

CONTENTS

Overview.....	2
Methodology & Sample.....	3
Key Takeouts.....	5
Service Delivery.....	6
Communication.....	7
Online SETA Management System (SMS).....	8
Research.....	9
Skills Development.....	10
SMS Development.....	11
Learnerships.....	12
ETQA.....	13
Development Programmes.....	13
Service Providers.....	14

OVERVIEW

TMS Research was commissioned by the BANKSETA to conduct the annual Customer Satisfaction Survey for the year 2008. This was the second consecutive year TMS Research conducted the annual CSI on behalf of the BANKSETA.

Although the survey had been undertaken since 2001, 2007 introduced a number of changes to the sample and methodology, as well as the respondent groups participating in the survey.

2008 used a similar methodology, with the primary difference being the order in which the Qualitative Phase and the Quantitative Phase were conducted. It was decided that this year, the Quantitative Phase should precede the more exploratory Qualitative Phase.

The primary objective of this research was to better understand how satisfied the customers and stakeholders of the BANKSETA are with the current level of service and, where applicable, how these results compare with the results of the 2007 survey. Furthermore, the research undertook to identify both areas of strength and good performance as well as potential problem areas.

This report outlines the key findings and provides pivotal points to be explored in the Qualitative Phase which is currently underway. This report is to be used in conjunction with the results from the in-depth interviews which will be reported on at a later stage.

METHODOLOGY & SAMPLE

As previously mentioned, 2007 introduced a number of changes to the annual satisfaction survey, mostly pertaining to the methodology and sample.

The first significant change to the methodology came in the form of a two-phase approach: It was decided in 2007 that the survey should be comprised of 2 phases – a qualitative in-depth phase, followed by a more structured quantitative phase. 2008 however saw this process undergoing a re-shuffle in that the Quantitative Phase preceded the exploratory Qualitative Phase.

The initial quantitative phase was in the form of 333 interviews conducted with customers and stakeholders of the BANKSETA using structured and largely closed-ended questionnaires.

As in 2007, the largest portion of the interviews was conducted using an online interviewing platform while the balance were conducted telephonically. The primary reason for the dual-methodology was to accommodate those who did not have access to the internet.

2007 marked the first year that the following respondent groups were included in the customer satisfaction survey: Learners (Kuyasa and Letsema), Development programme participants, BANKSETA staff members and BANKSETA service providers. Although not strictly customers, it was felt that it was important to include the learners, development programme participants and service providers as their satisfaction or experiences would have a definite impact on the image and perception of the BANKSETA as a whole.

In addition to those listed above, 2008 introduced the following categories: Beneficiaries of Thusanani and Junior and Middle Management Development Programme participants.

As was done in 2007, BANKSETA staff members were included in order to identify any gaps which may exist between the internal (staff) and external (customer) views and to ensure that these views are aligned.

The sample structure was largely based on the structure of the BANKSETA's customer / service provider / beneficiary profile. The following table details the structure of the 2008 Customer satisfaction survey sample:

<i>Category</i>	<i>Sub-Category</i>	<i>Achieved Sample</i>
Staff	<i>Managers</i>	4
	<i>Non-managers</i>	11
Executive Development Programme		11
Women's Development Programme		12
Junior and Middle Management Programme		34
Committees		12
Service Providers	<i>General</i>	15
	<i>SME</i>	45
Learnership project teams		14
Skills development facilitators		35
SME Registered SDFs		60
Learners / Beneficiaries	<i>Kuyasa</i>	21
	<i>Letsema</i>	40
	<i>Thusanani</i>	19
BANKSETA Accredited Providers (ETQA)		15
TOTAL		333

Table 1: 2008 Sample

KEY TAKE-OUTS

- The BANKSETA is performing very well in terms of customer / stakeholder satisfaction. The average overall service delivery of **4.1 out of a maximum of 5 is very good**.
 - Although it may be tempting to think that the score – by remaining essentially unchanged year on year - is a **sign of complacency**, it is however important to note that:
 - 4.1 is a very high score for such an organisation
 - Maintaining a very high score in a climate where expectations are increasing is a **good result**
 - When looking at **segmental / departmental** scores by customers:
 - Generally all these scores are **more or less constant around the overall average** service delivery score – the exception being the **ETQA**.
 - Again, we see a lot of **consistency within the year on year** scores
 - In addition to this, we see a much closer alignment between internal and external views – which is always a positive aspect
- ***What this means is that the BANKSETA is performing well across the board!***

SERVICE DELIVERY

For the most part, overall service levels have stayed constant over the period 2007 to 2008. It is important to note that as customers become satisfied with the level of service they receive, their expectations of service increase. Thus, in order to maintain a constant level of customer satisfaction, it is necessary to continually change and improve service efforts. This is something the BANKSETA has been successful in achieving over the last year.

At an overall level, the top 4 attributes in which the BANKSETA is performing the best are 'Industry Knowledge', 'Helpfulness', 'Overall Service' and 'Reliability' – a very similar pattern as was seen in 2007.

The aspects of service which customers feel are most important are: 'Helpfulness', 'Reliability' and 'Speed of response'. It is therefore important that the BANKSETA focuses on improving the ratings on these areas of service – especially 'Speed of response' as this does not feature as a 'best performer' attribute.

