

**BANKSETA**  
**Customer and**  
**Stakeholder Satisfaction**  
**Report**

*Interviewed Respondents*  
*November 2011*

*By Carolyn Falconer*

**Report abstract**

Results of the 2011 customer perception survey conducted  
by BMI-Techknowledge for BANKSETA.

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# 1. EXECUTIVE SUMMARY

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## 1.1 Background

BANKSETA should take cognisance of the following strategic conclusions to ensure long-term satisfaction is delivered to its customers and stakeholders.

Customer satisfaction is influenced by a complex interplay of factors. Customer expectations can pose a major challenge, simply because expectations shift constantly, and they shift easily: they grow, they shrink, they change shape, they change direction. How satisfied (or dissatisfied) the organisation's customers are is determined by these expectations and the organisation's performance in meeting them.

**Four hundred and twenty three** (423) customers and stakeholders participated in this study. One hundred and seventeen (117) were interviewed face to face or telephonically and 306 filled in an identical electronic survey.

Of these respondents, the largest customer/stakeholder group within the interviewed respondents was that of Skills Development Facilitators (SDFs) who contributed 55% to the overall score. Within the electronic respondents, SDFs and Employed/Unemployed beneficiaries were the largest segments, both contributing 27% to the overall score.

## 1.2 The current reality

As mentioned in the methodology section of this report, the following is applicable:

- A performance score of 67% denotes adequate performance for non-significant components/activities that customers consider hygiene factors/dissatisfiers. These activities are fundamental to the operations of a supplier in a particular market but do not differentiate that supplier from competitors, or increase customer satisfaction once an acceptable level of performance has been reached
- Eighty three percent (83%) is considered the desired performance score on components/activities classified as highly significant or having a high impact for organisations that are perceived as delivering a superior service to customers and ensuring customer satisfaction. These activities continuously add value for the customer, increasing satisfaction and differentiating the organisation from its competitors.
- Thus in interpreting the results, BANKSETA must keep in mind the fact that where performance scores are below 80%, and the component has a significant effect on satisfaction, the issue must be addressed immediately. Where scores are 80-83% they are adequate but should be monitored and enhanced in order to become a differentiator for BANKSETA.

### Interviewed respondents:

- Customer/stakeholder perceptions of overall satisfaction with BANKSETA is 82%. This is an excellent score.
- In order to maintain, or improve this score, BANKSETA must keep up the performance on all aspects of quality of service as this component has the highest impact on satisfaction and can be a differentiator for the organisation. The score for quality of service is 80% and must be improved.
- Eighty nine percent (89%) of BANKSETA's customers/stakeholders are satisfied or very satisfied (4 and 5 ratings) with their overall experience with BANKSETA. Of that number, 34% of customers give the company a 5 rating. This group of customers is likely to remain very positive about, and loyal to, the organisation.

- It should be noted that BANKSETA only has a base of 3% of customers who are dissatisfied with their overall experience. These dissatisfied customers are in the Training provider/assessor/moderator and the Employer segment.
- The quality of BANKSETA's training programmes has a moderate impact on customer/stakeholder satisfaction and should therefore have a score above 67%, but ideally in the 80-83% range. BANKSETA has a rating of 71% and this must be improved upon. However, it is important to note that this score is mainly from SDFs and service providers and they may be rating themselves negatively. A number of respondents could not rate the quality of the training programmes.
- BANKSETA's corporate image is outstanding, with a score of 84%. Being viewed as supportive (80%) and accessible (79%) is advantageous for a Seta and a clear indication that customers have a high regard for the organisation. Any organisation in BANKSETA's position would strive to be regarded as having these attributes.

#### **Electronic respondents:**

- Customer/stakeholder perceptions of overall satisfaction with BANKSETA is 78%. This is an adequate score and the organization is not as well-perceived by the electronic respondents as they were by the interviewed respondents.
- In order to enhance this score, BANKSETA must improve the performance on all aspects of quality of service as this component has the highest impact on satisfaction and can be a differentiator for the organisation.
- Seventy four percent (74%) of BANKSETA's customers/stakeholders are satisfied or very satisfied (4 and 5 ratings) with their overall experience with BANKSETA. Of that number, 27% of customers give the company a 5 rating. This group of customers is likely to remain very positive about, and loyal to, the organisation.
- It should be noted that BANKSETA has a base of 10% of customers who are dissatisfied with their overall experience. These dissatisfied customers are mainly in the Beneficiaries segment.
- The quality of BANKSETA's training programmes has a moderate impact on customer/stakeholder satisfaction and should therefore have a score above 67%, but ideally in the 80-83% range. BANKSETA has a rating of 78% and this must be improved upon as it is the core of BANKSETA's business. Please note, however, that most beneficiaries rate the training programmes very well and this may be a perception problem with other stakeholders.
- BANKSETA's corporate image amongst electronic respondent is adequate, with a score of 80%. The organization is seen as being effective (81%) and performance-driven (79%).

### ***1.3 Improving customer satisfaction***

In order to ensure its customers are satisfied, BANKSETA will have to address any current performance problems with regard to the quality of service as this is a key component that has a high impact of customer perceptions. This score should be at least 80 - 83%.

#### **Interviewed Respondents:**

- BANKSETA's quality of service score at 80% is fair but must be maintained and improved upon if BANKSETA is to ensure that its customers remain satisfied with

the service they deliver. In order to enhance perceptions of service quality, BANKSETA must improve certain aspects of the performance of its specialists/managers/administrators as well as its communication with customers/stakeholders.

- The quality of the training programmes is something that BANKSETA needs to address, even if it is just the negative perception of customers/stakeholders who have no experience of the programmes.
- Within specialists/managers/administrators liaison, customer perceptions of staff are a bit impartial. These members of staff are viewed as understanding the sector (79%), however, staff are not perceived as being able to provide advice in a consultative manner or understanding customers' business. Stakeholders expect expertise and knowledge.
- Generally customers are fairly positive about BANKSETA's communication channels, although these customers/stakeholders do not believe that BANKSETA's advertising is particularly adequate or relevant.

It is important to bear in mind that before adding value, the shortfalls in the basic service have to be addressed first. This can be improved through the following:

- Although the specialists/managers/administrators are fairly well regarded by customers, BANKSETA must ensure that staff continue to deliver a good service. Customers/stakeholders want more interaction with BANKSETA on a more personal level. They want BANKSETA to advise them, and consult with them on all aspects of business, be it theirs, or BANKSETA's. They want advice about the industry, communication, a one-on-one relationship. This is reinforced in the source of information questions where respondents would like to see trends in the sector being included in the newsletter.
- Perceptions relating to the quality of the training programmes need to be assessed and dealt with, even just through better advertising and marketing on BANKSETA's behalf.
- The website is the biggest source of information for customers/stakeholders and seems to be fairly well-regarded in that customers/stakeholders find it user-friendly and useful. BANKSETA just needs to ensure that the data on the website is kept up-to-date.

#### **Electronic Respondents:**

- BANKSETA's quality of service score at 78% must be improved upon if BANKSETA is to ensure that its customers remain satisfied with the service they deliver. In order to enhance perceptions of service quality, BANKSETA must improve certain aspects of the performance of its specialists/managers/administrators as well as its communication with customers/stakeholders.
- Electronic respondents – which include a number of beneficiaries – are more satisfied with the quality of the training programmes, having an overall score of 78%. Beneficiaries themselves rate the programmes favourably with the lowest score being 81% for post-training support. This is something that was mentioned in the open-ended questions, respondents want BANKSETA to provide support after training, and this includes feedback as well as sorting out the accreditation process. It is extremely positive to note that beneficiaries feel there has been a specific impact in their workplace as a result of their BANKSETA training (81%).
- Respondents believe that the BANKSETA specialists/managers/administrators understand the sector, understand their business and can provide advice in a consultative role. They do, however, need to be in regular contact with their

customers, even if this just involves giving them some feedback about the training.

- Generally customers/stakeholders are fairly positive about BANKSETA's communication channels, although these respondents do believe that BANKSETA needs to make itself more visible. This could be related to advertising itself more.

It is important to bear in mind that before adding value, the shortfalls in the basic service have to be addressed first. This can be improved through the following:

- Although the function of specialists/managers/administrators is fairly well regarded by customers, BANKSETA must ensure that staff continue to deliver a good service. Customers/stakeholders want more interaction with BANKSETA on a more personal level. They want BANKSETA to advise them, and stakeholders want to be consulted in terms of all aspects of business, be it theirs, or BANKSETA's. They want advice about the industry, communication, a one-on-one relationship. Personal contact is cited by these respondents as being one of their biggest sources of information (32%).
- Respondents want post-training support and this includes general feedback and even goes as far as help in finding positions once they have completed training.
- There were a number of comments about mistakes in the training material and manuals. This immediately sets a negative tone for the training and is something that can be rectified fairly easily. Milpark was also mentioned a number of times in a fairly negative light.
- The website is also an important source of information for customers/stakeholders and seems to be fairly well-regarded in that customers/stakeholders find it user-friendly and useful. BANKSETA needs to ensure that the information on the site is up-to-date.
- Respondents suggest that BANKSETA support small companies better as well as expand into the rural areas.

#### **1.4 Constraints to stakeholder satisfaction**

It is imperative that the issues identified above as constraints to customer satisfaction are addressed as BANKSETA needs to strive to retain a satisfied stakeholder base, as well as retain competent and loyal employees.

Employees themselves overestimate their performance and are not in touch with how their service is actually perceived by customers and stakeholders. By overestimating their performance, employees are concluding that their work is satisfactory and better than it really is, as compared to customers' perceptions. It is imperative that BANKSETA give this feedback to staff. Accurate feedback to staff is sometimes rare as people tend not to like giving negative feedback, however, criticism does help employees improve their performance. Staff have probably overestimated themselves out of ignorance.

Please bear in mind though, that a number of staff have been singled out by name by respondents for positive comments. Staff are generally well-regarded by respondents and this is a valuable base for BANKSETA to work off.

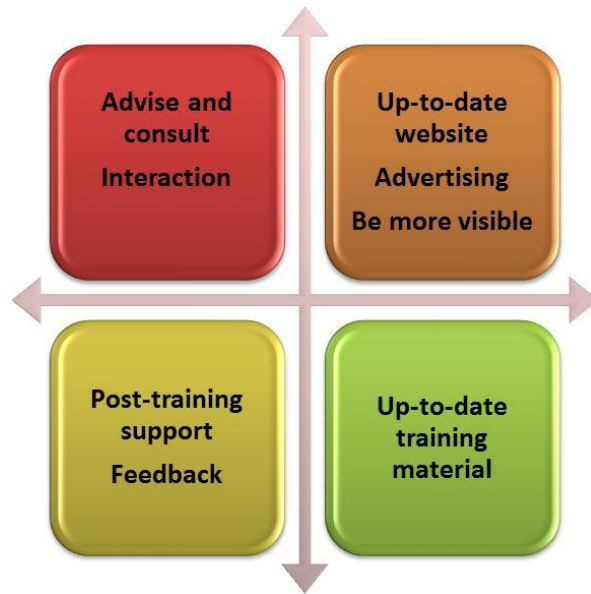
#### **1.5 Most important points**

The most important points to take away from the study are therefore:

- Communicate with customers: they want a one-on-one relationship: advise them. Consult them. Interact with stakeholders. Customers want to hear from their providers.
- Feedback to beneficiaries. They want some form of post-training support

- Advertise better. Ensure that BANKSETA is more visible.
- Feedback results to staff members

**Figure 1**  
**Practically speaking.....**



Source: BMI-T 2011

**"Let's face it, managing your customer satisfaction isn't a matter of life or death, it's far more important than that."**

*(Professor Richard Feinberg, Purdue University)*

## 2. BACKGROUND AND INTRODUCTION

### 2.1 Introduction

The Banking Sector Education and Training Authority (BANKSETA) is a statutory body established by the Minister of Labour (through the Skills Development Act of 1998) to enable its stakeholders to advance the national and global position of the banking and micro-finance industry. As guided by its mandate the BANKSETA is per se an agent of transformation and seeks to promote employment equity and broad-based BEE through skills development.

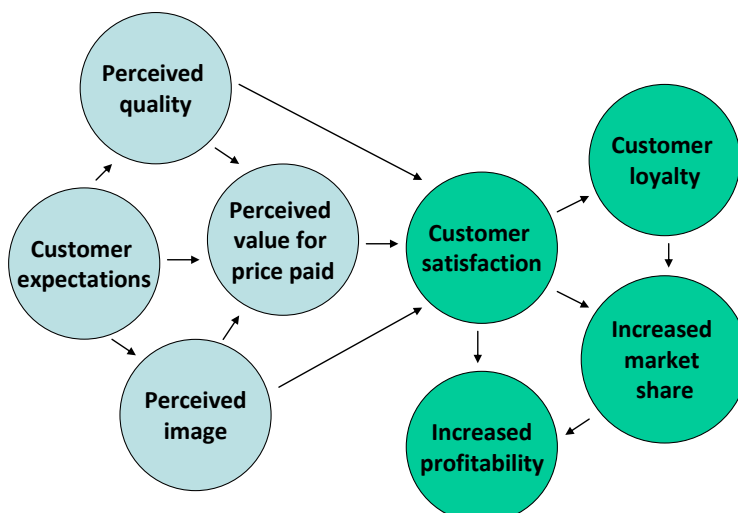
BANKSETA required a service provider to undertake its annual Customer Satisfaction Survey. Key to the above is the need for BANKSETA to understand at a detailed level to what extent its customers and stakeholders believe that it is delivering upon its mandate. BANKSETA is focused on customer satisfaction, as evidenced by the organisation having conducted annual customer satisfaction surveys over the past few years.

BANKSETA is no different to any other organisation. Customer satisfaction has become an integral part of service delivery in government sectors and is not restricted to private sectors as in the past. In order to grade the performance of an organisation in terms of their service delivery it is imperative to assess the levels of customer – or stakeholder - satisfaction.

A means of achieving an understanding of customers is through a comprehensive research programme that focuses on a stakeholder-inclusive approach. Stakeholder research provides an important set of measures of organisational performance. It encompasses the experiences and perceptions of groups of people who have vested interests in the products and services delivered by the organisation – be they customers, partners, service providers or employees.

The continued growth of any organisation will be determined by its ability to deliver superior customer value. It is essential that customer expectations are properly understood and measured and that, from the customers' perspective, any gaps in service quality are identified. This information then assists a manager in identifying cost-effective ways of closing service quality gaps and of prioritising which gaps to focus on.

Customer expectations are influenced by the perceived quality of service that they receive, the quality of the product, and the value they receive for the price they pay. The image of a company also influences customer expectations. People form their opinions of any company or organisation based on the first few seconds of input they receive about that entity - whether it be from direct contact or an indirect source - in many cases, the media. The diagram below demonstrates the links between the various elements that drive customer satisfaction.



Research has shown that:

- Customers who are increasingly satisfied with their suppliers stay loyal and are prepared to pay higher prices.
- Dissatisfied customers discourage others from doing business with that company.
- Satisfied customers recommend a company to others.

Customers' levels of satisfaction can be affected by changes in either their expectations or the company's performance. That means that attention has to be paid to both.

BANKSETA undertook to conduct its annual customer and stakeholder satisfaction survey in order to understand and ascertain how expectations and experience has changed since last year. The aim of the research project was to provide a new measure of BANKSETA's customers' attitudes and perceptions, allowing the organisation to do the following:

- Ascertain overall satisfaction with BANKSETA's services and delivery thereof, products, image and pricing structures – where applicable, as well as performance levels of these attributes
- Determine and measure levels of performance for each service and delivery attribute
- Identify any performance shortfalls or areas of weakness
- Establish any noteworthy differences in perceptions which may exist amongst segments
- Assess the overall performance of BANKSETA

## **2.2 Methodology**

BMI-T uses, inter alia, a best-of-breed methodology for customer attitudes and perceptions research, based on the ServQual methodology developed by Berry, Parasuraman and Zeithaml at Massachusetts Institute of Technology's Sloan School of Management. These methodologies have been customised to reflect and be applicable within the South African environment.

Service quality can be defined as the difference between customer/stakeholder expectations of service and perceived service. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (Parasuraman et al., 1985; Lewis and Mitchell, 1990).

This study evaluates BANKSETA's performance amongst its stakeholders in different stakeholder groups and regions. The information arising out of the research will provide input into differentiating strategies and the development of an appropriate culture, which will ensure that the company enhances and improves stakeholder satisfaction.

### **2.2.1 Sampling**

It was decided in conjunction with BANKSETA to conduct three (3) surveys:

- An electronic survey for 620 respondents
- A face to face survey for 40 respondents based on the lists provided by BANKSETA
- A telephonic survey for 70 respondents based on the lists provided by BANKSETA

For the telephonic survey, customers were interviewed randomly from the lists provided by the BANKSETA on an objective basis. The same questionnaire was used for all three types of surveys. The research was quantitative, substantiated with qualitative comments from respondents.

A total of **423 customers** were interviewed:

- 117 face to face and telephonic combined
- 306 electronic surveys

Please refer to **Appendix A** for a detailed breakdown of the respondent list. The structure of the sample achieved by type of survey is tabled below:

<b>Table 1 Survey segmentation</b>	
<b>Type of survey</b>	<b>No. of interviews</b>
Face to face interviews	39
Telephonic interviews	78
<b>Total</b>	<b>117</b>
Electronic surveys	306
<b>Total</b>	<b>423</b>

Source: BMI-T, 2011

Information for the all segments is presented in an excel spreadsheet and pivot table, given separately to BANKSETA. Please note that these results in the pivot table and spreadsheet should be interpreted with caution in cases where the sample size is small, particularly ten or fewer responses.

## **2.2.2 Segmentation**

### *2.2.2.1 Face to face and telephonic respondents*

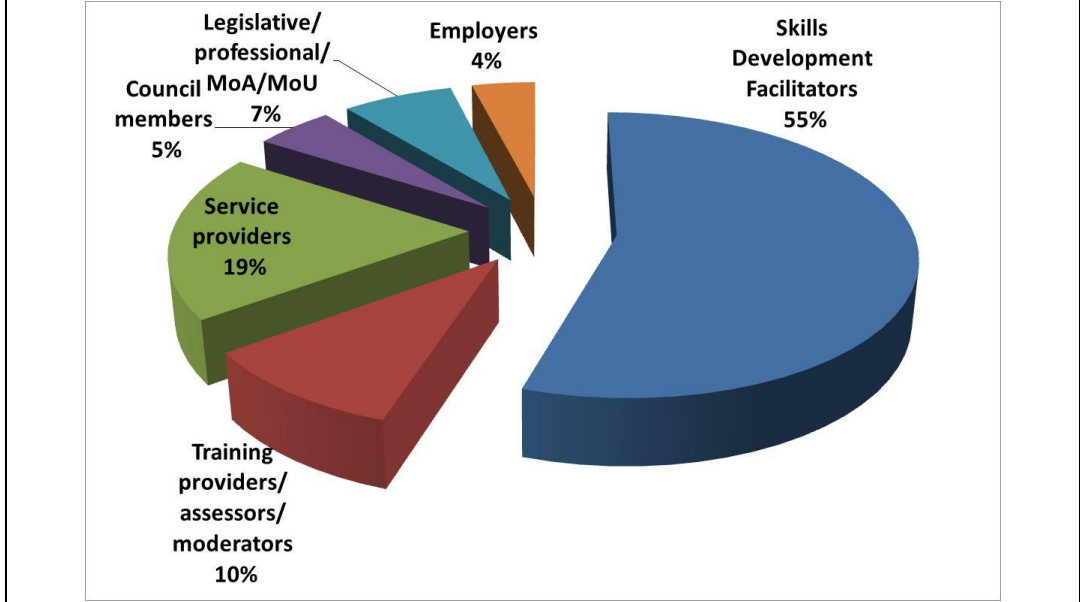
Stakeholders were segmented according to the lists provided by BANKSETA by stakeholder type and by region.

In every instance, information is provided for all customers as a group, i.e. overall and by stakeholder group (combined). Please note that the face-to-face and telephonic respondents have been grouped together.

The figure below indicates the percentage contribution to the overall sample of face to face and telephonic respondents by stakeholder group.



**Figure 2**  
**% contribution to overall sample, by stakeholder group**



Source: BMI-T 2011

The structure of the sample achieved by stakeholder group is tabled below:

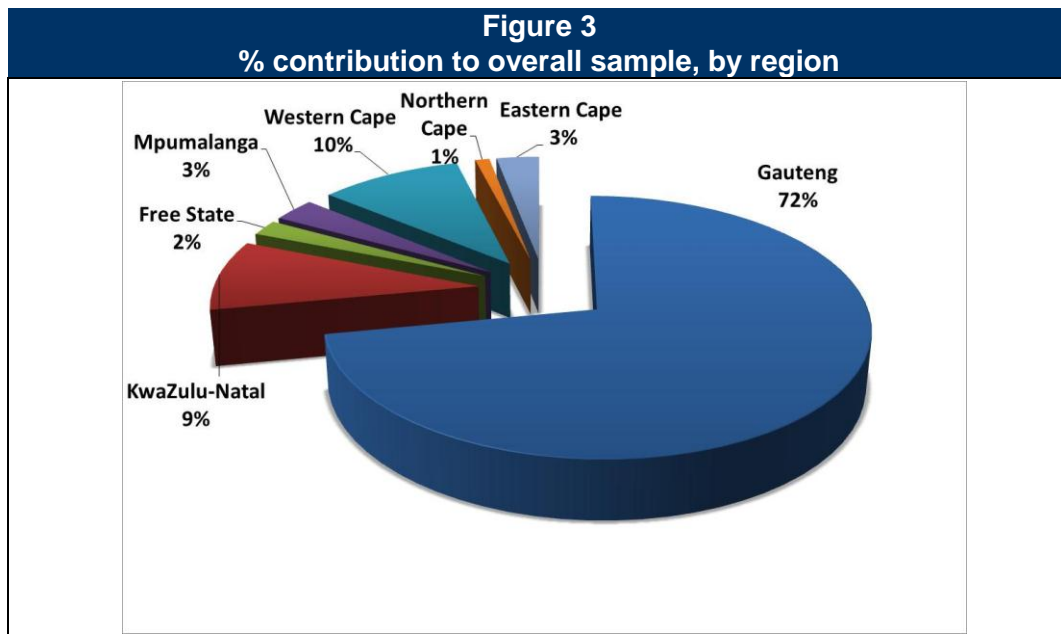
Table 2 Stakeholder group segmentation		
Stakeholder Group	No. of interviews	% contribution to overall sample
SDFs	65	55%
Training providers	12	10%
Service providers	22	19%
Council members	6	5%
Legislative bodies	3	3%
Professional bodies	3	3%
MoA/MoU	1	1%
Employers	5	4%
<b>Total</b>	<b>117</b>	<b>100%</b>

Source: BMI-T, 2011

\*Please note that we have combined the following segments: Legislative bodies, Professional bodies and MoU/MoA. This segment will have a total of 7 respondents.

\* Please note that in cases where the sample size is small, responses should be interpreted with caution

The figure and table below indicate the percentage contribution by region:



Source: BMI-T 2011

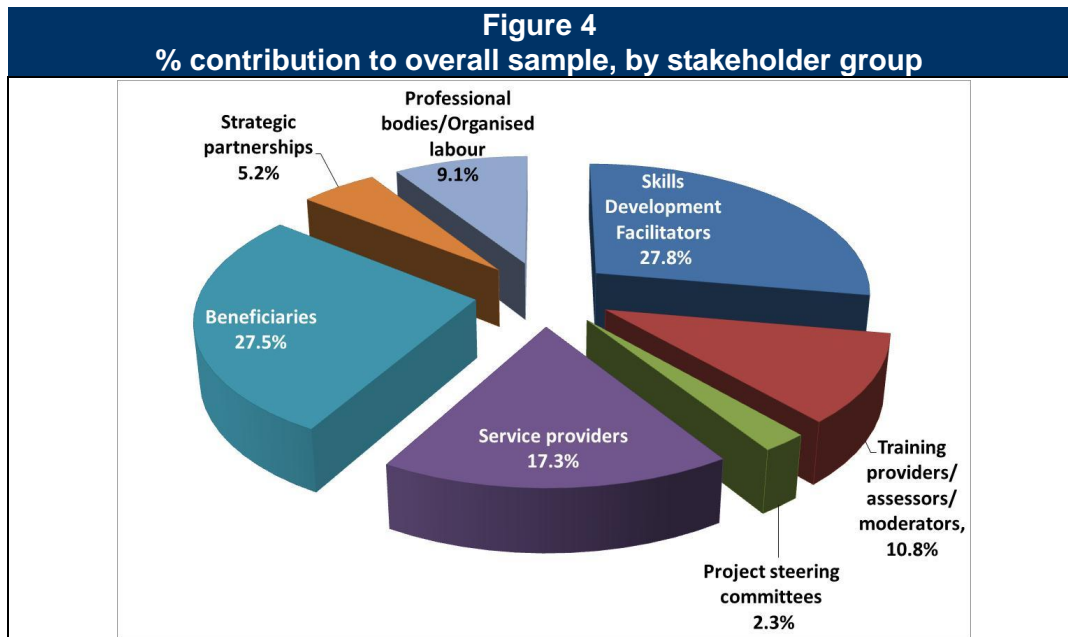
The structure of the sample achieved by region is tabled below:

Region	No. of interviews	Percentage contribution to overall sample
Gauteng	86	72%
KwaZulu-Natal	10	9%
Free State	2	2%
Mpumalanga	3	3%
Western Cape	12	10%
Northern Cape	1	1%
Eastern Cape	3	3%
<b>Total</b>	<b>117</b>	<b>100%</b>

Source: BMI-T, 2011

### 2.2.2.1 Electronic respondents

Electronic respondents are customers or stakeholders who filled in the electronic survey themselves. The figure below indicates the percentage contribution to the overall sample of electronic respondents by stakeholder group.



