

BANKSETA
Customer and
Stakeholder Satisfaction
Report

November 2012

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Report abstract

Results of the 2012 customer perception survey conducted
by BMI-Techknowledge for BANKSETA.

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1. EXECUTIVE SUMMARY

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.

Two hundred and fifty two (252) customers and stakeholders participated in this study.

Of these respondents, the largest customer/stakeholder group within the interviewed respondents was that of Skills Development Facilitators (SDFs) who contributed 40% to the overall score. Employed beneficiaries contributed 20%, service providers and accredited training providers contributed 15% and 14% respectively to the overall score. Regionally, most respondents were in Gauteng.

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.

- Customer/stakeholder perceptions of overall satisfaction with BANKSETA is 83%. This is an excellent score.
- All scores have improved since 2011.
- 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 85% and must be maintained. This score is up 5% since 2011.
- Eighty eight percent (88%) 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 only has 3 customers who are dissatisfied with their overall experience. These dissatisfied customers are in the Training and Service provider segments.
- The quality of BANKSETA's training programmes also has a high impact on customer/stakeholder satisfaction and should therefore have a score above the 80-83% range. BANKSETA has a rating of 86% and this is excellent. Throughout the survey the quality of BANKSETA's training programmes are rated very well and customers comment continuously on the high standard of the courses. This satisfaction with the products and services that BANKSETA offers has pushed up the overall scores in 2012. However, it is important to note that only 200 respondents rated this, with many SDFs and training providers opting not to rate themselves.
- BANKSETA's corporate image is outstanding, with a score of 86%. Being viewed as professional, supportive (85% respectively) as well as performance-driven and committed to customer satisfaction (both 83%) is advantageous for a Seta and a clear indication that customers have a high regard for the organisation.

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%.

- BANKSETA's quality of service score is very good at 85% and needs to be maintained. In order to ensure perceptions of service quality remain positive, BANKSETA must improve certain aspects of the performance of its specialists/managers/administrators as well as its communication with customers/stakeholders.
- Staff are not viewed as being very accessible (79%) and in regular contact with their customers (79%). This was considered problematic 2011 and still seems to be a bit of an issue this year. There were a number of comments about how respondents can never get hold of people at BANKSETA and availability of staff members is still something that some customers complain about.
- The quality of the training programmes are excellent according to customers/stakeholders although there are still some niggles from customers about the admin required for courses. Please note that there are some valuable comments for improving products/services in the open-ended chapters of this report.
- Generally customers are fairly positive about BANKSETA's communication channels, although these customers/stakeholders still 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 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 a one-on-one relationship with constant

communication in terms of what BANKSETA offers, what courses are being run, industry trends and so forth. This is reinforced in the source of information questions where respondents would like to see trends in the sector being included in the newsletter. Customers should be deemed lazy: they want the information to come to them, for instance, wanting a Facebook invitation. Perhaps customer lists should be updated and used as a base through which info can be sent out to everyone.

- Although positive, perceptions relating to the quality of the training programmes need to be assessed and dealt with, even if this is just through better advertising and marketing of BANKSETA's courses and events.
- Customers are starting to request online courses, which is something to consider perhaps, particularly since there were a number of comments with regard to BANKSETA expanding its presence nationally.
- 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.
- On a positive note, understanding the industry and sector, understanding a customer's business and organisation as well as being able to provide advice in a consultative role are very good indicators of an organisation who is in touch with its customers. BANKSETA has good scores for all these attributes and there has been a considerable improvement on scores from 2011. Stakeholders expect expertise and knowledge and they are getting it from BANKSETA.

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.

- BANKSETA's internal staff have been rather critical of their own performance, as compared to market perceptions. Overall, the market has a more favourable view of BANKSETA's performance than internal staff do. This is positive in a sense, as it should encourage improved performance within the DBSA as staff strive to exceed their customers' expectations. However, staff must not sell themselves short, they are doing a good job and this performance should be acknowledged by management, and by staff themselves.
- Staff comments on what BANKSETA could do differently, or as to what hinders their performance illustrate that they are aware of customer concerns and are in touch with the general problems, such as turnaround time and the need for communication and flexibility.

Staff are well-regarded by respondents – they are perceived to be knowledgeable and having specialist knowledge around the industry and various sectors, they can act as consultants, are professional and responsive and this is a valuable base for BANKSETA to work off.

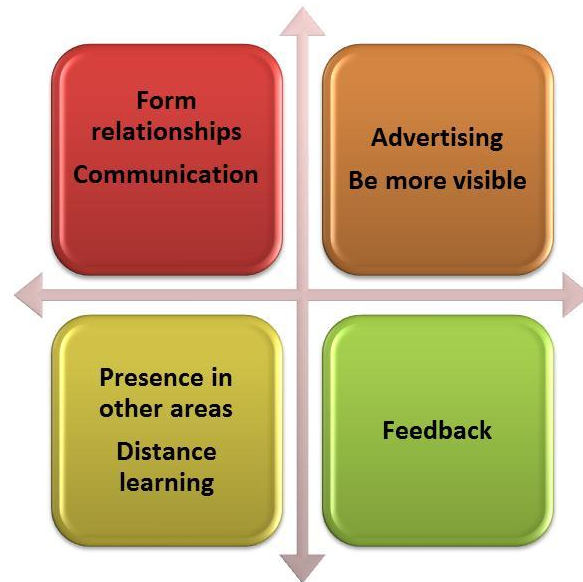
1.5 Most important points

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

- Communicate with customers: form relationships. They want a one-on-one relationship with a continuous exchange of information.
- Advertise better. Be more visible and ensure that customers get information from the organisations.

- Update customer lists
- Consider expanding BANKSETA's presence nationally
- Leverage skilled, knowledgeable, professional staff who provide an excellent service

Figure 1
Practically speaking.....



Source: BMI-T 2012

"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.

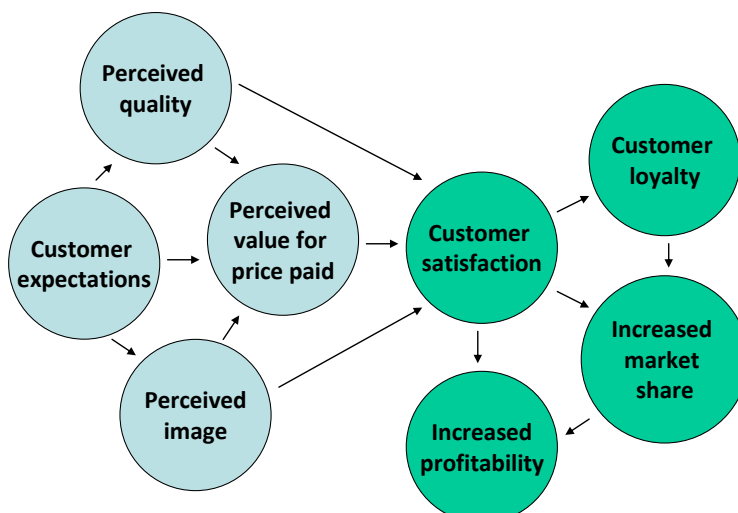
BANKSETA required a service provider to undertake its annual Customer Satisfaction Survey. Key to the above is the need for BANKSETA to understand at a detailed level to what extent its customers and stakeholders believe that it is delivering upon its mandate. BANKSETA is focused on customer satisfaction, 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, as compared to the previous survey conducted in 2011

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 one telephonic survey this year. For the telephonic survey, customers were interviewed randomly from the lists provided by the BANKSETA on an objective basis. The research was quantitative, substantiated with qualitative comments from respondents.

In 2012, a total of **250 customers** were interviewed telephonically. Please refer to **Appendix A** for a detailed breakdown of the respondent list.

For interest, the structure of the 2011 sample achieved by type of survey is tabled below. This report encompasses a number of the 2011 face to face and telephonic graphs and figures for comparative purposes as the questionnaire for the 2012 study was exactly the same as the 2011 study.

Table 1 Survey segmentation 2011	
Type of survey	No. of interviews
Face to face interviews	39
Telephonic interviews	78
Total	117

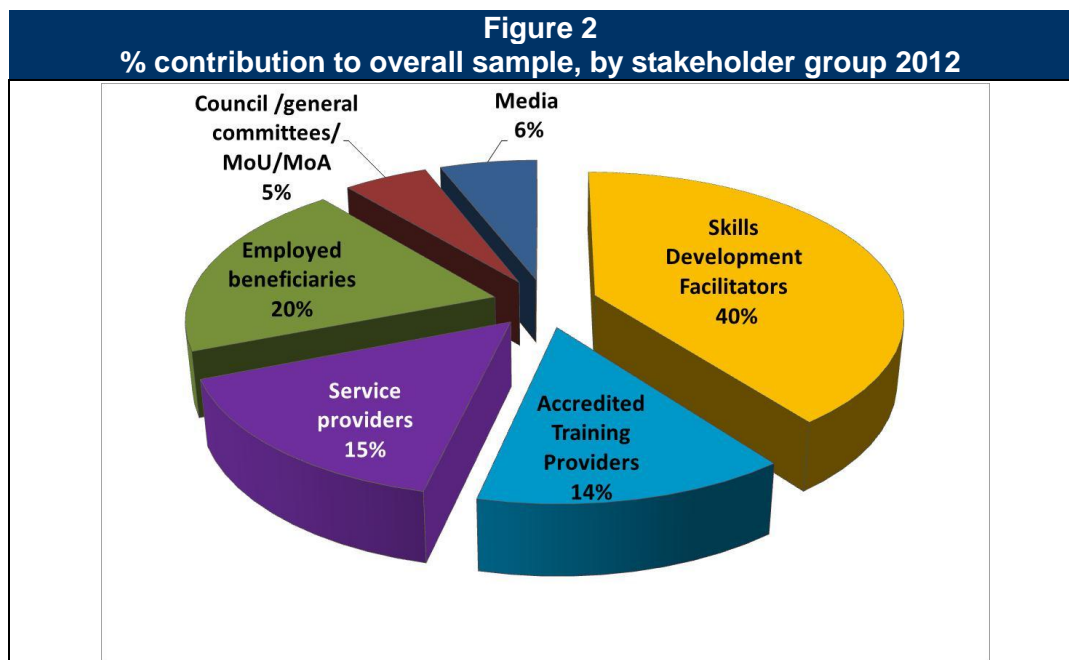
Source: BMI-T, 2012

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



Source: BMI-T 2012

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
Skills Development Facilitators	100	40%
Accredited Training Providers	35	14%
Service providers	39	15%
Employed beneficiaries	50	20%
Council members/ other general committees/MoU	13	5%
Media	15	6%
Total	252	100%

Source: BMI-T, 2012 Please note that we have combined the following segments: Council members, General committees, and MoU/MoA. This segment has a total of 13 respondents.

The table below indicates the percentage contribution by region. As the bulk of the sample was in Gauteng, we have not provided regional data. This data will be in the pivot table sent to BANKSETA.

Table 3 Regional segmentation		
Region	No. of interviews	Percentage contribution to overall sample
Gauteng	189	75%
KwaZulu-Natal	20	7.9%
Free State	2	0.8%
Mpumalanga	1	0.4%
Limpopo	4	1.6%
Western Cape	28	11.1%
Northern Cape	1	0.4%
Eastern Cape	7	2.8%
Total	252	100%

Source: BMI-T, 2012

2.2.2.3 Rating definitions

All respondents were asked to rate BANKSETA.

2.3 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 16th of August 2012 until the 21st of September 2012 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

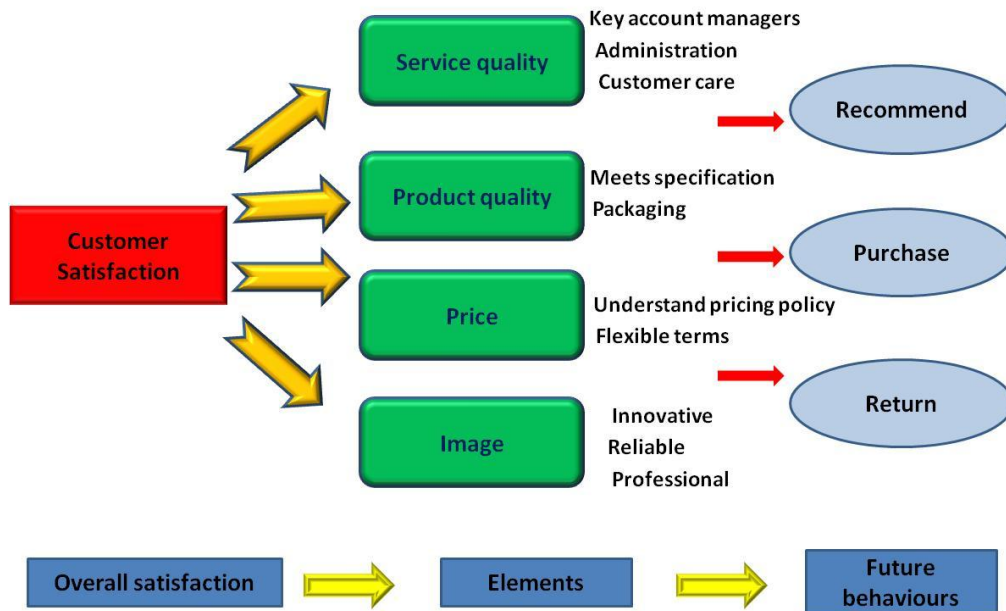
As mentioned above, BMI-T's customer satisfaction survey involves the use of ServQual (Parasuraman *et al.*, 1985; 1988) methodology to measure service quality in order to ascertain any actual or perceived gaps between customer expectations and perceptions of the service offered by the company.

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:

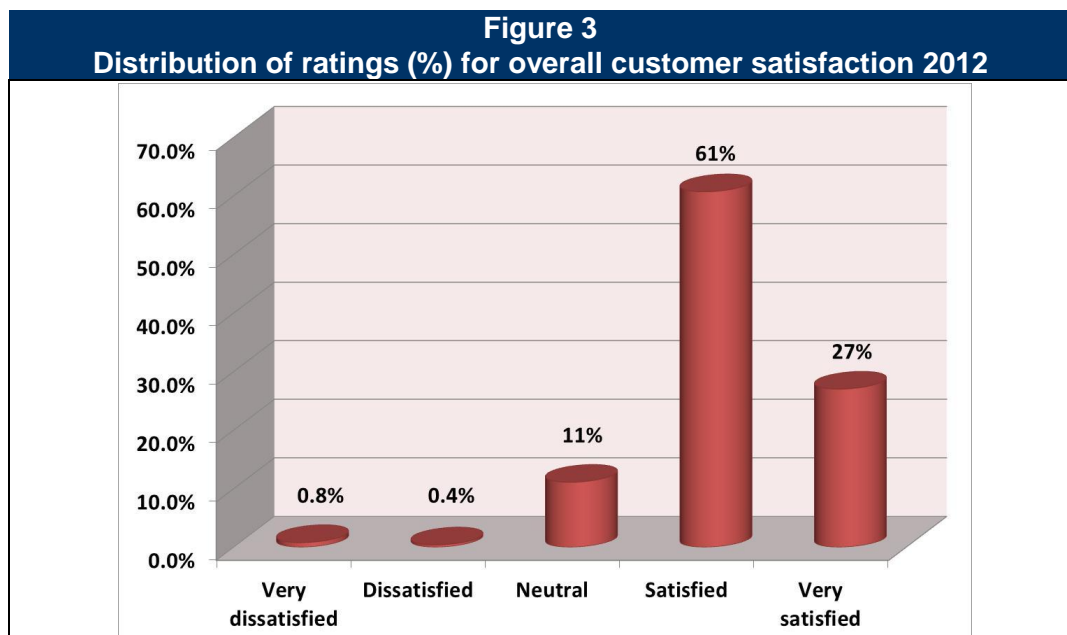
- their overall satisfaction with the entire experience that they have with BANKSETA
- the quality of service that they receive from BANKSETA
- the quality of the training programmes that BANKSETA provides; and
- the company's corporate image

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

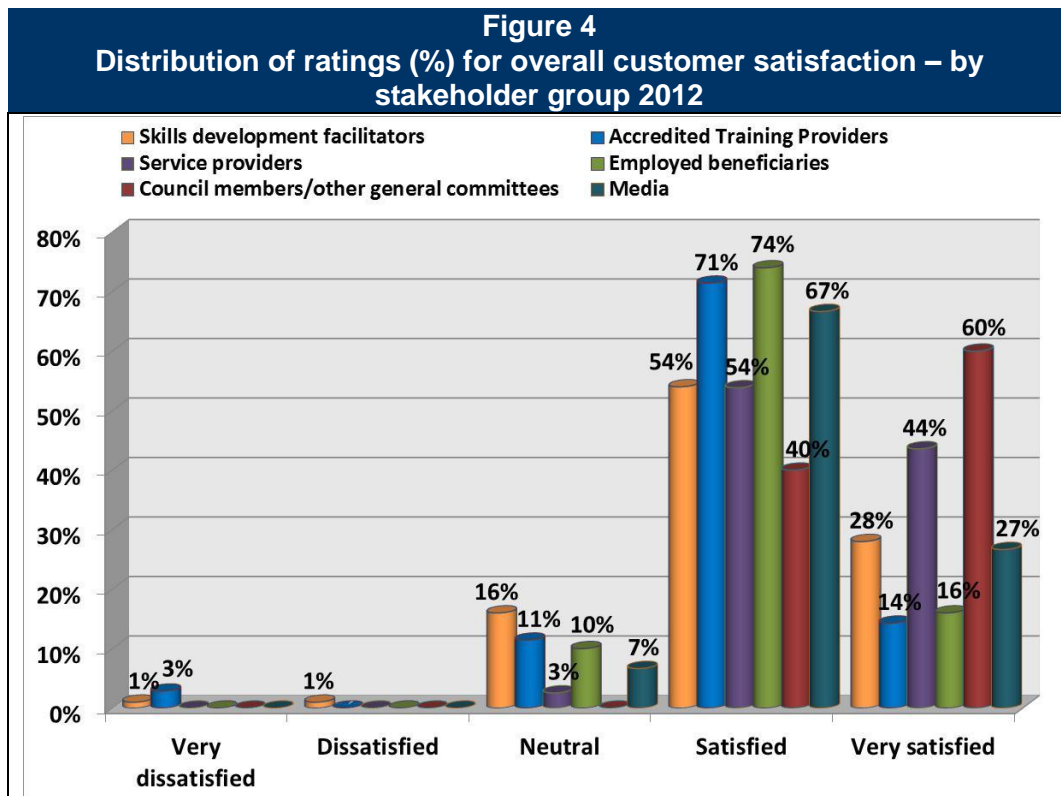
The figure below indicates overall satisfaction with BANKSETA's overall performance. The graph depicts the percentage of the sample of customers giving specific overall satisfaction ratings for BANKSETA.



Source: BMI-T 2012
n = 252

- BANKSETA has 88% 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. However, BANKSETA has dropped one percent from 89% in 2011. Similarly, only 27% of customers give them a "5" rating – down from 34% in 2011 - as mentioned above, these customers are extremely satisfied.
- Three customers gave BANKSETA a “very dissatisfied” rating. Only 2 customers are dissatisfied with their overall experience with BANKSETA. This is indicative throughout the survey, that there are more customers sitting in the “neutral” range thus scores have improved since 2011.
- BANKSETA is 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 in 2012.



