesia
Ismail et al. (2023)	Survey on participation in formal financial schemes; Malaysia

Designs are as reported by the authors; no study in the set is an experimental evaluation of a training programme.

1.1 Service Quality

Technical support emerges as the operative component of training rather than instruction alone. In India, satisfaction with technical support for software-related issues significantly influenced agent retention, and agents' exposure to financial technology through mobile-based payment applications significantly influenced their intention to continue, while

general technology exposure did not (Gupta & Singh, 2023). Targeted, financial-technology-specific capability therefore appears to matter more than broad digital familiarity.

Where service quality is measured from the customer side, the results are strongly positive but unevenly distributed. In Tanzania, 94% of farmers strongly agreed that agency banking and mobile money services were highly convenient, 82.1% agreed that they reduced transport costs and 87.4% agreed that flexible hours saved time (Kalinga, 2023). Availability, however, ranged from 81.5% in Wami Dakawa to only 6% in Wami Sokoine within the same district.

Supply-side capability constraints limit quality directly. In Kenya, 40% of agents lacked sufficient cash or float and close to two-thirds earned less than KES 5,000 monthly (Mulwa & Waema, 2015). Training cannot compensate for an agent who cannot complete a withdrawal, which places liquidity and remuneration alongside skills as determinants of the service a customer actually receives.

1.2 Reliability

The Indian evidence separates perceived from operative causes of unreliability. Internet connectivity problems significantly discouraged agents from continuing, while equipment breakdown did not significantly predict attrition — attributed to 75% of agents holding technology-based alternative business lines that allowed them to resolve minor faults, and to available maintenance support (Gupta & Singh, 2023). Fault frequency was nonetheless very high: 95.3% reported biometric device issues, 95% banking portal issues, 70.5% internet issues and 69.4% micro-ATM issues.

This divergence matters for how reliability is diagnosed. The most frequently reported problem was not the one that drove agents out, which suggests that responsive technical support can absorb hardware faults, whereas connectivity failures leave both agent and customer with no workaround.

Fraud is a reliability problem as much as a security one. In Uganda, agent-driven fraud was a significant concern, with 53% of agents in Uganda and 42% in Tanzania having experienced fraud according to 2015 Helix Institute surveys cited in the study (Ali et al., 2020). In Kenya, network reliability issues affected 11.1% of agents and 13.3% reported few clients transacting per day, linking unreliable service to thin transaction volumes and, in turn, to agent viability (Mulwa & Waema, 2015).

1.3 Trust

Awareness of specific threats varies systematically with education and experience. In Uganda, education level showed significant relationships with awareness of identity theft, phishing, vishing, SMiShing, PIN sharing and agent-driven fraud, and duration of mobile money use showed significant relationships with multiple security challenges (Ali et al., 2020). Training and awareness programmes therefore have a plausible mechanism: they raise users' capacity to recognise threats before losses occur.

Respondents endorsed a layered rather than single-instrument approach to building trust: 60.4% strongly agreed that agent training on acceptable practices was a high priority, 60.9% supported customer awareness campaigns, 68.5% supported

strict measures against fraudsters, 64.7% better access controls and 56.5% high-value transaction monitoring (Ali et al., 2020).

Trust also has a spatial and institutional dimension. In Tanzania, proximity, convenience and reduced theft risk built customer trust, while uneven distribution of agency banking created trust deficits in underserved areas (Kalinga, 2023). In Indonesia, digital consumer protection partially mediated the relationship between mobile money usage and financial inclusion, with the model explaining 85.7% of the variance in inclusion (Pratiwi & Krisnawati, 2021), positioning consumer protection frameworks as the channel through which capability translates into trust.

1.4 Fraud Prevention and System Integrity

The Ugandan study documents the threat profile that training is expected to address: identity theft (34.7%), authentication attacks (34.5%), phishing (30.4%), vishing (49.8%), SMiShing (32.1%), PIN sharing (33.4%) and agent-driven fraud (22.3%) (Ali et al., 2020). Several of these depend on user behaviour rather than system architecture, which is precisely where awareness and skills interventions can act.

Two limitations should be read alongside these figures. The reported prevalences are cross-sectional and self-reported rather than drawn from incident logs, and no study in this set evaluates a delivered training programme against a measured change in fraud incidence. The direction of evidence is consistent and plausible; the causal evidence is absent.

Table 2. Direction of evidence in this cell

Pathway	Direction of evidence
Technical support and agent retention	Positive (regression)
Financial-technology exposure and continuity	Positive (regression)
Proximity, convenience and customer trust	Positive (survey)
Consumer protection as a mediator of inclusion	Positive (SEM)
Education and security-threat awareness	Positive (survey)
Equipment breakdown and agent attrition	Not significant
Training delivery and measured fraud incidence	Not tested

Directions reflect the included studies only; "not tested" denotes absence of evidence, not evidence of absence.

2. Cross-Cutting Trends and Insights

Key cross-cutting trends and insights include:

- Training and technical support are essential for retention: satisfaction with software support significantly influences agent continuity (Gupta & Singh, 2023).