Source: BMI-T 2011

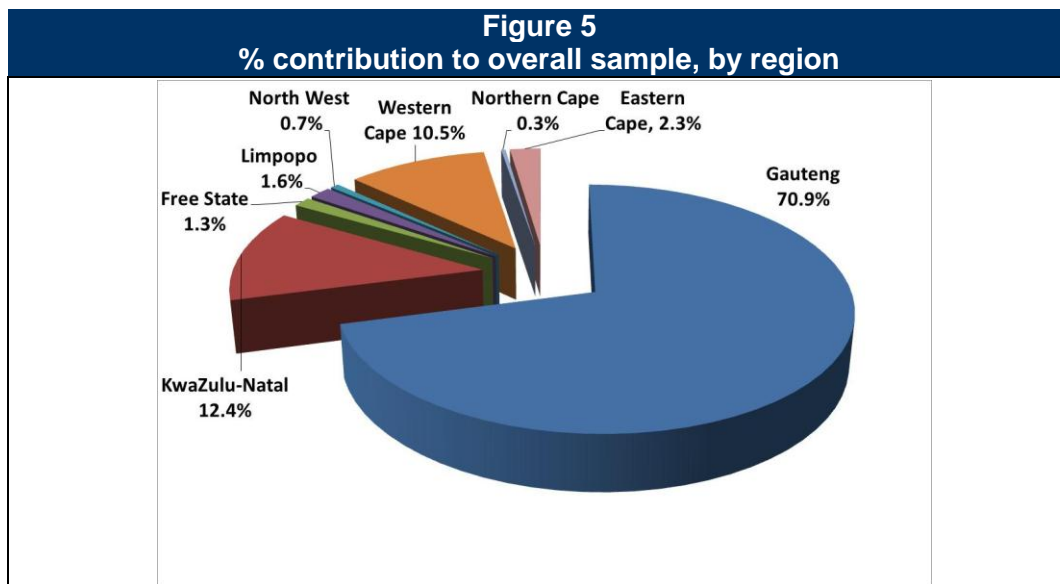
The structure of the sample achieved by stakeholder group is tabled below:

<b>Table 4</b> <b>Stakeholder group segmentation</b>		
<b>Stakeholder Group</b>	<b>No. of interviews</b>	<b>% contribution to overall sample</b>
Skills Development Facilitators	85	27.8
Training providers/ assessors	33	10.8
Project steering committees	7	2.3%
Service providers	53	17.3
Employed beneficiaries	81	26.5
Unemployed beneficiaries	3	1.0%
Council members	1	0.3%
Strategic Partnerships	16	5.2%
Organised labour	4	1.3%
Professional bodies	23	7.5%
<b>Total</b>	<b>306</b>	<b>100%</b>

Source: BMI-T, 2011

\*Please note that we have combined the following segments: Employed and Unemployed Beneficiaries (84 respondents), and Council members, Organised Labour and Professional bodies (28 respondents).

The figure below indicates the percentage contribution by region:



Source: BMI-T 2011

The structure of the sample achieved by region is tabled below:

<b>Table 5</b> <b>Regional segmentation</b>		
<b>Region</b>	<b>No. of interviews</b>	<b>Percentage contribution to overall sample</b>
Gauteng	217	70.9%
KwaZulu-Natal	38	12.4%
Free State	4	1.3%
Limpopo	5	1.6%
North West	2	0.7%
Western Cape	32	10.5%
Northern Cape	1	0.3%
Eastern Cape	7	2.3%
<b>Total</b>	<b>306</b>	<b>100%</b>

Source: BMI-T, 2011

## 2.3 Rating definitions

All respondents were asked to rate BANKSETA.

## 2.4 Fieldwork

In-depth, face-to-face and telephonic interviews utilising a structured questionnaire were conducted by BMI-T's field team. Fieldwork was conducted from the 11<sup>th</sup> of October 2011 until the 11<sup>th</sup> of November 2011 under the supervision of BMI-T's field manager. Each face to face interview lasted approximately 35 minutes. Each telephonic interview lasted approximately 15 minutes. All questionnaires were quality checked and a standard minimum 10% back-check of the total sample was carried out by the Field Manager at BMI-T to ensure the validity and quality of the work done.

### 3. METHODOLOGY EXPLAINED

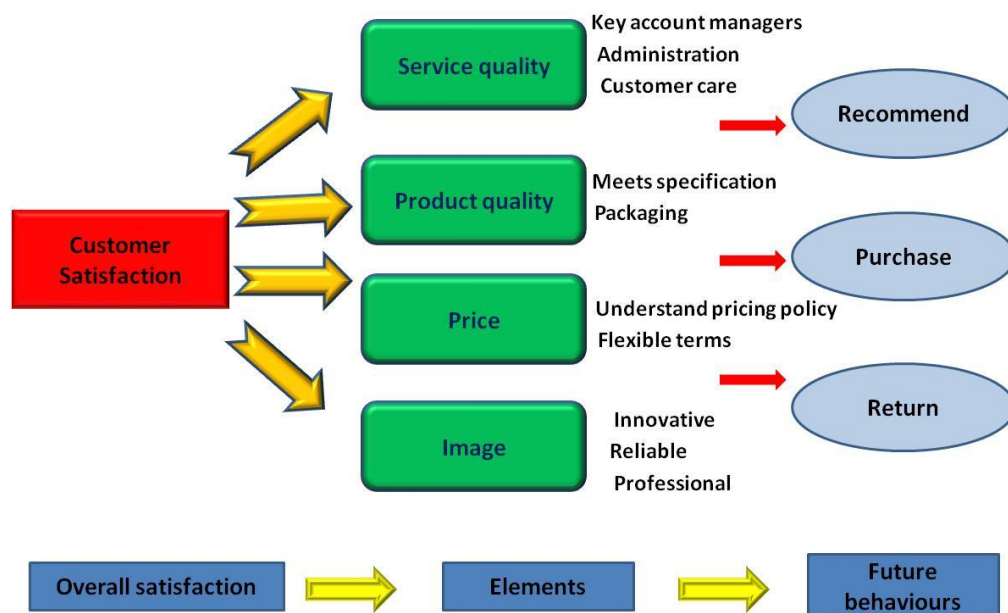
As mentioned above, BMI-T's customer satisfaction survey involves the use of ServQual (Parasuraman *et al.*, 1985; 1988) methodology to measure service quality in order to ascertain any actual or perceived gaps between customer expectations and perceptions of the service offered by the company.

The concept of measuring the difference between expectations and perceptions is very useful for assessing levels of service quality. This information on service quality can help managers diagnose where performance improvement can best be targeted. The largest negative gaps, combined with assessment of where expectations are highest, facilitate prioritisation of performance improvement. Equally, if gap scores in some aspects of service do turn out to be positive, implying expectations are actually not just being met but exceeded, then this allows managers to review whether they may be "over-supplying" this particular feature of the service and whether there is potential for re-deployment of resources into features which are underperforming.

BMI-T has specific experience in the practical application of this methodology, and tailored it to the specific requirements of BANKSETA's project. The customer satisfaction survey evaluated the following:

- The customer's overall perceptions of service (satisfaction/dissatisfaction) including quality of service and corporate image
- How the company is performing on various components/elements that constitute service quality, and the specific attributes and activities that make up each of these components, as compared to a competitor.

The conceptual model can be demonstrated briefly as follows, using general attributes:



## 3.1 Interpreting the results

### 3.1.1 Correlation Coefficients and drivers of satisfaction

Some elements of the total customer experience contribute more strongly to customer satisfaction. These are the elements that the company needs to focus on in order to improve overall customer satisfaction and loyalty. BMI-T uses regression and correlation analysis to isolate and identify specific satisfaction drivers in terms of their relative influence on overall satisfaction and therefore, in turn, on future behaviors. Using the "top 2 box" rating, therefore the 4 and 5 scores, BMI-T identifies the correlation co-efficient scores.

The key to success is to focus on what matters most to customers. The high impact/significance scores indicate which components or activities BANKSETA should focus on in order to increase customer satisfaction.

The other activities need to be adequately performed (67%) to ensure that a company is considered a potential supplier. These components are labeled hygiene factors as they increase dissatisfaction if they are inadequately performed.

To understand the scoring:

- components with a correlation co-efficient of 0.6 - 1 have a **high significance** and therefore have a high impact on customer satisfaction
- components with a correlation co-efficient of 0.3 - 0.6 have a **medium significance** and therefore have a slightly lower impact on satisfaction
- components with a correlation co-efficient less than 0.3 have a **low significance** and therefore have little impact on satisfaction and are considered hygiene factors/dissatisfiers

BANKSETA should focus its attention on components with a high impact/significance factor in order to increase customer satisfaction. That is not to say that the hygiene factors should be ignored, they must still be adequately performed. Therefore:

- Components that are identified as having a **high significance** (or high impact) will have a positive effect on overall satisfaction scores if improved upon. BANKSETA must ensure that these components have a **performance score of 80 - 83% and above** in order to leverage the activity as a differentiator as compared to competitors. The following actions must be taken on components or activities with a high significance:

If they have a performance score below 67%, performance on the components must be addressed immediately.

Where performance scores for these components are above 67% but below 80 - 83%, they need to be addressed and improved immediately.

If performance scores are above 83%, performance must be maintained.

- Components that are identified as hygiene factors have a **low significance** in terms of impacting on perceptions of customer satisfaction. BANKSETA has to ensure that these activities achieve a **minimum performance score of 67%**. Where performance is already 67% and above, BANKSETA must ensure that performance is maintained.

Measuring satisfaction with a rating scale often creates a very distinctively skewed curve where approximately 85% of the responses are split between the top-two

responses (4 and 5), and the remaining 15% trail off to the bottom end of the scale. Therefore a typical satisfaction or performance rating in the 4.2 to 4.3 (80-83%) range is normal and does not necessarily represent a source of competitive differentiation. Rather, a rating of 80% is considered the minimum performance standard where organisations are perceived to be providing superior performance.

There are significant implications for the interpretation of customer satisfaction data. Simply having an average rating of 4.2 on a five-point scale does not necessarily denote strength. Managers should understand a comparative advantage does not necessarily exist until the average on such a scale **exceeds** 4.3 (83%). To determine customer satisfaction and relative performance, it is also important to understand how your customer satisfaction compares to your competitors.

Thus in interpreting the results, BANKSETA must keep in mind the fact that where performance scores are below 80%, and the component has a significant effect on satisfaction, the issue must be addressed immediately. Where scores are 80-83% they are adequate but should be monitored and perhaps enhanced in order to become a differentiator for BANKSETA.

A performance score of 67% denotes adequate performance for non-significant components.

### **3.1.2 Performance scores**

The assumption on which this survey rests is that the performance scores derived from a set of respondent ratings is a fair representation of the body of respondents from which the sample was drawn.

This methodology uses a 5-point Likert-type rating scale for **performance**, where:

- 1 = very poor (0%)
- 3 = average (50%)
- 5 = excellent (100%)

Respondents therefore use this scale to indicate the extent to which they rate the performance of BANKSETA and competitors on a number of service and product attributes. Similarly, to measure **satisfaction**, the following 5-point rating scale was used, where:

- 1 = very dissatisfied (0%)
- 3 = neutral (50%)
- 5 = very satisfied (100%)

**Price** is evaluated on the following scale where:

- 1 = very high project cost (0%)
- 3 = average project cost (50%)
- 5 = low project cost (100%)

## 4. OVERALL SATISFACTION

### 4.1 Introduction

This chapter of the report focuses on customer perception of the overall satisfaction and value that they receive from BANKSETA.

Customers were asked to rate the following:

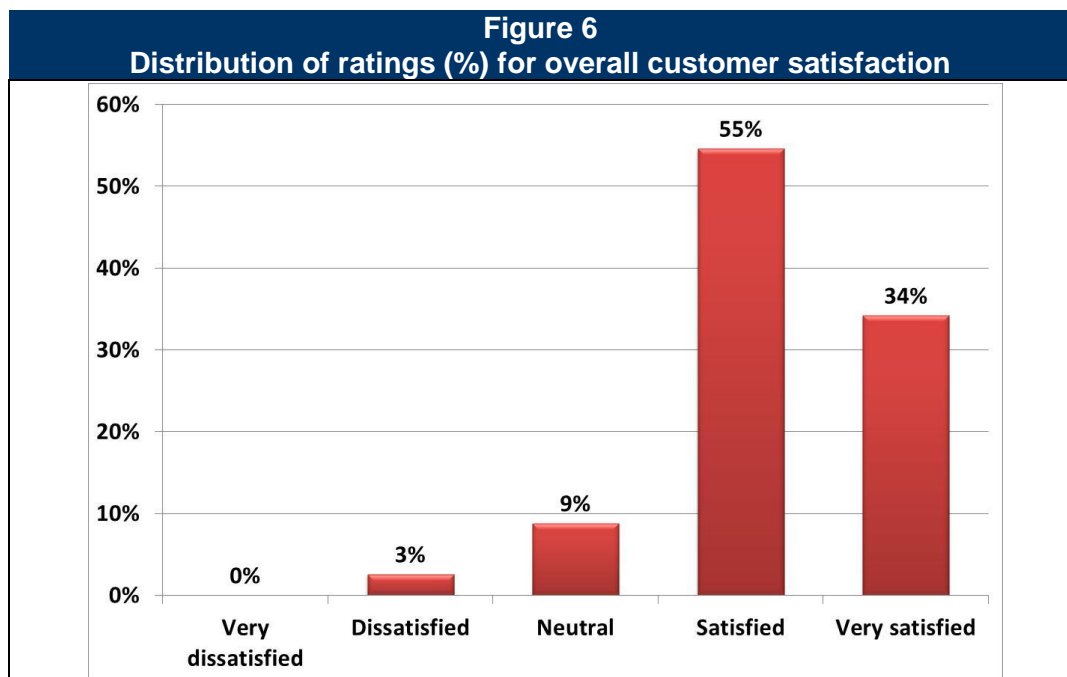
- their overall satisfaction with the entire experience that they have with BANKSETA
- the quality of service that they receive from BANKSETA
- the quality of the training programmes that BANKSETA provides; and
- the company's corporate image

### 4.2 Stakeholder satisfaction overall

Before assessing BANKSETA's performance in detail on a number of service and product attributes, it is necessary to evaluate how customers view their entire experience with BANKSETA. Customer/stakeholder expectations are influenced by a number of things, such as the extent of personal needs and word of mouth recommendations.

#### 4.2.1 Customer satisfaction distribution of ratings - perceived satisfaction

The figure below indicates overall satisfaction with BANKSETA's overall performance. The graph depicts the percentage of the sample of customers giving specific overall satisfaction ratings for BANKSETA.

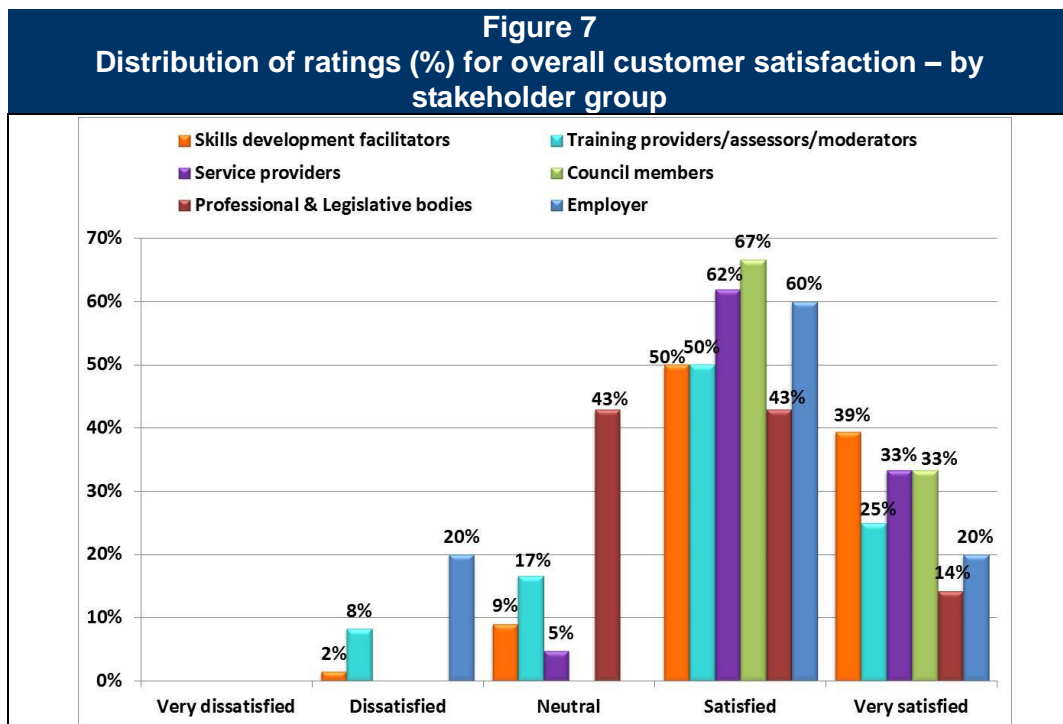


Source: BMI-T 2011  
n = 117



- BANKSETA has 89% of customers either satisfied or very satisfied with their overall experience with the company. These customers perceive themselves as receiving superior service from BANKSETA and are very satisfied. This is an excellent score as customer satisfaction theory prescribes that companies should ideally have 75% of its customers in this range (4 and 5 ratings) in order to ensure customer satisfaction. It is very positive to note that BANKSETA has 34% of customers giving them a "5" rating - as mentioned above, these customers are extremely satisfied.
- Not a single customer gave BANKSETA a “very dissatisfied” rating. Only 3% of customers are dissatisfied with their overall experience with BANKSETA.
- BANKSETA must be providing an excellent service to its customers and stakeholders to be so well-perceived.

The figure below indicates the distribution of ratings for overall satisfaction with BANKSETA’s performance by stakeholder group.



Source: BMI-T 2011  
n = 117

- Most stakeholder groups are very satisfied with the experience that they have with BANKSETA.
- Skills development facilitators were very satisfied with the overall experience they have with BANKSETA.
- However, 20% of Employers are dissatisfied with the service they receive from BANKSETA. Please note that only 5 respondents were interviewed for this segment and they reflect lower scores throughout the survey as two respondents were disenchanted with the service they received from the organisation.
- It is also important to note that 8% of training providers/assessors/moderators are dissatisfied with the service they receive from BANKSETA. Please note that only 12 respondents were interviewed for this segment.

- A few customers give a neutral score for satisfaction. Those that do so are regarded as “sitting on the fence”. If BANKSETA can convert just two or three of these customers and shift them up the scale, the organisation will have a higher overall satisfaction score.

The detailed analysis which follows in the following chapters highlights specific activities which are being performed by BANKSETA.

#### **4.3 Components of customer satisfaction that influence perceptions of overall satisfaction: face to face and telephonic respondents only**

Having determined customers' overall perception of satisfaction, it is necessary to understand how the components of BANKSETA's overall offering - service and products/services, as well as the company's overall image and the tariff charged - influence the overall levels of perceived satisfaction.

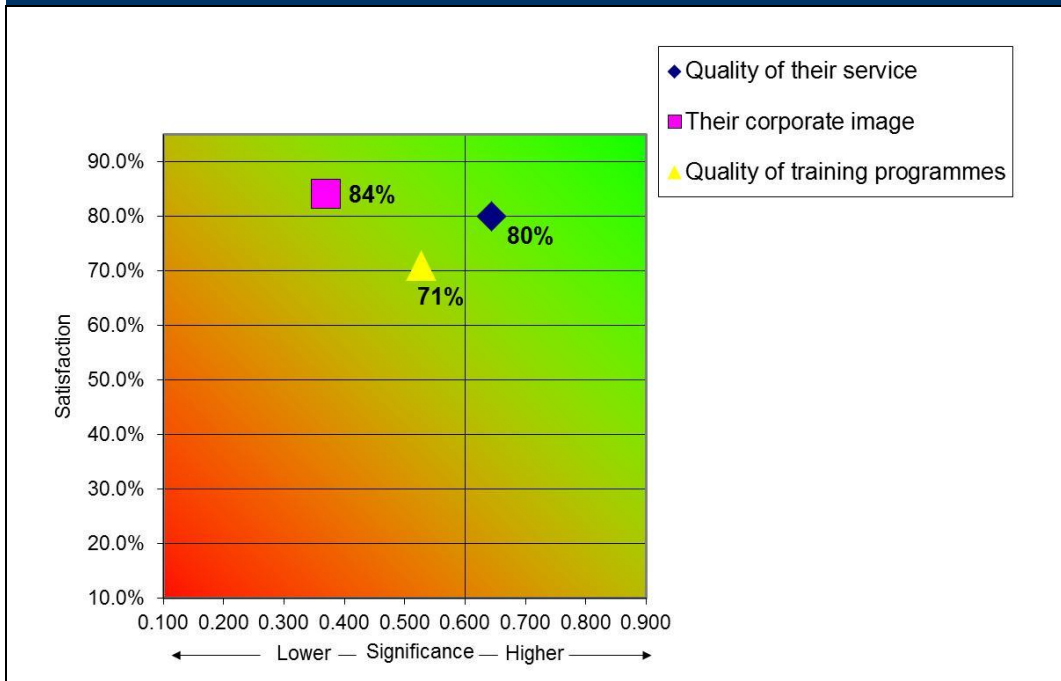
Some components have a higher significance and contribute more strongly to customer satisfaction. These are the components BANKSETA needs to focus on in order to ensure that overall customer satisfaction remains as positive as it currently is.

The chart below plots the results in a graphical format that can be read quickly and be easily understood. Each overall statement from the questionnaire is plotted on a graph by its overall **performance score** (on the y-axis) and its **significance factor** (on the x-axis).

This generates quadrants divided by a 0.6 significance line, and a 50% performance score, although occasionally this may include more performance lines. The most important quadrants are on the right hand side of this 0.6 significance line. The items plotted here have high significance to BANKSETA's customers. These are the areas where the company's actions will have the biggest impact and generate the greatest improvement in customer satisfaction for the effort expended. They should have performance scores of 83% and above in order to be differentiators for the company.

The components that plot in the quadrant to the left of the 0.6 significance line have either a moderate effect on satisfaction, or are hygiene factors. The upper quadrant here indicates the areas in which BANKSETA is currently performing well. Any changes made to fix components in the right-hand side quadrants must not disturb the factors in the upper left quadrant. The higher the performance score, the higher the component will be plotted on the chart. All components to the left of the 0.6 line, with lower significance, should attain performance scores of 67% and above.

**Figure 8**  
**Components of customer satisfaction that influence perceptions of overall satisfaction**

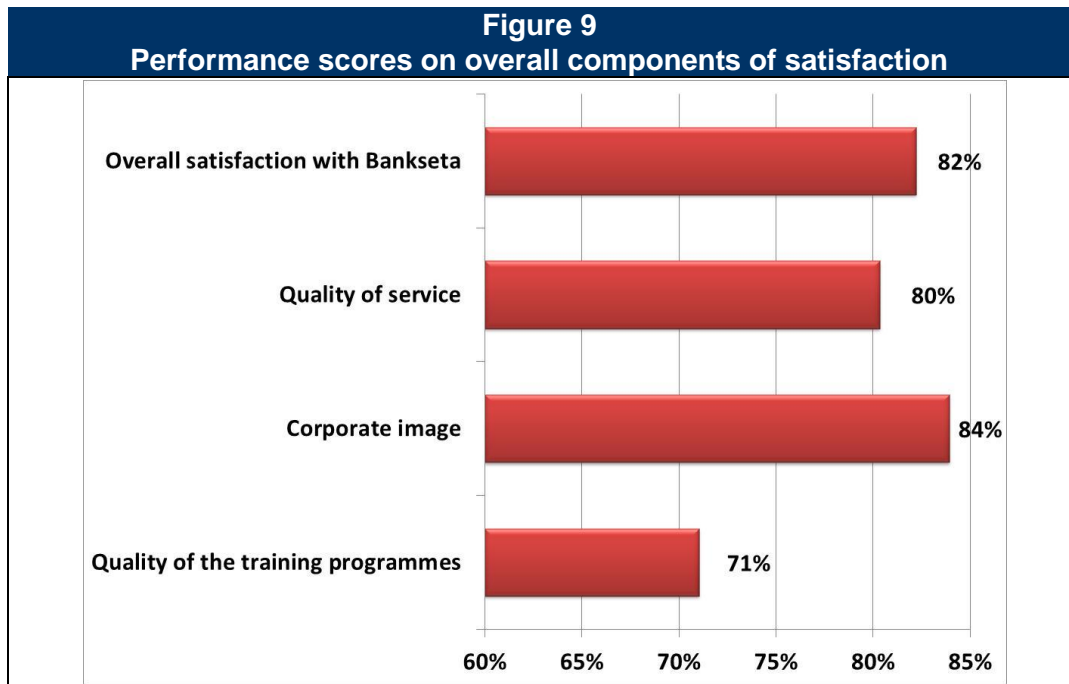


Source: BMI-T 2011

- As indicated by the chart above, the quality of BANKSETA's service has a high impact on customer satisfaction. Exceptional performance on this component will have a significant positive effect on overall satisfaction.
- In order for this component - quality of service - to be a differentiator for BANKSETA, it should have a minimum performance score of 80 - 83% and above. Quality of service currently has a score of 80%, which is borderline and must be, at a minimum, maintained and preferably improved upon.
- The quality of BANKSETA's training programmes has a moderate impact on overall experience of customer satisfaction. This component of satisfaction should have a minimum score of 67%, aiming to be 80-83% and above. As this component has a score of 71%, BANKSETA must improve this score. Please note that the ratings have been given by facilitators and providers more than anything else and not by actual learners.
- BANKSETA's corporate image has a moderate impact on overall experience of customer satisfaction. This component of satisfaction should also have a minimum score of 67%, aiming to be 83% and above. As this component has a score of 84%, BANKSETA should maintain its good image within the market.

### 4.3.1 Performance on the overall components of stakeholder satisfaction

The figure below indicates BANKSETA's performance scores for each overall statement.