The area in which the BANKSETA received the lowest performance ratings was: 'Understanding of your businesses'. This factor was however also rated as one of the least important attributes when dealing with the BANKSETA.

More than 60% of the respondents surveyed felt that the BANKSETA was meeting their expectations. Although 29% of respondents felt the BANKSETA was exceeding their service expectations, this is down 4% from the 33% in 2007. In addition, we see a rise of 3% in the number of customers who feel the BANKSETA is falling short of their service expectations.

Definitely an encouraging result is that internal and external views of the BANKSETA performance are very closely aligned. That is, BANKSETA staff and BANKSETA customers have similar views on the level of service offered to customers. This has also seen an improvement from last year.

Questions to be explored in the Qualitative Phase:

- **In what way is the BANKSETA falling short of customer's expectations?**
- **What must be done to exceed customer expectations?**

COMMUNICATION

There has been an increase in the number of BANKSETA customers who read the BANKSETA newsletter, with the lowest readership being amongst Learners.

Despite the higher readership year on year, the proportion of customers who agree or strongly agree that the newsletter provides useful information has decreased by 6%. This was most likely due to the view of SDF's and Learnership Project Teams.

There has been a slight decrease in the usage of the BANKSETA website. JAMM participants are least likely to visit the website while Staff and Learnership Project Team members are most likely to make use of the site. The purpose of visiting the site is most often to keep track of News and upcoming events.

As with the website, there are a smaller number of customers / staff using the call centre than in 2007 with Learnership Project Team members being most likely to use this facility. Positively, there has been a 6% increase in the number of respondents who strongly agree that the call centre is helpful, however, for the most likely users – Learnership Project Team members – one third strongly disagree that the call centre is helpful.

Again, we see a slight decrease in the attendance of BANKSETA forums within the last 12 months however, the vast majority of those who had attended a BANKSETA forum found it to be useful. In addition, most individuals felt that there was not much that could be done to improve forums.

Questions to be explored in the Qualitative Phase:

- **What would readers like included in the newsletter to make it more informative / useful?**
- **Why are Learnership Project Team members not finding the call centre helpful and how can this be improved upon?**
- **What are the barriers to attending forums**
- **If, and how, can forums be improved?**

ONLINE SETA MANAGEMENT SYSTEM (SMS)

There has been an increase in the number of SDF's and SME SDF's making use of the online SMS, however, usage is significantly higher amongst SDF's than it is amongst SME SDF's. The primary barrier to using the system seems to be a lack of awareness.

The majority of the respondents find the online SMS easy to use and the 2008 results show a 10% improvement in the speed of the system as well.

The most frequently used features of the online SMS are the Workplace Skills Planning followed by Implementation reports.

Questions to be explored in the Qualitative Phase:

- **What are the barriers to using the online SMS – particularly amongst SME SDF's and how these barriers can be overcome?**
- **Are there any features not currently offered on the online SMS which customers would like to see added / made available?**
- **If, and how, can the online SMS be improved?**

RESEARCH

Awareness of research conducted by / on behalf of the BANKSETA has seen further decline in 2008 while 26% of customers feel they do not agree that research findings are communicated effectively.

Interestingly, although the awareness of BANKSETA research has declined, there has been a substantial (15%) increase in the number of customers who made use of the research. Although at an overall level customers were satisfied that the research topics were relevant to their organisations, 20% of SME SDF's did not agree with this.

On the whole, it was felt that the most effective way of communicating research findings to customers would be through the website or alternatively, through the newsletter. 75% of customers said they would be interested in workshops (which discuss research findings in more detail). (Where research findings can be discussed in more detail)

Questions to be explored in the Qualitative Phase:

- **What can be done to increase awareness of BANKSETA research?**
- **Which research topics are most relevant to organisations and which are least relevant?**

SKILLS DEVELOPMENT

The proportion of SDF's and SME SDF's which contribute skills development levies to the BANKSETA has remained unchanged at 84% over the last year.

Positively, of those who contribute skills development levies, the proportion of respondents who disagree / strongly disagree that the process of claiming grants is clear has seen a decline year on year. Similarly, fewer SDF's and SME SDF's are inclined to feel that grants are not received timeously.

Overall, 76% of those who contribute skills development levies agree / strongly agree that the BANKSETA has effectively communicated the Skills Development Act's requirements for compliance, 21% of SDF's disagreed with this statement.

A pleasing result for the skills development department was an increase in performance ratings across the board from last year. The department's 'Helpfulness' was rated the best performing attribute – up from an average of 4.2 in 2007 to 4.5 in 2008 (Scale: 1 = Poor and 5 = Excellent).

Questions to be explored in the Qualitative Phase:

- **If, and how, can the grant claiming process be improved upon?**
- **How can the BANKSETA better communicate the compliance requirements of the Skills Development Act – particularly in the case of SDF's?**
- **What has contributed to the improved performance scores for the Skills Development Department and how can they continue to improve?**

SME DEVELOPMENT

2008 saw a further drop (19%) in the number of SME SDF's who have been contacted by the BANKSETA regarding skills development within the last 12 months.