- b. Agent training on acceptable practices is a high priority: 60.4% of respondents strongly agreed on its necessity for mitigating fraud (Ali et al., 2020).
- c. Customer awareness campaigns build trust: 60.9% strongly agreed on their importance, and awareness of specific threats rises with education and duration of use (Ali et al., 2020).
- d. Service reliability drives satisfaction: proximity, convenience and reduced theft risk build trust among rural customers (Kalinga, 2023).
- e. Infrastructure challenges undermine reliability: connectivity failures matter more to agent continuity than equipment breakdowns (Gupta & Singh, 2023; Mulwa & Waema, 2015).
- f. Consumer protection mediates trust: protection frameworks strengthen user confidence and channel adoption into inclusion (Pratiwi & Krisnawati, 2021).
- g. Skills cannot substitute for capital: 40% of Kenyan agents lacked sufficient float, a constraint no amount of training resolves (Mulwa & Waema, 2015).

3. What Works

- a. Technical support for software-related issues, which is positively associated with agent retention (Gupta & Singh, 2023).
- b. Agent training on acceptable practices, identified as the highest-priority measure for mitigating security challenges (Ali et al., 2020).
- c. Customer awareness campaigns that raise recognition of phishing, vishing, SMiShing and PIN-sharing risks (Ali et al., 2020).
- d. Stronger access controls, including multi-factor authentication, supported by 64.7% of respondents (Ali et al., 2020).
- e. Digital consumer protection frameworks, which mediate the relationship between mobile money use and inclusion (Pratiwi & Krisnawati, 2021).
- f. Customer-centric service delivery through proximity, convenience and flexible hours (Kalinga, 2023).
- g. Practical exposure to financial technology rather than general digital familiarity (Gupta & Singh, 2023).

4. What Doesn't Work

- a. Inadequate agent compensation: close to two-thirds of Kenyan agents earned less than KES 5,000 monthly (Mulwa & Waema, 2015).
- b. Insufficient cash or float: 40% of agents could not reliably serve customers (Mulwa & Waema, 2015).
- c. Poor network connectivity, which produces transaction failures and loss of confidence (Mulwa & Waema, 2015; Gupta & Singh, 2023).
- d. Weak authentication systems: single-factor PIN authentication remains vulnerable to observation and guessing (Ali et al., 2020).

- e. Absent financial and digital literacy support, which leaves customers exposed to social-engineering fraud (Ali et al., 2020).
- f. Treating hardware replacement as the reliability fix: device faults were near-universal but did not predict agent exit (Gupta & Singh, 2023).

5. Challenges

- a. Fraud and security risks: agent-driven fraud, authentication attacks, phishing, vishing, SMiShing and PIN sharing remain substantial barriers to trust (Ali et al., 2020).
- b. Inadequate remuneration, which affects both service quality and willingness to remain in the network (Mulwa & Waema, 2015).
- c. Connectivity, power and infrastructure gaps that undermine reliability regardless of agent capability (Gupta & Singh, 2023).
- d. Low transaction volumes: 13.3% of Kenyan agents reported few daily clients, weakening viability (Mulwa & Waema, 2015).
- e. Technological literacy gaps among users, which limit the effectiveness of any control that depends on user detection (Ali et al., 2020).
- f. Uneven service distribution: availability of 81.5% in one ward against 6% in another creates localised trust deficits (Kalinga, 2023).
- g. Measurement: all included evidence is cross-sectional and self-reported, with no fraud incidence or service-quality baselines.

6. Areas for Further Research

- a. Long-term impact of training programmes, using longitudinal designs rather than single-round surveys (Gupta & Singh, 2023).
- b. Gender-specific interventions and effective strategies to increase female agent participation and digital literacy (Gupta & Singh, 2023).
- c. Cost-effectiveness of support interventions, including the return on training and liquidity programmes relative to their delivery cost.
- d. Comparative analysis of digital consumer protection approaches and their effect on measured redress outcomes (Pratiwi & Krisnawati, 2021).
- e. Quantitative analysis of agent exit decisions and the sequence of constraints that precedes discontinuation (Gupta & Singh, 2023).
- f. Rural expansion strategies that pair recruitment with training, connectivity and liquidity support (Kalinga, 2023).
- g. Evaluation of training against fraud incidence, dispute rates and resolution times rather than against perceived priority.

7. Conclusion

Training and skills development, together with quality, reliability and trust, are consistently presented as necessary conditions for sustainable agent banking networks. The evidence indicates that training works when it is embedded in a wider support system: responsive technical support, adequate liquidity, functioning connectivity and enforceable consumer protection. Agent training on acceptable practices is widely recognised as a high priority for mitigating fraud, and technical support for software problems is significantly associated with agent retention, while connectivity failures and thin margins remain the operational constraints that skills alone cannot resolve.

Trust is built through convenience, proximity and reliability, and eroded by uneven coverage and unresolved security exposure. For policymakers and practitioners, the implications are to invest in comprehensive training and support rather than one-off instruction, to prioritise connectivity and technical assistance alongside curricula, to implement consumer protection frameworks that customers can actually use, and to address security risk through education as well as system design.

The evidence gap is equally clear. No study in this set evaluates a delivered training programme against a measured change in service quality, fraud incidence or trust. Claims in this cell rest on cross-sectional association and stated priority, so commissioning evaluation with pre- and post-intervention measurement remains the highest-value next step.

About this Evidence Brief

This evidence brief is a cell-wise summary of studies of the cell “Training and skills development → Quality, reliability and trust” from ICED’s Evidence and Gap Map of the Retail Finance Distribution Initiative.

For the full map, visit www.iced-eval.org/evidence-and-gap-maps

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