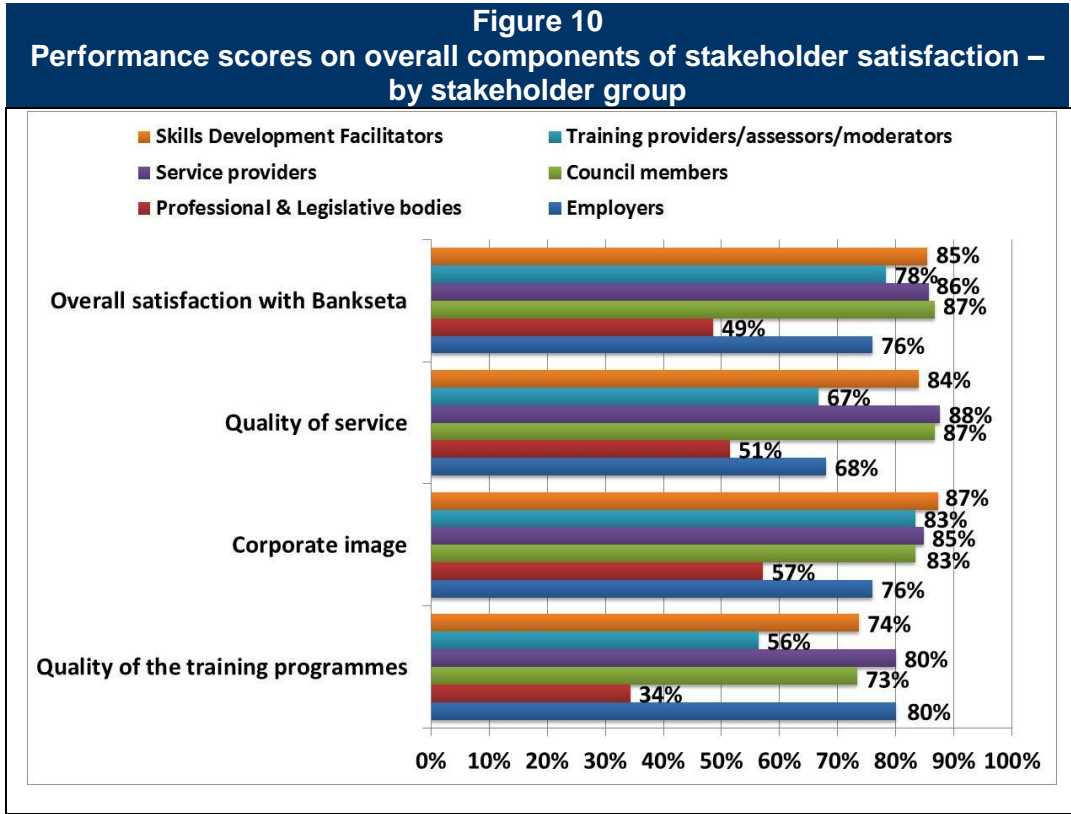


Source: BMI-T 2011

n = 117

- BANKSETA has a good overall satisfaction score of 82%.
- The quality of BANKSETA's service has a score of 80%. Bearing in mind that this component is also a driver of satisfaction, this score should be improved upon.
- Given the moderate impact of the quality of the training programmes that BANKSETA provides, the performance score for this component should be 80-83% and above. BANKSETA has a rating of 71% and this must be improved upon. However, it is important to note that this score is mainly from facilitators and providers and they may be rating themselves negatively.
- BANKSETA's corporate image is admirable, with a score of 84%.

The figure below indicates BANKSETA's performance scores for each overall statement by stakeholder group.



Source: BMI-T 2011

n = 117

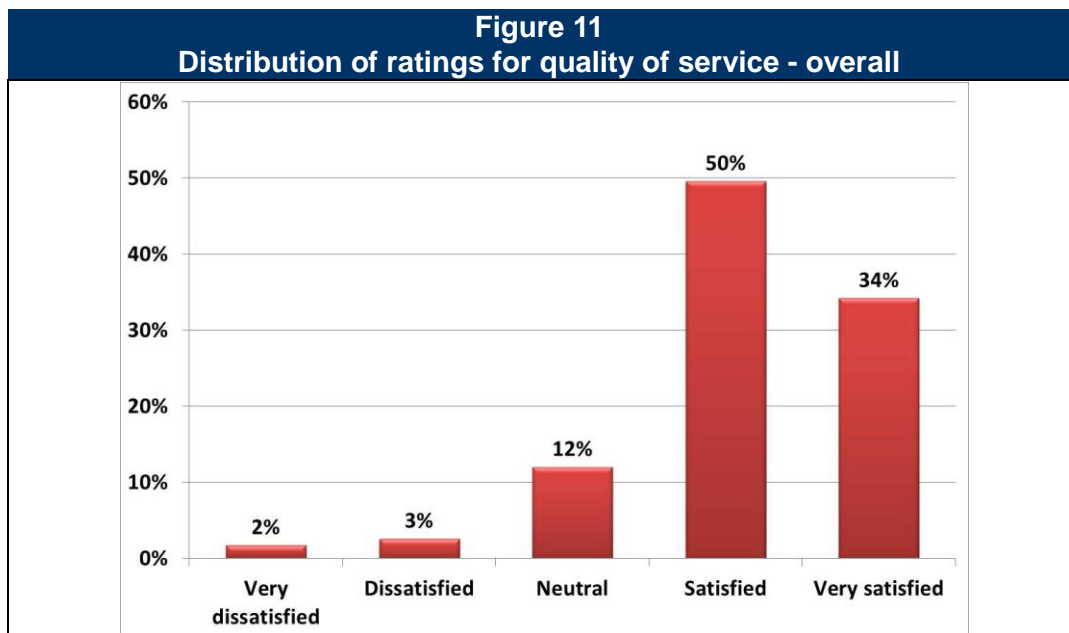
- Service providers are very satisfied overall with high performance scores throughout.
- It is concerning to note that Training providers/assessors/moderators do not rate the quality of BANKSETA's training programmes very well, with a score of 56%.
- Professional and legislative bodies probably have very little experience of BANKSETA's training programmes, hence the very low score of 34%. What is concerning is that they have a rather negative view of BANKSETA's image in the market as well (57%). This group of stakeholders have lower scores for all attributes but their negative opinion must be treated with caution as this is a very small sample of respondents (7 respondents).
- Employers are slightly more negative than the other stakeholder groups about their interactions with BANKSETA. They do, however, rate the training programmes well. Please note, as mentioned above, that this segment only has 5 respondents.

## 4.4 Distribution of ratings for overall components of customer satisfaction

The graphs below indicate the distribution of ratings (%) for the overall components of customer satisfaction: quality of service, quality of the training programmes and image of the organisation.

### 4.4.1 Distribution of ratings for perceived satisfaction with quality of service

The figure below indicates the distribution of ratings for BANKSETA's overall performance on quality of service.

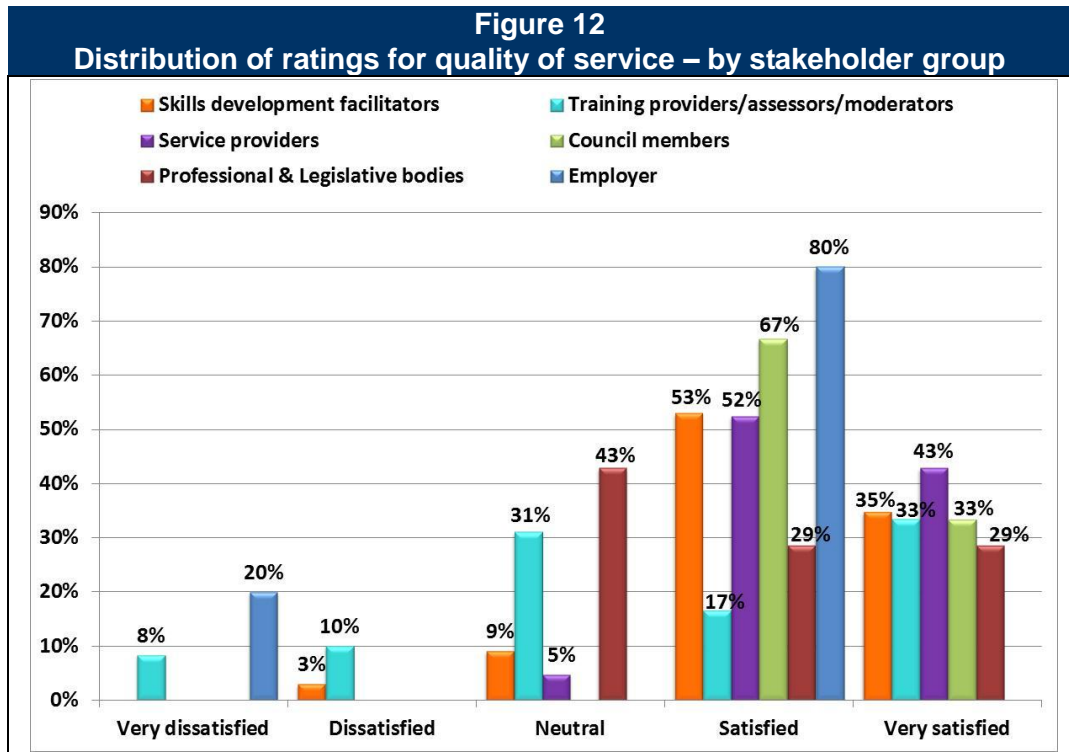


Source: BMI-T 2011

n = 117

- Eighty four percent (84%) of BANKSETA's customers are satisfied or very satisfied with the company's quality of service.
- Only 5% of customers are dissatisfied or very dissatisfied with the level of service they receive from BANKSETA.

The figure below indicates the distribution of ratings for BANKSETA’s overall performance on quality of service by stakeholder group.



Source: BMI-T 2011

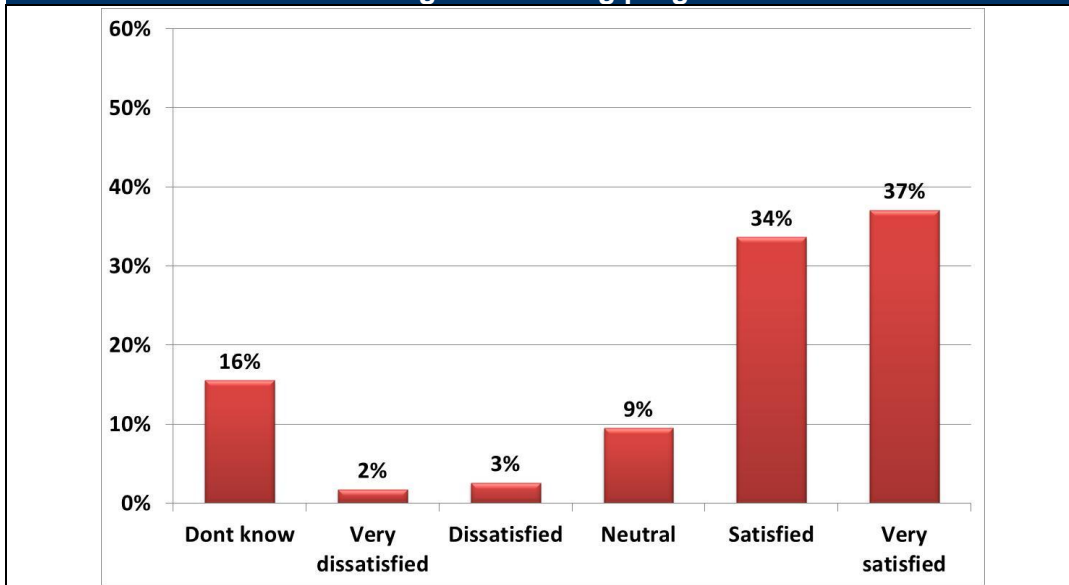
n = 117

- As reflected overall, most stakeholders are satisfied or very satisfied with BANKSETA’ service across the stakeholder groups. The scores are very positive for all the above groups, with the exception, once again, of Employers (20% very dissatisfied) yet they have 80% satisfied (3 respondents rating BANKSETA well)

#### **4.4.2 Distribution of ratings for perceived satisfaction with quality of the training programmes provided**

The graph below indicates the distribution of ratings for BANKSETA’s overall performance on the quality of the training programmes provided.

**Figure 13**  
**Distribution of ratings for training programmes – overall**



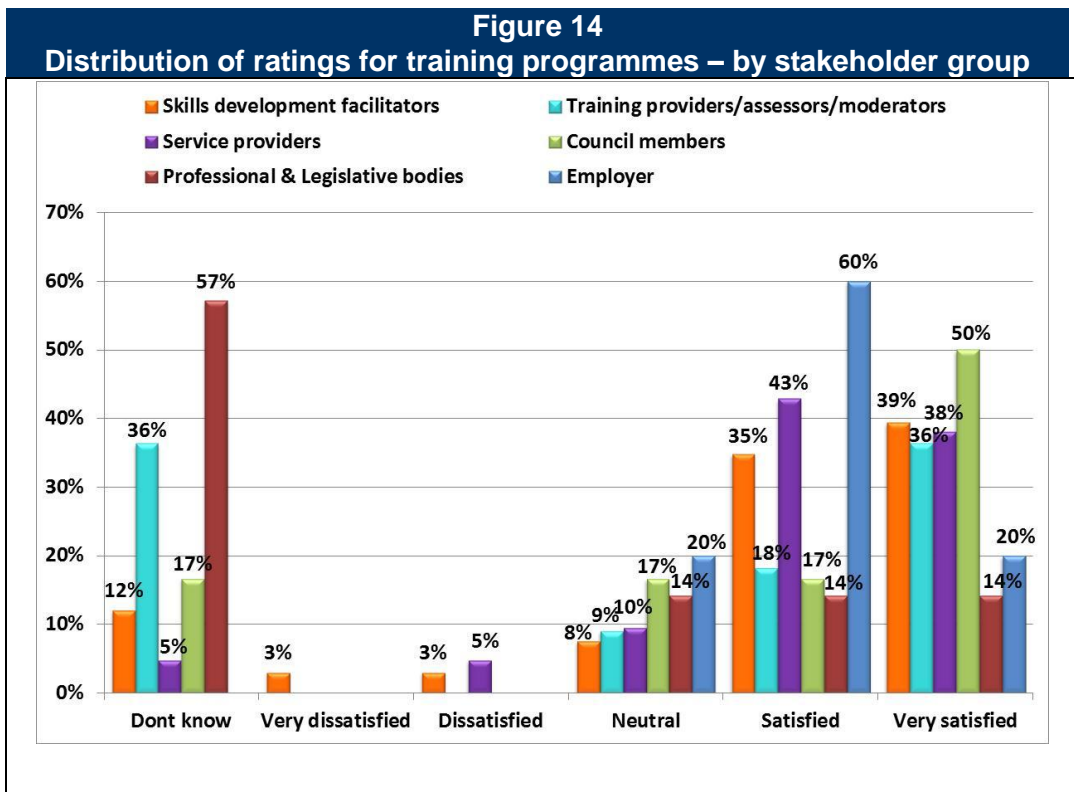
Source: BMI-T 2011

n = 117

- BANKSETA's customers are not very satisfied with the quality of the training programmes as 71% of customers give BANKSETA a 4 or 5 rating.
- Only 5% of customers are dissatisfied with the quality of BANKSETA's programmes.
- It is important to note that 16% of customers could not rate the training programmes, although this is not unexpected given the level of respondents.



The figure below indicates the distribution of ratings for BANKSETA's overall performance on quality of products/services, by stakeholder group.



Source: BMI-T 2011

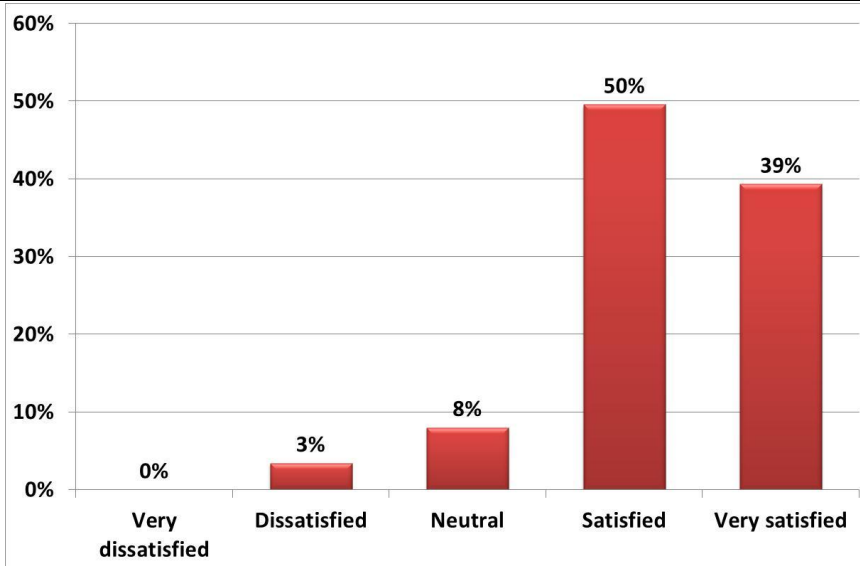
n = 117

- As reflected overall, there is a spread of ratings with most stakeholders being satisfied or very satisfied with BANKSETA's training programmes.
- Please note that a number of respondents could not rate the quality of the training programmes.

#### **4.4.3 Distribution of ratings for perceived satisfaction with BANKSETA's corporate image**

The graph below indicates the distribution of ratings for BANKSETA's overall performance on corporate image.

**Figure 15**  
Distribution of ratings for image - overall



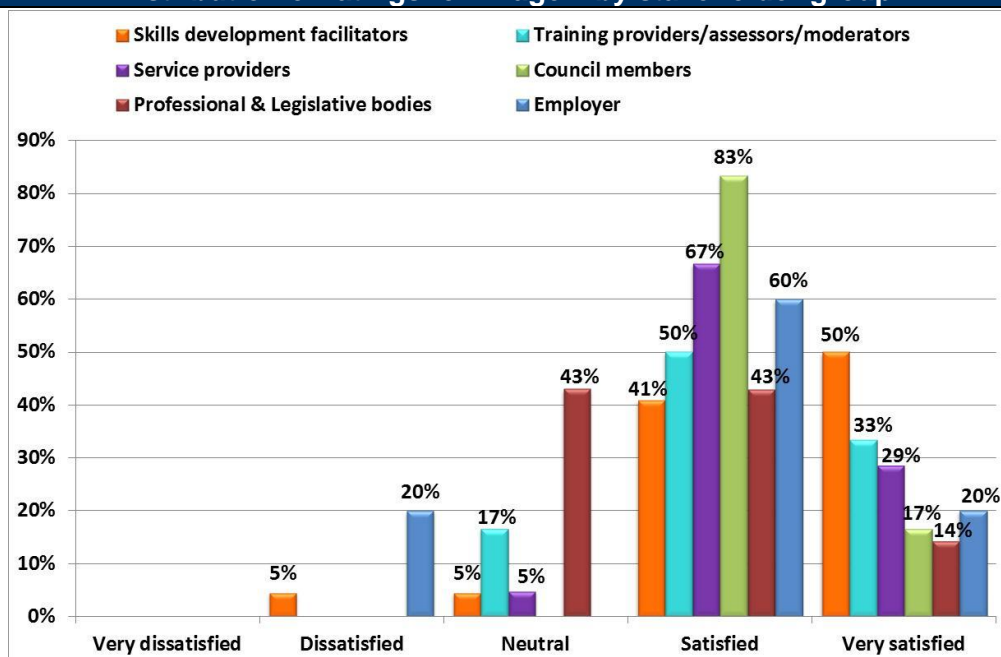
Source: BMI-T 2011

n = 117

- The image of a company is linked to customer perceptions, ultimately of customer satisfaction as well. As has been indicated all the way through, customers are very satisfied with BANKSETA's corporate image. Only 3% of customers are dissatisfied with the company's corporate image.

The graph below indicates the distribution of ratings for BANKSETA's overall performance on corporate image by stakeholder group.

**Figure 16**  
Distribution of ratings for image – by stakeholder group



Source: BMI-T 2011

n = 117

## 5. OPERATIONAL ACTIVITIES

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### 5.1 Introduction

Overall operational efficiency of BANKSETA is dependent on the company's performance across a number of different operational activities, or service processes. These processes are defined as being the points of interaction with the customer; from the first contact with BANKSETA, through to general customer liaison or relationship, to the point of delivery of the product/service.

At each point of interface, certain processes or interactions occur. What the customer experiences at each point influences their perception of overall operational efficiency, and therefore ultimately customer satisfaction.

The following operational activities and categories of customer support staff were evaluated by all respondents who had experience of such activities:

- Specialists/Managers/Administrators
- Communication channels
- Image

Each operational activity is then further broken down into interactions encompassed within that activity.

Respondents were then asked if they fell into certain types of stakeholders, upon which they completed relevant questions. The following types of customers/stakeholders were identified and segregated:

- Accredited training providers/assessors/moderators
- Service providers

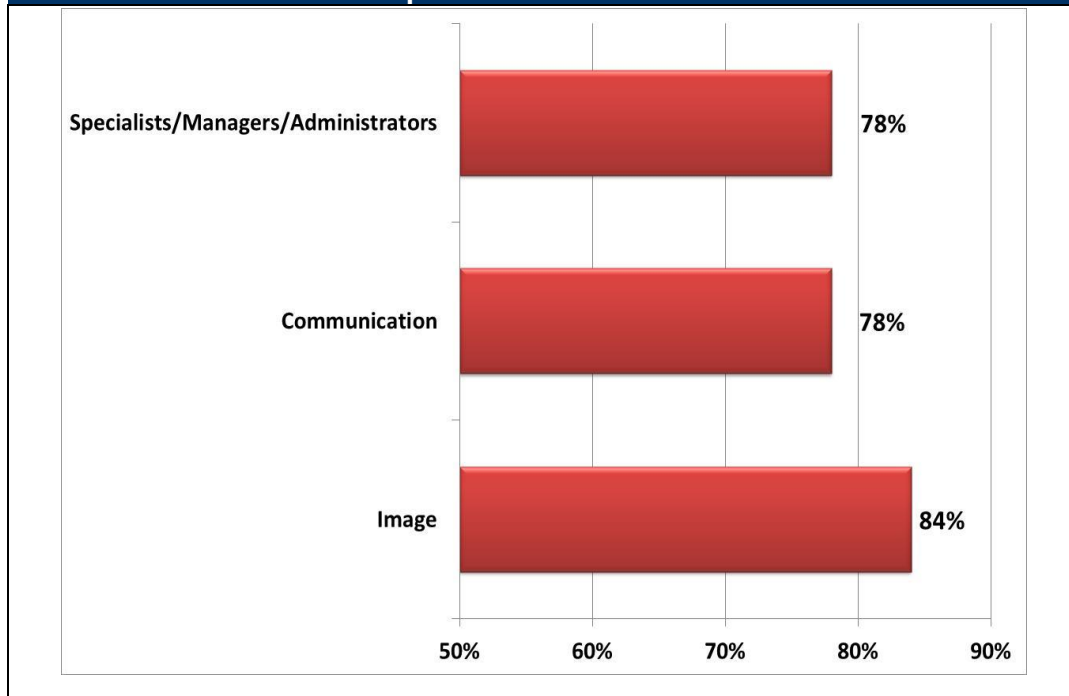
This section of the report will enable management to understand which processes contribute most positively towards the overall experience with BANKSETA, and which are experiencing problems, resulting in current service issues.

## 5.2 Analysis of performance on operational activities

### 5.2.1 Performance on the service processes

The figure below depicts BANKSETA's performance on the overall service processes.

**Figure 17**  
**Customer perceptions of how well BANKSETA is performing on the service processes - overall**



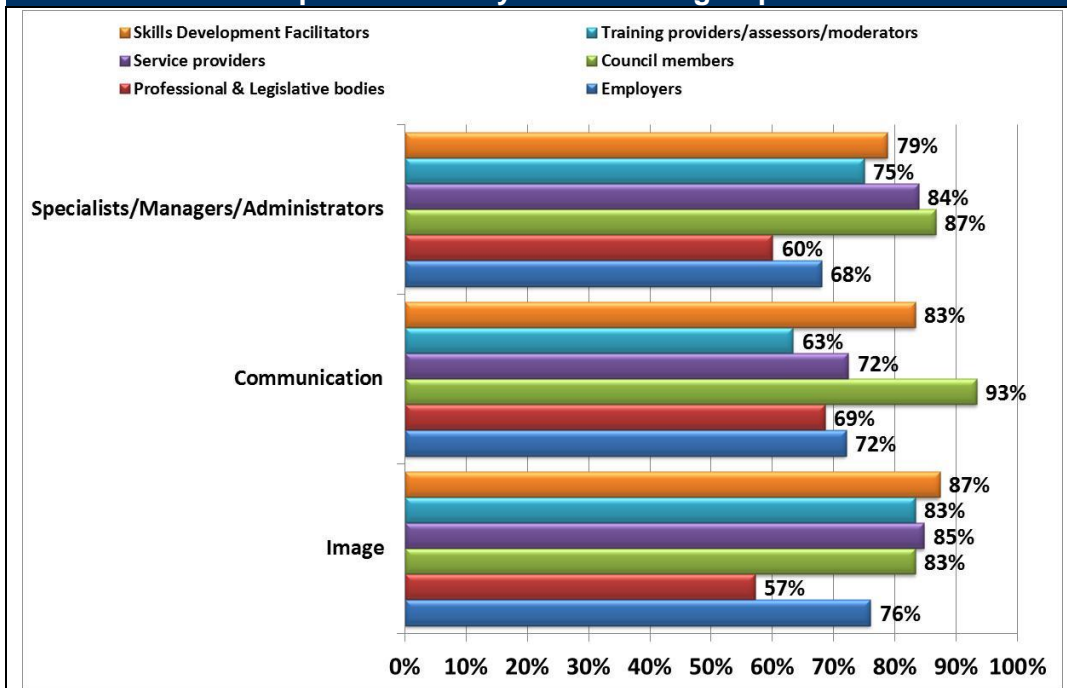
Source: BMI-T 2011

n = 117

- The score for overall perceptions of communication channels within BANKSETA and the perception of their Specialists/Administrators/Managers is 78% for both components of service.