Source: BMI-T 2012

n = 252

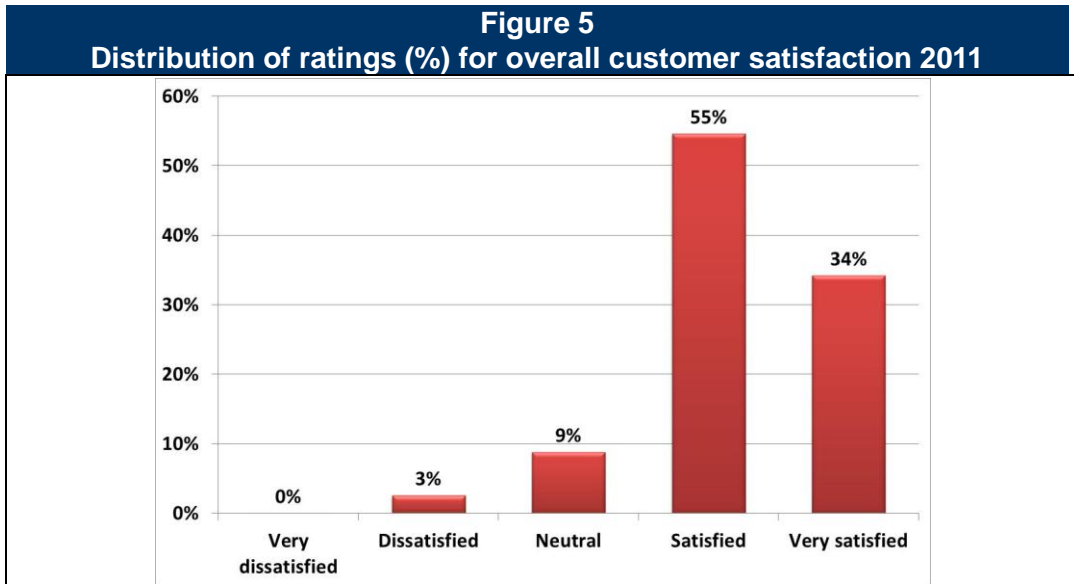
Table 4
Scores

	Very dissatisfied	Dissatisfied	Neutral	Satisfied	Very satisfied
Skills development facilitators	1%	1%	16%	54%	28%
Accredited Training Providers	3%	0%	11%	71%	14%
Service providers	0%	0%	3%	54%	44%
Employed beneficiaries	0%	0%	10%	74%	16%
Council members/other general committees	0%	0%	0%	40%	60%
Media	0%	0%	7%	67%	27%

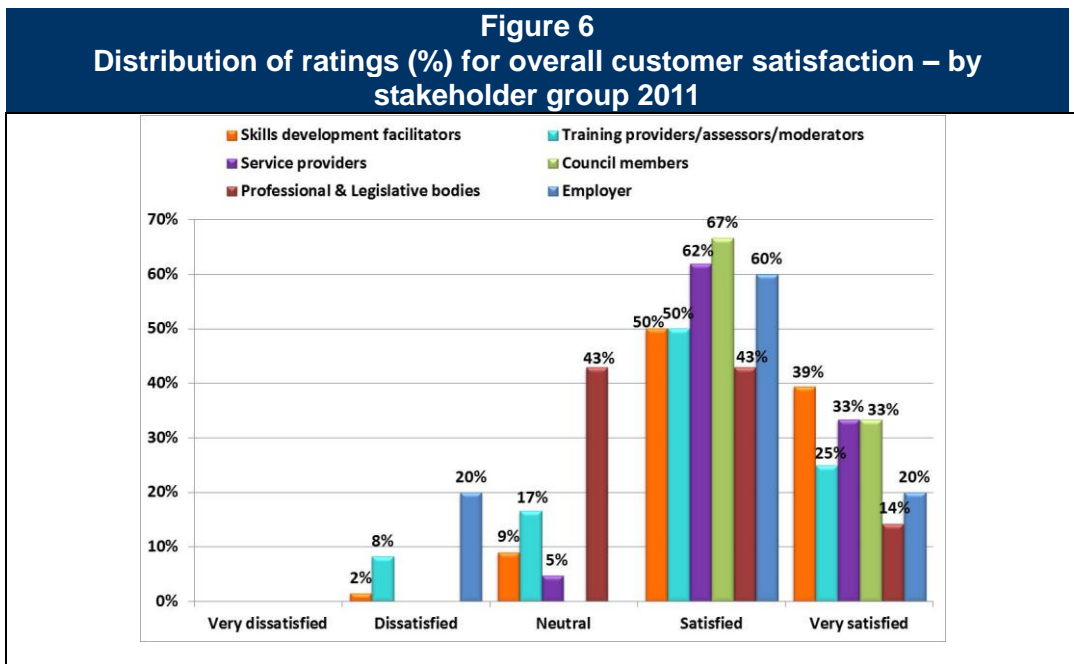
- Most stakeholder groups are very satisfied with the experience that they have with BANKSETA.
- Service providers, in particular, are very satisfied with the overall experience they have with BANKSETA with a top box score of 98%.
- Media and employed beneficiaries are also very satisfied, with top box scores of 94% and 90% respectively.
- It is worth noting that Council members/other general committees have 100% of ratings in satisfied/very satisfied but please bear in mind this is a fairly small sample. It is excellent, nonetheless.

- What is very encouraging is that only 5 customers have indicated that they are very dissatisfied or dissatisfied with BANKSETA overall.
- A few customers give a neutral score for satisfaction. Those that do so are regarded as “sitting on the fence”. If BANKSETA can convert a few of these customers and shift them up the scale, the organisation will have a higher overall satisfaction score.

The figures below indicate the distribution of ratings for overall satisfaction with BANKSETA’s performance in 2011 for comparative purposes.



Source: BMI-T 2012
n = 117



Source: BMI-T 2012
n = 117

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.

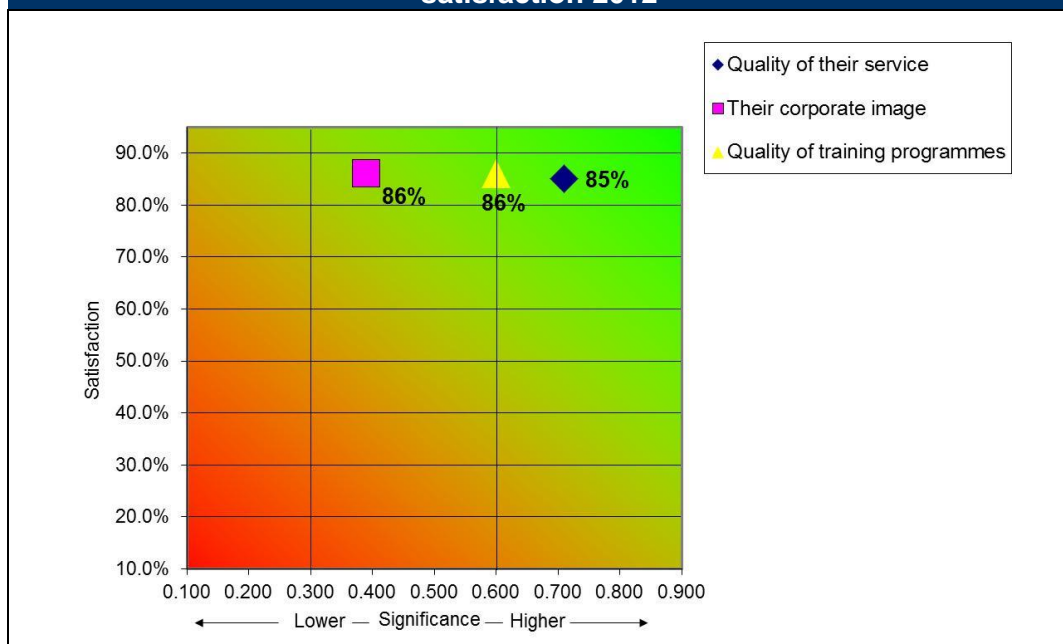
Some components have a higher significance and contribute more strongly to customer satisfaction. These are the components BANKSETA needs to focus on in order to ensure that overall customer satisfaction remains as positive as it currently is.

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 7
Components of customer satisfaction that influence perceptions of overall satisfaction 2012

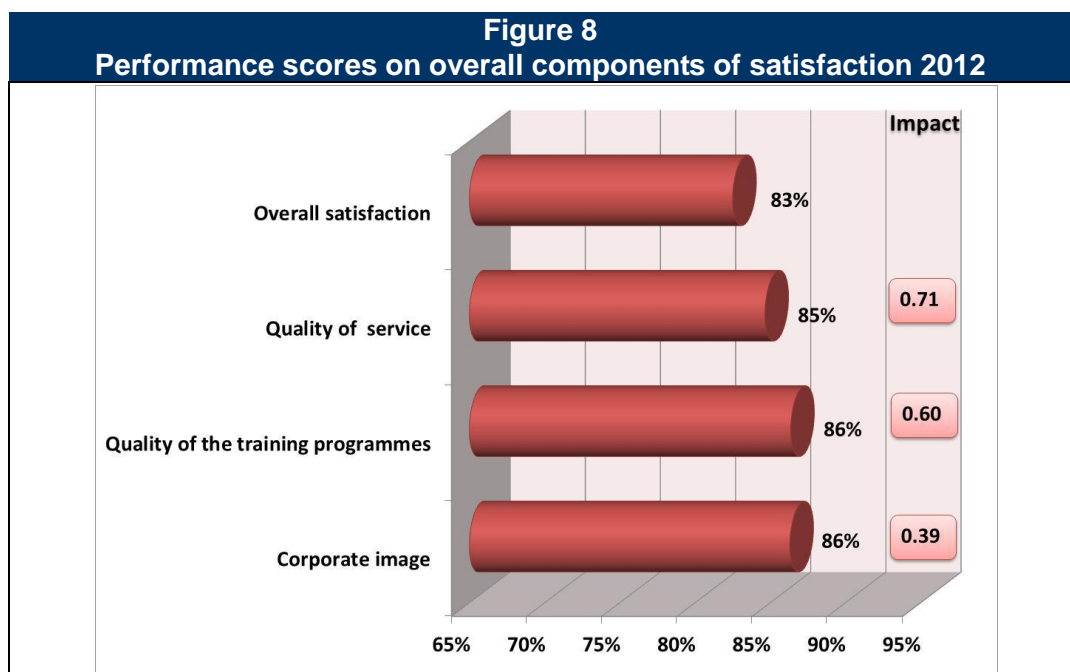


Source: BMI-T 2012

- 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 85%, which is very good and a 5% improvement on the 2011 score. This score must, at a minimum, be maintained.
- The quality of BANKSETA’s training programmes has an impact of 0.6, thus is sitting right on the 0.6 significance line. The quality of the training programmes thus has a high impact on customer satisfaction. Once again, this component of satisfaction should have a minimum score of 67%, aiming to be 80-83% and above. This component has an exceptional score of 86%, but please bear in mind that the scores have been given by facilitators and providers as well as 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 an excellent score of 86%, 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.



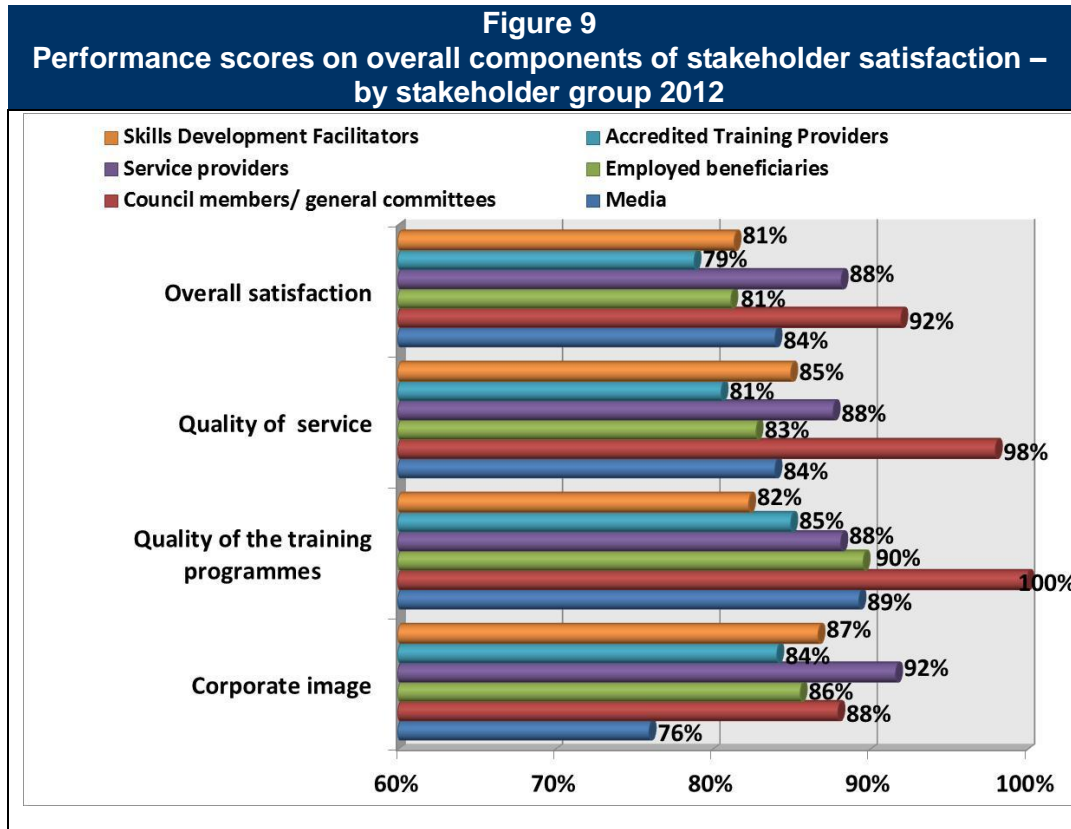
Source: BMI-T 2012

n = 252

- BANKSETA has a good overall satisfaction score of 83, a 1% increase since 2011.
- The quality of BANKSETA’s service has a score of 85%, which is excellent, bearing in mind that this component is also a driver of satisfaction.

- Given the 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 86%.
- BANKSETA's corporate image is admirable, with a score of 86%.

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



Source: BMI-T 2012
n = 252

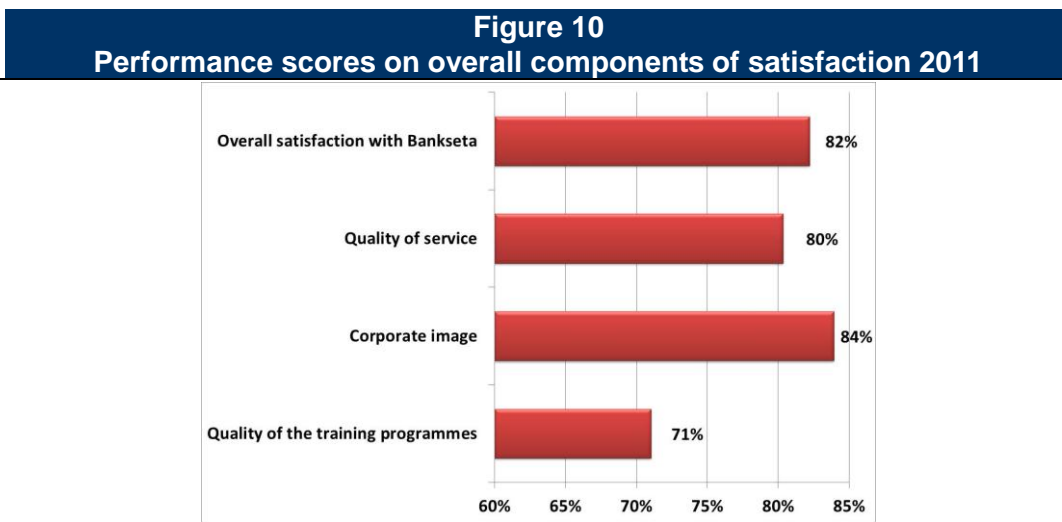
Table 5
Scores by stakeholder type

	Impact	Media	Council members/ general committees	Employed beneficiaries	Service providers	Accredited Training Providers	Skills Development Facilitators
Overall satisfaction	-	84%	92%	81%	88%	79%	81%
Quality of service	0.71	84%	98%	83%	88%	81%	85%
Quality of the training programmes	0.60	89%	100%	90%	88%	85%	82%
Corporate image	0.39	76%	88%	86%	92%	84%	87%

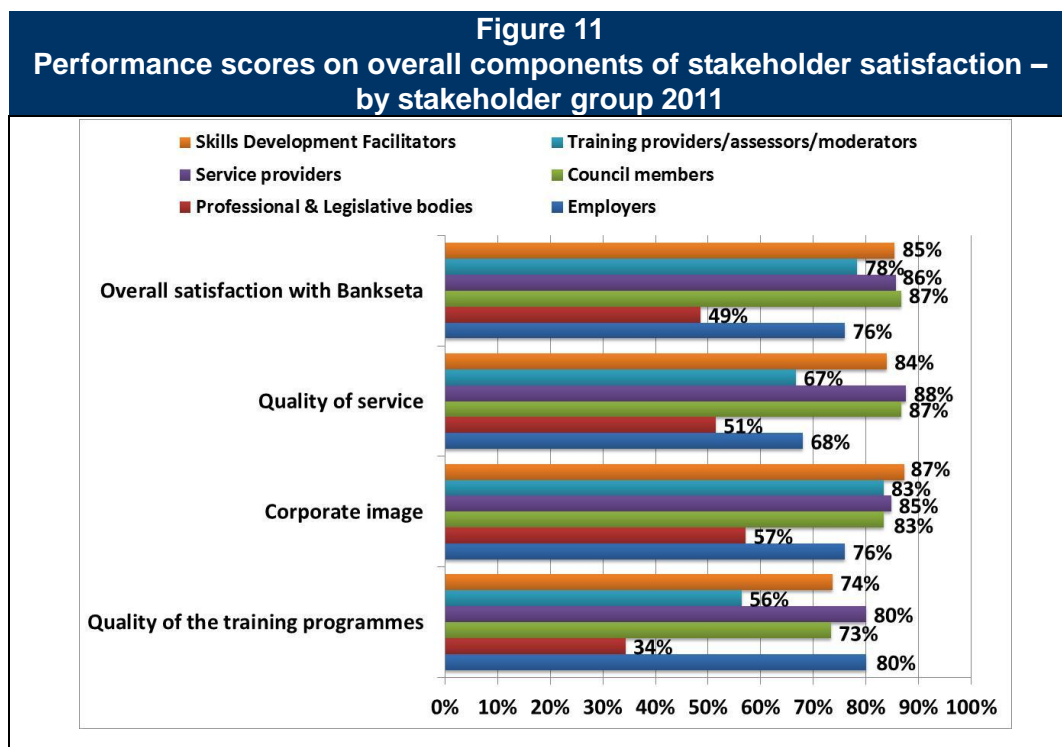
- Council members/ general committees are very satisfied overall with the highest overall satisfaction performance scores. This is reflected throughout the survey but please not that there are only 13 respondents in this segment.
- Service providers also have a high overall satisfaction score (88%) with Training providers having the lowest overall score of 79%.

- Quality of service has high scores throughout with Training providers having the lowest score of 81%. Please note that less than half the sample of training providers rated the quality of the training programmes.
- It is very encouraging to note that employed beneficiaries who have direct experience of BANKSETA's training programmes have rated them really well with a 90% score. SDFs have the lowest score here with 82%. These score have improved dramatically since the 2011 survey.
- The Media segment is slightly more negative than the other stakeholder groups about the image of BANKSETA with a score of 79%.

The figures below indicate BANKSETA's performance scores for 2011 for comparative purposes.



Source: BMI-T 2012, n = 117



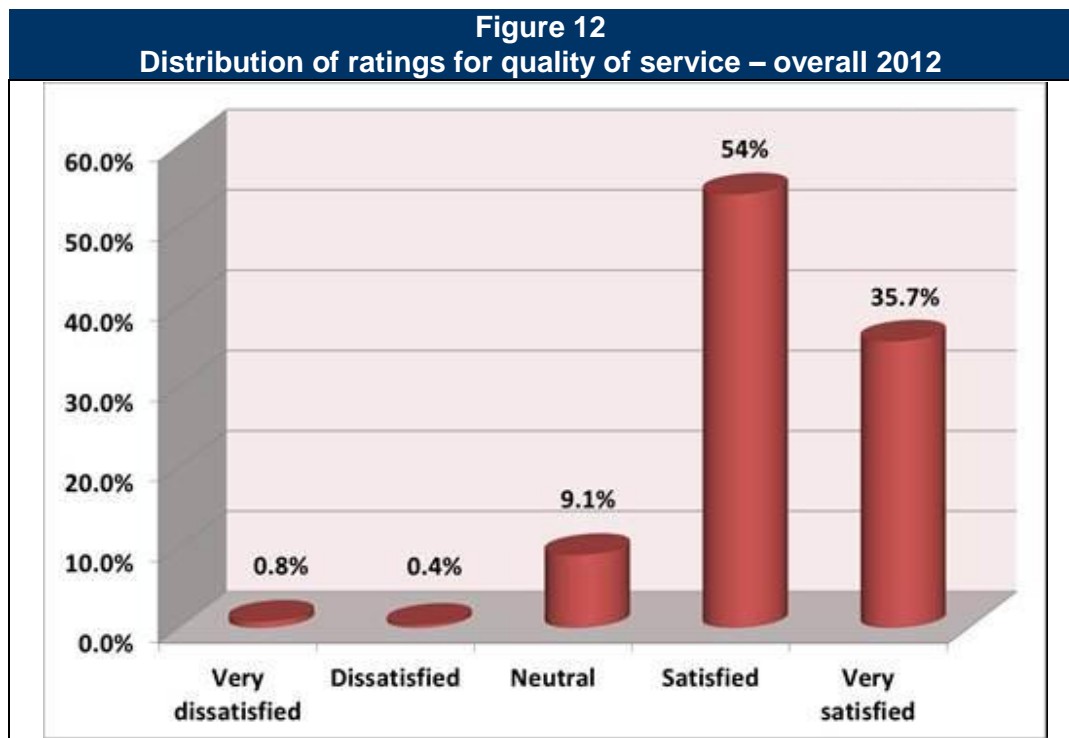
Source: BMI-T 2012, n = 117

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.