Furthermore, the proportion of SME SDF's who agree that the Workplace Skills Planning Support has been effective has declined by 10% as, it would appear, it is no longer required by these organisations.

SME SDF's are most likely to make use of a Training system, should the BANKSETA offer this as an additional service.

With regard to the SME Department, 2008 has seen an increase in the proportion of SME SDF's who feel the department is not communicating effectively, nor handling queries in a quick and efficient manner. Moreover, the overall performance ratings are showing a year on year decline almost across the board.

The view of the majority of SME SDF's is that Financial Management Skills are the most important skill to be developed in the SME banking and micro finance sector.

Questions to be explored in the Qualitative Phase:

- **Identify the reason(s) for the drop in contact from the BANKSETA regarding skills development – is this part of a deliberate strategy or does it represent a lack of communication / contact with SME SDF's?**
- **Do SME SDF's want to be contacted about skills development?**
- **If, and how, can the Workplace Skills Planning Support be improved on or made more effective?**
- **Why is it that SME SDF's no longer require the Workplace Skills Planning Support? Is there something that needs to replace this support?**
- **What has caused the drop in the performance scores of the SME Department?**
- **What must be done in order to improve the performance scores, communication and query resolution and bring these in line with customer expectations?**

LEARNERSHIPS

While 2008 saw a decline in the number of customers who are aware of the range of learnerships offered by the Department of Labour, the participation rate – by those who are aware – has increased year on year by 13%.

Of those organisations which have participated in a learnership, we have seen a more than 20% increase in the proportion of individuals who feel that the range of learnerships is relevant to their company's skills needs. Furthermore, 2008 also saw an increase in the proportion of individuals who agreed that their learners had derived benefits from their learnerships.

Overall, the majority of SDF's and Learnership Project Team members agreed that the BANKSETA provides adequate information for the implementation of learnerships in their organisations, however, there were a few Learnership Project Team members who were not as happy with the degree of information provided, as well as with the appropriateness and effectiveness of the policies and procedures governing learnerships.

These individuals were most likely to feel that learnerships for Leadership and Management Skills would be an effective skills development initiative.

Questions to be explored in the Qualitative Phase:

- **How can awareness of the range of learnerships offered by the Department of Labour be increased?**
- **What are the barriers to participating in learnerships?**
- **Learnership Project Teams – there seem to be one or two members who are not entirely satisfied with several aspects of the learnership process including: information provided for implementation, policies and procedures, assistance with queries as well as the fairness of the criteria for funding of learnerships – these issues need to be explored further in the qualitative phase**

ETQA

2008 saw a further decline in the proportion of customers who agree / strongly agree that the BANKSETA supports the long term objective of developing a culture of quality lifelong learning.

Several BANKSETA Accredited Training Providers, SDF's and SME SDF's did not agree that the BANKSETA gives direction and support in developing quality lifelong learning, nor that the BANKSETA ETQA adds value to the process of the quality assurance of education, training and development in the banking sector. What is more, is that 19% of SDF's, SME SDF's and BANKSETA Accredited Training Providers do not agree that the BANKSETA ETQA handles their queries in a quick and efficient manner – this figure is up 6% from last year.

Questions to be explored in the Qualitative Phase:

- **The declining trend in the satisfaction with the BANKSETA ETQA needs to be addressed.**
- **What is the cause of the dissatisfaction?**
- **How can this dissatisfaction be a) rectified and b) improved on?**

DEVELOPMENT PROGRAMMES

The average satisfaction score for the development programme participants remained unchanged at 7.5 overall (Scale: 1 = not at all satisfied and 10 = extremely satisfied). The most satisfied were the IEDP participants, while least satisfied were the WDP participants. 2008 was the first year in which the JAMM programme was rated and received an average satisfaction rating of 7.5.

Positively, 2008 saw an improvement in the proportion of participants who agreed / strongly agreed that the development programmes are worthwhile, as well as an increase in the proportion that agreed / strongly agreed the development programmes effectively addressed their development needs – this was particularly true of the JAMM participants.

JAMM participants were most likely to agree that the development programme in which they participated made a valuable contribution to their career, while WDP participants were least likely to agree with the same statement.

Questions to be explored in the Qualitative Phase:

- **Why are the WDP participants not as satisfied with this programme as the IEDP and JAMM participants?**
- **What can be done to address the issues raised above and improve on these?**

SERVICE PROVIDERS

In 2008, BANKSETA service providers rated 'Timeous payment of invoices', 'Effective communication with the service provider' and 'Provision of required information timeously' as the most important service aspects.

Overall, there was a slight drop in the ratings of aspects of service given by service providers, while the overall average score for 'Happiness with your relationship with the BANKSETA' increased marginally. Of slight concern is the 19% of service providers who do not want to continue working with the BANKSETA.

Questions to be explored in the Qualitative Phase:

- **What has resulted in the slight drop in ratings for the BANKSETA by its service providers?**
- **What can be done to resolve and improve these issues?**
- **For what reason do 1 in 5 service providers not want to continue working for the BANKSETA and how can this be rectified?**