

**Banking Industry Trust Campaign  
Invitation to Submit Proposals  
Deadline: 28th September 2017**

### **Introduction**

The banking industry in Kenya has, over the last year or so, undergone a litmus test that has challenged the very core upon which the sector is founded: Trust. From banking institutions that have had to be placed under statutory receivership by the industry regulator due to compromised industry standards, to the passing of the Banking (Amendment) Act 2016 which was viewed by politicians as a way of “teaching banks a lesson”, the last two years have proved daunting for the sector.

These developments have mostly been compounded by the fact that the general banking citizenry has lost confidence in the sector’s ability to impose and implement internal, self-regulatory mechanisms that would mean that the industry regulator doesn’t have to step in each time to salvage unfavorable situations.

It now behooves the Kenya banking sector, through the Kenya Bankers Association, to come up with innovative, feasible and proactive ways to counter the notion with the ultimate objective being to regain the trust of their customers, the general public and other key stakeholders.

### **Interventions**

KBA on behalf of the industry is championing several strategic communication and partnership activities to reinforce the message that the Kenyan banking sector has the interests of the banking citizenry at heart.

1. **We Hear You Campaign** – The campaign is intent on bolstering the banking sector’s commitment to listen to its customers, and ensure that products and services being offered by the banks are tailored with the customer in mind.
2. **Inuka Enterprise Program to Support Small Business** – Kenya leads in Africa in terms of capital allocated by banks to finance micro, small and medium-sized enterprises (MSMEs). The Inuka Program showcases industry’s commitment towards MSMEs in the country by equipping them with practical skills on prudent business management on one hand, and providing them with cheap and accessible credit facilities across member banks on the other.
3. **The Banking Industry Has Credible Institutions, We are Ethical, and Can Self-Govern** – This program is the fulcrum and heart of the Trust campaign. It seeks to reinstate confidence in the sector among all stakeholders by reminding them that trust is the oil with which the sector runs. It seeks to dispel recently-developed notions among the citizenry that banks are self-centered and cannot be trusted. It seeks to do so in a two-pronged manner:
  - a. The KBA Charter - This will be the covenant that shall guide the banking sector in upholding standards and ethics in order to avert situations that have led to the industry regulator’s intervention in the past. The Charter will be a combination of The KBA Code of Ethics and The KBA Self-Regulation Framework. The Charter is modelled along best practices in the sectors across the world and seeks to completely redefine how the sector operates and upholds its standards.
  - b. Customer Feedback Channel – This will be a neutral contact point (phone and email) that concerned customers can use to raise issues of compromised banking practice. Customers will be invited to leave voice messages and send emails which will be received by a neutral

party and submitted to KBA as a general report with recommendations. In cases where there is gross misconduct by a bank, through the KBA Charter framework, the concerned institution will be engaged and requested to address the matter.

4. **We Can be Trusted to be Transparent** – Enhanced transparency within the industry will be actualized through the revamping of the cost of credit website ([www.costofcredit.co.ke](http://www.costofcredit.co.ke)). This platform will empower potential borrowers with information on how banks price their loans so that they can make informed borrowing decisions. They also will be enabled to “shop around” for the terms that best suit their needs.

## Scope of Work

The appointed design company will be required to:

- Develop a brand identity and 360 campaign with the goal of rebuilding and reinforcing Trust in Banking
- Propose two slogans and key messages / soundbites that will be used in the material that reinforce the industry’s commitment to rebuild trust
- Conduct a customer focus group to ensure messaging resonates with the public
- Recommend the appropriate advertising, social media and communications channels, to ensure maximum national reach and engagement; but at a cost-effective way. Ideally the campaign should be carried across several mediums
- Develop a toolkit of the Trust Campaign with templates and simple brand guidelines for banks to customize and activate the campaign within their customer base
- Develop a logo/seal for the KBA Charter which banks would use in their collateral to demonstrate that they subscribe to the industry code of ethics
- Schedule and implement the promotional/advertising campaign, managing all production and post production and media placement
- Generate weekly, monthly and quarterly reports to track progress, reach and impact

## Further Guidance

- The spirit of the program is:
  - Build an emotional connection between banks and their clients
  - Help customers smile and reflect on the positive aspects of banking
  - Position bank staff as “the hero” in banking, as people who are passionate about serving their customers. According to KBA Research, customers trust Branch Managers and Cashiers most
  - Demonstrate how banks support their clients to reach their dreams. According to KBA Research, bank customers aspirations are to 1) start a business; 2) finish paying off their loan; 3) build/buy a home; 4) set up an education fund; 4) be able to deal with an emergency without getting off track financially
  - Communicate the partnership between banks and customers, that when clients succeed, banks succeed
  - Showcase how banks contribute to nation building, when banks are successful, the economy thrives
  - Showcase how banks are good community citizens, for example by helping build schools and hospitals and equip youth

- Reinforce the industry's role in Vision 2030, including use of technology/digital innovation to position Kenya as a global leader, financial inclusion, and supporting SMEs to grow
- The campaign should have a National appeal (not Nairobi only, ensure rural/urban balance)
- Campaign colors should resonate with national appeal and be such that banks can integrate the images/graphics despite their diverse brand colors

### Submission

Companies interested in participating in this assignment should:

1. Submit a list of Three (3) Client References and Two (2) Case Studies of a related campaign undertaken by the agency with assessment of how objectives were met;
2. Submit two concepts of the Trust Campaign, including visuals and proposed slogans for each concept;
3. Provide rationale for color choice;
4. Provide a complete timeline of work, including concept development, focus group testing, production and post production, and campaign roll out;
5. Provide indicative budget, covering agency costs and proposed advertising/promotion budget to cover a three-month integrated communications campaign; and
6. List and biography profiles of team working on the assignment. Please note a project manager will be needed due to the nature of the assignment.

Material should be submitted via email to [events@kba.co.ke](mailto:events@kba.co.ke) no later than **28<sup>th</sup> September 2017**.

Submissions received on 28<sup>th</sup> September or later will not be reviewed.

### Timeline

- 28<sup>th</sup> September – Deadline for Submission
- 2<sup>nd</sup> October – Shortlisted Agencies Contacted
- Week of 2<sup>nd</sup> October – Presentations
- Week of 9<sup>th</sup> October – Assignment of Work and Contracting

### Notes

- The Shortlisting of proposals will be based on four factors: 1) ability to deliver on the assignment; 2) how well the agency creatively captured the goal of the Trust Campaign, the Scope of Work and Guidance; 3) cost/budget implication; and 4) timelines
- Bidding for this assignment does not guarantee assignment of the work. KBA does not compensate companies for submissions. Only companies that are under contract will be compensated for their time and costs.
- All creative work that is submitted will be stored on KBA's computers until the Assignment of Work. No material submitted will be used unless under express contract. Agencies who do not enter into contract with KBA will be notified and their submissions will be deleted.