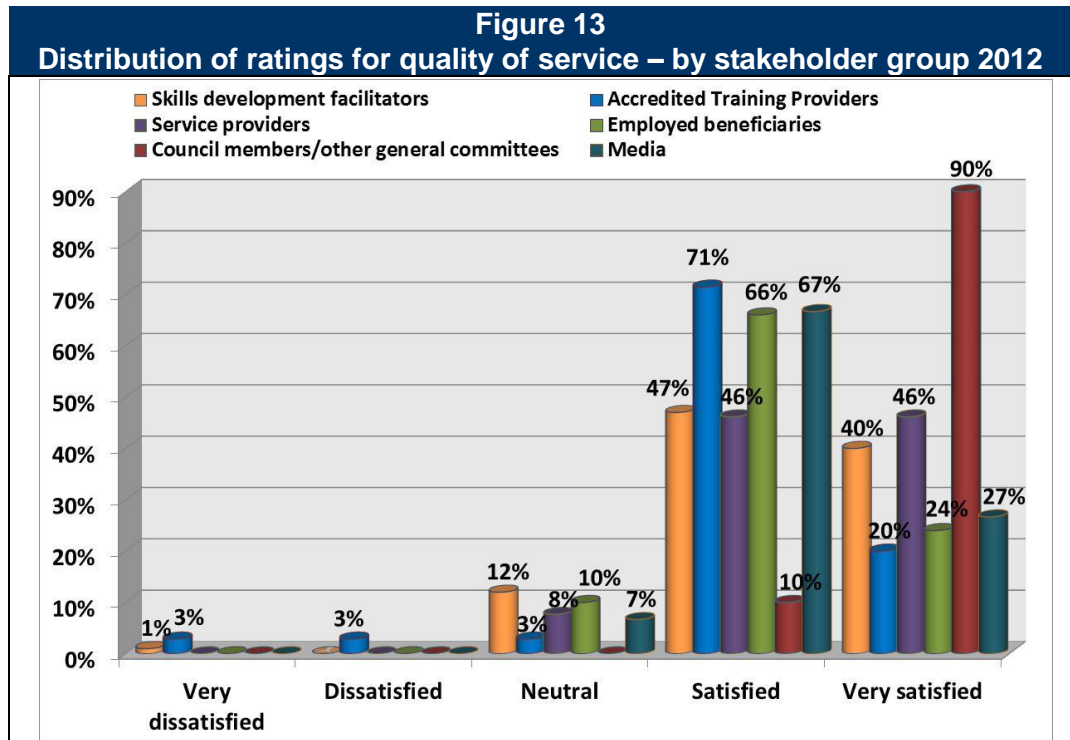


Source: BMI-T 2012

n = 252

- Ninety percent (89.7%) of BANKSETA's customers are satisfied or very satisfied with the company's quality of service.
- Only roughly 1.2% of customers are dissatisfied or very dissatisfied with the level of service they receive from BANKSETA. This is why BANKSETA has such high satisfaction scores this year. The 250 respondents that were interviewed for the survey are exceptionally satisfied with BANKSETA's service.

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



Source: BMI-T 2012

n = 252

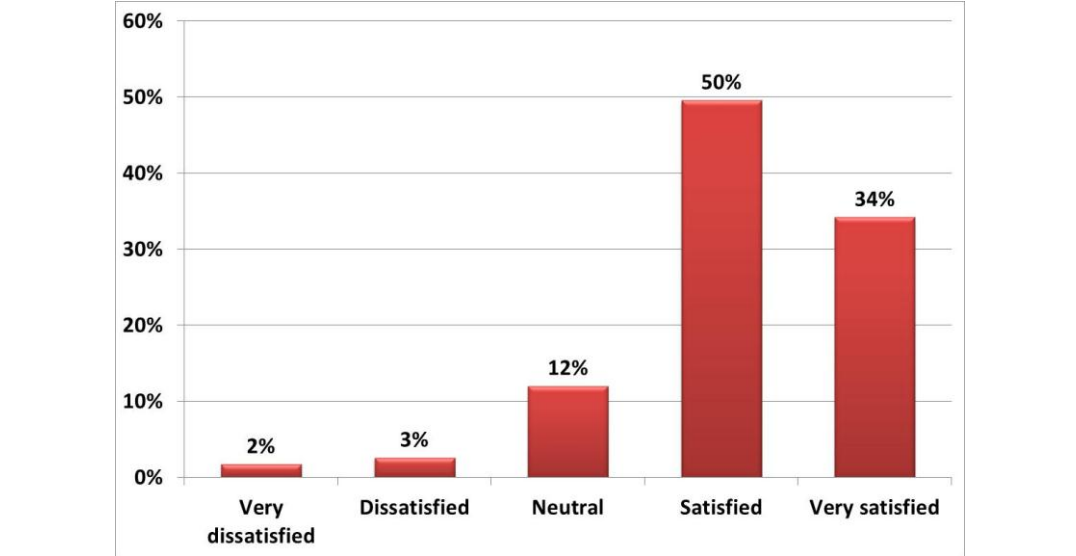
Table 6
Distribution by stakeholder type

	Very dissatisfied	Dissatisfied	Neutral	Satisfied	Very satisfied
Skills development facilitators	1%	0%	12%	47%	40%
Accredited Training Providers	3%	3%	3%	71%	20%
Service providers	0%	0%	8%	46%	46%
Employed beneficiaries	0%	0%	10%	66%	24%
Council members/other general committees	0%	0%	0%	10%	90%
Media	0%	0%	7%	67%	27%

- 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 segments, with the exception, once again, of Accredited training providers who have 2 respondents who are disenchanting with their service. Another 32 respondents are satisfied or very satisfied.

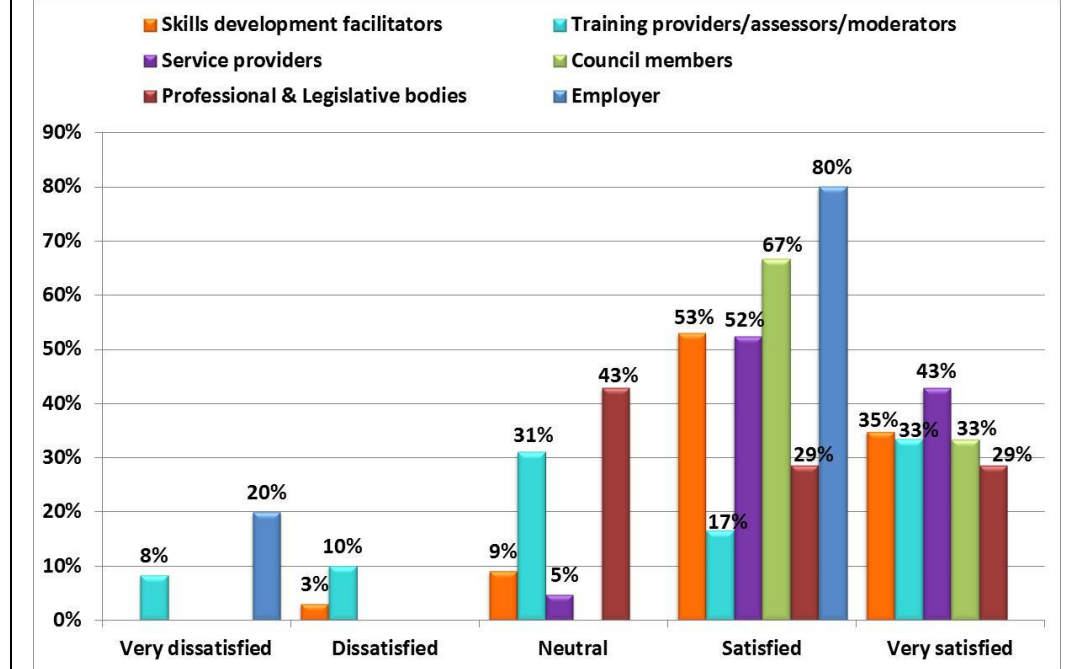
The figures below indicate BANKSETA's performance scores for 2011 for comparative purposes.

Figure 14
Distribution of ratings for quality of service – overall 2011



Source: BMI-T 2012
n = 117

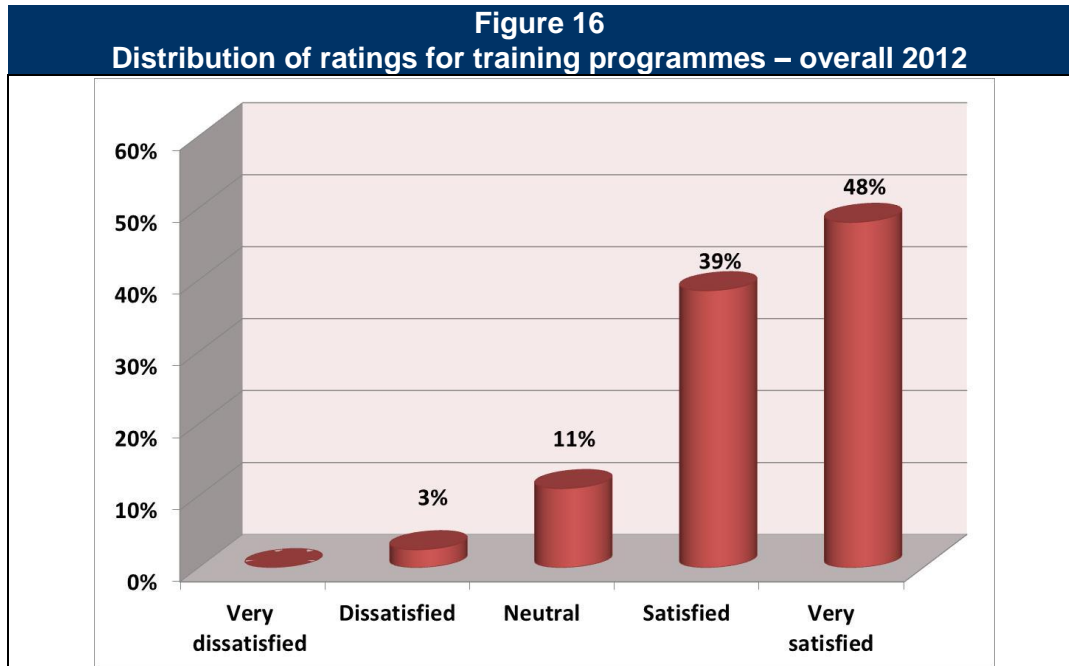
Figure 15
Distribution of ratings for quality of service – by stakeholder group 2011



Source: BMI-T 2012
n = 117

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.



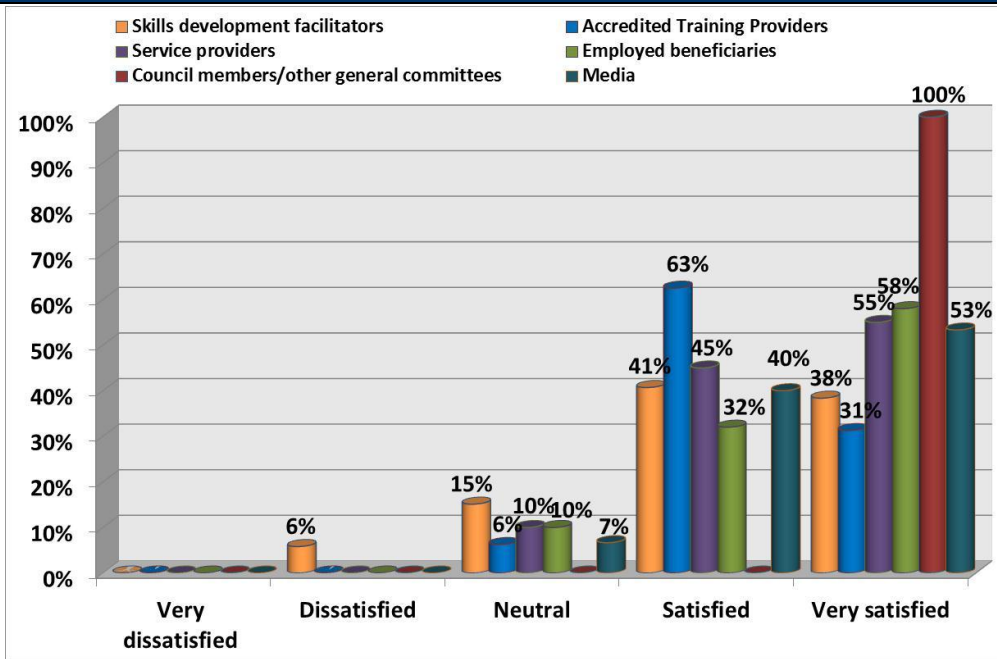
Source: BMI-T 2012

n = 200

- BANKSETA's customers are very satisfied with the quality of the training programmes as 87% of customers give BANKSETA a 4 or 5 rating.
- Only 3% of customers are dissatisfied with the quality of BANKSETA's programmes.
- It is important to note that 52 respondents did not rate the training programmes, although this is not unexpected given the types of respondents.

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

Figure 17
Distribution of ratings for training programmes – by stakeholder group 2012



Source: BMI-T 2012
n = 200

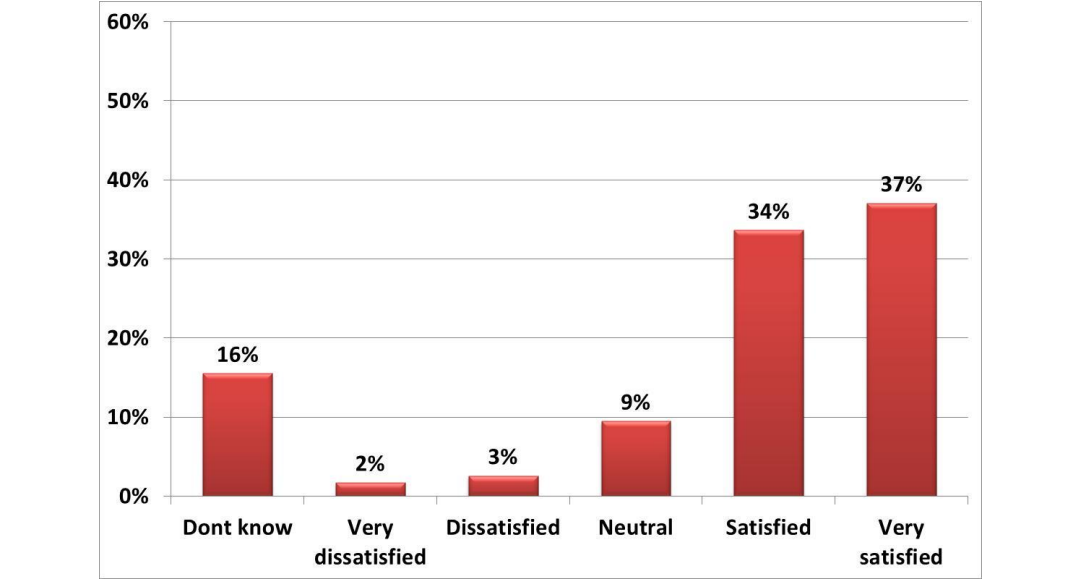
Table 7
Distribution by stakeholder type

	Very dissatisfied	Dissatisfied	Neutral	Satisfied	Very satisfied
Skills development facilitators	0%	6%	15%	41%	38%
Accredited Training Providers	0%	0%	6%	63%	31%
Service providers	0%	0%	10%	45%	55%
Employed beneficiaries	0%	0%	10%	32%	58%
Council members/other general committees	0%	0%	0%	0%	100%
Media	0%	0%	7%	40%	53%

- As reflected overall, there is a spread of ratings with most stakeholders being satisfied or very satisfied with BANKSETA's training programmes.
- It is interesting to note that SDFs are the only dissatisfied customers.
- Please note that a number of respondents (52) could not rate the quality of the training programmes.

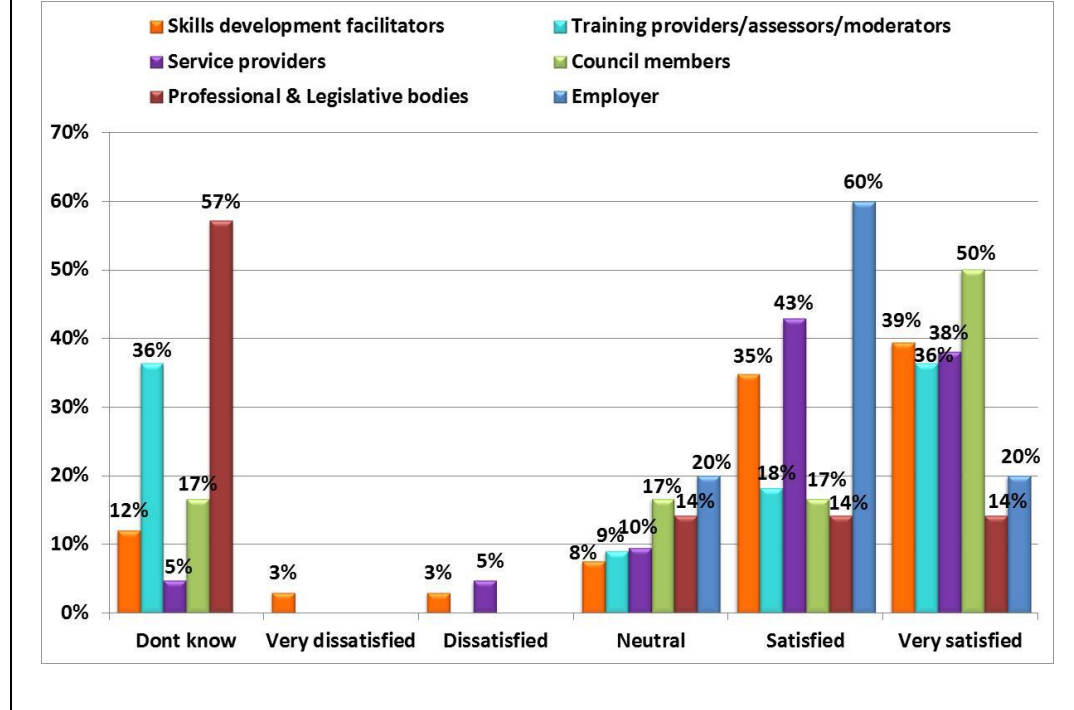
The figures below indicate the distribution of ratings for BANKSETA's overall performance on quality of products/services, by stakeholder group in 2011.