The figure below depicts BANKSETA's performance on the overall service processes, by stakeholder group.

**Figure 18**  
**Customer perceptions of how well BANKSETA is performing on the service processes - by stakeholder group**



Source: BMI-T 2011  
n = 117

- Specialists/Managers/Administrators are fairly well-regarded by customers and stakeholders. Scores could be higher for training provider/assessors/moderators and SDFs.
- Council members and SDFs are very positive about the communication channels within BANKSETA. Training providers/assessors/moderators are the most negative about communication (63%).

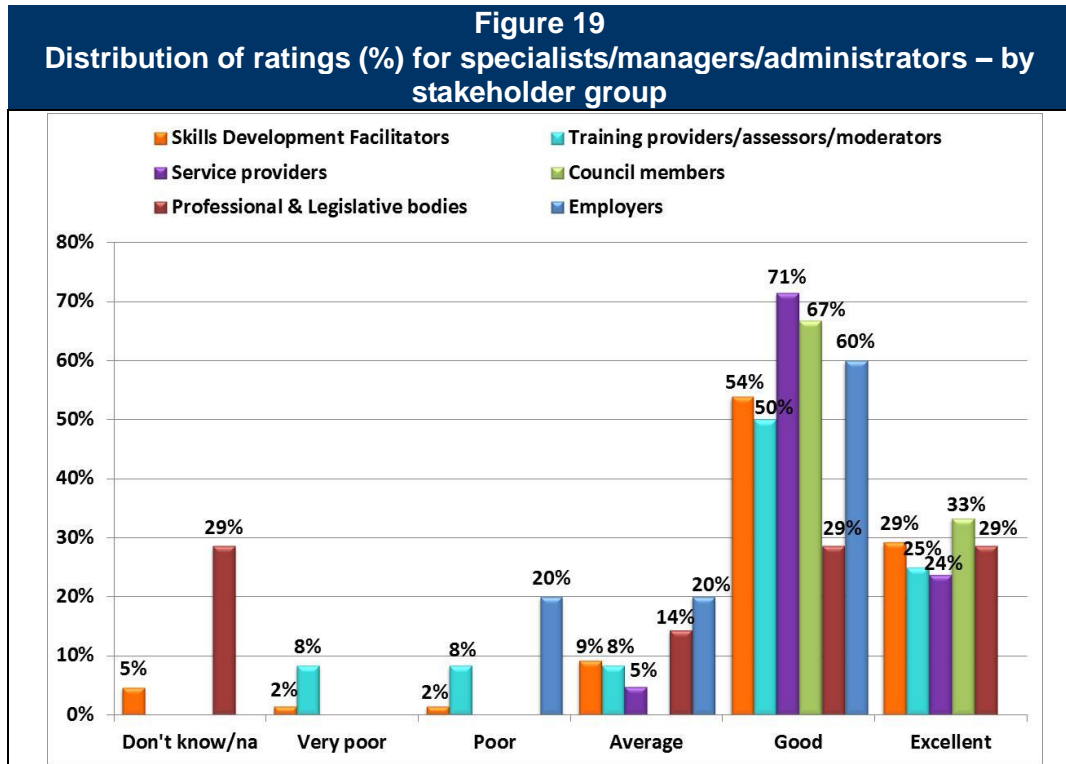
### 5.3 Performance of each attribute making up each service process

This section deals with the detailed activities, making up each of the service processes, namely Support staff, Communication channels and the image of the organisation. This analysis will facilitate the allocation effort and resources and will focus attention on those activities that will produce the most positive effect on performance overall.

The following section highlights how well BANKSETA is performing in each process area.

### 5.3.1 Performance on the service processes of support staff

The figure below indicates the distribution of ratings for BANKSETA's overall performance for specialists/managers/administrators.

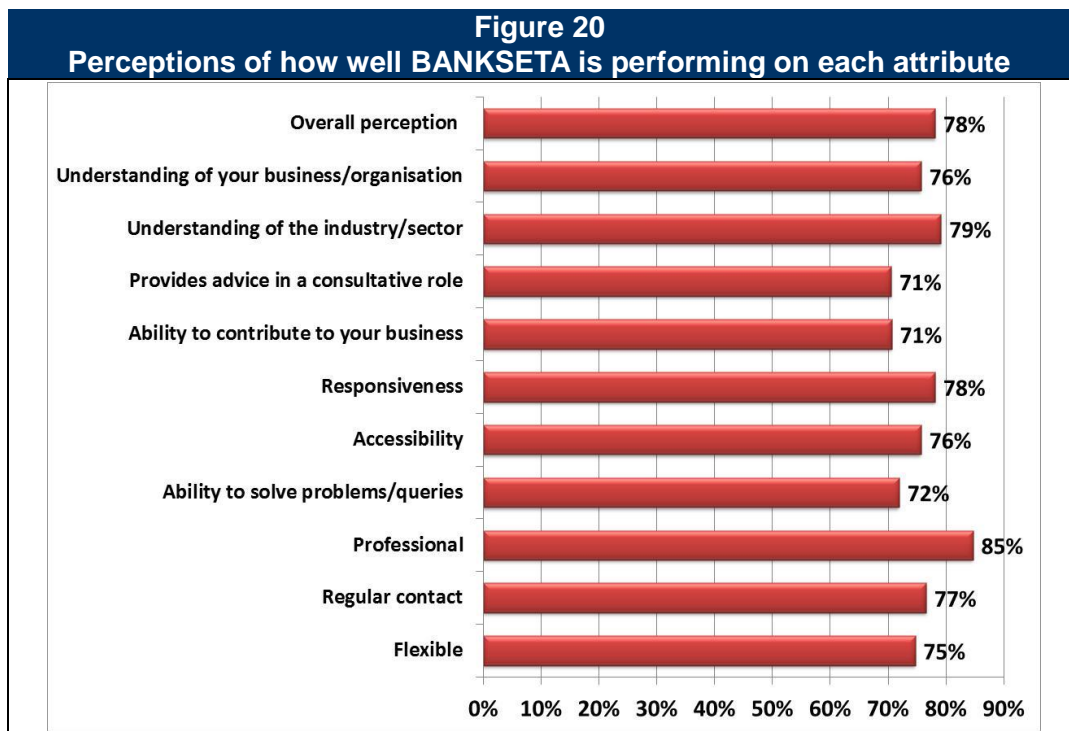


Source: BMI-T 2011

n = 117

- As many customers as possible giving BANKSETA a neutral rating must be shifted to good or excellent.

The figure below indicates the overall perception of performance for specialists/managers/administrators.

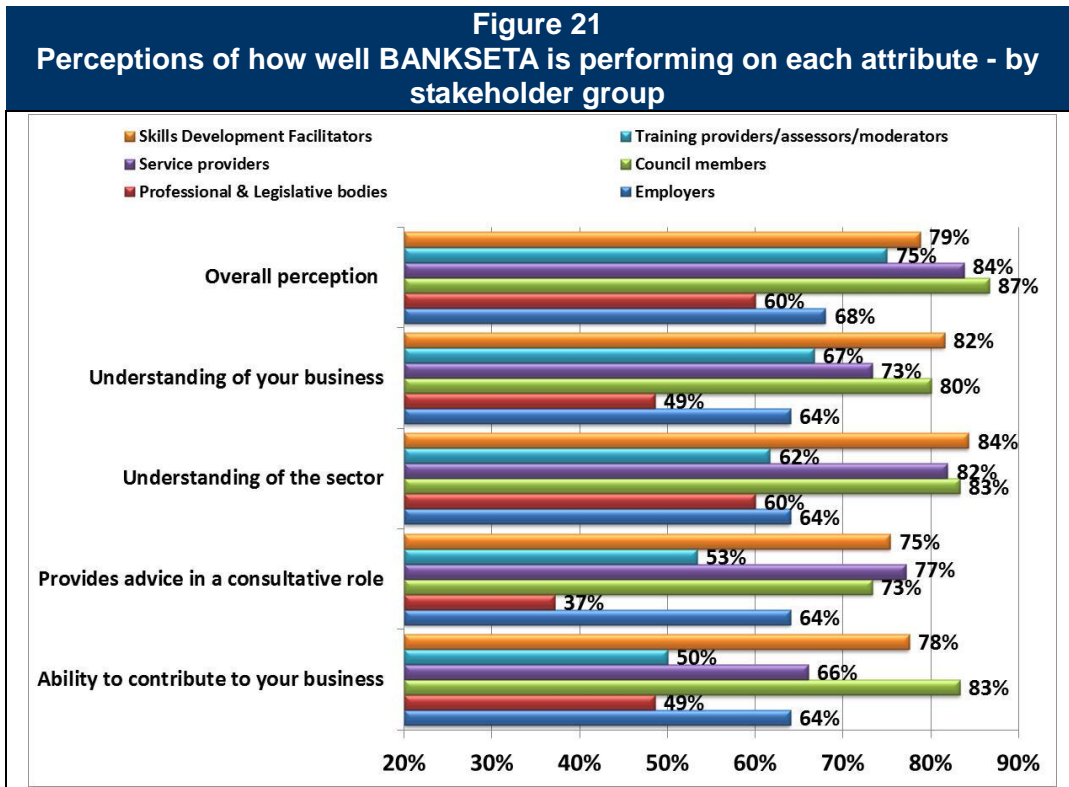


Source: BMI-T 2011

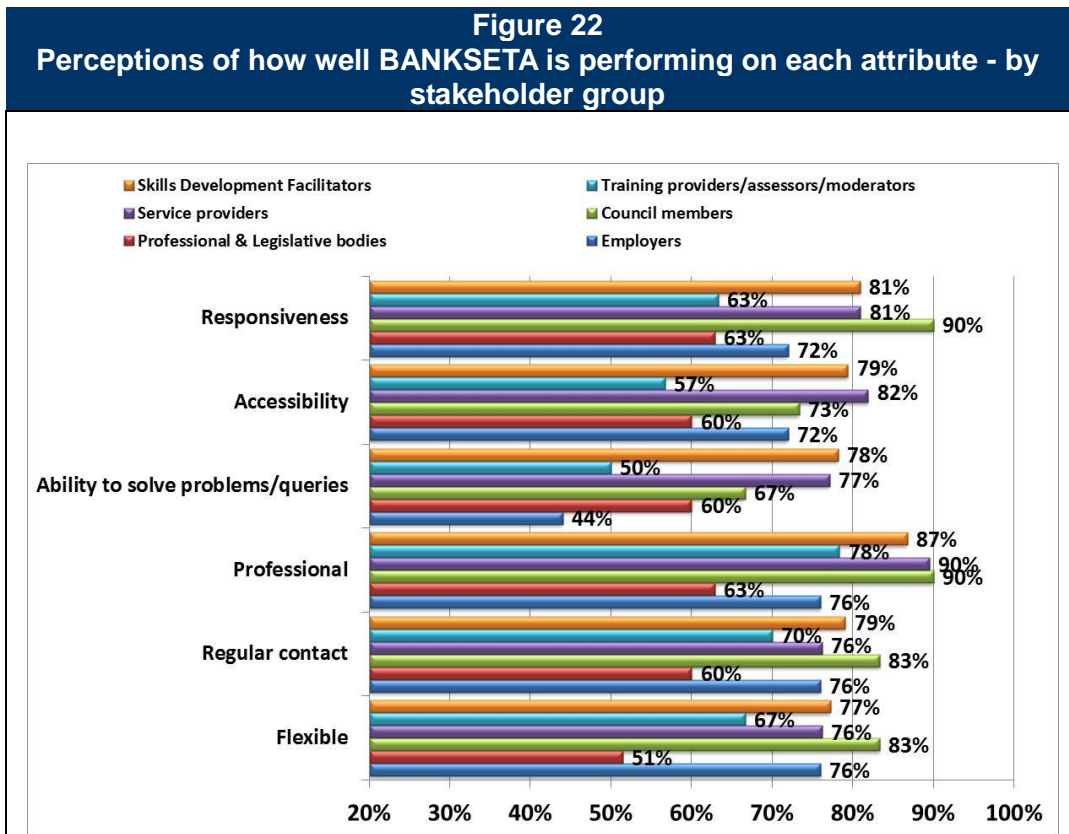
n = 117

- Frontline staff provide the service to customers and stakeholders: they are often the “face” of the organization. Customer perceptions of specialists/managers/administrators are a bit impartial. Staff are viewed as understanding the sector (79%) which is very encouraging. They are also responsive (78%), accessible (76%) and in regular contact with their customers (77%). It is interesting to note, however, that it does seem to depend on whom customers deal with at BANKSETA as there were a number of comments about how respondents can never get hold of people at BANKSETA.
- Staff are not regarded as being able to solve problems/queries (72%), provide advice in a consultative role (71%) or being able to contribute to their business (71%). This may be as a result of all the procedures and processes that are in place within the organisation and have to be followed by staff. It is evident that staff themselves do feel slightly disempowered.
- Staff are perceived to be professional (85%): this was reinforced in the open-ended questions where customers/stakeholders mentioned that staff are professional.
- Staff are mentioned frequently in the open ended question of “what does BANKSETA do well?” where it is evident that they are considered professional, committed and quick to respond.
- Please view the responses by stakeholder group below as these shed more light on the overall scores.

The figure below indicates the perceptions of performance for specialists/managers/administrators by stakeholder group.



Source: BMI-T 2011  
n = 117

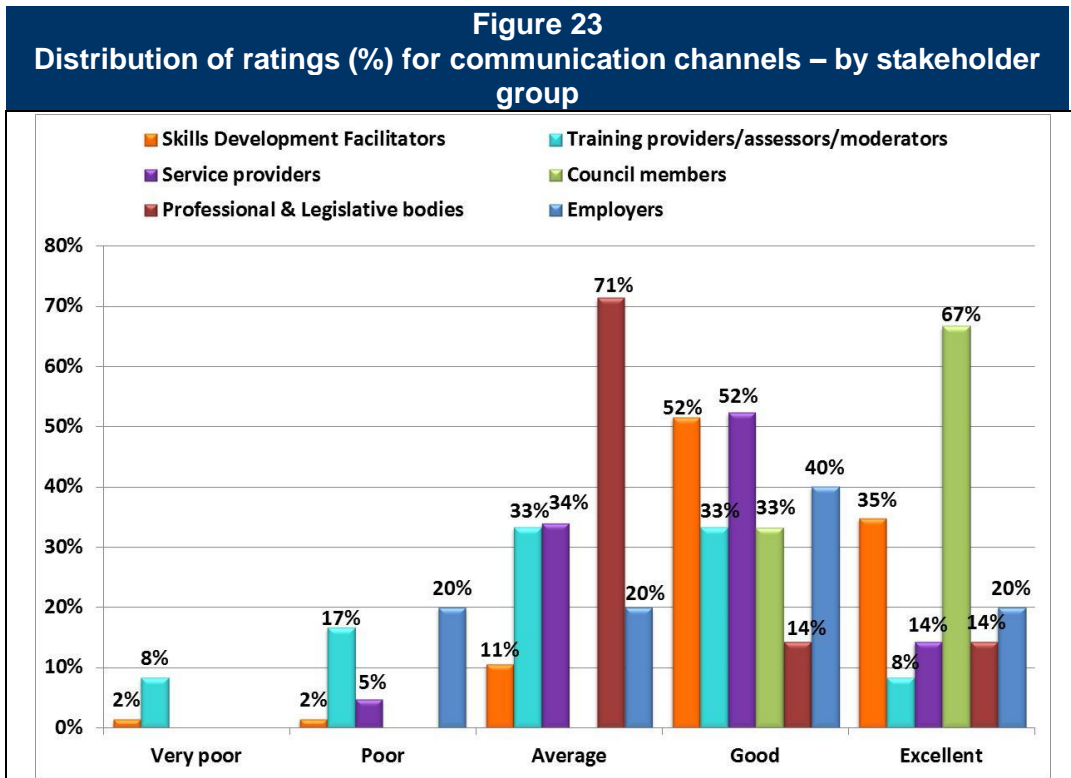


Source: BMI-T 2011, n = 117



### 5.3.2 Performance on the service processes of communication channels

The figure below indicates the distribution of ratings for BANKSETA's overall performance for communication channels.

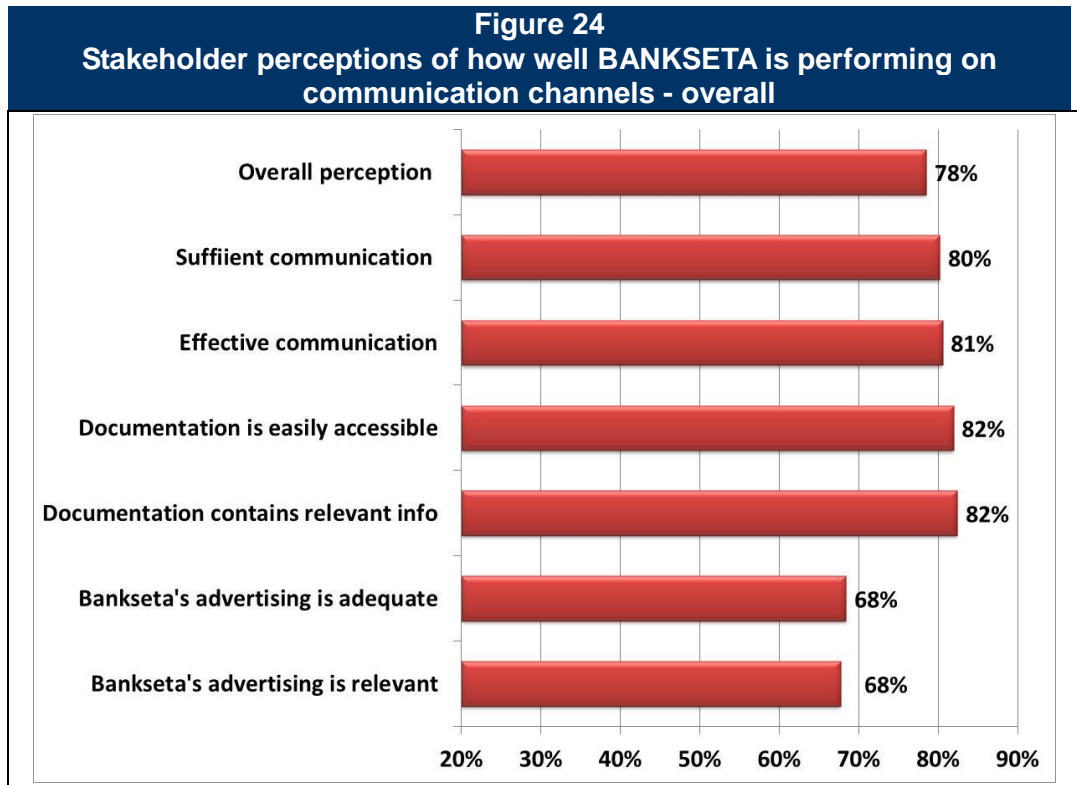


Source: BMI-T 2011

n = 117

- Training providers/assessors/moderators are the most negative stakeholder group with regard to communication with BANKSETA.

The figure below indicates overall performance scores for communication channels.



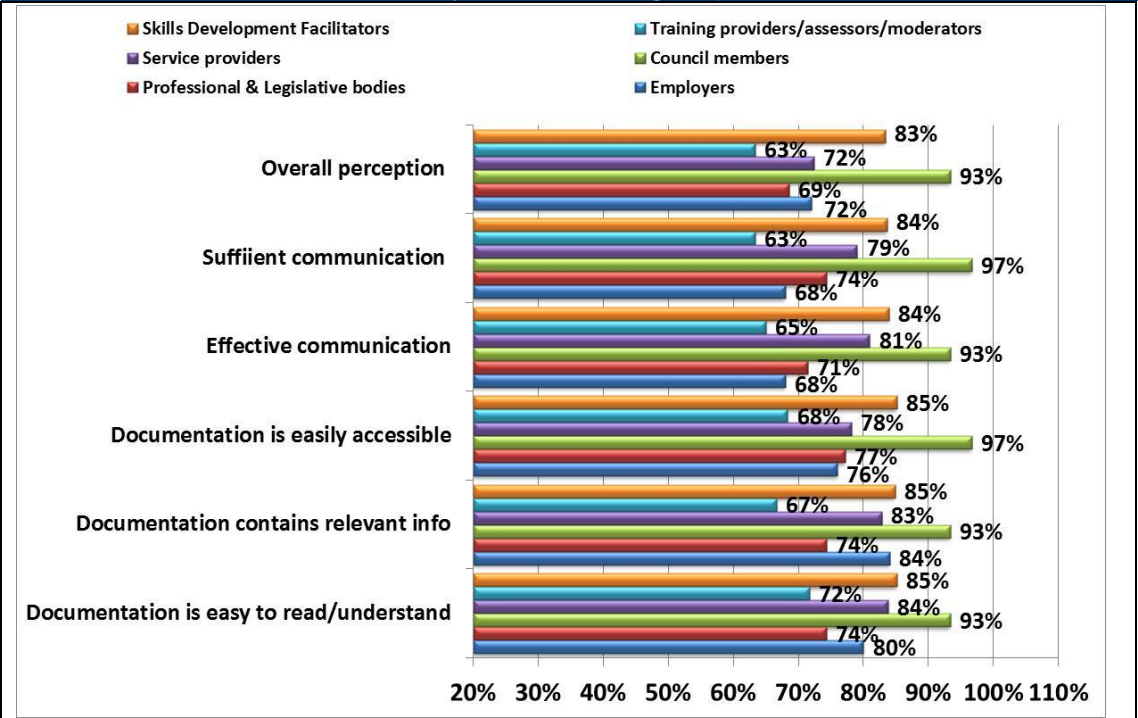
Source: BMI-T 2011

n = 117

- Communication from BANKSETA is generally regarded quite well by customers and stakeholders. However, advertising is a concern with scores of 68%. This is reinforced in the open ended section where customers and stakeholders have brought up “more advertising” and “BANKSETA must sell itself better” as comments about what the organization should or could do differently.

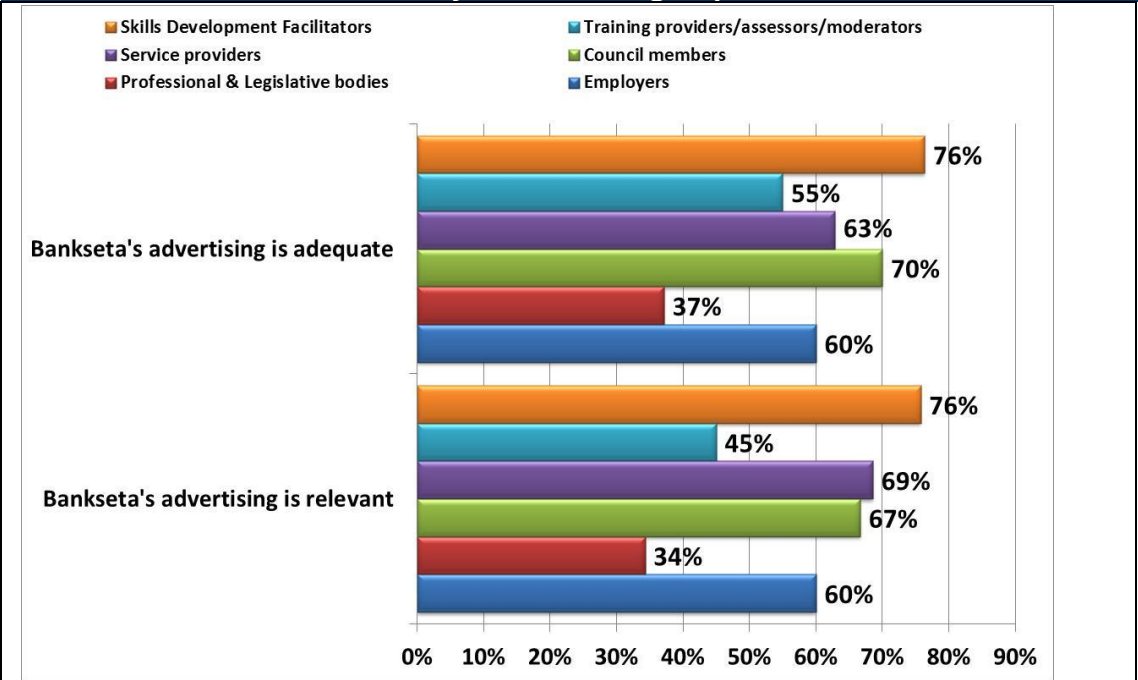
The figures below indicate the performance for communication channels by stakeholder group.