Figure 18
Distribution of ratings for training programmes – overall 2011



Source: BMI-T 2012
n = 117

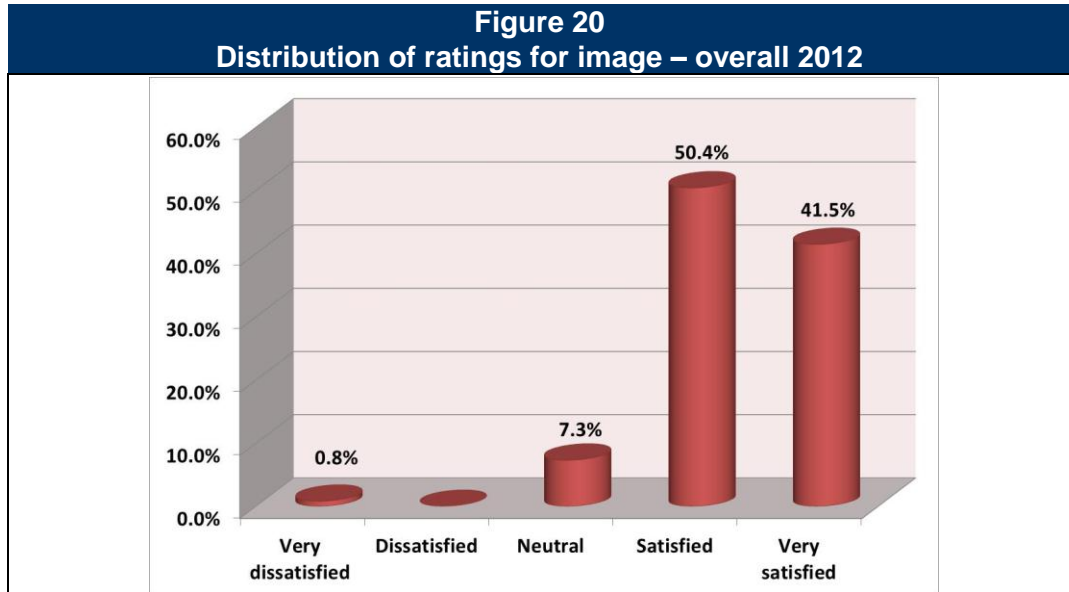
Figure 19
Distribution of ratings for training programmes – by stakeholder group 2011



Source: BMI-T 2012
n = 117

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

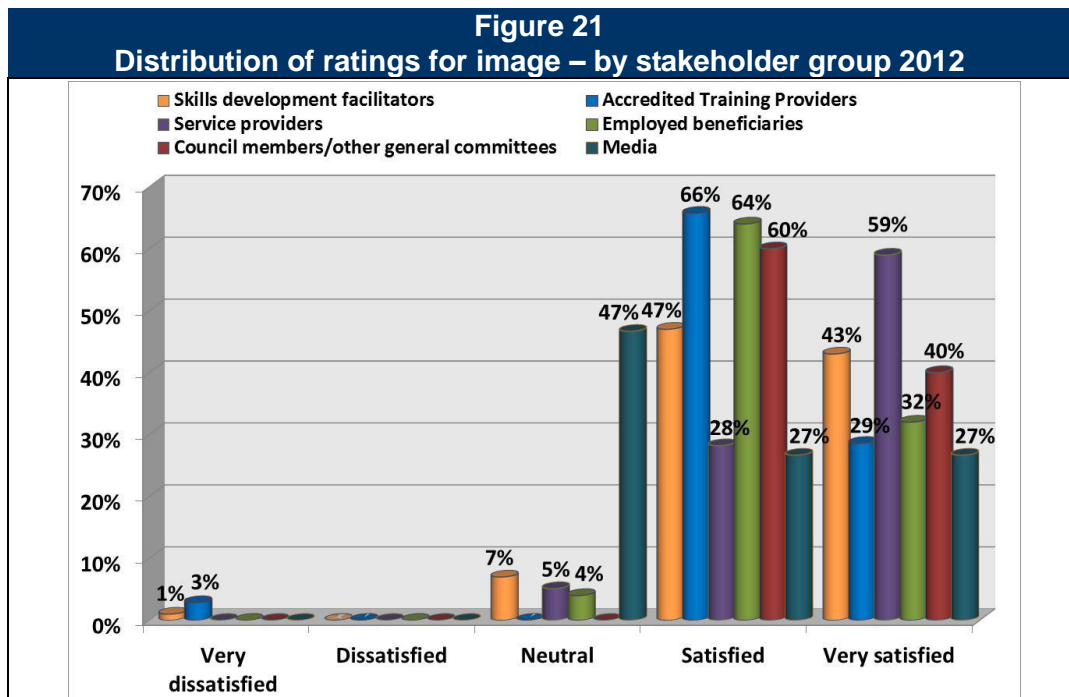
The graph below indicates the distribution of ratings for BANKSETA's overall performance on corporate image.



Source: BMI-T 2012
n = 252

- 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. Very few 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.



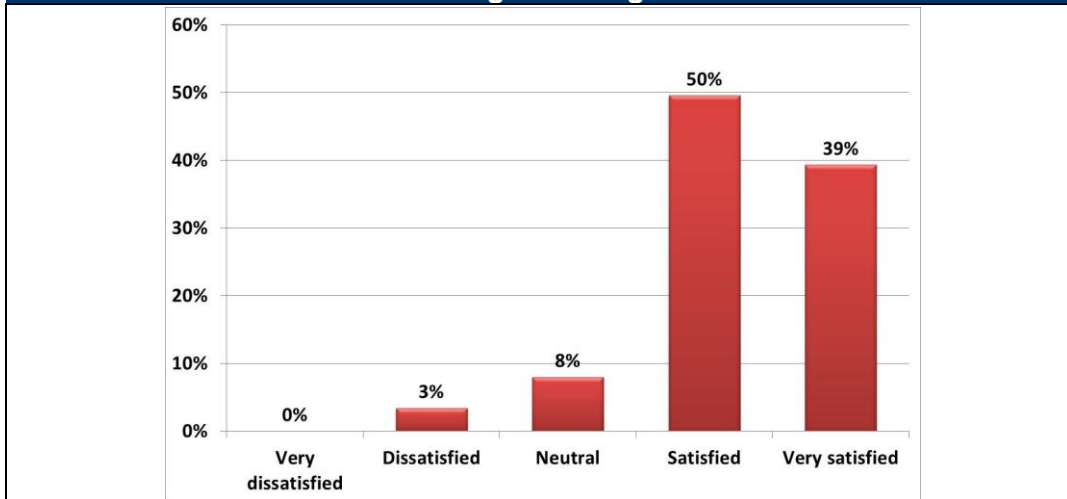
Source: BMI-T 2012, n = 252

Table 8
Distribution by stakeholder type

	Very dissatisfied	Dissatisfied	Neutral	Satisfied	Very satisfied
Skills development facilitators	1%	0%	7%	47%	43%
Accredited Training Providers	3%	0%	0%	66%	29%
Service providers	0%	0%	5%	28%	59%
Employed beneficiaries	0%	0%	4%	64%	32%
Council members/other general committees	0%	0%	0%	60%	40%
Media	0%	0%	47%	27%	27%

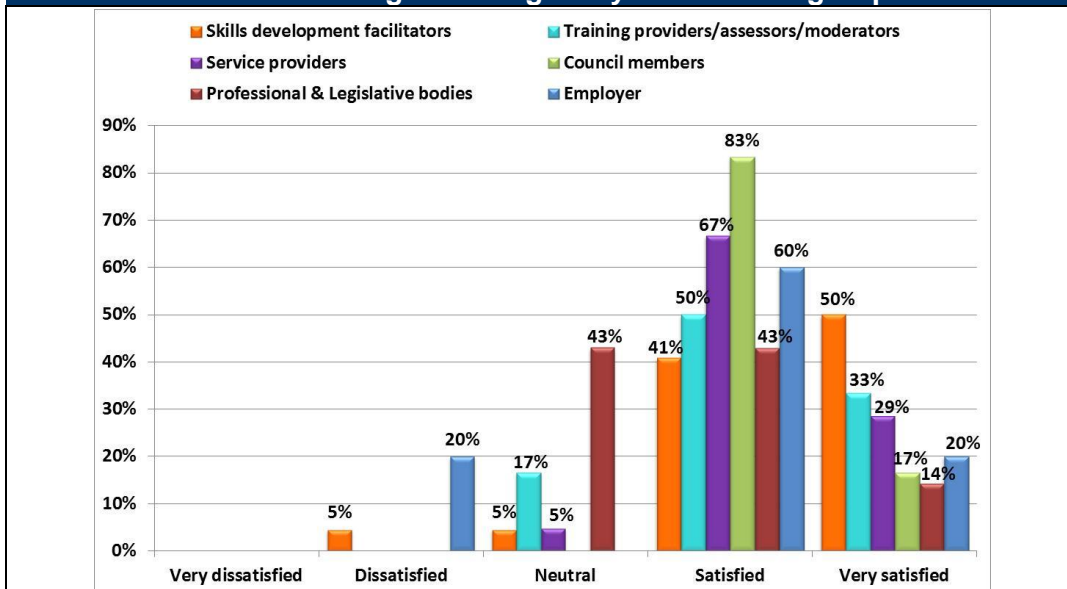
The figures below indicate the distribution of ratings for BANKSETA's image in 2011.

Figure 22
Distribution of ratings for image – overall 2011



Source: BMI-T 2012 n = 117

Figure 23
Distribution of ratings for image – by stakeholder group 2011



Source: BMI-T 2012 n = 117

5. OPERATIONAL ACTIVITIES

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
- General committee members
- Employed beneficiaries

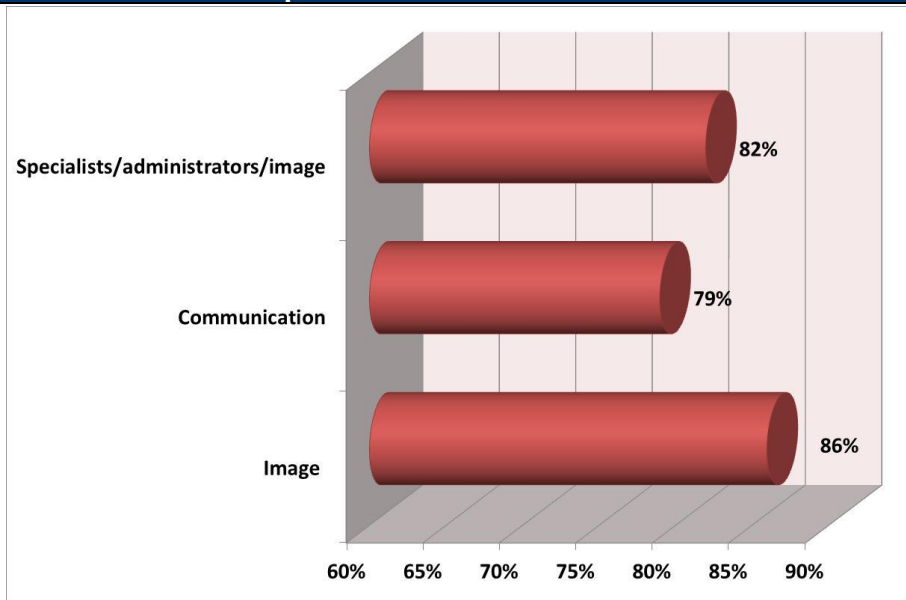
This section of the report will enable management to understand which processes contribute most positively towards the overall experience with BANKSETA, and which are experiencing problems, resulting in current service issues.

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 24
Customer perceptions of how well BANKSETA is performing on the service processes – overall 2012

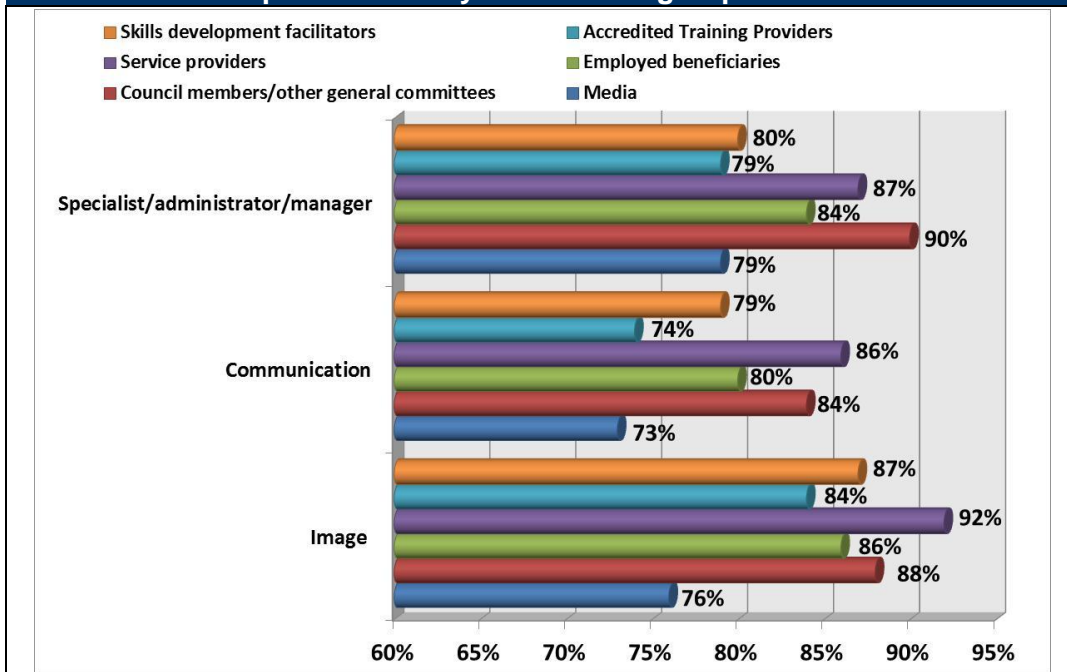


Source: BMI-T 2012

n = 252

- The score for overall perceptions of communication channels within BANKSETA is 82%. This is up 4% from the score of 78% in 2011.
- Customer perception of their Specialists/Administrators/Managers is 79%.

Figure 25
Customer perceptions of how well BANKSETA is performing on the service processes - by stakeholder group 2012



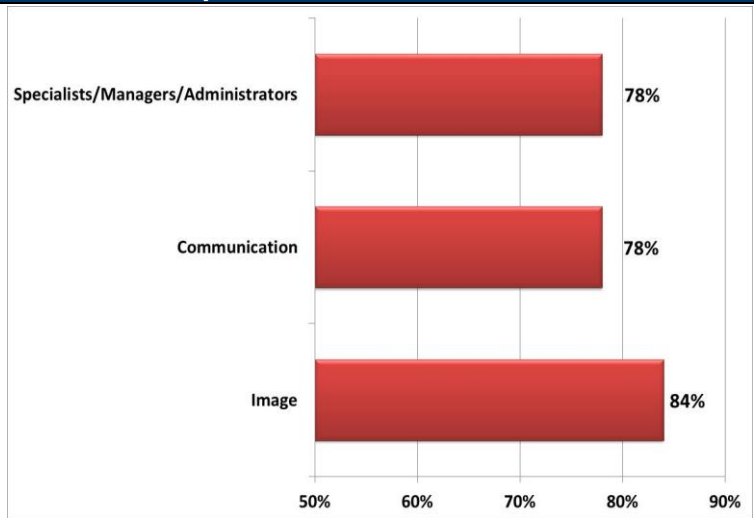
Source: BMI-T 2012

n = 252

- Service providers have the most positive perception of BANKSETA's specialists/administrators/managers with a score of 87%.
- Employed beneficiaries also have a good perception of staff with a score of 84%.
- The media segment might not have too much interaction with these staff members hence the lower score of 79%.
- All scores are up slightly since 2011.
- Communication scores have also increased since 2011 with service providers being particularly satisfied with the communication with BANKSETA (86%).

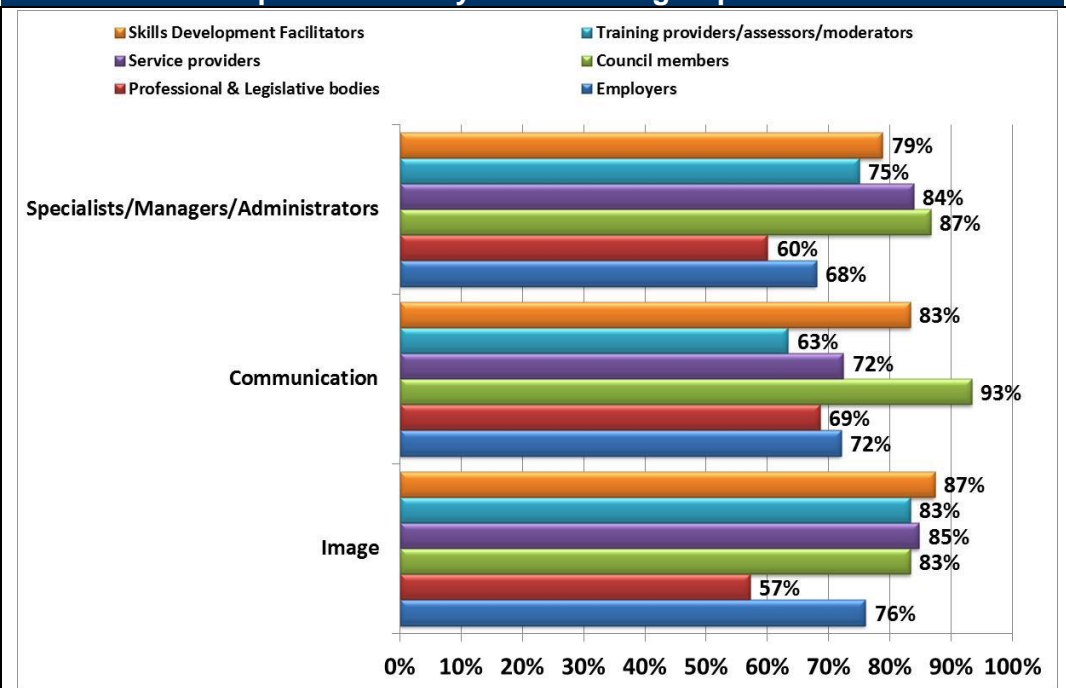
The figures below depict BANKSETA's performance on the overall service processes, in 2011.

Figure 26
Customer perceptions of how well BANKSETA is performing on the service processes – overall 2011



Source: BMI-T 2012
 n = 117

Figure 27
Customer perceptions of how well BANKSETA is performing on the service processes - by stakeholder group 2011



Source: BMI-T 2012
 n = 117

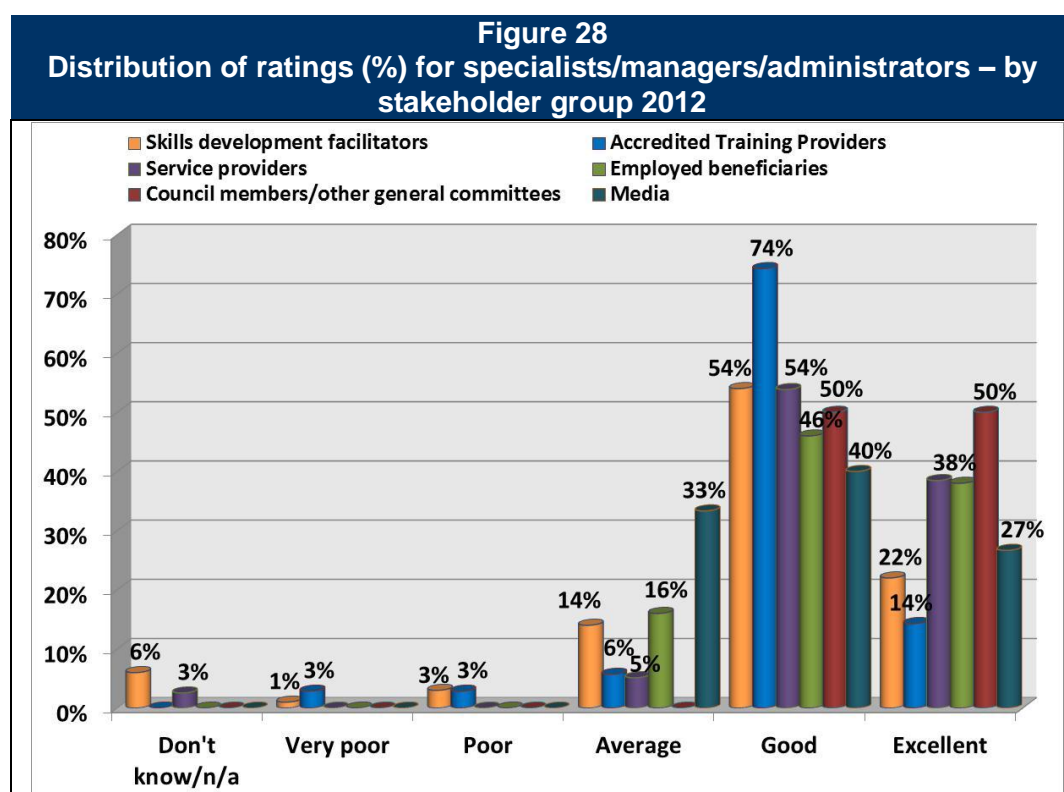
5.3 Performance of each attribute making up each service process

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 by stakeholder.



Source: BMI-T 2012

n = 252

	Don't know/n/a	Very poor	Poor	Average	Good	Excellent
Skills development facilitators	6%	1%	3%	14%	54%	22%
Accredited Training Providers	0%	3%	3%	6%	74%	14%
Service providers	3%	0%	0%	5%	54%	38%
Employed beneficiaries	0%	0%	0%	16%	46%	38%
Council members/other general committees	0%	0%	0%	0%	50%	50%
Media	0%	0%	0%	33%	40%	27%

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

Figure 29
Perceptions of how well BANKSETA is performing on each attribute 2012

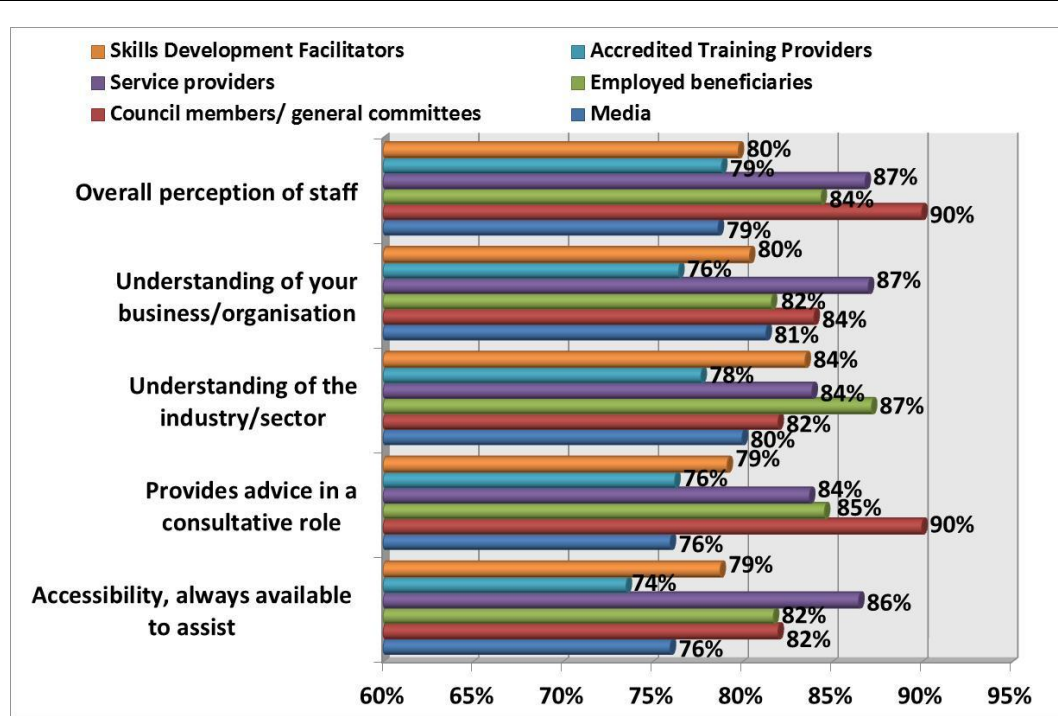


Source: BMI-T 2012
n = 252

- Frontline staff provide the service to customers and stakeholders: they are often the “face” of the organization. Customer perceptions of specialists/managers/ administrators are fairly positive. Staff are viewed as being professional (87%) and of understanding the sector (83%) and the customers’ business (82%) which is very encouraging. They are also responsive, can contribute to a customer’s business and can solve problems and queries (all at 80% respectively).
- Understanding the industry and sector, understanding a customer’s business and organisation as well as being able to provide advice in a consultative role are very good indicators of an organisation who is in touch with its customers. BANKSETA has good scores for all these attributes and there has been a considerable improvement on scores from 2011.
- Staff are not viewed as being accessible (79%) and in regular contact with their customers (79%). This was considered problematic 2011 and still seems to be a bit of an issue this year. There were a number of comments about how respondents can never get hold of people at BANKSETA.
- 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.

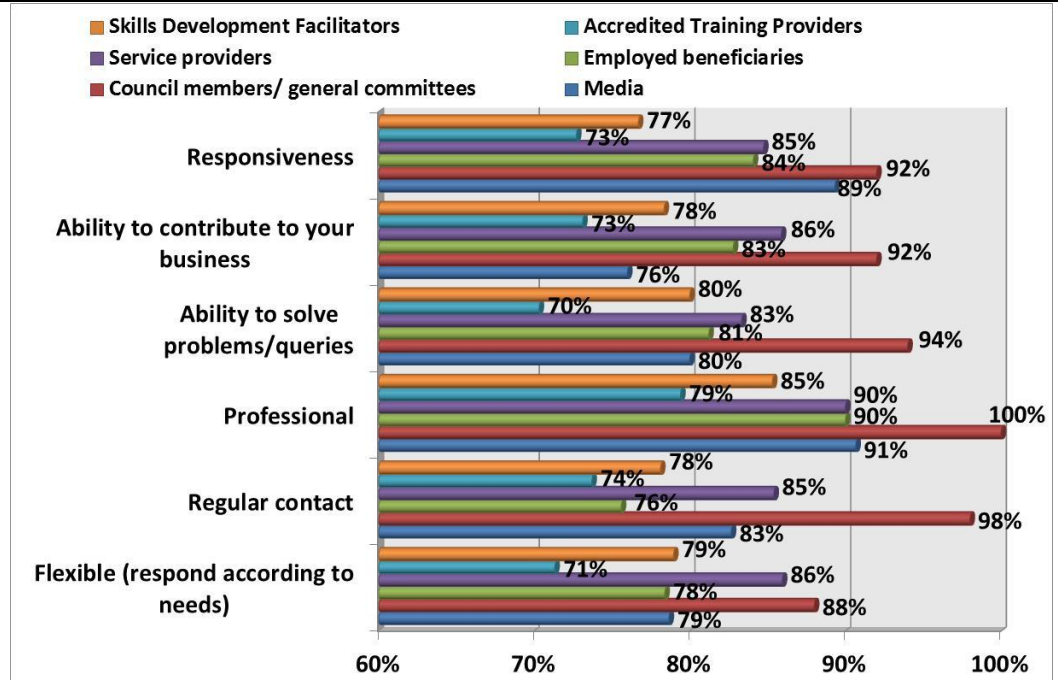
The figure below indicates the perceptions of performance for specialists/managers/administrators by stakeholder group.

Figure 30
Perceptions of how well BANKSETA is performing on each attribute - by stakeholder group 2012



Source: BMI-T 2012
n = 252

Figure 31
Perceptions of how well BANKSETA is performing on each attribute - by stakeholder group 2012



Source: BMI-T 2012, n = 252

Table 10
Scores by stakeholder type

	Media	Council members/ general committees	Employed beneficiaries	Service providers	Accredited Training Providers	Skills Development Facilitators
Flexible (respond according to needs)	79%	88%	78%	86%	71%	79%
Regular contact	83%	98%	76%	85%	74%	78%
Professional	91%	100%	90%	90%	79%	85%
Ability to solve problems/queries	80%	94%	81%	83%	70%	80%
Ability to contribute to your business	76%	92%	83%	86%	73%	78%
Responsiveness	89%	92%	84%	85%	73%	77%
Accessibility, always available to assist	76%	82%	82%	86%	74%	79%
Provides advice in a consultative role	76%	90%	85%	84%	76%	79%
Understanding of the industry/sector	80%	82%	87%	84%	78%	84%
Understanding of your business/organisation	81%	84%	82%	87%	76%	80%
Overall perception of staff	79%	90%	84%	87%	79%	80%

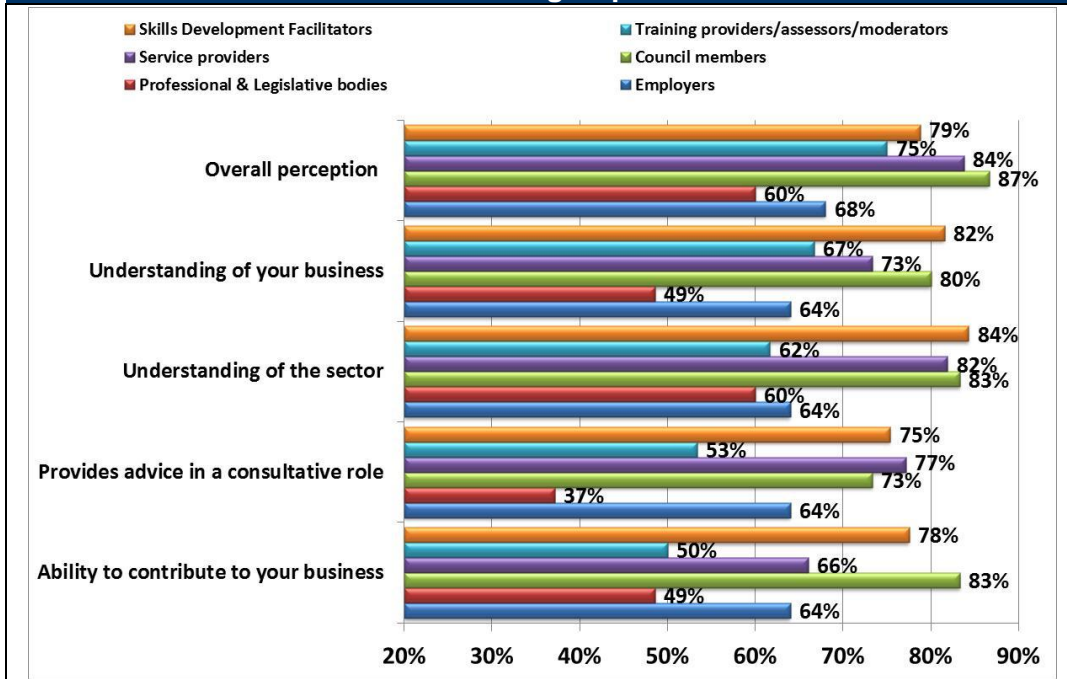
The figures below depict BANKSETA's performance on the overall service processes, in 2011.

Figure 32
Perceptions of how well BANKSETA is performing on each attribute 2011



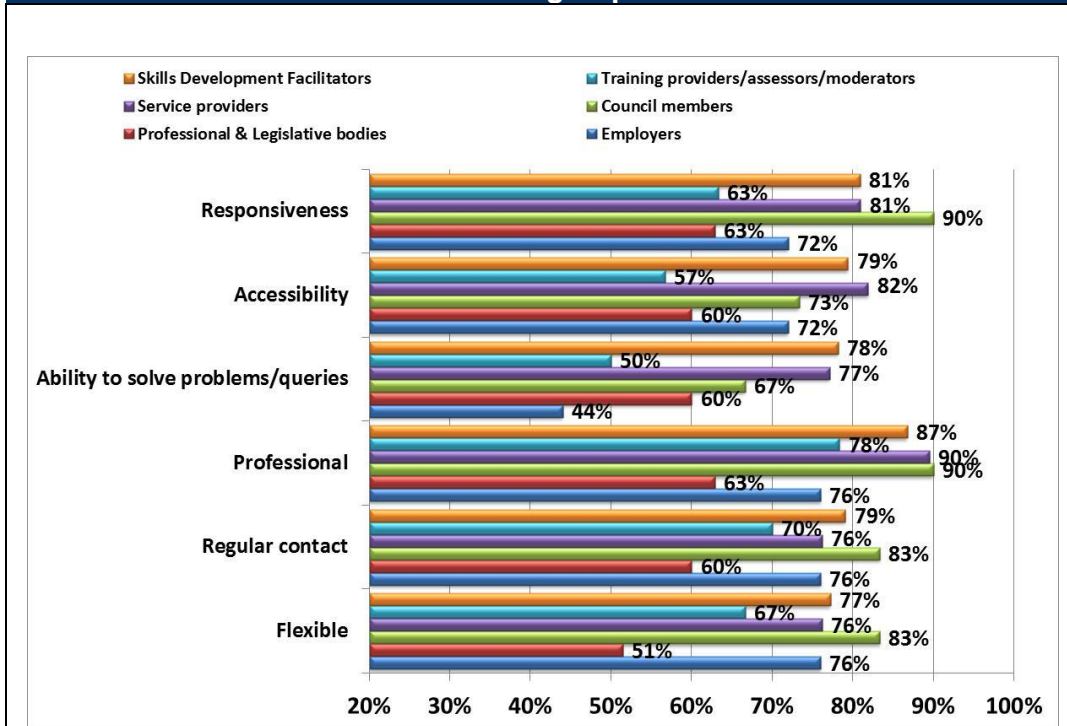
Source: BMI-T 2012
n = 117

Figure 33
Perceptions of how well BANKSETA is performing on each attribute - by stakeholder group 2011



Source: BMI-T 2012
 n = 117

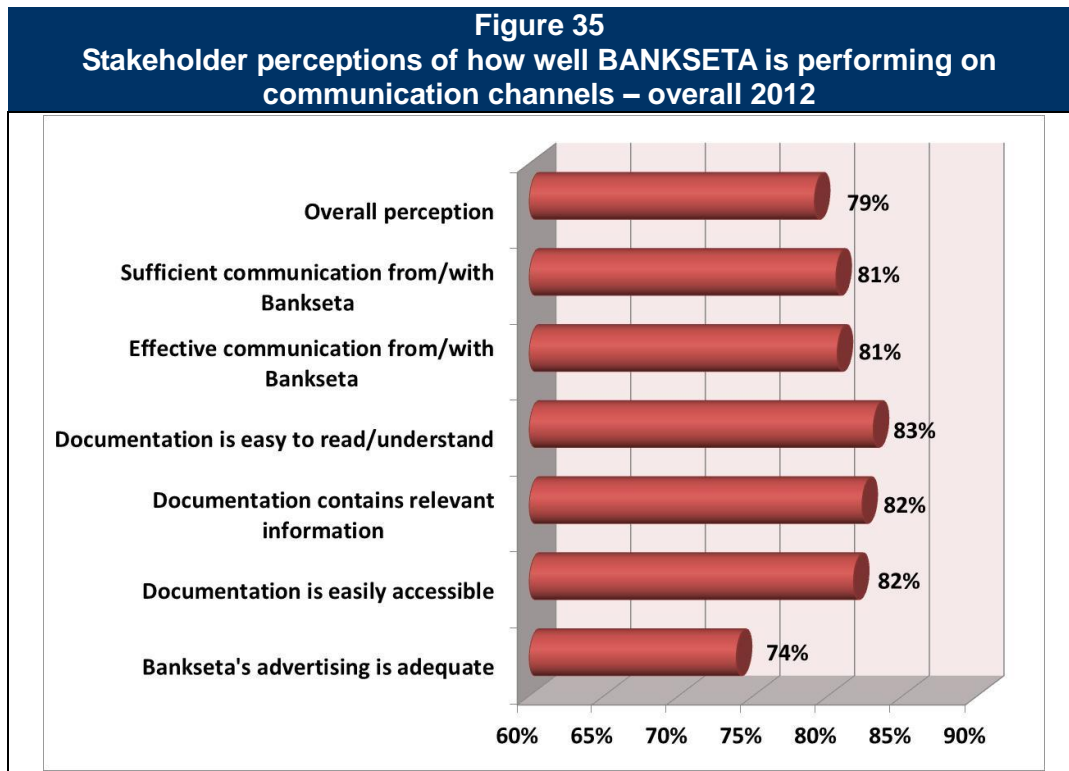
Figure 34
Perceptions of how well BANKSETA is performing on each attribute - by stakeholder group 2011



Source: BMI-T 2012, n = 117

5.3.2 Performance on the service processes of communication channels

The figure below indicates overall performance scores for communication channels.



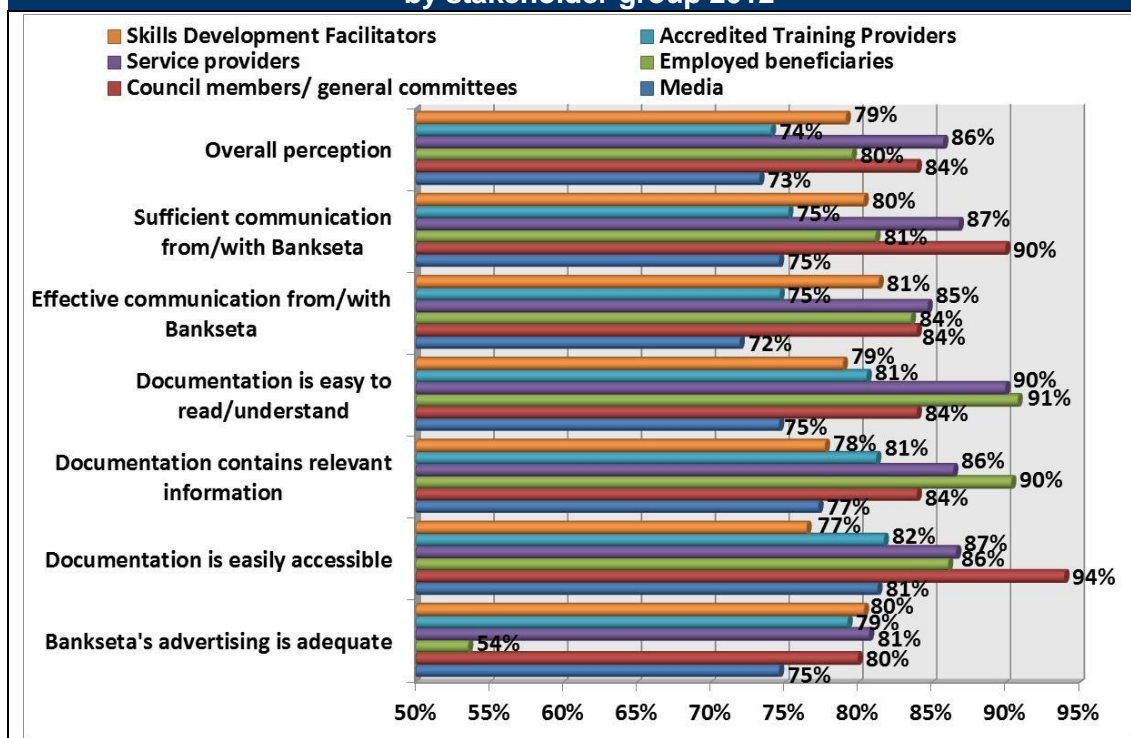
Source: BMI-T 2012

n = 252

- Communication from BANKSETA is generally regarded quite well by customers and stakeholders. However, advertising is a concern with scores of 74%. 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 organisation should or could do differently.