**Figure 25**  
**Stakeholder perceptions of how well BANKSETA' is performing on each attribute – by stakeholder group**



Source: BMI-T 2011  
n = 117

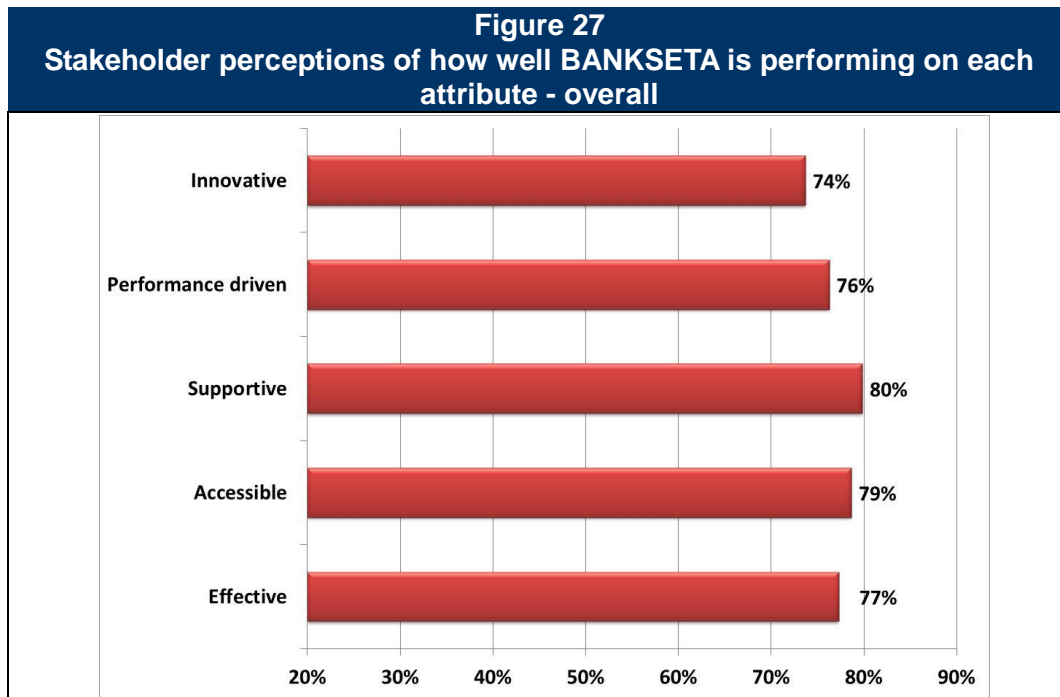
**Figure 26**  
**Stakeholder perceptions of how well BANKSETA' is performing on each attribute – by stakeholder group**



Source: BMI-T 2011, n = 117

### 5.3.3 Performance for BANKSETA's image

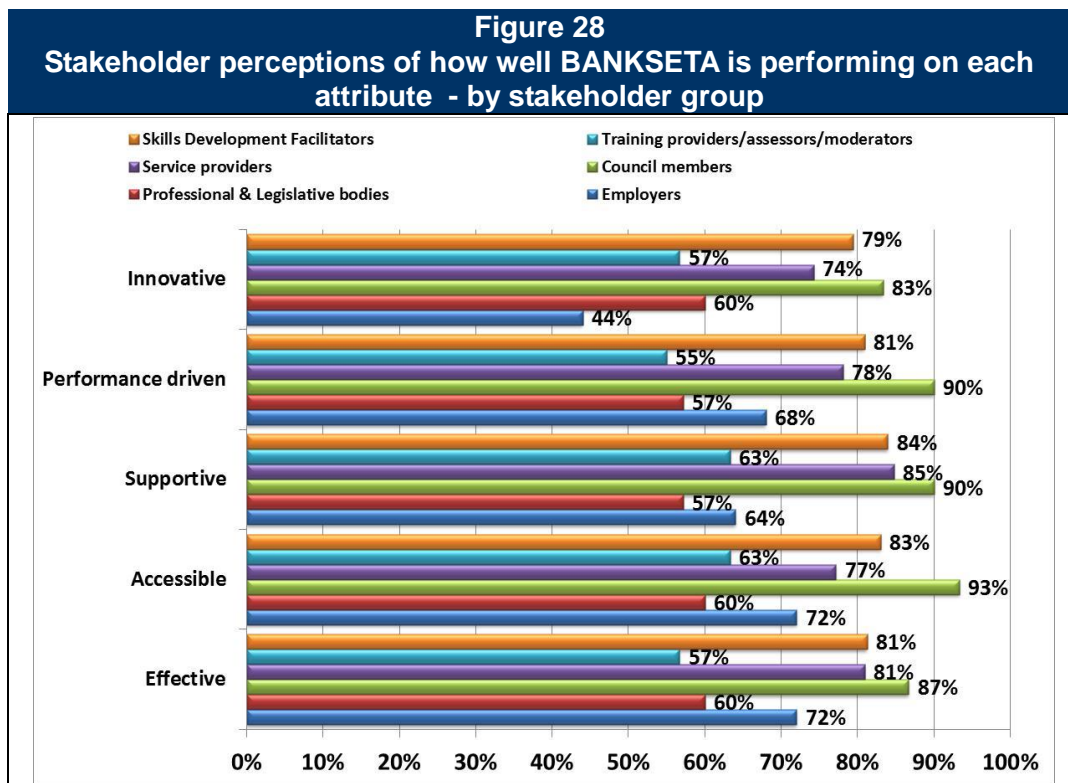
The figure below indicates customers' perceptions of BANKSETA's image in the market.



Source: BMI-T 2011

n = 117

The figure below indicates the performance on image by stakeholder group.

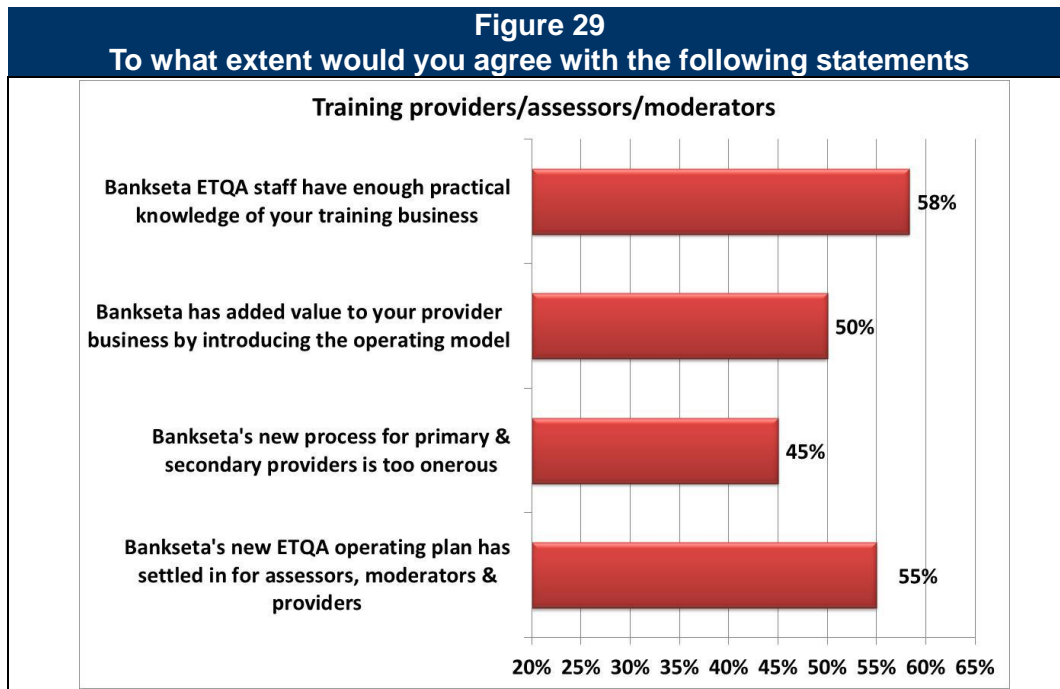


Source: BMI-T 2011

n = 117

### 5.3.4 Accredited training providers/assessors/moderators

Respondents were asked if they were a BANKSETA training provider/assessor/moderator. Twelve (12) respondents were training providers/assessors/moderators. The figure below indicates the extent to which these respondents agree with each statement.



Source: BMI-T 2011

n = 12

- As has been seen throughout the survey, training providers/assessors/moderators have been a little bit less satisfied than other stakeholder groups about most attributes.
- In terms of BANKSETA staff having enough knowledge of their training business, 50% of respondents agreed & strongly agreed, whereas 25 % strongly disagreed with the statement.
- For adding value 17% of respondents disagree, 42% agree with the statement.
- BANKSETA's new process for providers is viewed as being too onerous by 33% of respondents who agreed with the statement. Twenty five (25%) disagreed with the statement.
- Fifty eight percent (58%) agree that BANKSETA's new ETQA operating plan has settled in, whereas 8% disagreed with the statement.

#### 5.3.4.1. Business priorities

Respondents in this segment were then asked what their business priorities were for the next year and what ETQA should be focusing on. Their responses are tabled verbatim below:

- A need to raise benchmark of entry level management skills
- Assistance with development of new qualifications
- Basically our focus for staff is communication and people skills
- Cabinet has supported this training programme and it has been allocated a

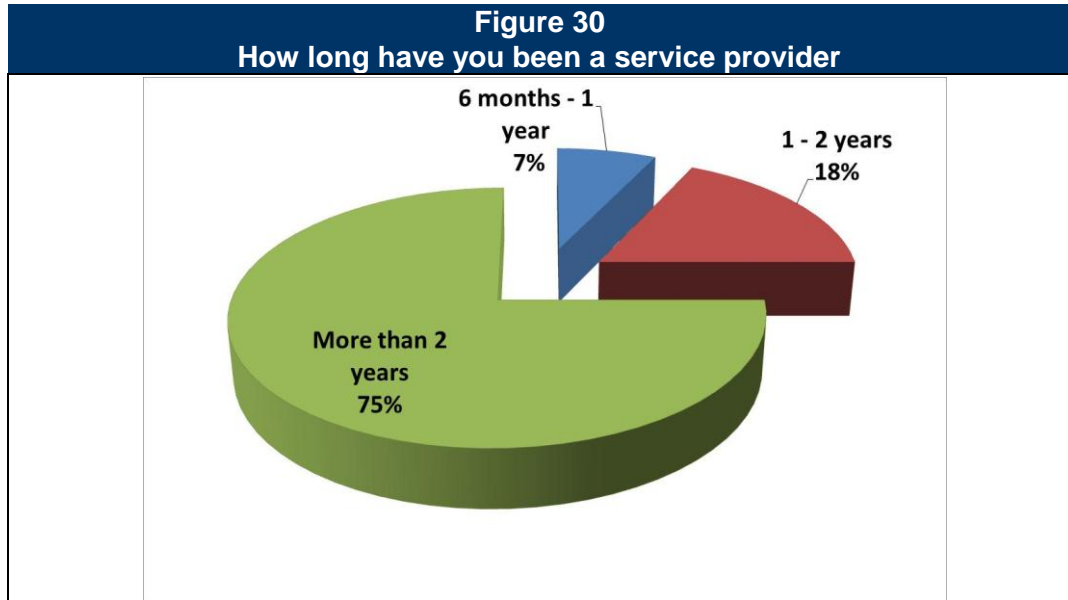
budget of R22.3bn in the form of a conditional grant. That is our focus

- Capacity building to comply with QCTO requirements including training of qualification facilitators and general staff
- Consulting
- Continue with learner training
- Develop new learnerships
- Develop our people to maximise their potential
- Developing African females in these roles
- Documentation of the S'Hamba Sonke Programme contains innovative systems of contractual savings e.g. Zibambele Road Maintenance Programme
- DTI, skills programmes - matrix, internships...all those things
- ETQA should focus on new trends in design and development of training materials, especially now that GTCO is coming in
- They should finalise 2011 learnerships for 2012
- Implementing a new training programme - already accredited
- Increase client base sales
- Increase training provider accreditation status to include the full group globally of Standard Bank
- Leadership development
- Learnerships are the main focus for next year
- Maintain our costs as they are
- Need for leadership development
- Need more funding for learnerships, particularly of scarce skills, not just specific business unit accreditation
- Our priorities are the disability learnership programme
- They should provide briefings for us, very detailed ones.
- Provide QCTO plans
- Skills development (all sectors)
- Technical competence in retail banking
- Technical training - relating to systems and business processes
- The move from Unit Standard Aligned Training Material to outcomes based material has provided big training providers with an unfair competitive advantage
- The process on accreditation of learners
- Their technical skills are up to date so the priority is communication skills
- Their training material should be evenly distributed to all accredited BANKSETA Training providers
- To do as much training (financial services) as possible
- To have more learnership programmes for females and the disabled people
- To use BANKSETA to assist us with our programmes
- Training courses for internal staff
- Understanding of the business environment
- We did raise issues with BANKSETA about the capturing and issuing of certificates
- Will be running our programme next year and increasing throughput
- Will centralise learnerships and will triple intake by 2012
- Will kick off with 6 other projects, together with BANKSETA. That is our priority for next year.

- We will use them (BANKSETA) for support during our training next year.

### 5.3.5 Service Providers

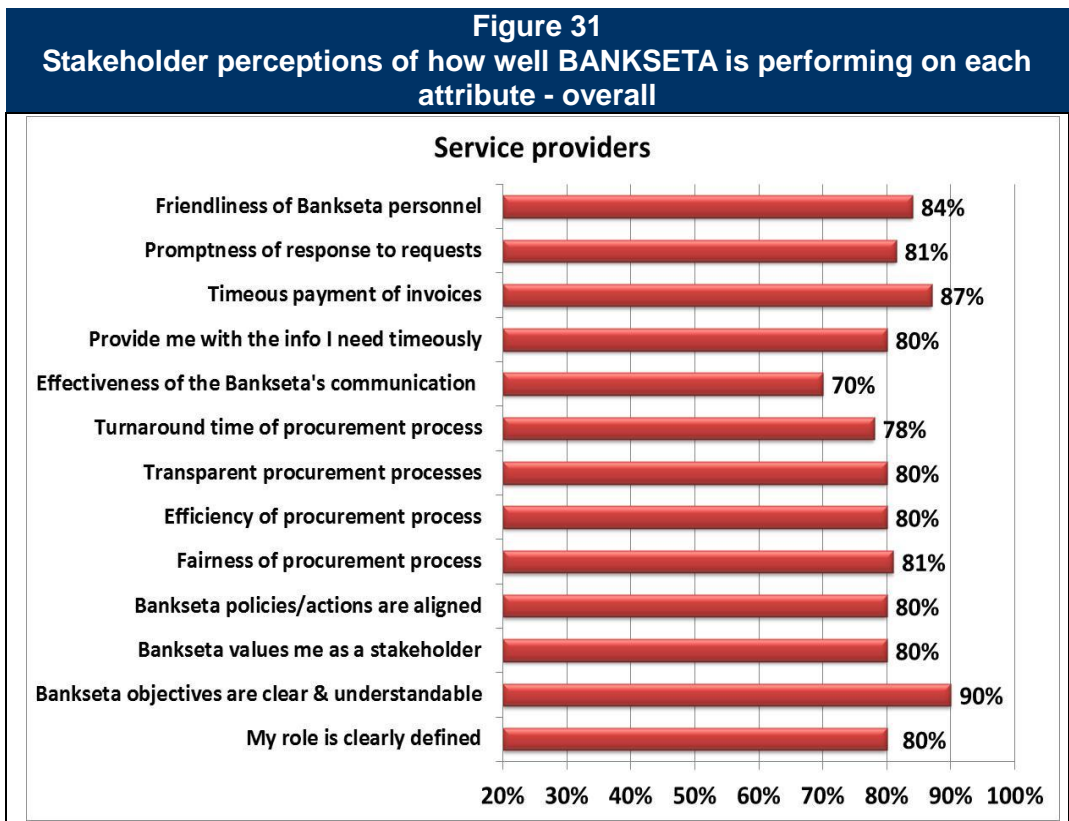
Respondents were asked if they were a BANKSETA service provider. Twenty two (22) respondents indicated that they were service providers. Respondents were asked how long they had been a service provider for BANKSETA.



Source: BMI-T 2011  
n = 22

- Most of the service providers have worked with BANKSETA for more than 2 years.
- There were no “brand new” service providers of less than 6 months

The figure below indicates service providers' perceptions of BANKSETA's performance on a number of attributes and processes.



Source: BMI-T 2011

n = 22

- BANKSETA is well-regarded by service providers, with the exception of the effectiveness of BANKSETA's communication.

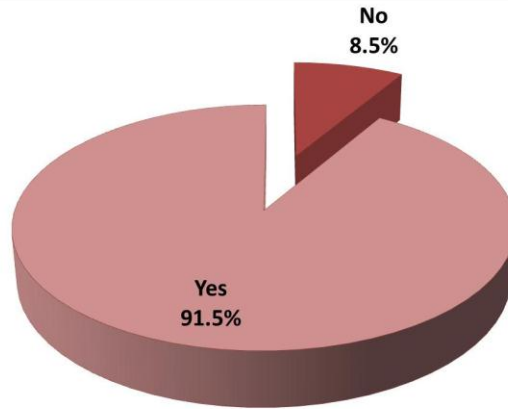


## 6. WEBSITE

### 6.1 Do you use the website?

Respondents were asked if they have ever accessed the BANKSETA website. If they had accessed the website, they were asked number of questions.

**Figure 32**  
Have you accessed the website

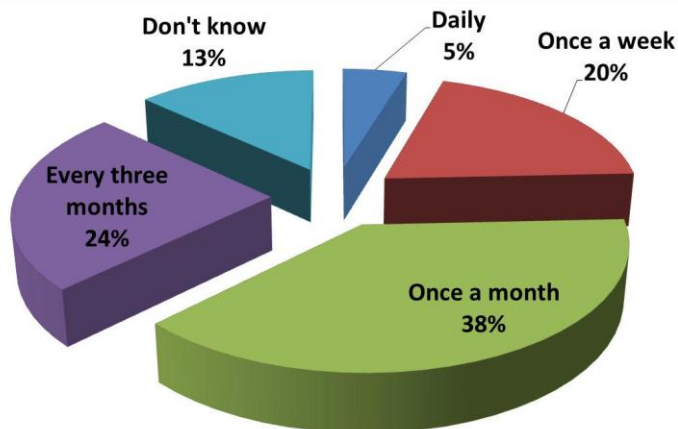


Source: BMI-T 2011

- The majority of BANKSETA's customers (92%) do use the BANKSETA website.

If they answered yes, customers/stakeholders were then asked how often they access the BANKSETA website:

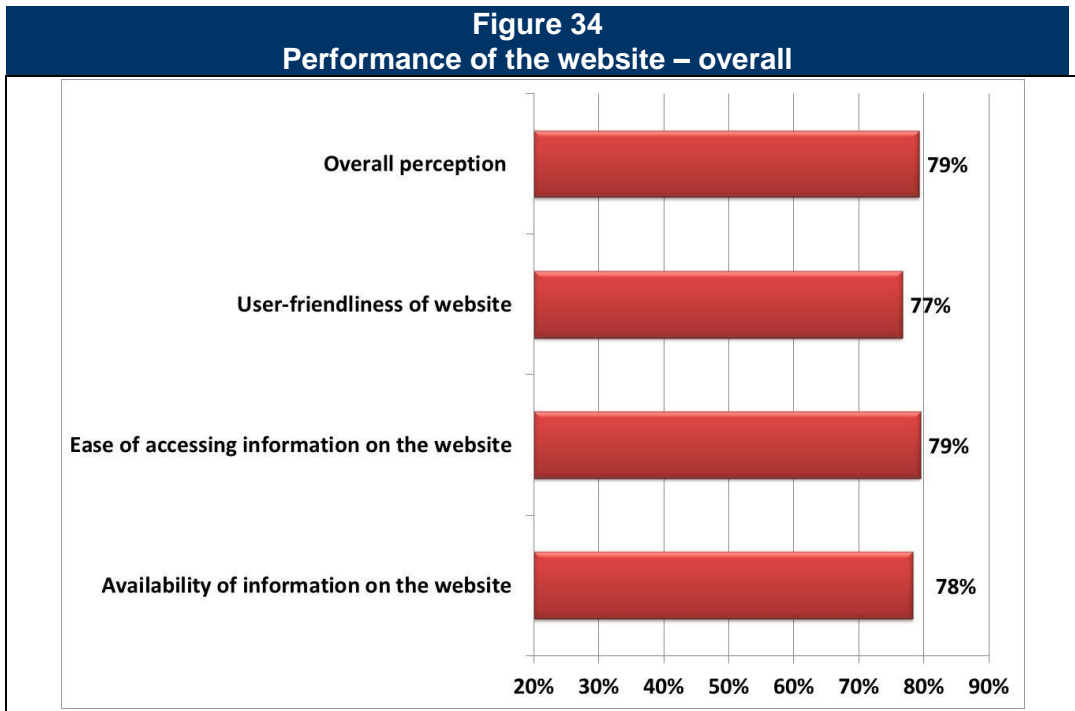
**Figure 33**  
How often do you access the website – overall



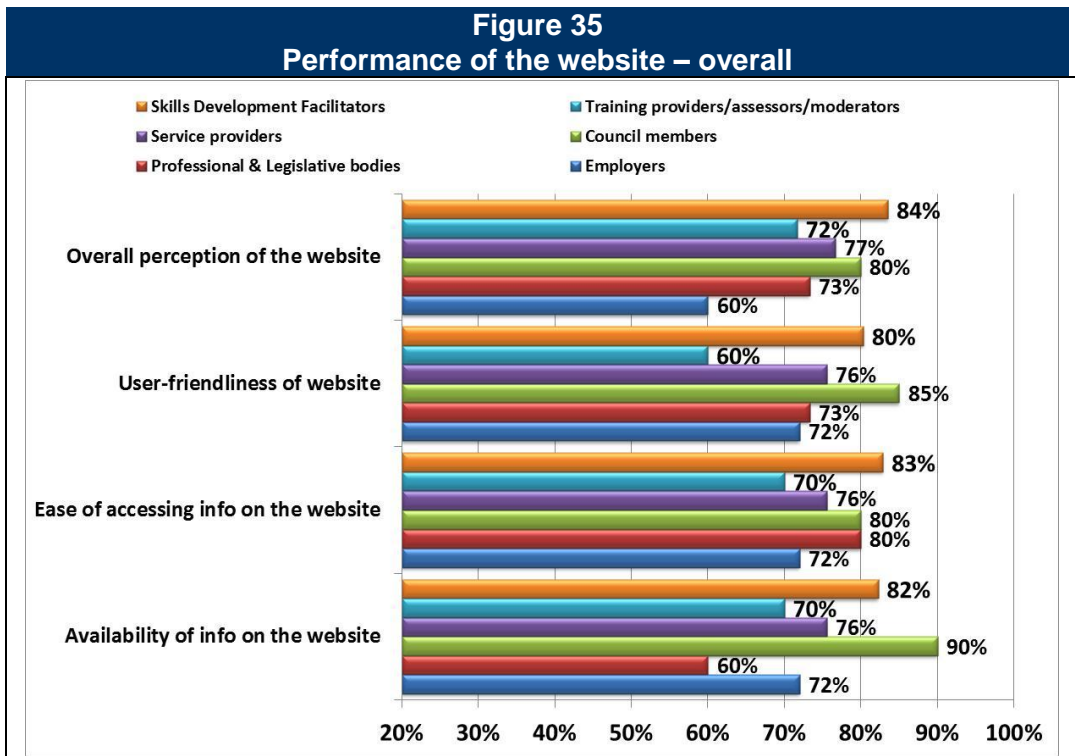
Source: BMI-T 2011

n = 107

Respondents were then asked a number of questions about the website.



Source: BMI-T 2011  
n = 107



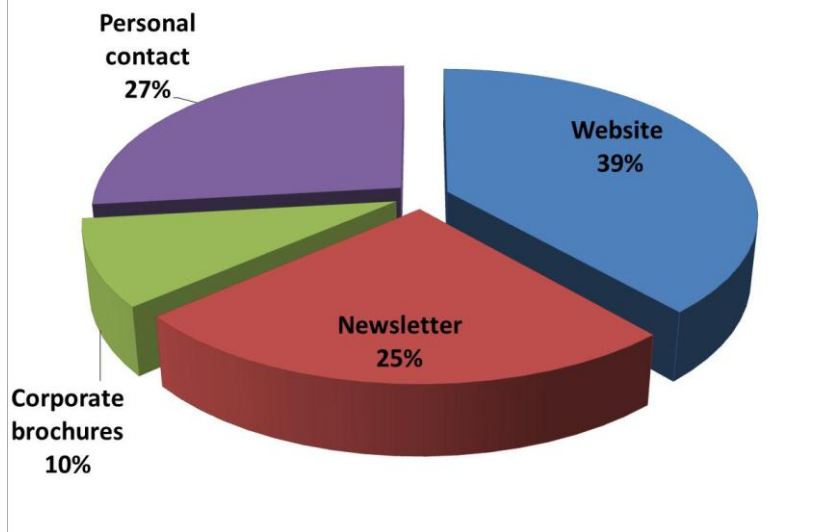
Source: BMI-T 2011  
n = 107

## 7. ADDITIONAL QUESTIONS

### 7.1 Source of information

Respondents were asked which source they rely on for BANKSETA information. This was a multiple response question.

**Figure 36**  
**Source of information – overall**



Source: BMI-T 2011  
n = 62

- The website is a good source of information for customers and stakeholders.

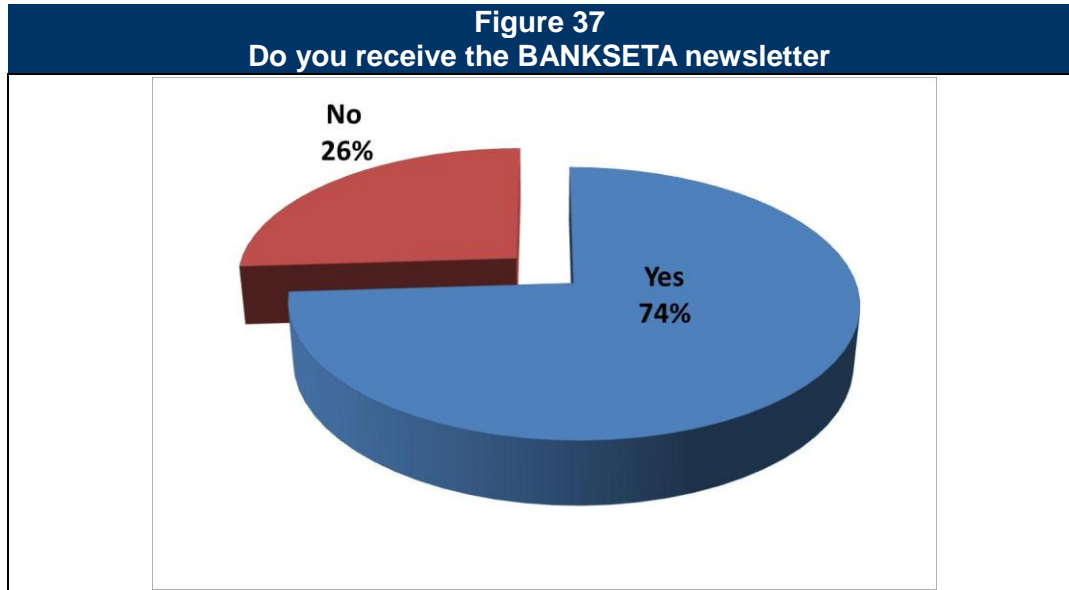
If respondents mentioned “other”, they were asked to name their source of information.

#### Other

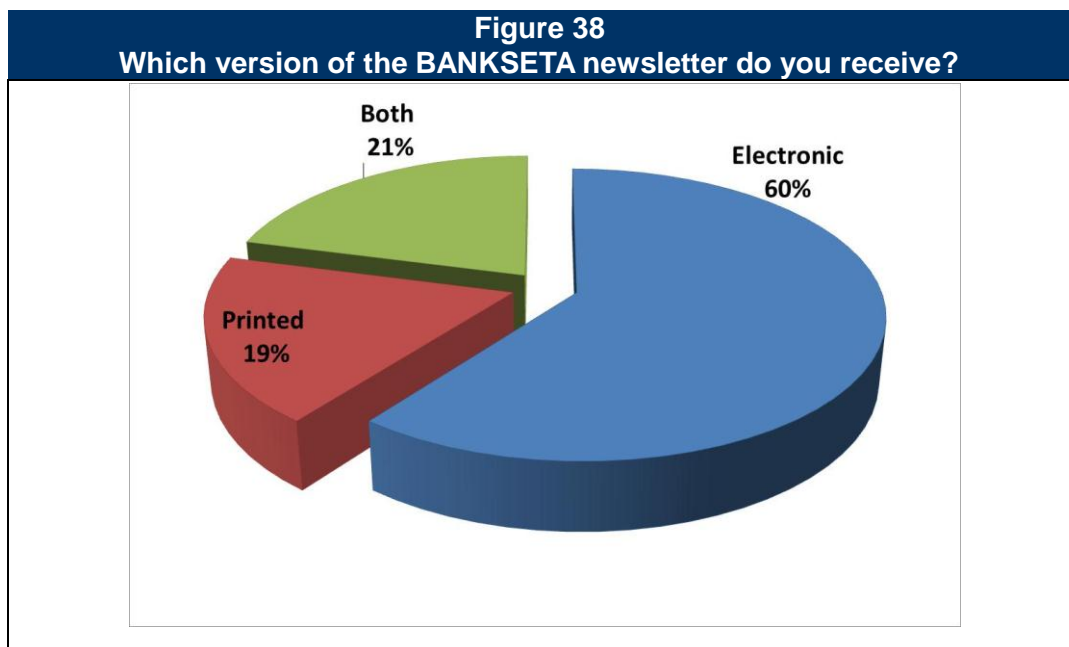
- We talk to our own network e.g. banks etc. Its initiated by us, Bankseta should be proactive
- sms
- Project Monitoring
- Monitor projects, validate report
- Magazine
- Emails (5 responses)
- Email or phone

## 7.2 Newsletter

Respondents were then asked if they received the BANKSETA newsletter. If they did receive it, they were asked which version they received.

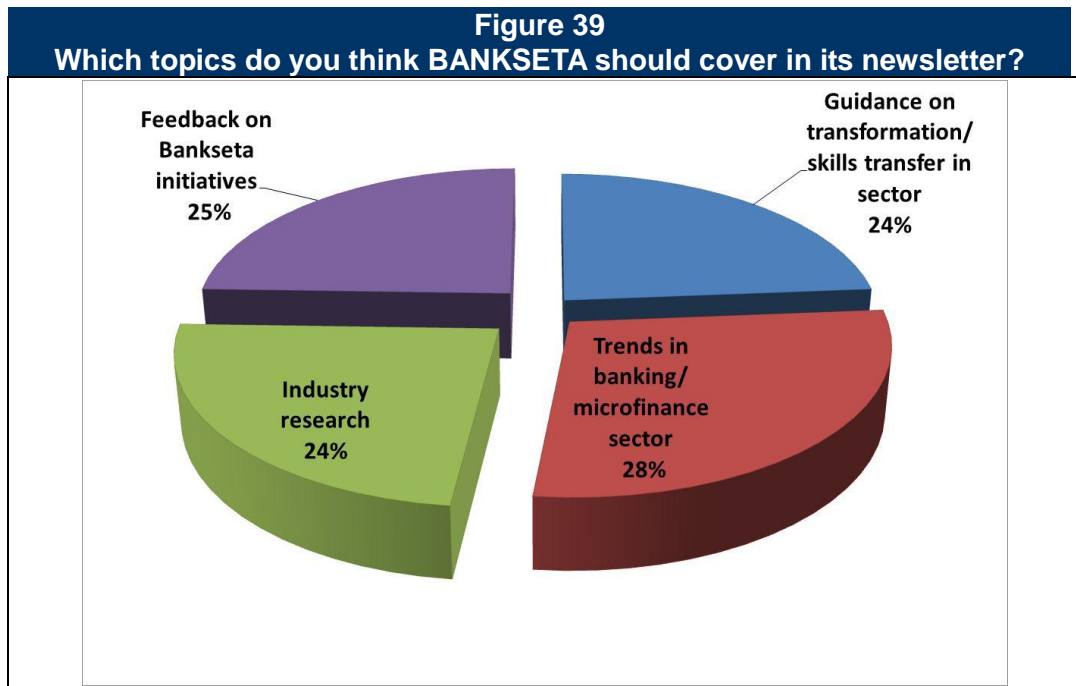


Source: BMI-T 2011  
N = 117



Source: BMI-T 2011  
n = 86

Respondents were then asked what sort of information BANKSETA should include in its newsletter. This was a multiple response question and if respondents indicated “other”, they were asked to name the topics they would like to be included in the newsletter.



Source: BMI-T 2011

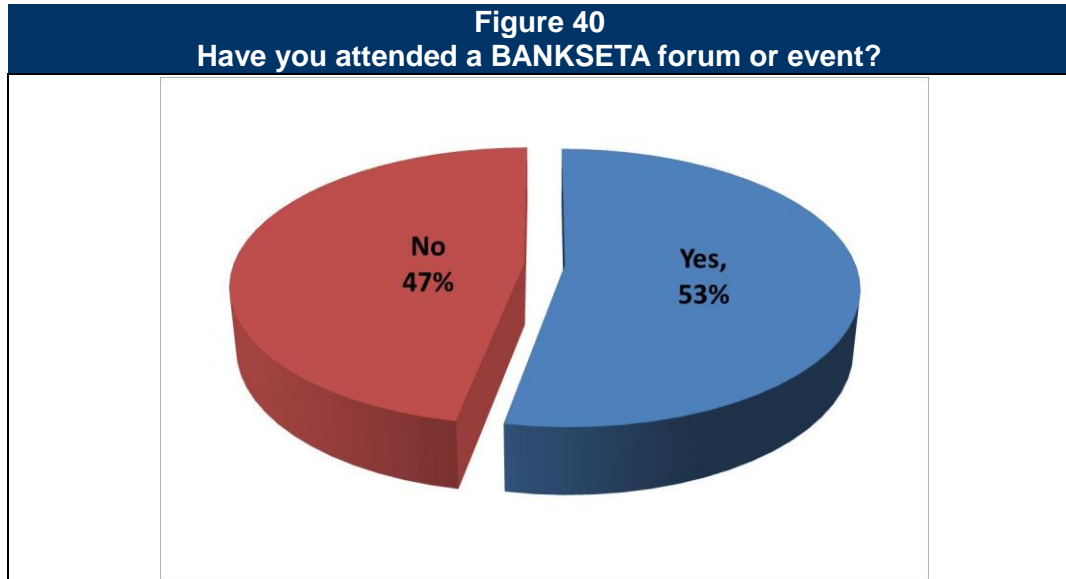
n = 86

**Other:**

- WSP reports
- Workshop information
- Understanding at NG7 levels
- Topics on financial services - broadening services e.g. technology used in the market place. They must liaise with us to find out what our needs are
- The various skills programmes initiators
- Skills in banking sector
- Regulations regarding industry, promote a varied degree of training programmes
- More on Learnership, sponsors etc
- More information re lending, mortgages etc
- Know more about learnership programmes from scratch
- Job opportunities for learners
- IEDP progress on learning programmes relevant to their industry
- Forensics
- Employment opportunities
- Bankseta initiatives to enhance skills development with FBI's - co-operatives. Women development in the Banking Industry which is still male dominated

### 7.3 Forums/events

Respondents were asked if they had ever attended a BANKSETA forum or event. If they answered yes, they were asked to name the forum/event.



Source: BMI-T 2011

n = 117

The 62 customers who had attended a BANKSETA event/forum were asked to name the event they had attended:

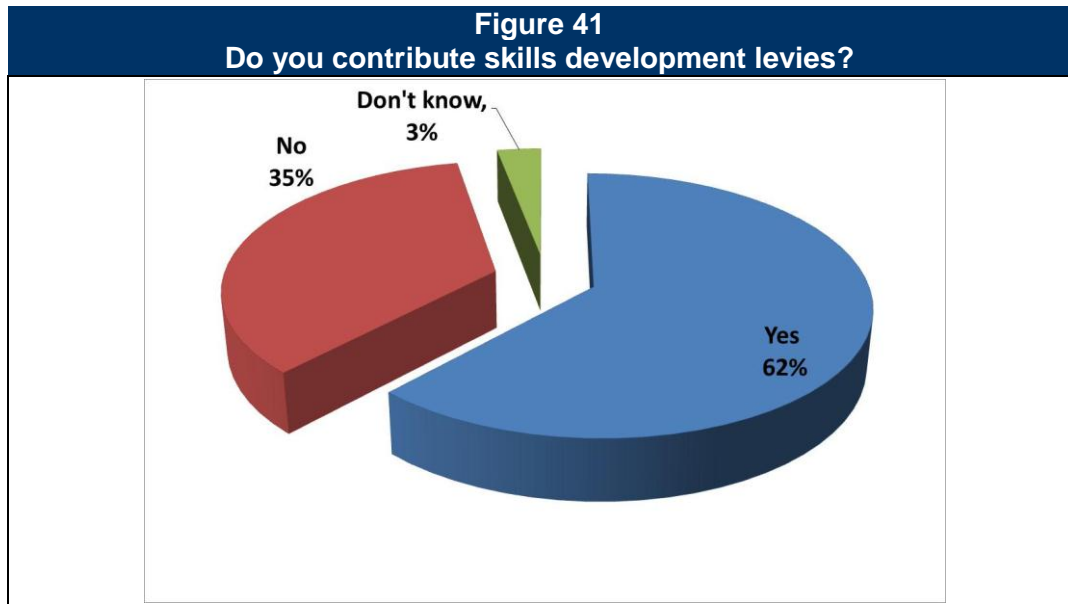
	Number of responses
AGM	25
Conferences	5
Year-end function	4
Skills development road show	4
IEDP graduation	4
Cocktail party	3
Can't remember/Don't know	3
Skills at work awards	2
Employees Forum	1
ETQA provider session in Johannesburg	1
Information session breakfast	1
Launches regarding programmes at Wits Business School	1
A training event	1
Overview of everything how WSP works	1
Prize giving for CMD people who passed	1
Projects that we are engaged in with them	1
QCTO introduction Jhb 2010	1
Risk Management	1
Improvement and productivity workshops	1
September yearly function 2011	1

Respondents who attended an event/forum were then asked if they found the event useful, if it fulfilled its objectives and if the content of the event/forum was appropriate. The results are tabled below by number of responses:

	<b>Number of responses</b>
<b>Useful</b>	
<b>Yes</b>	59
<b>No</b>	3
<b>Fulfil objectives</b>	
<b>Yes</b>	60
<b>No</b>	2
<b>Content appropriate</b>	
<b>Yes</b>	60
<b>No</b>	2

## 7.4 Skills development levies

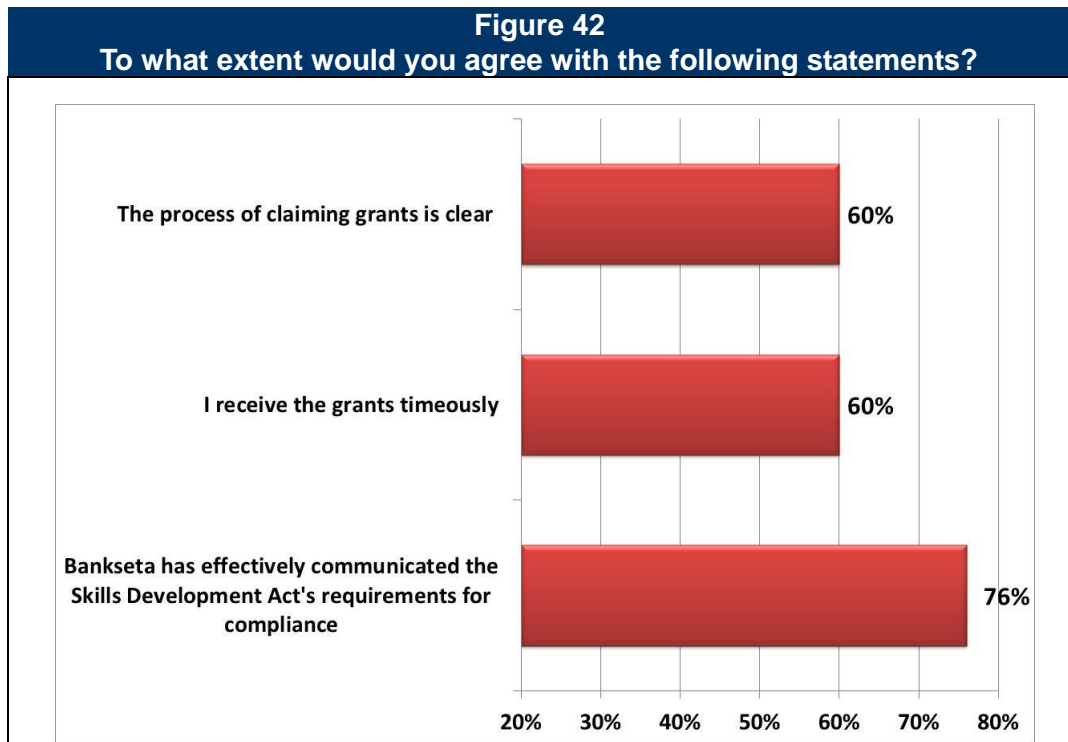
Respondents were asked if they contribute skills development levies to BANKSETA.



Source: BMI-T 2011

n = 117

The 72 customers/stakeholder who do contribute levies were then asked to what extent they agreed with the following statements.



Source: BMI-T 2011

n = 72



## 8. EMPLOYEE VERSUS MARKET PERCEPTIONS

### 8.1 Introduction

As a completely separate exercise, staff within BANKSETA who have any interaction with customers, including management, were asked to fill in an electronic internal customer satisfaction questionnaire that mirrored the external customer satisfaction questionnaire. Staff were asked to put themselves in their customers' shoes and fill in the questionnaire.

By analysing the internal staff perceptions in the same way as analysing the customer questionnaire, we can identify any significant differences or disparities, as well as similarities that arise when comparing the two groups' perceptions. The gap indicates the customers' expectations versus BANKSETA's internal staff perceptions of their service delivery. This could indicate possible misapplication of management effort, or an over-estimation, or an under-estimation of BANKSETA's performance.

### 8.2 Segmentation

Employees were asked what division they were from and how long they had worked for BANKSETA (in years). Please note that these were open questions. Twenty four (24) respondents accessed the link but only 21 staff members completed the survey.

	Number of responses
Corporate services	4
Development Programmes	2
ETQA	2
Executive Office	1
Learnerships	5
Marketing/Communications	3
Skills Development	3
<b>Total</b>	<b>20</b>

Source: BMI-T 2011

	Number of responses
Less than 1 year	3
1 year	1
2 years	7
3 years	4
4 years	3
6 years	1
7 years	1
9 years	1
10 years	2
<b>Total</b>	<b>23</b>

Source: BMI-T 2011

## 8.2 Overall satisfaction and operational activities ranking

BANKSETA's internal staff were asked to rank the overall components of satisfaction from highest to lowest, in the order they believed was having the most impact on customers' perceptions of overall satisfaction.

The table below summarises BANKSETA internal staff rankings as compared to customer impact scores for the overall components of satisfaction.

<b>Table 6 BANKSETA overall versus Customers</b>		
<b>Components of satisfaction</b>	<b>BANKSETA staff ranking</b>	<b>Customer ranking</b>
Quality of the training programme	1	2
Quality of service	2	1
Organisational image	3	3

Source: BMI-T, 2011

- BANKSETA's internal staff overall have underestimated the importance of the quality of service that customers receive in their perceptions of customer satisfaction as they ranked the quality of the training programme as being the most important component of customer satisfaction. They were right in ranking the image of the organization as being least important.

## 8.3 Overall satisfaction and operational activities performance scores

<b>Table 7 Performance scores for BANKSETA staff and customers</b>			
<b>Components of satisfaction</b>	<b>BANKSETA staff</b>	<b>Customer</b>	<b>Difference</b>
Overall satisfaction	86%	82%	+4%
Quality of service	85%	80%	+5%
Quality of the training programmes	87%	71%	+16%
Organisational image	86%	84%	+2%

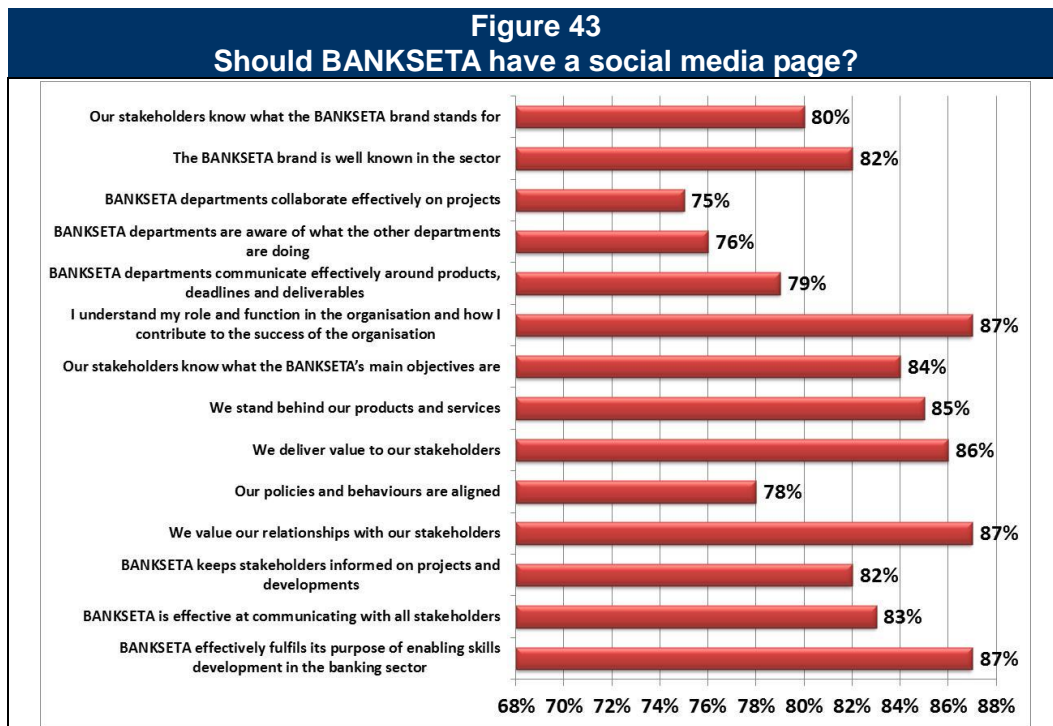
Source: BMI-T, 2011

- Internal staff have been very positive about how customers perceive their own performance, as compared to market perceptions. They have over-estimated how customers perceive BANKSETA in all cases, but particularly for the quality of the training programmes.

The table below indicates performance scores in terms of how staff believe that customers/stakeholders would rate BANKSETA.

<b>Table 8 Performance scores for BANKSETA staff</b>	
<b>Specialists/managers/administrators</b>	
Overall perception of the specialists/managers/administrators	81%
Understanding of your business	81%
Understanding of the industry/sector	81%
Provides advice in a consultative role	85%
Accessibility	82%
Responsiveness	82%
Ability to contribute to your business	81%
Ability to solve problems/queries	85%
Professional	87%
Regular contact	82%
Flexible	81%
<b>Communication</b>	
Overall perceptions of communication channels	78%
Sufficient communication from/with BANKSETA	81%
Effective communication from/with BANKSETA	81%
BANKSETA documentation (reports/invitations) is easy to read and understand	82%
BANKSETA documentation contains relevant information	85%
BANKSETA documentation is easily accessible	80%
BANKSETA's advertising is adequate	78%
BANKSETA's advertising is relevant	80%
<b>Image</b>	
Innovative	78%
Performance-driven	82%
Supportive	80%
Accessible	78%
Effective (making a difference...)	81%

Staff were asked the extent to which they agreed with the following statements.



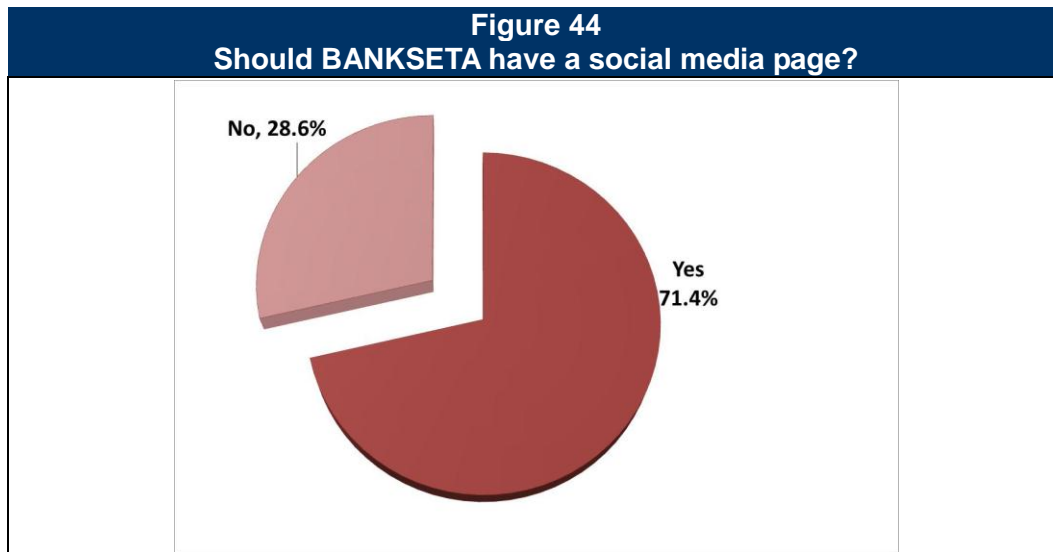
Source: BMI-T 2011

**Table 9**  
**Performance scores for BANKSETA staff**

BANKSETA effectively fulfils its purpose of enabling skills development in the banking sector	87%
BANKSETA is effective at communicating with all stakeholders	83%
BANKSETA keeps stakeholders informed on projects and developments	82%
We value our relationships with our stakeholders	87%
Our policies and behaviours are aligned	78%
We deliver value to our stakeholders	86%
We stand behind our products and services	85%
Our stakeholders know what the BANKSETA's main objectives are	84%
I understand my role and function in the organisation and how I contribute to the success of the organisation	87%
BANKSETA departments communicate effectively around products, deadlines and deliverables	79%
BANKSETA departments are aware of what the other departments are doing	76%
BANKSETA departments collaborate effectively on projects	75%
The BANKSETA brand is well known in the sector	82%
Our stakeholders know what the BANKSETA brand stands for	80%

## 8.4 Social media

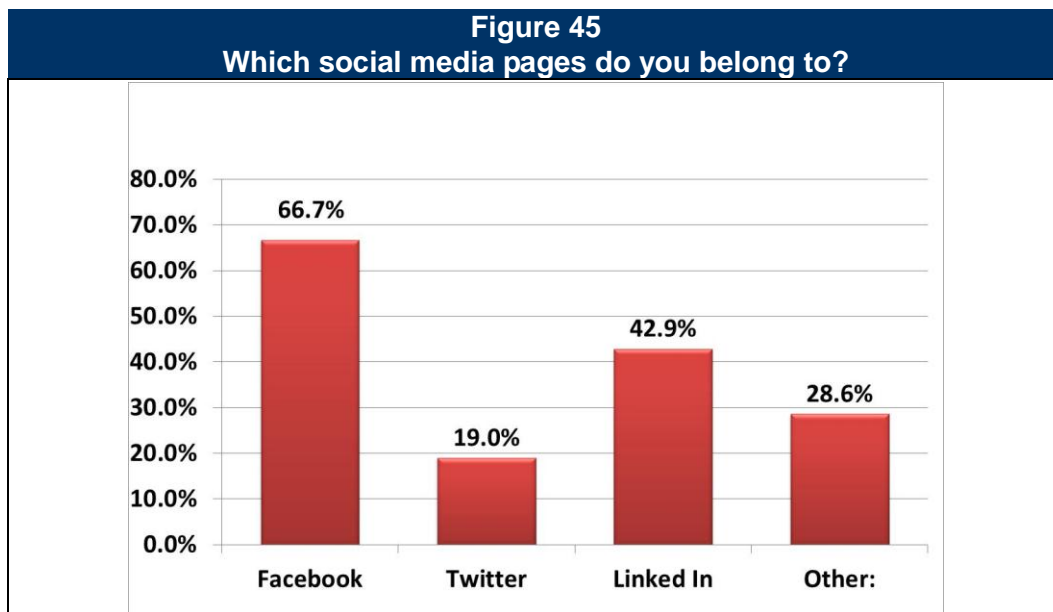
Internal staff were asked if they thought that BANKSETA should have a social media page such as Facebook, Twitter, LinkedIn etc.