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

Figure 36
Stakeholder perceptions of how well BANKSETA' is performing on each attribute – by stakeholder group 2012



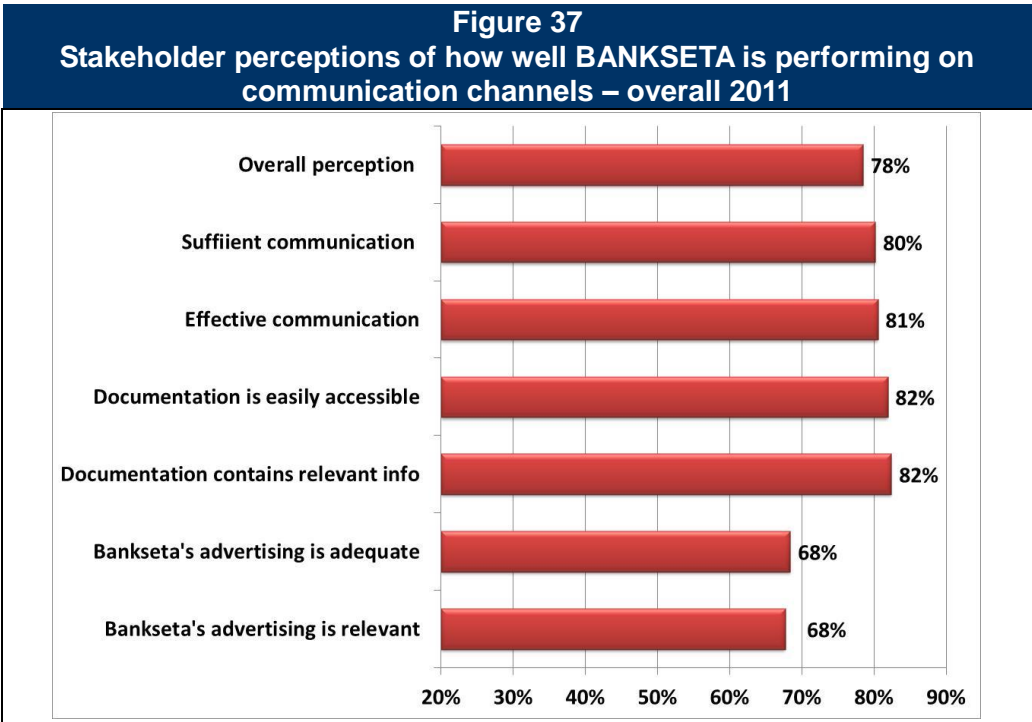
Source: BMI-T 2012

n = 252

Table 11
Scores by stakeholder type

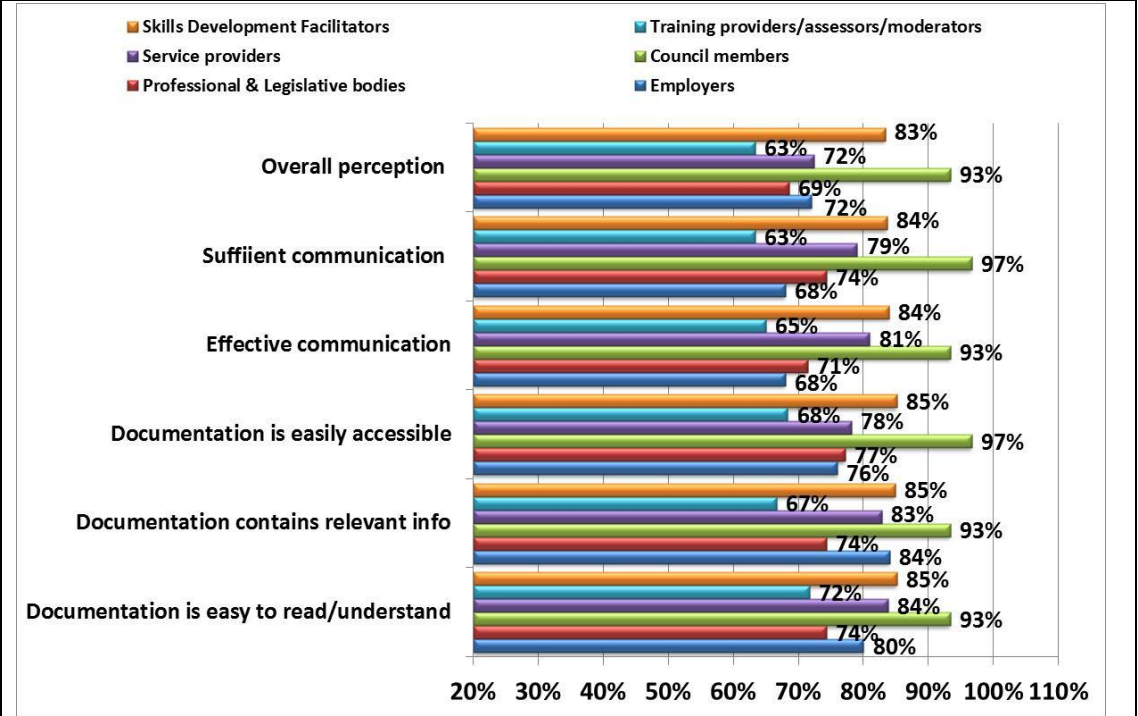
	Media	Council members/ general committees	Employed beneficiaries	Service providers	Accredited Training Providers	SDFs
Overall perception	73%	84%	80%	86%	74%	79%
Sufficient communication from/with Bankseta	75%	90%	81%	87%	75%	80%
Effective communication from/with Bankseta	72%	84%	84%	85%	75%	81%
Documentation is easy to read/understand	75%	84%	91%	90%	81%	79%
Documentation contains relevant information	77%	84%	90%	86%	81%	78%
Documentation is easily accessible	81%	94%	86%	87%	82%	77%
Bankseta's advertising is adequate	75%	80%	54%	81%	79%	80%

The figures below depict BANKSETA's performance on the overall service processes, in 2011.



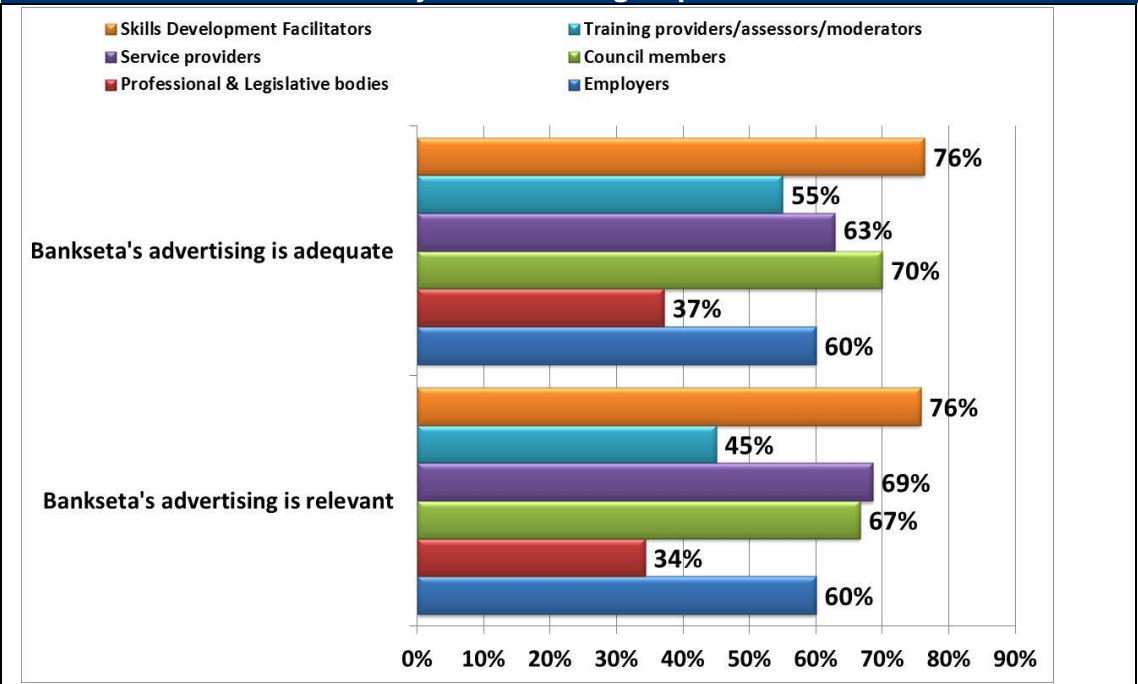
Source: BMI-T 2012
n = 117

Figure 38
Stakeholder perceptions of how well BANKSETA' is performing on each attribute – by stakeholder group 2011



Source: BMI-T 2012
n = 117

Figure 39
Stakeholder perceptions of how well BANKSETA' is performing on each attribute – by stakeholder group 2011

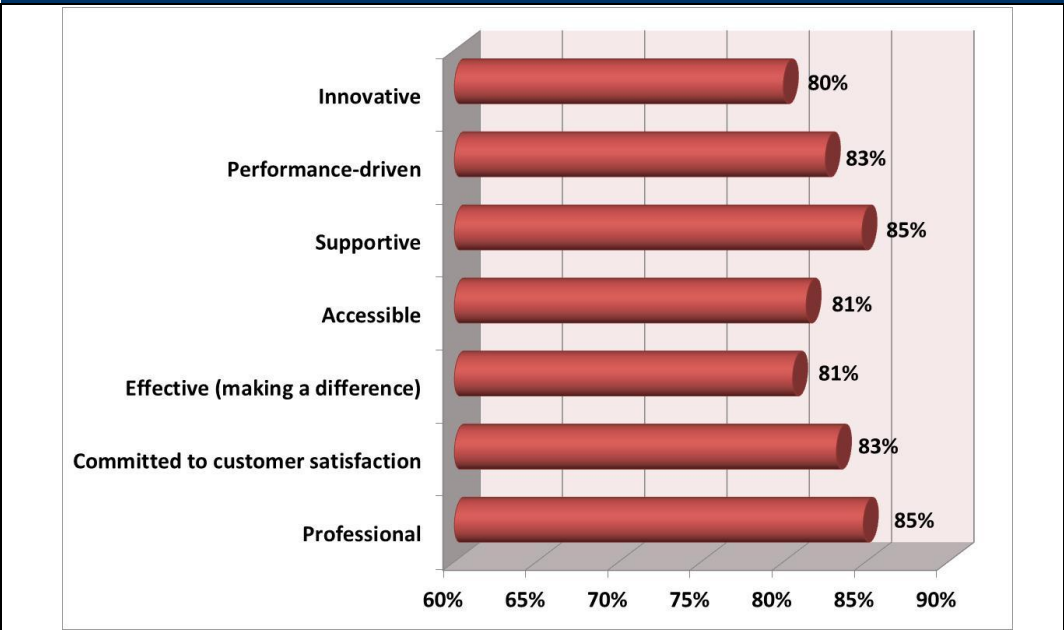


Source: BMI-T 2012, n = 117

5.3.3 Performance for BANKSETA's image

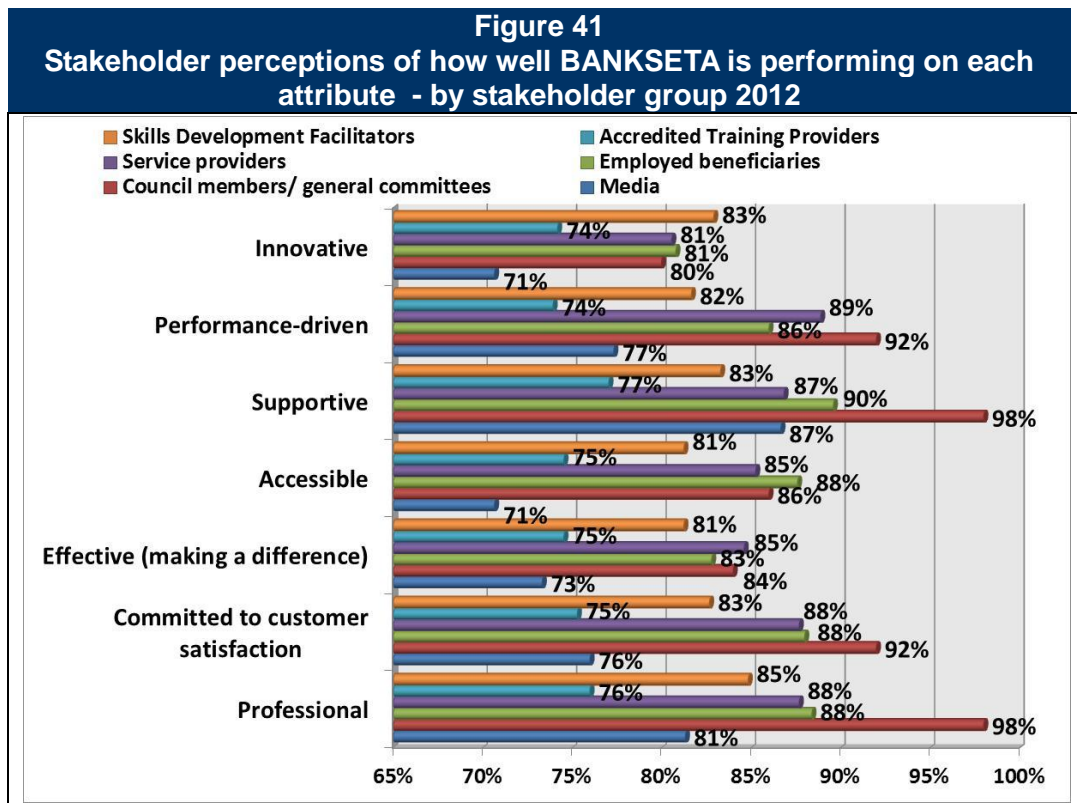
The figure below indicates customers' perceptions of BANKSETA's image in the market.

Figure 40
Stakeholder perceptions of how well BANKSETA is performing on each attribute – overall 2012



Source: BMI-T 2012
n = 252

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



Source: BMI-T 2012
n = 252

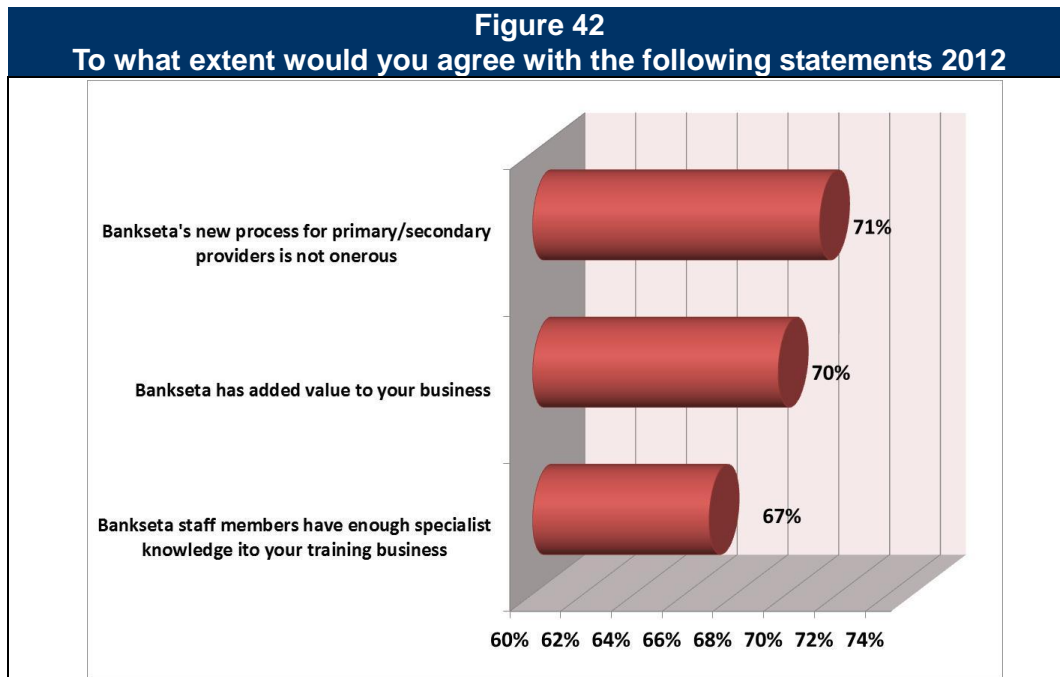
Table 12
Scores by stakeholder type

	Media	Council members/ general committees	Employed beneficiaries	Service providers	Accredited Training Providers	Skills Development Facilitators
Professional	81%	98%	88%	88%	76%	85%
Committed to customer satisfaction	76%	92%	88%	88%	75%	83%
Effective (making a difference)	73%	84%	83%	85%	75%	81%
Accessible	71%	86%	88%	85%	75%	81%
Supportive	87%	98%	90%	87%	77%	83%
Performance-driven	77%	92%	86%	89%	74%	82%
Innovative	71%	80%	81%	81%	74%	83%

- Employed beneficiaries are particularly upbeat about BANKSETA's image. They are on the receiving end of BANKSETA's "assistance" and would, therefore, be particularly positive about the organisation. However, it is still a feather in the seta's cap that they are so well-regarded generally

5.3.4 Accredited training providers/assessors/moderators

Respondents were asked if they were a BANKSETA accredited training provider. Thirty five (35) respondents were training providers. The figure below indicates the extent to which these respondents agree with each statement.

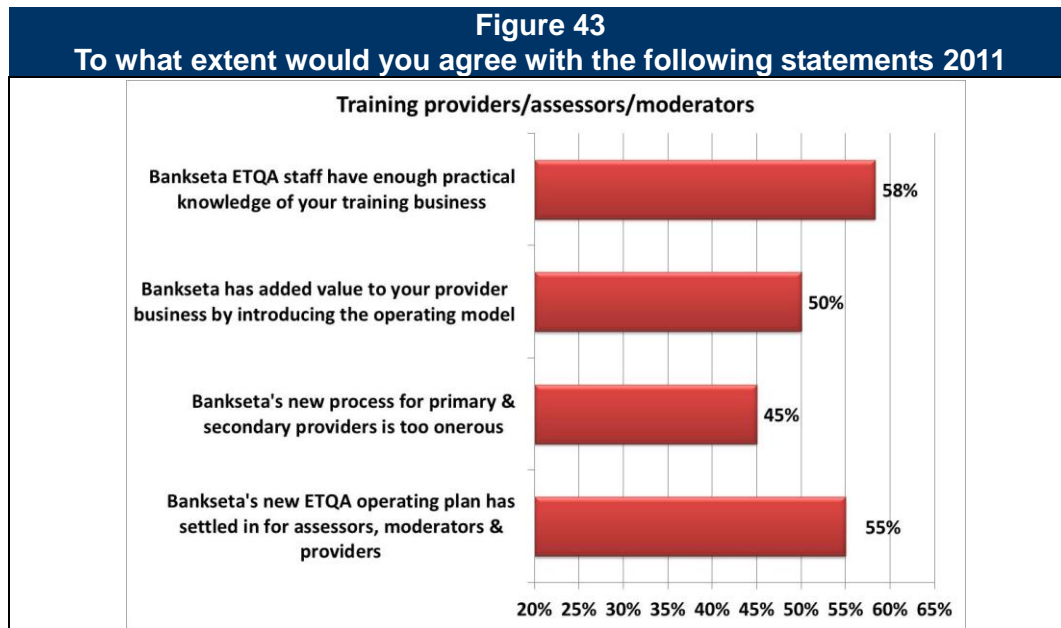


Source: BMI-T 2012

n = 35

- Scores have improved dramatically when compared to the scores in 2011. BANKSETA's new processes seem to have settled in now and are no longer considered onerous by stakeholders (when compared to the score of 45% in 2011).
- Staff members are still not viewed as having specialist knowledge of the training providers' business but this score has improved by 9% since 2011.

The figure below indicates training provider perceptions of BANKSETA in 2011.



Source: BMI-T 2012

n = 12

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:

- 4-0 Level Masters, Higher Certificate and Advanced certificates
- Additional accreditation required so we'll be looking at courses
- All areas of risk management
- Arranging 3 new courses based on investment and risk management
- Be the Number 1 business provider in Durban area
- Changing programmes which run from Jan/March for articulation which is on a different level
- Continuing with the training programme provided
- Core financial consumer education requires individual attention
- Dealing with upcoming changes to ETQA based QCTA which is coming into effect
- Delivering a service to the best of our ability at all times
- Developing a risk qualification for SABTROP training course which is unavailable
- Developing courses in compliance with everything
- Development and to keep up and roll in new business
- Diversity programmes
- ECT level of education certificates in CMD
- ETQA must drive recognition of prior learning that various banks offer internally
- Experienced trainers to train for soft skills
- Financial skills
- Focus on new relevant exams aimed at Investment Banking
- Getting more business and being in a better partnership with Seta
- Getting the new accreditation office in place for micro lenders
- Have been taken over by NACFISA - effective in October

- Keep us informed as to what is happening out there
- Learnership and Compliance
- Learnership for Customer Sales Agents needs to be implemented
- Learnership intake and more business
- Learnerships
- Looking at funding a different programme for "trade and equities" which is quite different and a niche market to be looked into
- Looking at other directions for learnerships
- Looking at technical and management skills for the future
- Maintain client relationships
- Masters & executive programmes
- Micro financing
- More regular positive feedback
- One day money market courses
- On-going development of staff members
- Our preference is learning online for students who don't have the time to come to classes
- Our staff need to know how customer service on micro lending works - laws and regulations
- Pilot programmes at present need to become more streamlined
- Programmes should be aimed more at the insurance sector
- Regulatory compliance
- Relook at the quality of Seta from a stakeholders point of view
- Retention strategy
- Rolling our solutions for online training: E- Solutions
- Skills must become formal qualifications
- The new Secondary Seta
- They should concentrate on small businesses and assist where possible
- Time limits for programmes should be developed well in advance
- To acquire more delegates for training and more business overall
- To become the number 1 training provider in higher education
- To capture and train new clients
- To expand business - looking for a partner in virtual IT
- To provide banks "financial and corporate training" which Bankseta fully supports
- To provide value for stakeholders
- To sponsor and provide flexible solutions - service and support education
- Trade dynamics
- Training to be geared up towards middle sized companies
- Understanding the public sector and analysing the gaps within
- Upliftment for professionals