Source: BMI-T 2011

- Generally staff feel that BANKSETA should have a social media page with just under three-quarters of staff who completed the survey indicating yes.

Staff were then asked which social media pages they belonged to. This was a multiple response, open question and the responses are indicated below.



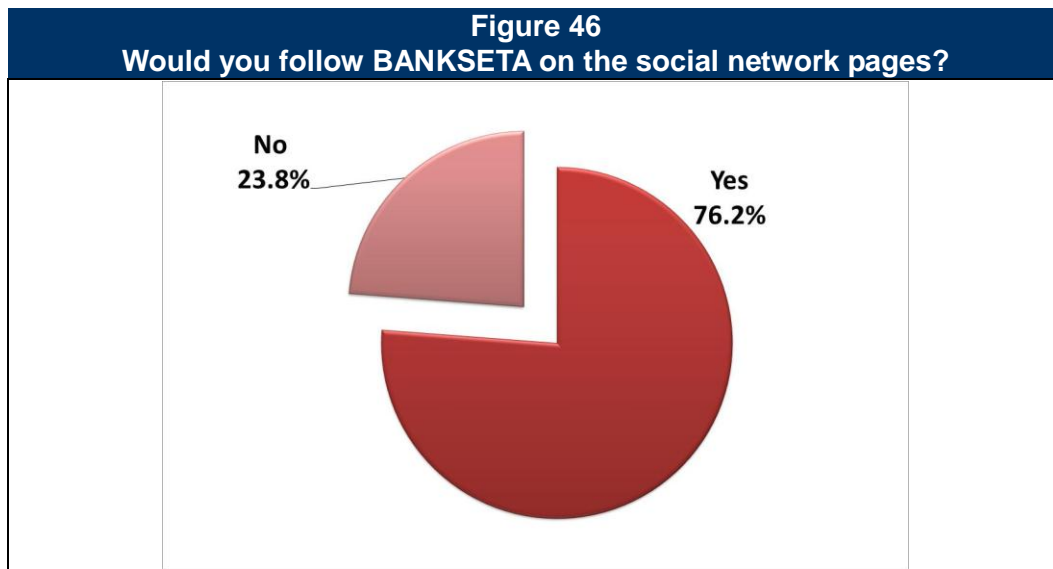
Source: BMI-T 2011

Staff were asked to name the other media pages that they belonged to. Only Netlog was mentioned by one respondent.

Staff were then asked if they belong to any professional networks and if they did, they were requested to please name them. The following responses were obtained:

- Face Book
- Facebook, Twitter
- HR and Talent management
- Learning and Development Community of Practice Project Management Community of Practice ABSIP
- Linked in
- Netlog
- SA Board of Personnel Practice
- Stakeholder Relations group

Internal staff were asked to indicate if they would follow BANKSETA on the social network pages.



Source: BMI-T 2011

Staff were then asked to list which topics would be of interest to them on the social media pages. This was an open question and the responses are mentioned verbatim below:

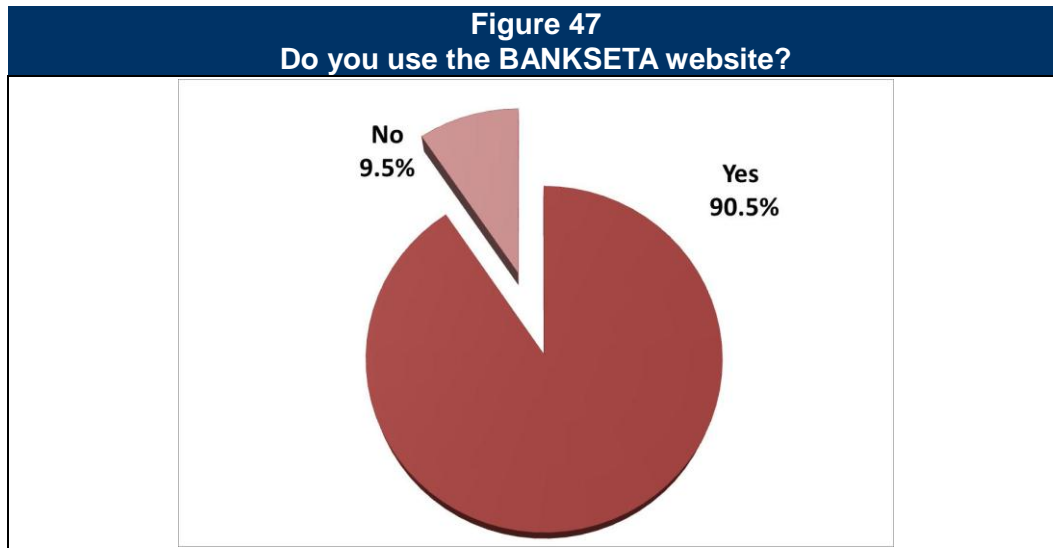
- Anything
- Availability of learnerships and general information about BANKSETA
- Bank related
- Benchmarking studies and best practice pertaining to talent management
- Comments or responses from other sector stakeholders indicating what they think BANKSETA should assist with and focus on
- Economic growth Skills transformation
- Factors affecting the banking sectors
- Learnerships
- Major business issues driving skills development
- Management Principles and Practices, Hr Management and Resources Principles and Practices, Leadership, Change Management, Project Management
- New offerings Benchmark studies, Changes in legislative environment
- News regarding changes in requirements / legislation, new projects or

progress on initiatives, staff news, etc.

- Projects, latest news within BANKSETA
- Research and benchmarking
- Skills development
- Transformation discussions, RPL, SME support programmes, events and learnership information. Alumni
- What do people think about BANKSETA.
- youth/ learnerships

## 8.5 Website

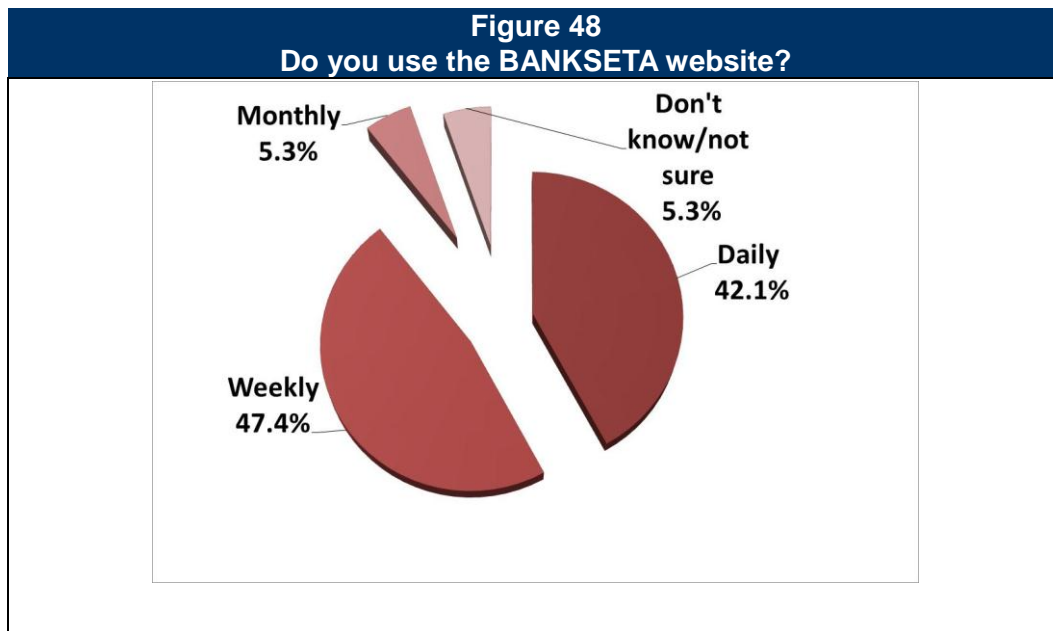
Internal staff were asked if they used the BANKSETA website.



Source: BMI-T 2011

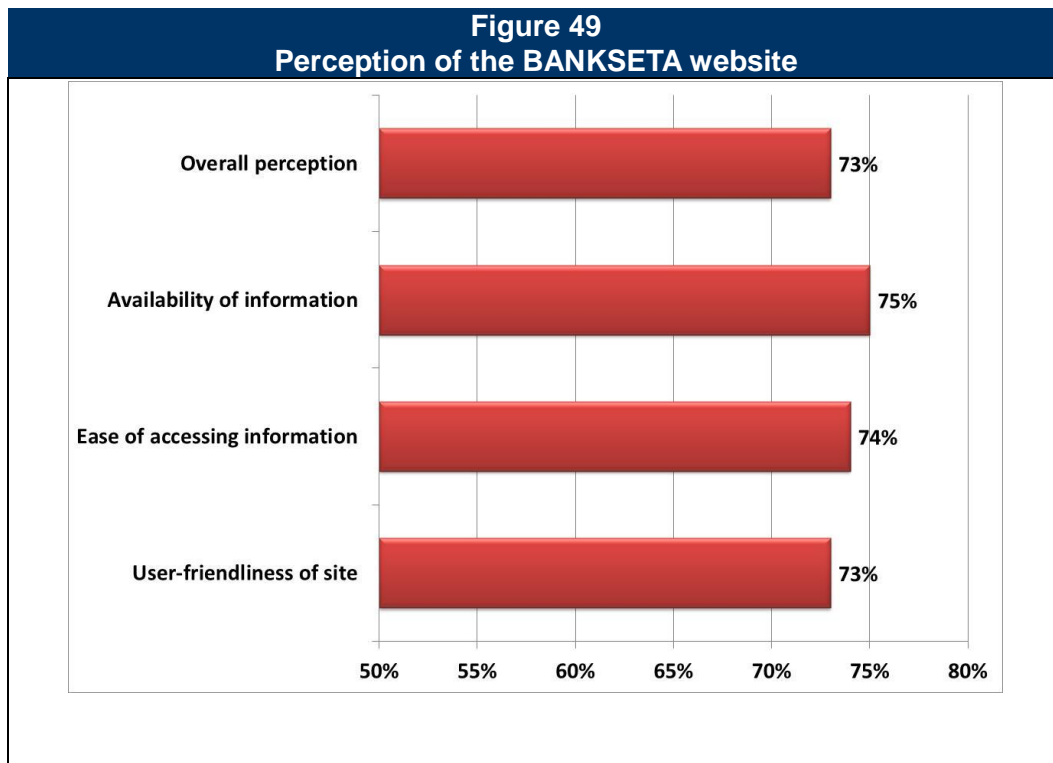
The majority of staff indicated that they do access the website.

Staff were then asked how often they access the BANKSETA site.



Source: BMI-T 2011

Staff rated the website on certain attributes:

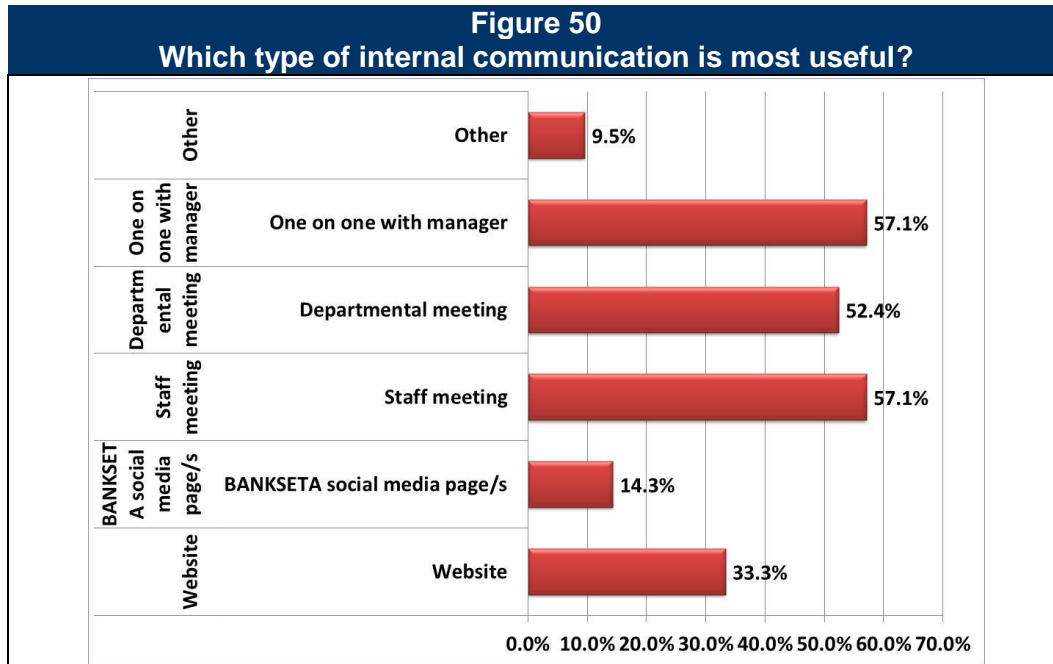


Source: BMI-T 2011



## 8.6 Source of information

Internal staff were asked to indicate which type of internal communication they find the most valuable. This was an open-ended question and staff were also requested to name the other forms of communication that they consider valuable.

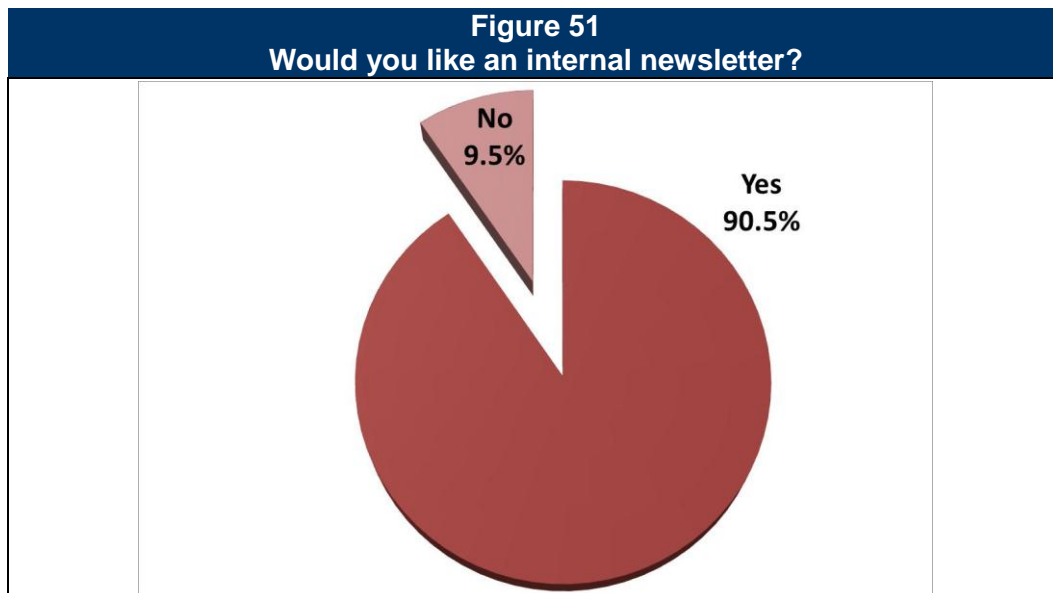


Source: BMI-T 2011

Other:

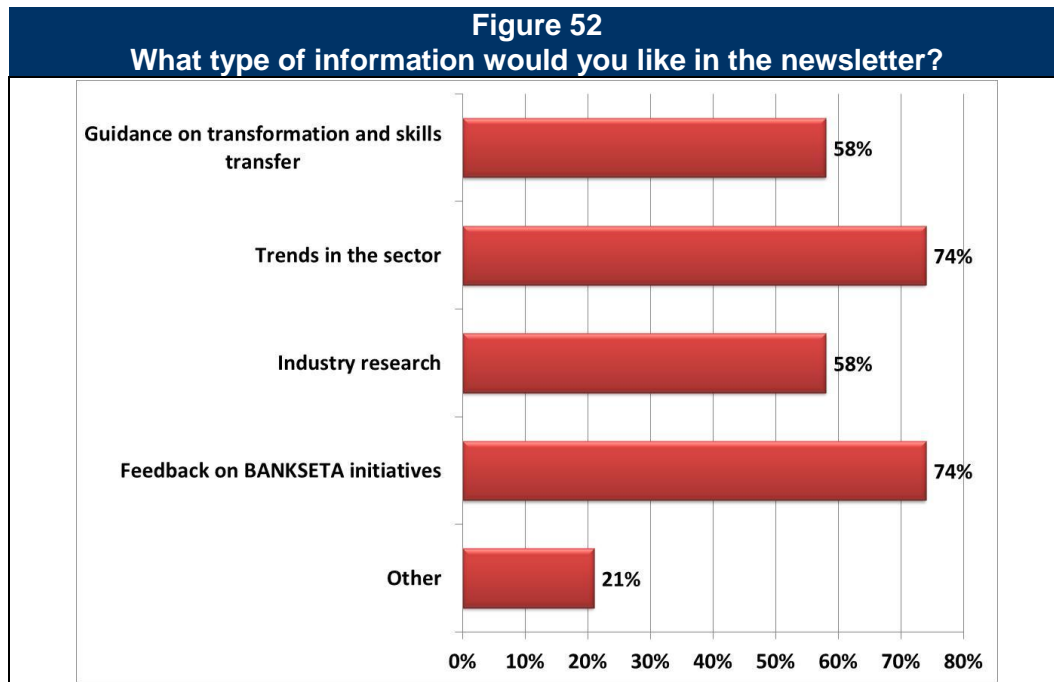
Management meetings and INTERSETA forums  
E-mail

Staff were then asked if they would like an internal BANKSETA newsletter?



Source: BMI-T 2011

Staff were then required to mention the type of information they would like to see covered in the newsletter. They also named other types of information that they would like to be included in the newsletter.



Source: BMI-T 2011

Other:

- CEO message, skills @work
- Changes in legislation explained so that all staff understands compliments / complaints from customers tips / lessons learned informal information such as births / graduations of staff members / hobbies etc.
- Employer of the month, baby announcement, members achievements and available positions
- everything that is happening here at BANKSETA.
- Information on departments, what they do, etc. People issues - news, background, etc. News from the environment we focus on - banks, Setas, SAQA, etc.
- News about other Setas Human interest stories sector people Alumna of Bankseta programmes
- Progress on the projects. Success stories
- Social club activities Birthdays/special events Personal achievements
- staff birthdays, staff achievements ,staff events
- staff movements promotions the latest news on what we have achieved as Bankseta as a whole
- Staff related matters, Employee wellness information,
- Various
- Best practice & benchmarking from the sector
- Governance matters (where necessary/applicable), success stories/profiles
- Include a section to invite comments or suggestions on possible activities/projects/research to consider
- International trends in HRD
- The BANKSETA needs to provide practical guidance to employers on

""how"" they should perform their roles as HR practitioners within the broader banking and micro finance arena. This will add value to our role since we strive to be the ""centre of excellence and innovation for skills development"". The term used is ""intelligent compliance"" - making skills development work by improving bottom-line.

## **8.7 Employee comments**

Internal staff generally gave good, practical suggestions as to what would enable them to provide a better service to customers. Please note that the comments are quoted word for word and it is worth going through all the answers.

### **8.7.1 What hinders your ability to provide a good service**

Employees were also asked if there was anything that they thought hindered their ability to provide a good service to clients.

- At times, stringent and tight deadlines are imposed by authorities to which the BANKSETA reports which can have an impact on other deliverables.
- Consistency
- Driving a culture of good customer service all the time
- I think there should be more clarity on the types of interventions that we are NOT able to support, as a Sector Education and Training Authority (SETA). BANKSETA exists to fulfil its mandate against the National Skills Development Strategy (NSDS) III; while registered employers feel differently about this, in that they feel we should create more opportunities for them to have access to the Discretionary Grant funds. The ability to find a balance or happy medium becomes quite difficult as managers are required to craft offerings that address Government objectives, as well as draw in the requisite sector participation. Failure to resonate with these two groups will mean that our interventions will not be sustainable.
- lack of information about customers and what they want
- New Board lack of sector credibility
- nothing- customer is king
- Policies are too many to follow and understand. the jargon is also a lot; needs a lot of time to go through policies and Acts.
- Professionalism
- Relevant information easily available (stats, proper summary information on projects run by other departments)
- yes best communication internally and externally

### **8.7.2 What should BANKSETA do differently**

Employees were asked what two things they thought BANKSETA should or could do differently that they believe would enhance their ability to provide a good service to customers.

- Additional collaboration between departments in initiatives when it is required.
- Be consistent in implementation of policies and processes.
- Communicating effectively

- Do a proper stakeholder segmentation based on their business conduct focus groups and do a needs analysis for each segment have customised interventions for each segment
- I think the Executive team should make themselves available as a unit, to speak to the seniors of the registered employer base. We need to have a unified, seamless approach as a BANKSETA Management team. One case in point, is that we have not run road shows where our offerings are explained in a forum with employers. Employers will certainly support our efforts further if the benefits of engaging the system are shown upfront and they are aware of BANKSETA's strategy for the next period under review. I also think that 10 years along, BANKSETA should engage in a segmentation strategy as the "one size fits all" model is irrelevant. We will have more benefit from this, as a niche approach will assist us to better serve our client base. Many niche employers currently do not access our offerings, based on this very reason that we "do not understand their business". With this suggestion, comes the need to reconsider the BANKSETA's business architecture, perhaps along the lines of chambers that deal with employers that have similar core businesses.
- Internally we lack team spirit so i think it is best for us to work on that
- Keep going
- listen more to the needs of the sector and action way forward
- more training and development
- Put more effort in turnaround responses
- Recognising people who go an extra mile in servicing customers and continuously looking at customer feedback
- Their external communication must be more customer centric focused than internal. Talk more about the sector and what role we play than our successes.
- Utilise the new IT SMS to link all information on and create a section on the new IT SMS where all departments can access reports per project, stats, provincial info etc. This will assist with alleviating numerous onerous requests sent to all departments by DHET, Corporate Services, Auditors (internal and external) and other departments

### **8.7.3 What does BANKSETA do well**

Internal staff were asked what they think BANKSETA does well.

- consultative
- customer focus and living the values
- Customer Relationship Management
- delivering good services
- Delivering service to stakeholders
- Delivering service to the customers
- Delivery to stakeholders
- developing skills
- everything
- Excellent staff and excellent sector support.
- Good customer service
- governance, delivery against targets, deliver very good products for some customers that address their needs but not all customers

- Grace under pressure
- Innovative, ideas are welcome and it encourages a learning environment. BANKETA Procurement processes are sharp.
- Less bureaucratic customer service processes
- living the values
- Relationship with stakeholders
- There are definitely pockets of success and BANKSETA does well to facilitate the collaboration with employers on initiatives that will benefit the employers within the broader banking and micro finance industry. Employers now feel comfortable that "" competitive advantage"" will not be compromised if they share best practice on HR-related approaches.

## 9. ADDITIONAL QUESTIONS: OPEN ENDED

Respondents were asked further questions, namely:

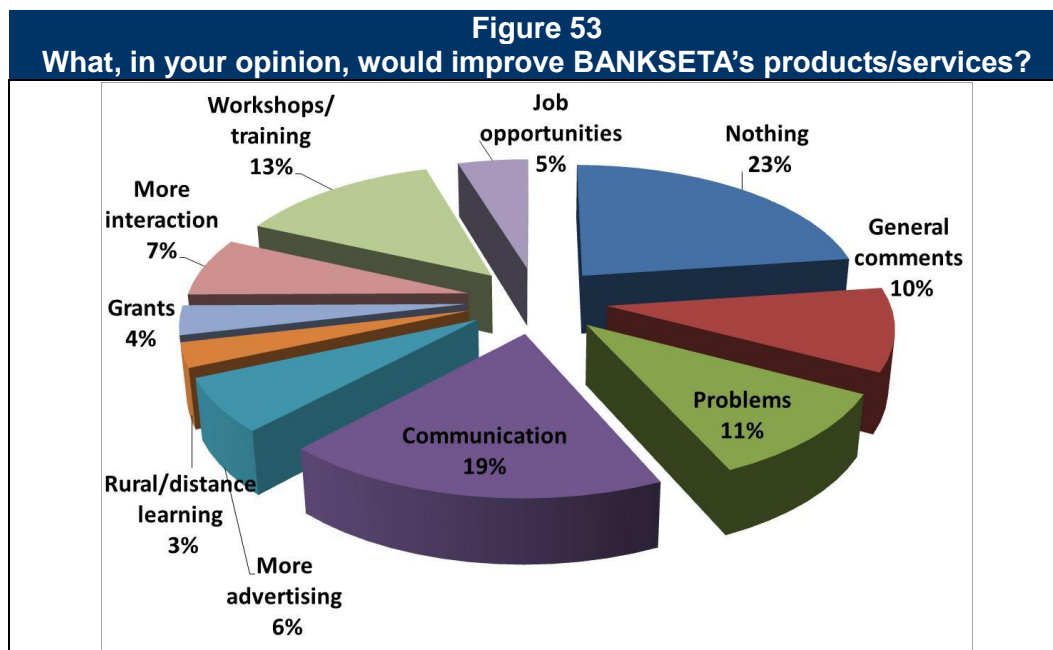
- What they thought BANKSETA could or should do to improve the quality of their products/services
- What they thought BANKSETA could or should do differently that would improve their experience with the organisation
- What they thought BANKSETA does well

Please note that the comments for all questions are quoted verbatim.

### 9.1 Improve quality of products/services

Respondents were asked what they thought BANKSETA could or should do to improve the quality of their products/services. Thirty nine (39) respondents indicated that they thought that there was nothing BANKSETA needed to do to improve their products/services. A few of the “nothing” comments have been included below.

It is important to read all the comments as there are some good suggestions from customers.



Source: BMI-T 2011

Nothing:

- Nothing - fine as is
- Nothing - happy with products and services
- Nothing - Sherissa Naicker is awesome - always available for us
- Nothing - their admin is always up to date
- Nothing - they are one of the excellent ones
- Nothing - they offer exceptional products and services
- Nothing - very satisfied

- Nothing - very satisfied with products & services
- Nothing as yet
- Nothing is needed
- Are satisfied with their service
- Fine as is
- No improvement necessary
- No problems
- No problems yet with quality of products/services
- Good enough
- Keep up the good work
- Satisfied with service
- So far very happy with their services
- So far very satisfied with their services
- Working with them since 2004 - doing very well
- They are meeting all my requirements

## Communication

- Communicate more with us
- Communication
- Communication can improve on schedule payments
- Contact from them to us
- Could be an improvement in communication
- Answer us within 2-3 days
- There is a gap in their communication
- Each department must have one point of contact, improve admin processes
- Email all communications to members - regular contact required
- Faster response times - staff often not in office
- Feedback and more visits from Bankseta
- Feedback from the learnership office
- Feedback was given to course but nothing done about it
- Need to communicate
- Would like to know if staff are in the office as they never reply
- Inform us of projects offered by Bankseta for SMEs
- Information - Bankseta's skills plan - how I go about it all
- Have one reference point - one person to talk to for assistance with queries
- Listen to us on requests
- People/staff not in office to take calls - cellphones are always off
- Require feedback to emails urgently
- Give us more feedback on client services from Bankseta perspective
- Need timeous response on approval of applications
- Make it easier/faster to register learners - I am battling
- Response time on queries -still waiting for accreditation certificate damaged in post - 6 months already
- Not enough interaction
- The consultants should be more accessible via phone
- Form a relationship with that person

- Give more detailed information on what Bankseta does for the man in the street

#### More interaction: advise/consult

- Advising the banks regularly of changes
- Also to get their recommendations on their products and services would improve their quality
- Consult the users ideas - what and how to be presented
- Have continuous engagements and regular interactions as to what our needs are in the corporate industry
- Bankseta needs to become proactive with their clients
- Being innovative - they have the information to know and share their knowledge and practices
- By having open Forum discussions with key stakeholders to gain their buy in
- Interact more with their accredited providers
- Interact more with their clients
- Help with understanding of how accreditation can be crossmapped across different Set
- If any discrepancies notify you straight away and follow up
- Be open and transparent within Bankseta and explain what their objectives are for the future

#### Job opportunities

- Have some job opportunities for unemployed learners
- Help them, by placing them in jobs
- Help us with finding jobs after we have finished the training
- A bit more training so that when learners go out into the market, they are ready for it
- No windows open because of Letisama project
- What value can Bankseta add for my accreditation
- People here unemployed and need skills that are used in the workplace
- They must create opportunities for SMEs

#### More workshops

- More offerings for training for lower skilled employers
- Give some more workshops - industry related, particularly in East London
- IT leadership programmes
- IT skills are core of all businesses locally and internationally
- IT stakeholder forum
- Have more skills programmes and learnerships for microlending - standardised nationwide
- More training opportunities for medium sized companies
- Provide better training to all sectors - more communication from their business sectors
- Access to their products
- They need to support programmes which are relevant to our business eg



#### IT skills

- They need to use the research they do for business
- Training on loans imports/exports
- Look at New Learnership Programmes eg Development Managers
- More focus on micro finance/lending
- Be more helpful with skills plan forms
- Improve online facilities
- Focus and develop financial goals
- Involved more with the smaller organisation
- Offer services in the forensics area
- Plan the future, especially in view of broader financial services industry
- Need to enforce more programmes on learnerships
- More emphasis on MICRO finance and what their objectives are
- More information in newsletters on microlending

#### Problems

- CHD Programme in Milpark was poor - not enough knowledge gained and no support, only a text book
- CMD Milpark is a major problem
- Forums always cancelled/delayed
- All they do is just provide business analysts (with criminal background)
- They advertise certain training which is no longer offered
- The lady who works under Chlarissa has no idea what is happening with the levies from SARS
- Poor response from Joel Thusi and Mabel Lenyai
- If only selected providers, this mitigates the goal of skilled development in the Banking industry
- No support for learners
- Presentations were not that good
- Screen the facilitators better
- Should offer what they say they are offering
- The impact of training was not that good
- The Seta only funds one year at a time - this does not help them with the long term projects
- Some decisions could be more customer focused
- Some forms look very much alike
- Structure their reporting system - Everything seems to be a bit ad hoc
- The service they provide to microlenders - they are left out by Bankseta

#### Rural/distance learning

- They need to reach out to a broader base (rural areas)
- A greater focus on rural communities is required
- Could have assisted distance learning student with more support of any kind
- Not suitable for correspondence - students need lectures
- Lecture option not offered, only website and some students have no internet at home

## Grants

- When giving grants, do it according to number of employees per SME
- Simplify the process of grant recovery
- Provide more support and information about the mandatory grant/payments eg for which periods these grants are paid out
- Process for claiming grants not clear enough - offer more help here
- If they can pay grants quarterly for a specified given period
- Give clear guidance for discretionary grants

## General

- Lecturers lecture more than one subject (?)
- Is training done properly? - does not seem so
- Important to assess successes in terms of their training programmes
- Website needs more information concerning our role and guidelines to implement these
- Improve turnaround time of their procurement process
- Response time for sending invitations and venue information must be faster
- Their systems are too slow
- They lack access to appropriate banking services
- They must serve the industry
- We want to know what is in store for us as contributors to Seta
- We are still by the entry level and they do not accommodate us with that and NQF levels of learnerships
- We seem to be forgotten here
- What can we expect from them
- Deliver against your mandates, performance measuring and accountability
- Develop a stronger stakeholder management system
- All names going to Letisama project from all the banks are taking up the learnership programme
- Admin not done in house at Bankseta - outsourced to Deloitte

## More advertising

- Advert in local newspaper
- Advertising should also be relevant
- Do more advertising
- Did not know of this course - a colleague told me about it
- Make people aware of their services
- More advertising from Bankseta on a continuous basis
- Invest more on the advertising side
- More general information on what they offer
- Let us know what is available for us in terms of learnerships and training
- More productive in marketing
- They need to advertise

## 9.2 What should BANKSETA do differently

Respondents were asked what they thought BANKSETA should do differently. Forty one (41) respondents said “nothing” which is a very positive reflection on BANKSETA’s service generally.

Broadly speaking, there were another nine categories of comments as indicated below. It was very hard to group the comments as they are so diverse - it is very important to read all the comments (particularly the “general” comments) as there are some good suggestions from customers.

### Communication

- Better communication with regard to the stakeholder
- Better communication on reporting
- Communicate to us when an employee changes their position or job
- Communication more effective
- Communication to new SDF - must contact her directly
- Improve communication
- More communication from Bankseta
- More contact with me so that I have a better understanding of where I fit in
- Open communication - even distribution to all training providers, irrespective of size and not to selective larger providers
- Other banks are also complaining about lack of communication
- Info sharing sessions - when there is a meeting they do not communicate venues and times
- Reply to emails sent to them and follow up
- Respond to emails and answer the phone
- Have a facility to return to switchboard to find assistance elsewhere
- Service overall to us needs improvement - more communication
- Need to interact more with them
- Send newsletter to me electronically
- Send out more emails with information
- To be more in touch other than the Newsletter
- When they send training information, they send it by email - not always in the office
- Could they send information via sms - especially important information?
- Get feedback for leaders on what route we are going and should go
- Let us know how to become involved in forums and attending meetings and getting regular updates
- Provide an events calendar
- Show me what Bankseta has to offer - products and services - voucher projects
- Supply us with relevant and effective communication
- Advise what is available in terms of learnerships and training

### Staff comments

- Employees who work for Bankseta should keep positions for at least 2

years - high staff turnover presently

- Expand more - more business managers
- Be more knowledgeable
- All staff need to return calls
- Keep the "staff" in the same portfolio
- Will give Charlissa top marks as she is very thorough
- Train new staff to acquire skills
- I phoned them and they were helpful
- More accessible telephonic contact
- They are understaffed
- They have appointed a lot of new young employees in positions in which they are not experienced
- Staff often not there when phone for assistance

### Documentation

- It is very time consuming
- Simplify - less paperwork
- Simplify the documentation
- Cut down on amount of admin work involved
- Some forms look very much alike
- Structure their reporting system
- Struggled a bit with filling in the forms now that they want them filed via efilig
- Their systems are not efficient

### Better response time

- Quicker response time
- Improve response time on queries
- Faster information about Capacity Building Workshops to be given to us
- Faster turnaround time with procurement process

### Get qualifications

- Cannot get certificates for our learners to graduate - rectify this
- Integrate all their departments to assist communication and improve admin eg for learners to get their qualifications on time
- Need document for accreditation and feedback
- Require accreditation urgently please

### Website

- Clearer website - update information about offerings, when, where etc
- Keep Website updated
- The website should be user friendly
- Try to ensure that website is updated all the time
- Use Website for info about PHDs, bursaries etc - put clearly

### Post training support

- Post training support

- Post training support can improve too
- Do a survey during the course not after so they can attend to problem/s as soon as possible
- Follow up on training

### Positive comments

- Keep up good standards
- Keep up good standards - don't let them slip
- Ensure standards remain as they are

### General

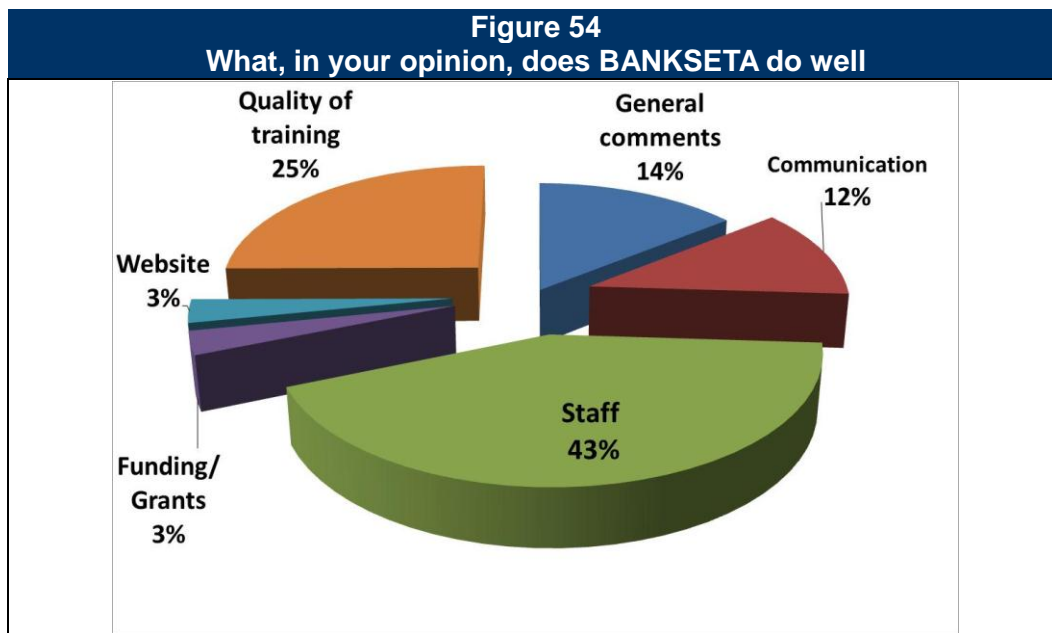
- Alert stakeholders of Bankseta ads e.g. in Sunday Times - advise beforehand re training providers, requirements etc
- Service provider is a problem not the Seta itself
- Assist and cooperate with Educational Dept or Seta as many people do not have life skills, particularly grassroot levels
- Assist us how to effectively administrate lending for houses (mortgages)
- Be more flexible with grants
- Be more helpful with skills plan forms
- Be more in partnership with other Setas
- Be more proactive in supporting agencies that are involved with assisting poor people to save and invest
- Become more innovative - develop everyone's needs
- Become more innovative - research & have policy for internships & streamlined for all banks
- Become more involved in brainstorming
- Make all knowledge about Bankseta readily available to community
- Consult more with banks regarding client services
- Do more research - project research
- Give clear guidance for discretionary grants - explain process for claiming
- Give full information re application, funding, management training etc
- Grants need to be sent out in time for us to book training programmes
- Help more in terms of job placements
- Improve some elements of customer service
- Investigate and act upon my requests regarding business analyst training and forensics
- Maybe bring in more case studies on credit applications
- Meetings too short a notice and don't set and stick to the date
- More clarity on learnership - how to apply
- More flexible with their programmes
- More participation in East London (or Port Elizabeth)
- Move meeting in advance so that it can fit in with our schedules
- Offer what they say they are offering
- Perhaps spend less on events and entertaining as there is a desperate need for learnership and skills development
- Provide relevant training
- Provide us with Research support
- Provide us with up to date information in the banking sector on a regular

basis

- Quality of training facilitator need to be improved
- Reach people in distant geographical areas
- Reuse their funding model and to put IT skills at the core of business - this is the way forward
- Students need to know how formula works so course needs lectures
- Submit details of programmes in time to clients - More lectures and meetings of other industries
- Supply more information re events
- Take the lead with DTI codes - no guidance at present
- The process of grant recovery is over-complicated and too much bureaucracy
- The quality of support by the facilitator during training can improve
- Would like to attend a forum and what is the criterion
- Would like to meet Forum Committee members to discuss objectives and training for the future
- Would like to see a closer communication between Bankseta and Inseta (the insurance Seta). I need for instance training and more information from Inseta but because I am a member of Bankseta I am excluded from services from Inseta.
- You can only be a member of one or the other, but I need training and more info from Inseta - what do I do?

### 9.3 What does BANKSETA do well

Respondents were asked what they thought BANKSETA does well.



Source: BMI-T 2011

The BANKSETA staff are very well regarded, customers/stakeholders offers an effective service: supportive, professional, deal with queries promptly....

Another important point is that the BANKSETA training or courses are perceived as being very good. The organization itself is recognized as being at the forefront of the sector/industry: cutting edge and knowledgeable.

#### Staff comments

- Bankseta personnel is very helpful - especially Sharon
- Excellent in sorting out queries timeously
- Facilitators are very professional
- Find their follow up is also very good
- Find them very knowledgeable
- Follow up and get back to you
- Friendly
- Friendly staff
- Get back to us on time with all the necessary information needed
- Get involved in the project and take care of it
- Give good information
- Give good support as an organisation
- Good services from Charmaine, Karin (a bit erratic) and Nobuzwe with site visits - efficient and helpful
- Good with giving information
- Good with queries
- Guidance and effort
- Have a good approach
- Have a good relationship with them
- Have a great relationship with Bankseta
- High levels of professionalism all round
- I feel they have helped me gain so much in terms of knowledge
- I support Chlarissa Naiker - she is the backbone of Bankseta
- Information is good
- Interaction and response is very quick
- Involve their people
- ETQA changed process but know what they are doing
- Jollette le Roux is very efficient with auditing process
- Karin Hobbs gives us very good service
- Helpful and knowledgeable
- Professional (3 responses)
- Professional and well-focused on the needs in the workplace
- Professional good image
- Professional staff
- Professionalism
- Queries sorted out quickly
- Quick feedback
- Quick response to queries
- Really helpful and understanding
- Reliability and efficiency of service
- Response time is quick
- Response time is very good

- Response time on queries
- Response times
- Responsive
- Responsiveness - always return calls and emails efficiently
- Responsiveness - will always get back to us
- Service is great
- This Seta is very efficient
- Overall service is good and professional
- Seta staff are found to be very professional in all manners
- She is knowledgeable and well briefed with Bankseta
- Staff are fantastic - very helpful
- Staff are friendly and positive
- Staff are very helpful
- Staff communicates well with us
- Staff friendly, professional and willing to assist us
- Staff helpful
- Staff is professional, competent and knowledgeable
- They are extremely professional
- They are flexible in their understanding of the organisational development challenges that South African service providers face and they listen
- Very organised - have their ducks in a row
- Very pro-active
- Very professional
- Very supportive
- Provide useful information
- Support
- The staff of Bankseta is very professional
- Take their time with you - good presentations
- The ETQA works well and the audits have been efficient and fair
- They are always available
- They are always fast to assist
- They are always helpful
- They are committed to the industry - they are relevant
- They are committed to the programmes
- They are easy to contact
- They are open to input and development of people
- They are professional
- They are professional
- They are reliable and always willing to help where needed
- Well organised
- When I have needed assistance Bankseta staff have been very helpful, friendly and willing to assist
- Willing to come out to the site
- Willing to help
- Work with Chlarissa who is well informed and we work well with her
- Would like to nominate Mr Tinus Bester to represent Canoa Finances in the future



- They liaise very well
- They listen when the employer speaks
- They never exclude any of their people
- They are very accommodating all round
- They try to assist us with all our needs
- We have a very good relationship with Karen and Jolette
- Very happy with the support I have received from Bankseta
- Customer service
- Deal with the stakeholder well
- Advice and support
- Admin side is excellent - on the ball
- Accessibility

### Excellent training/courses

- Conferences
- Excellent courses - training is brilliant
- A good programme run well
- As an individual, I feel I have gained a lot through my learnership
- Assessments and reviews
- Assistance with WEP reports
- Good at co-ordinating their training
- Good reports on training they provide
- Have good learnership programmes
- Have knowledge in the banking sector
- Have the ability to deliver services
- Have well designed programmes, workshops and website
- It is a plus to be accredited with Bankseta
- IT skills are core of banking business
- ETQA on site visit - very intensive thorough process with excellent recommendations and feedback
- Last AGM well organised
- Quality of programmes
- Quality of their services
- Their training courses
- Their training is professional
- Their training is useful
- Their training is very useful
- Their training offering to people
- Reports and courses offered
- Reports that we require are always available when we need them
- Provide good quality training
- Provide opportunity to further studies - very good for our employees
- Skilled development international programmes and executive programmes exceptionally well
- Skills in banking and microfinance sector

- The programmes they offer
- The programmes they provide
- The quality of projects
- The people who train you are organised and competent
- The resources they use to deliver and make things happen
- The service provided and their image is of international standards
- Organisation of training
- Support post grad skills and training
- Support, implementation of learnerships
- Their benchmarking studies are top class
- Their capacity building workshops are very good
- The audit process was done very well
- The impact that they make with their training
- The JAMM training course was excellent
- Their workshops are of good quality
- Those working at skills development are extremely good at what they do
- Training
- Training reports prompt, clear, understandable
- Training staff are very friendly and supportive
- Training they provide is very good
- Quality assurance is very good
- They contribute to skills development
- They ensure that the programmes are at the right level - target hard and soft skills
- They give good quality training - what they do is good
- They help us - make the training programme easy to understand

## Communication

- Building relationships with clients
- Communicate on a regular basis with stakeholders on skills development
- Communicate very well
- Communicate well
- Communication
- Communication channels are good, accessible
- Communication is excellent
- Communication is good
- Communication is sufficient and effective
- Communication is very good, particularly via their website
- Excellent communication
- Excellent communication
- Easy to contact and deal with
- Easy to deal with
- Easy to get hold of them if needed
- Always have someone to answer their phones
- Good communication - return calls, give feedback with guidelines where

necessary

- Keep us informed
- Progress with us has been good - keep us informed and updated
- Their communication is good - advise of trends and up and coming events
- They do follow up on queries
- They have created a good listening environment through their consultants and generally listen
- They have excellent meeting etiquette
- They have good communication
- They have great communication skills
- They refer me to the correct people whenever necessary
- Very good at acquiring feedback from us

### General

- They implement suggested improvements if cost is not too high
- They keep up with industry development, especially with Micro Finance
- Well known in their industry
- Am very happy
- They run Bankseta like a well-oiled machine
- They try and improve processes which is good
- Good understanding of our business sector
- Do what they are mandated to do
- Have a good name - they are professional, the best of all Setas
- Fairness of process, very supportive
- Helped us to improve our processes
- Knowledge Resource -they are always available to give guidance when requested
- Develop people skills
- Like the way discussions are run
- Management of finances
- Newsletter is very informative
- The knowledge they have and share is what stands out for me
- They are empowering people who are at a disadvantaged place
- They are highly regarded in the industry
- They are the leading Seta in SA, a pleasure to work with them
- The speed of documentation
- They are involved in important projects - Call centre good
- They go an extra mile beyond their calling
- They offer a great experience
- They provide the best opportunities
- This process is very fair
- Transparent
- Understand learners very well
- Understanding of industry needs

- Very much out there - they make an effort
- We are closely involved - very much a hands-on approach
- Bankseta report back to us
- Branches excellent

#### Website

- Ease of filling in forms online
- Electronic website is good
- Online service excellent
- Bankseta has a very good and effective Website
- Their website is good
- Their website is very good
- Website is user friendly

#### Funding/grants

- Funding benefit
- Funding is good
- Grants are paid on time
- Pay grants timeously
- Payment of grants received timeously
- We applied for funding and got much more than we thought we would
- They provide sufficient funding for training and workshops (information sharing)

## Appendix A: respondent list

### *Respondents Interviewed*

<b>Name</b>	<b>Company</b>
Hester Hladik	Indlu Finance
Amori Tysen	Marlin Credit Services
Annette Bredenkamp	First Rand Bank
Berna Botha	Deloitte
Bernadette Felix	Felix Risk Training Consultants
Bev Pailman	ABSA Bank
Beverley Reyneke	The Banking Association of South Africa
Bongani Malinga	Guarantee Trust Corp
Brenda Matyola	Eqstra
Candice Watson	Avis
Carle Morkel	Fermar Administratiewe Dienste
Caroline Horn	DLJ African Merchant
Celeste Botha	China Construction Bank
Chantel Grung	Atlas Finance
Chantyl Mulder	SAICA
Charleen Peeler	Barker Financial Services
Cindi Groenewald	Compuscan
Clayton McLaren	Virgin Money South Africa
Conrad Viedge	Wits Business School
Danella Sher	Citibank
Debbie Rademeyer	Sabric
Denise Geland	Finchoice
Derek Naude	Woolworths Financial Services
Derek Shirley	Cornerstone Performance Solutions
Ellen Edwards	Fintech
Erika Pretorius	Icap South Africa
Fikile Kuhlase	BASA
Fiona Chetty	Lenco Credit
Frans Wessels	Calyon corporation
Gail Gengadoo	Edu-loan
Gcinashe Mnyandu	FNB
Gregory Culhane	Culhane Consulting
Howard Stafford	ABSA
Ina du Preez	Full Value Financial Services
Isaac Ramputa	SASBO
Jane Maloi	Kuyanda Commodities Katlego
Jayleen Naidoo	HBZ Bank
Jenny Carolin	Ooba
Jestine Nyamukachi	IRMAS
John Williams	Lightstone
Julian van der Westhuizen	Millpark

Kananani Muebi	Department of Higher Education
Kennedy Kasan	Land & Agricultural Development Bank SA
Kim van der Merwe	Global Investments
Lawrie Chalmers	Net 1 Applied Technologies South Africa
Lebogang Mampuru	Guarantee Trust Corporation Support Services
Lee Bender	Izwe Loans
Leonie Devel	The Standard Bank of South Africa
Leonie Louw	Lemas Co-operative
Lesley Ann Prins	Academy of Financial Markets
Linda Chipunzu	FNB
Linda Robus	Octagen Ltd
Lisa Gallion	Bidvest Group
Lize Gresse	Dynamic Debt
Lorna Kirk	HL Hall and Sons Investments
Lorraine Chemaly	Khula Enterprise Finance Limited
Louisa Plaatjies	Sasbo the Finance Union
Lungelo Hlungwane	Department of Higher Education
Lyndwill Clarke	FSB
Madeleine Coetzee	BBBEE Consultancies
Maggie Khanye	Guarantee Trust Corporation Support Services
Mamiki Ramoshaba	Debis Fleet Management
Mampela Itani	Guarantee Trust Corporation Support Services
Manny Captain	SASABO
Mapitso Mamabola	Guarantee Trust Corporation Support Services
Margaret Makura	Standard Chartered Bank
Mary Maritz	African Bank
Miempie Kriel	Gauteng Cash Loans
Mlungisi Dube	Sizdwehu Finance
Monique Vosloo	Old Mutual Bank
Ms Delia Buitendag	Nedbank
Ms Kegoabetswe Moswane	Nedbank
Ms Lenie de Waal	Standard Bank
Ms Rene Wentzel	Maravedi (part of JD group)
Myriam Kheza	Rural Housing Loan Fund
Natalie Fourie	Hiloc Paarl
Nathan Motjuadi	Capitec
Nosipho Kabeni	Eqstra Corporation
Pascale Bastone	Fleet Africa
Patrick Hornby	GBS Mutual Bank
Peter Dorman	Cord Consulting
Peter Riches	The Portfolio Bureau
Petro Horn	Surebank
Pierre de Robiccara	Canoa Financials
Pieter Landman	ABSA Bank
Pikkie van der Merwe	SCL Financial Services

Pretty Mkhazulu	Mofori Finance
Rekha Valabh	Deposita Systems
Rene de Amorim	Bayport Financial Service
Reona Padayachee	Lendcor
Riana Chamally	Leading Financial Services
Roelof Taljaard	Koopkrag BPK
Rose More	Utho Capital
Roxanne Kuppan	Grindrod Bank Limited
Samantha Anthony	SASBO
Sandhiron Govender	BMW Financial Services
Sandy Ingg	Virgin Money South Africa
Serurubele Kwaswane	Department of Higher Education
Sharon Keyter	SA Home Loans SA
Shitereka Mashaba	Net 1
Shoba Moreriane	Vestacor Holdings
Siyabonga Dube	Ithala Development Finance Corporation
Solach Pather	Libstar
Soritah Kemp	Thuthukani Financial Services
Sweetness Mdzanga	Travelex Retail Foreign by FX Africa Foreign Exchange
Sylvester Maboya	Guarantee Trust Corp
Tania Jackson	SAICA
Terence Berry	Asisa Academy
Thabeseng Lesaoana	Standard Chartered Bank
Thabisa Nxiweni	Daimler
Thabo Lebeko	Fintech
Themba Lucas	HBZ Bank
Thomas Matjeni	National Treasury
Tracy Carolin	Imperial Bank
Vicky Dyason	Financial Fitness Services
Wendy Jeavons	EG Solutions
Yolanda Coetzee	Blue Financial Service