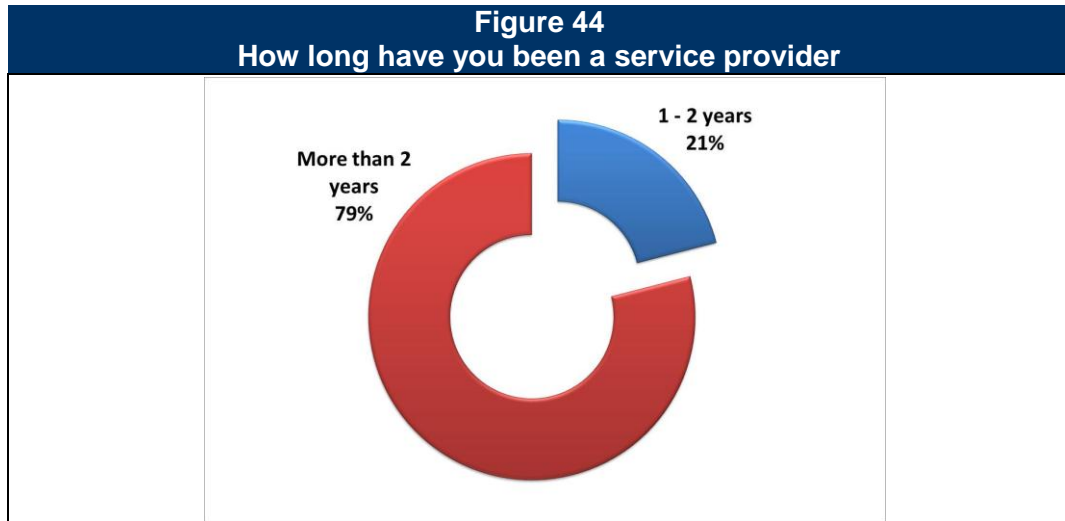
A few Training Providers made other comments in this section,

- We are a niche business - our members are highly qualified so levels are difficult to market and focus on. Bankseta focuses too much on retail programmes. We have given Bankseta this feedback before but Seta has not listened to us. (RMB)
- Bankseta needs to keep abreast of their training providers' needs
- Bankseta seem to be understaffed

- Get better communication from Bankseta
- Have deregistered from a strategic point of view as from this year
- We only deal with CSI courses which Bankseta does not deal with
- I think that some qualifications that reside under Bankseta are under the incorrect Seta
- They have a lack of knowledge towards skills planning where there is a great opportunity

5.3.5 Service Providers

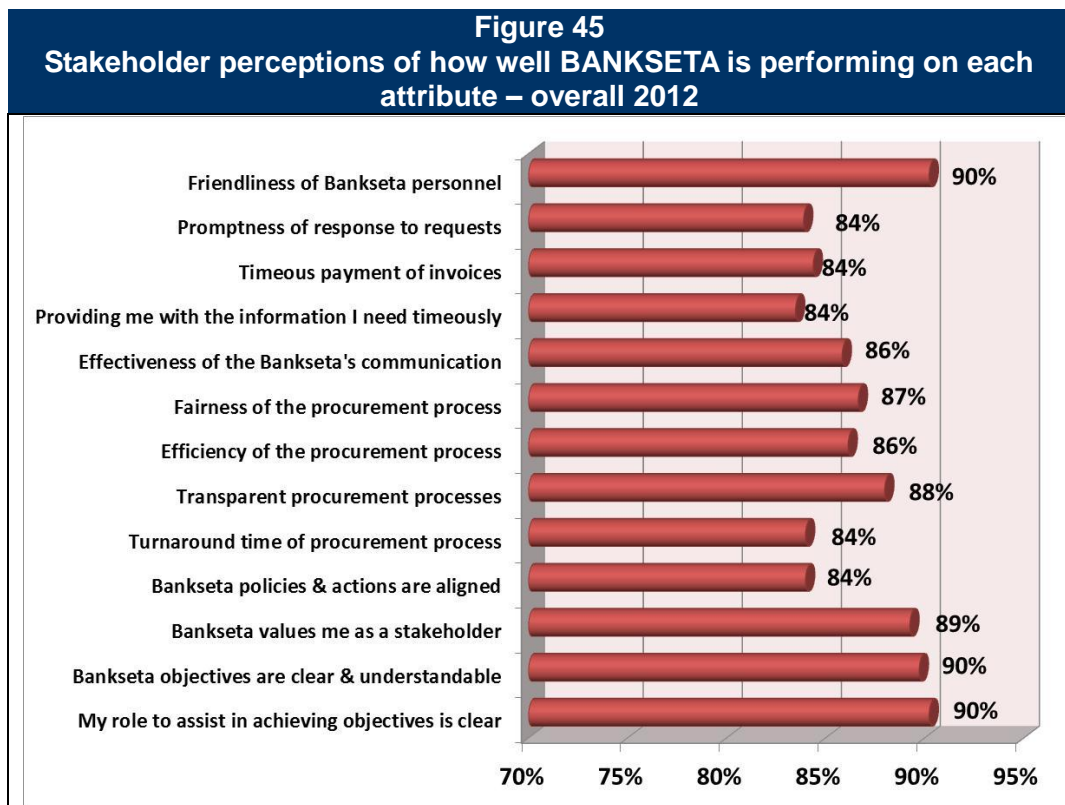
Thirty nine (39) respondents are BANKSETA service providers. Respondents were asked how long they had been a service provider for BANKSETA.



Source: BMI-T 2012
n = 39

- Most of the service providers have worked with BANKSETA for more than 2 years. There were no “brand new” service providers of less than 1 year.

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



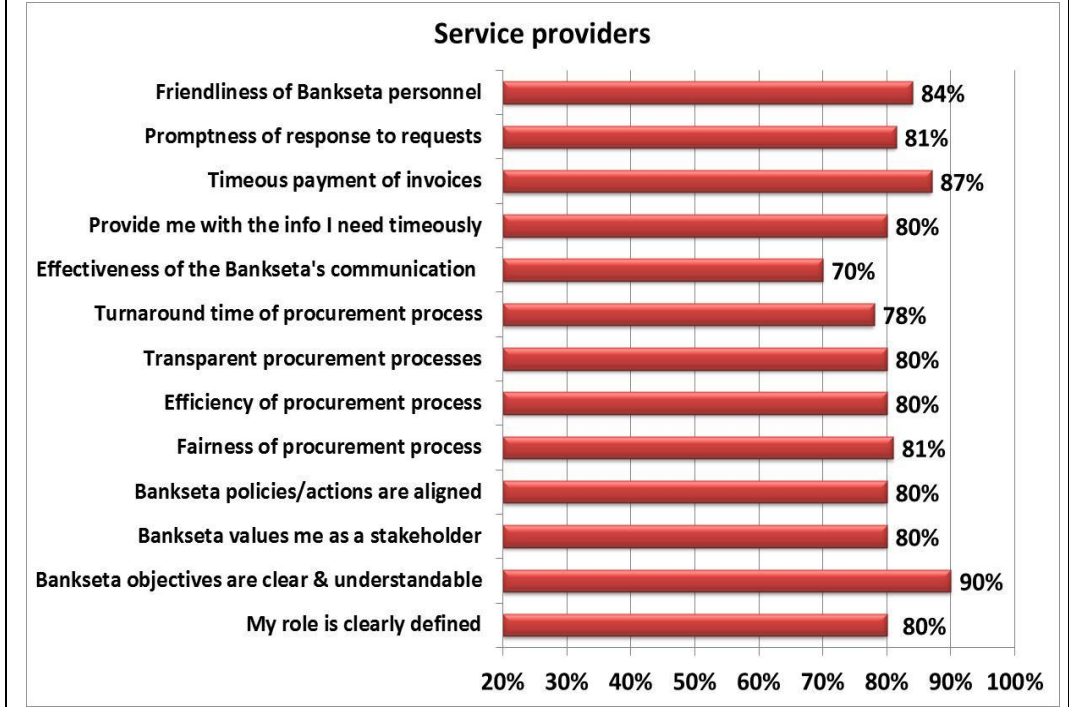
Source: BMI-T 2012, n = 39

Table 13
Service providers

My role to assist in achieving objectives is clear	90%
Bankseta objectives are clear & understandable	90%
Bankseta values me as a stakeholder	89%
Bankseta policies & actions are aligned	84%
Turnaround time of procurement process	84%
Transparent procurement processes	88%
Efficiency of the procurement process	86%
Fairness of the procurement process	87%
Effectiveness of the Bankseta's communication	86%
Providing me with the information I need timeously	84%
Timeous payment of invoices	84%
Promptness of response to requests	84%
Friendliness of Bankseta personnel	90%

The figure below shows BANKSETA’s performance on the overall service processes, in 2011.

Figure 46
Stakeholder perceptions of how well BANKSETA is performing on each attribute – overall 2011



Source: BMI-T 2012
n = 22

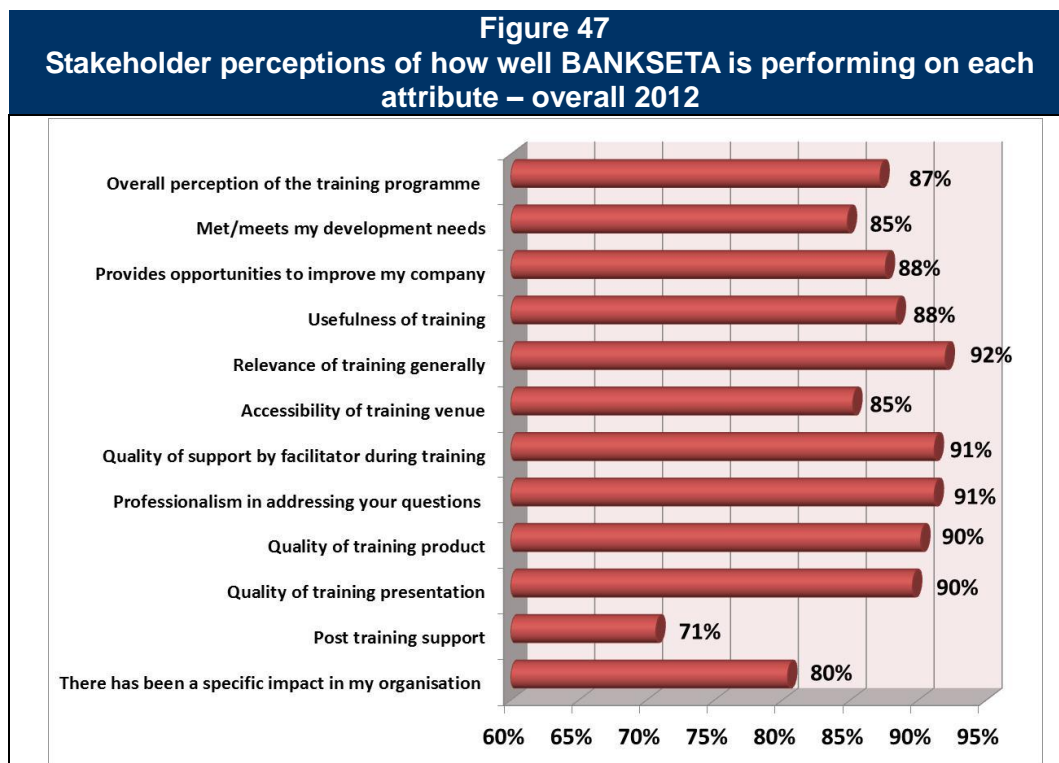
5.3.6 Employed beneficiaries

We interviewed 50 employed beneficiaries. These respondents were asked if they had received training from BANKSETA and if yes, what sort of training they had received. Their responses are tabled by count below.

Table 14 Employed beneficiaries	
Learnership (Kuyasa/Letsema)	0
SME training through the Mobile Training Solution	1
IEDP (International Executive Development Programme)	48
Certificate in Management Development (CMD)	0
PhD, Masters & Executive programme beneficiaries	0
Various skills programmes	1

The respondents were then asked if they were aware that BANKSETA had sponsored their programme. All learners were aware that BANKSETA had sponsored their course/training.

The respondents then rated the training that they had received



Source: BMI-T 2012
n = 50

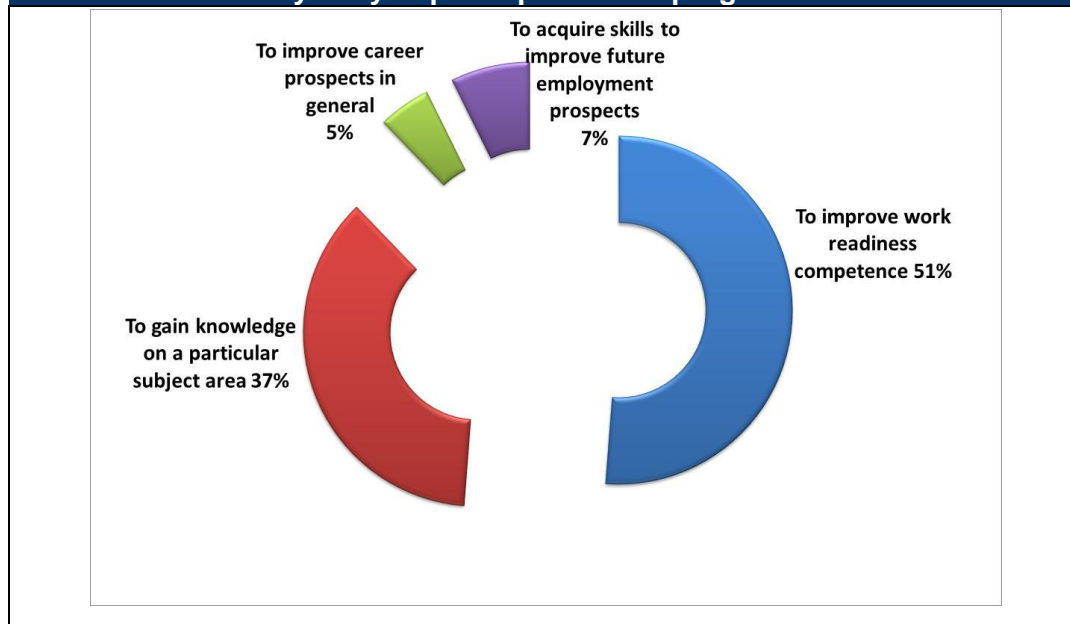
**Table 15
Employed beneficiary scores**

There has been a specific impact in my workplace/organisation as a result of my training	80%
Post training support	71%
Quality of training presentation	90%
Quality of training product	90%
Professionalism in addressing your questions	91%
Quality of support by facilitator during training	91%
Accessibility of training venue	85%
Relevance of training generally	92%
Usefulness of training	88%
Provides opportunities to improve organisational efficiency	88%
Met/meets my development needs	85%
Overall perception of the training programme you attended	87%

- BANKSETA is very well-regarded by service providers, with the exception of the post-training support (71%).

Respondents were asked why they had participated in the programme. The responses are indicated below:

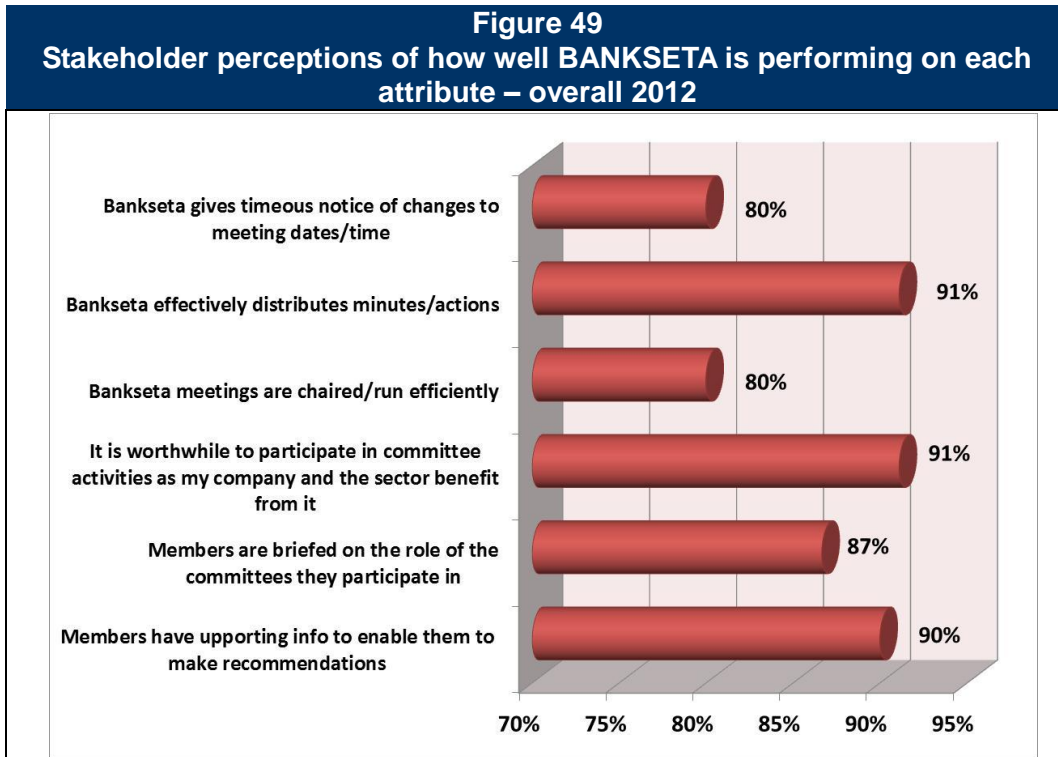
**Figure 48
Why did you participate in the programme**



Source: BMI-T 2011,
n = 50

5.3.7 General committees

We interviewed 10 general committee or council members. The respondents were asked a number of questions, indicated below. Please keep in mind that there are only 10 respondents in this segment. These respondents are very positive throughout the survey and the scores below are indicative of this.



Source: BMI-T 2012

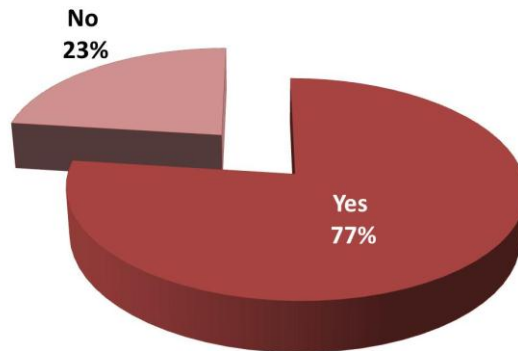
n = 10

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 about the site.

Figure 50
Have you accessed the website

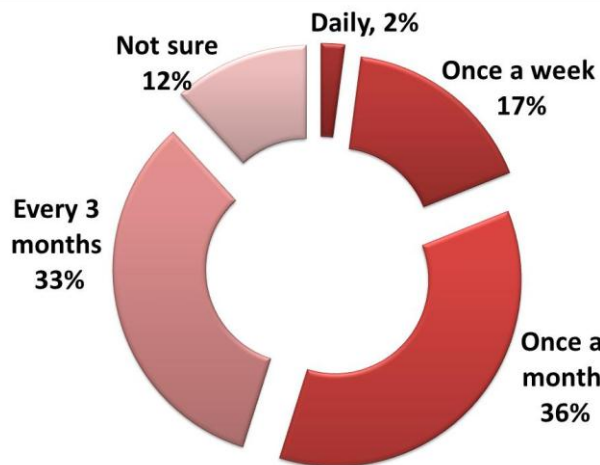


Source: BMI-T 2012

n = 252

The 195 customers/stakeholders who answered yes were then asked how often they access the BANKSETA website:

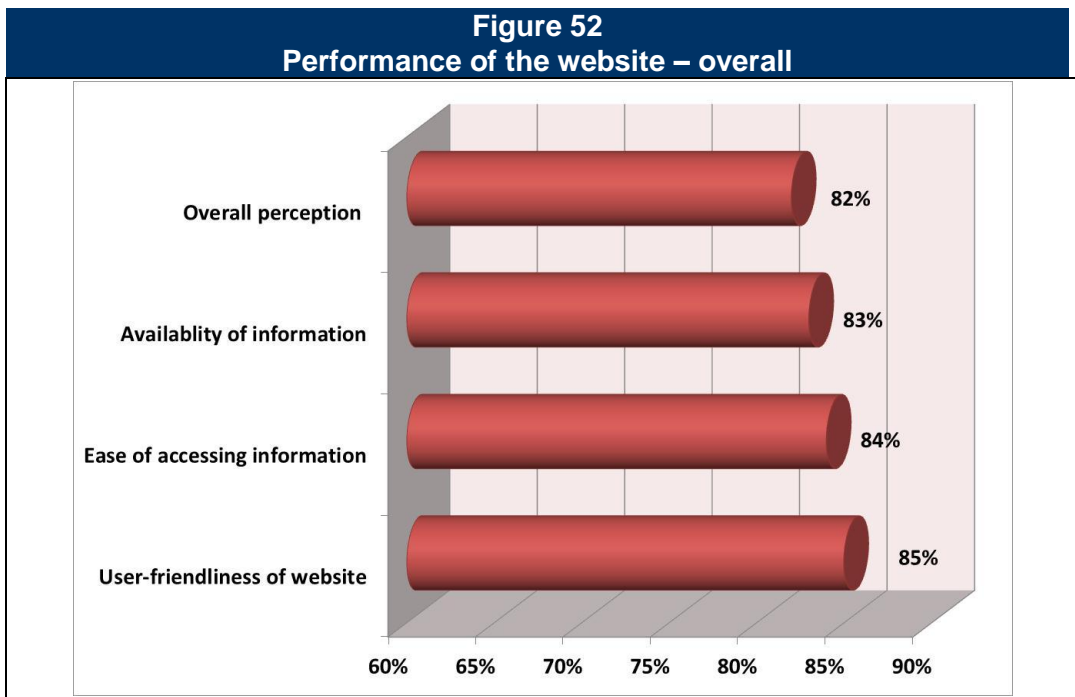
Figure 51
How often do you access the website – overall



Source: BMI-T 2012

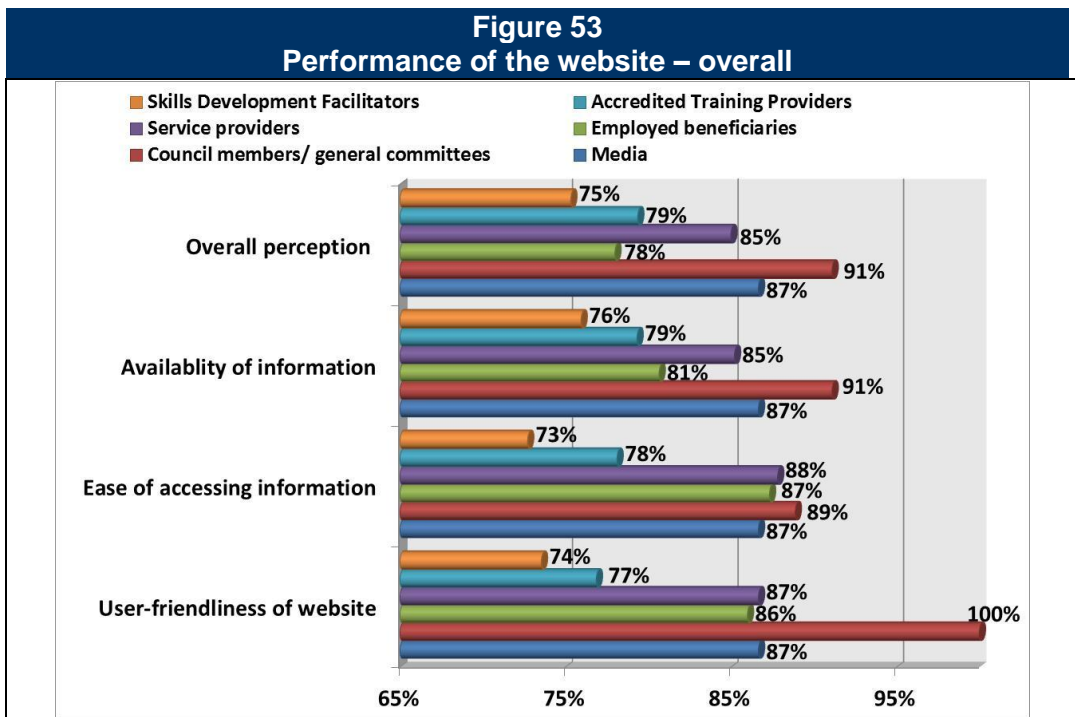
n = 195

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



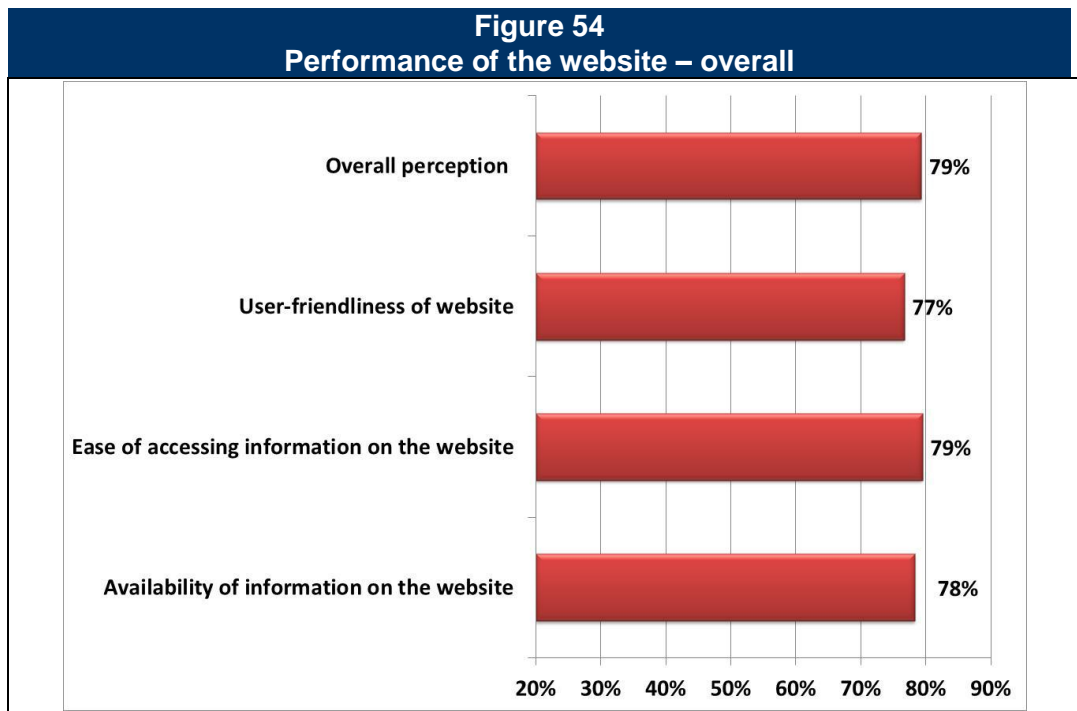
Source: BMI-T 2012
n = 195

- All scores for the website have improved significantly since last year. BANKSETA’s web site has good scores, though please note that the SDFs are fairly negative about the website. It may be worthwhile asking them why they are not happy with the ease of accessing the site or the user-friendliness of it.

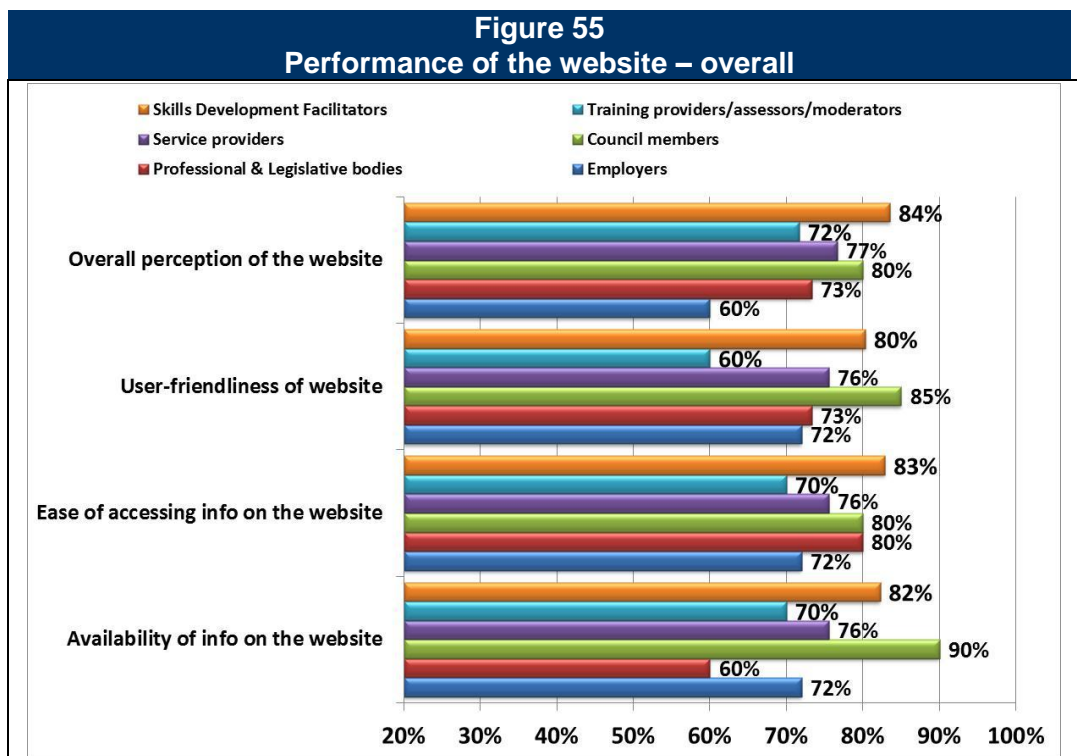


Source: BMI-T 2012
n = 195

The figure below indicates the scores for the website in 2011.



Source: BMI-T 2012
n = 107

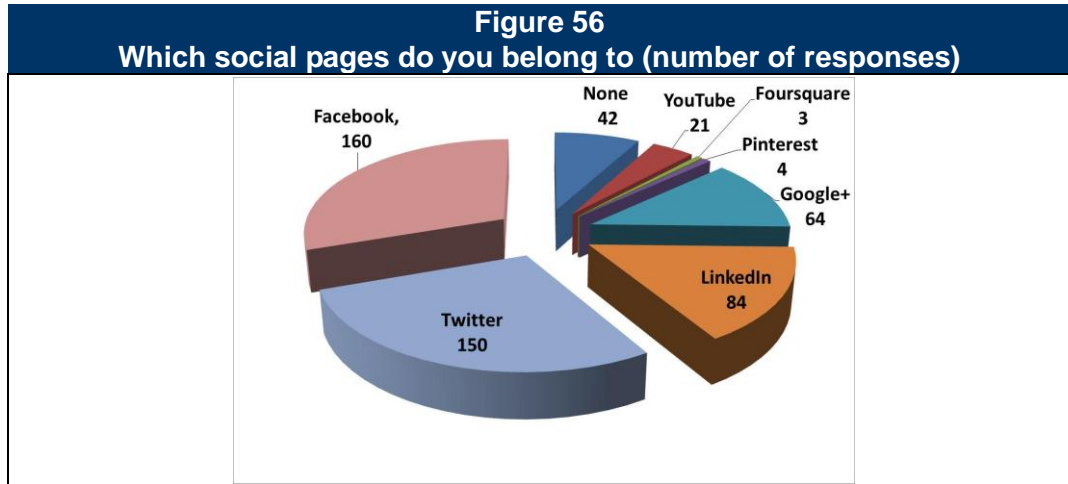


Source: BMI-T 2012
n = 107

7. SOCIAL MEDIA

7.1 Which social pages do you belong to?

Respondents were asked to name which social pages they belong to. This was a closed list but respondents could name other pages as well.

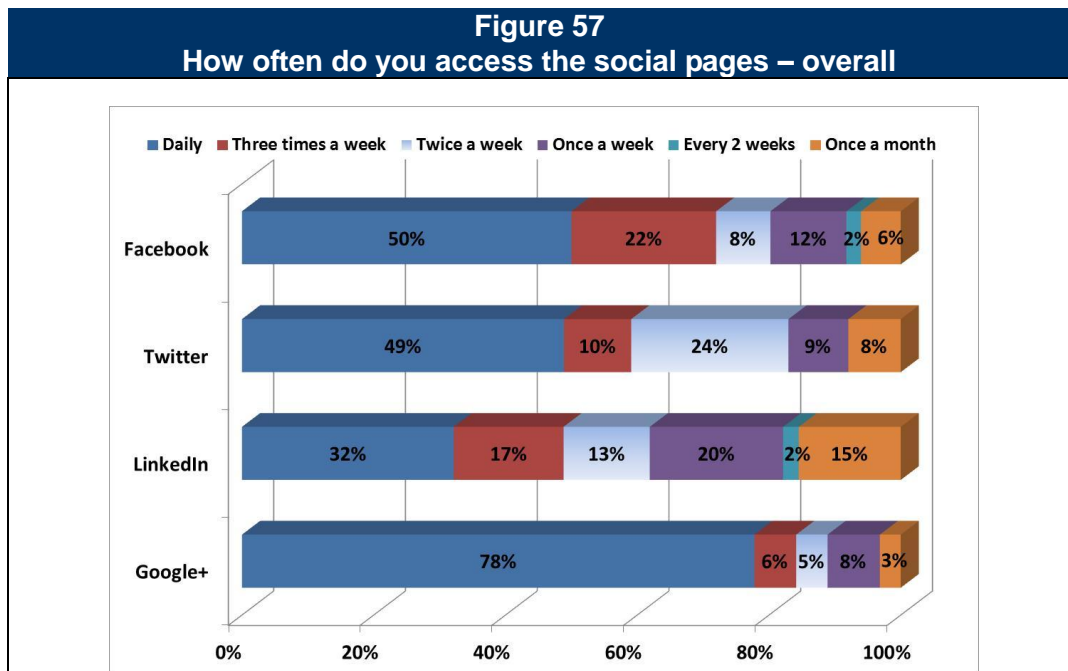


Source: BMI-T 2012

n = 160

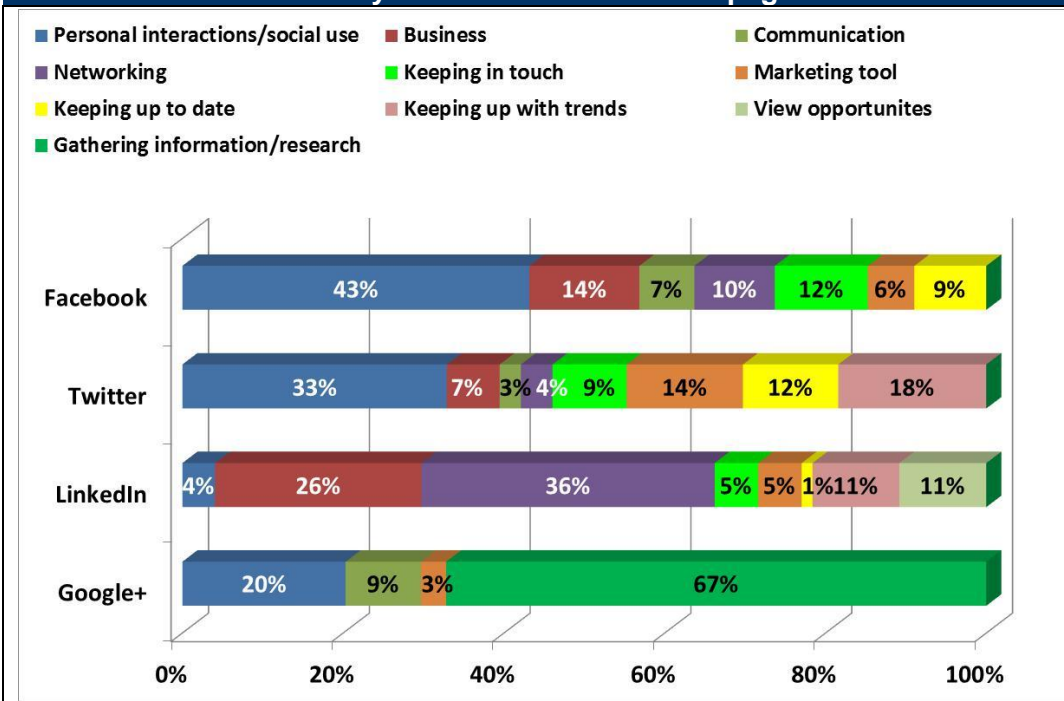
- It is interesting to note that 42 respondents indicated that they did not belong to any social media pages. Only one respondent said “refused”, all the rest answered “none” in the other column. This may have been a way in which to decline to divulge which sites they do actually belong to and access.

Respondents who did use the social media pages were then asked how often they access the social pages that they belong to. They were also asked how they use the social media pages that they belong to, as indicated in the figures below:



Source: BMI-T 2012, n = 160

Figure 58
How do you use the social media pages



Source: BMI-T 2012
n = 160

Responses are tabled verbatim below:

Facebook:

- Advertising purposes
- Advise on our service
- Business (18 responses)
- Business contracts
- Business information
- Business networking
- Catching up with friends
- Communicate with friends
- Communication
- Communication across the board
- Communication and connecting with people
- Communication and connections
- Communication with colleagues
- Company page
- Connect and communicate with friends
- Connect with friends
- Connect with friends and family
- Connect with friends and family
- Connecting and networking with people
- Contact friends
- Creating awareness - marketing tool - establish company

profile

- Engage with youth in different sector
- Entertainment
- For business information on products and services and success stories
- For inspiration
- For marketing reasons
- For personal interactions
- For personal interactions and chats
- For personal reasons
- For personal reasons only
- For personal stuff
- General news updates
- Information
- Interaction with friends for personal reasons
- Just to socialise
- Keep in contact with friends
- Keep in touch with friends (4 responses)
- Keep in touch with friends and family
- Keeping in touch with friends and family
- Keeping in touch with people
- Keeping updated
- Latest information on activities
- Latest news and tips
- Latest news updates
- Leisure
- Marketing purposes (7 responses)
- Mostly marketing
- Networking (2 responses)
- Networking with other company staff
- News updates (3 responses)
- Personal use (55 responses)
- Professional purposes
- Provider of service
- Regular information on updates of coming events
- Regular update
- Research
- Shopping
- Social (6 responses)
- Social media strategies
- Social networking (16 responses)
- Social, communication
- Socialise
- Socialise with friends and colleagues
- Socialising (6 responses)
- Socialising and keeping in contact
- Tips, awareness to customers

- To gain knowledge on what is going on
- To get contacts - personal
- To get informed of any latest news
- To keep in contact with friends
- To keep in touch with developments
- To keep in touch with friends
- To keep in touch with people
- To see what other people are up to
- To socialise with friends
- Update business and business ventures
- Update on business and marketing
- Update on what is happening
- Updated stories
- Updates, information on properties, news & so forth

Twitter

- Business
- Business information
- Check on what is trending
- Checking on trends
- Communication across the board
- Communication with colleagues
- Connect with friends and family
- Connect with friends and family
- Creating awareness - marketing tool - establish company profile
- Engage with youth in different sector
- Follow Industry leader
- Follow up with companies, chats, updates
- Following news
- For business info building
- For marketing reasons
- For motivational reasons
- For personal & business networking
- For personal interactions
- For personal reasons & networking with other company staff
- For personal reasons (3 responses)
- For social media strategies
- Interaction with friends for personal reasons
- Just to see what others are up to
- Keep in contact with friends
- Keep in touch with friends
- Keep up to date with trends
- Keep up with the trends
- Keeping in contact with friends
- Keeping in touch with people

- Keeping up with new trends
- Latest news information
- Marketing
- Marketing purposes (7 responses)
- Mixture of business and personal
- Mostly personal
- Networking (2 responses)
- News updates
- Personal - keeping in touch with friends and family
- Personal and business
- Personal friends
- Personal friends and family
- Personal use (11 responses)
- Regular update
- See what is trending
- Social networking (5 responses)
- Socialise
- Tips, awareness to customers
- To get information
- To get information on new trends and what other companies are up to
- To keep in contact with friends
- To keep in touch with developments
- To keep in touch with people
- To see new trends
- To socialise
- Trends
- Update on business and marketing
- Updates, latest news & tips

LinkedIn

- Business (8 responses)
- Business information
- Business networking (7 responses)
- Business offerings and marketing
- Business purposes
- Business related
- Business related issues
- Connect with friends and family
- Connecting with people: networks
- Creating awareness - marketing tool - establish company profile
- Engage with youth in different sector
- For business - to find other professionals
- For marketing reasons
- For networking
- For professional and semi-professional purposes

- For professional interaction purposes
- For professional use
- For social media strategies
- Friends
- Groups, chats, updates
- Industry networking (4 responses)
- Information
- Keep in contact with friends
- Keep in touch with fellow professionals
- Keeping in touch generally
- Keeping updated
- Latest news & updates
- Mainly for networking
- Marketing purposes (2 responses)
- Marketing requirement
- Networking (11 responses)
- Networking and keep in contact
- Networking business purposes
- Networking with people in the industry
- New company replacing old company and need to focus
- News updates
- Only for business e.g. networking
- Only use Linked In for personal reasons
- Opportunities in banking sector
- Personal and job creation
- Personal use (3 responses)
- Professional and personal
- Professionally (3 responses)
- Share my professional profile
- To check what people are doing in different industries
- To get information on new trends and what other companies are up to
- To keep in contact, networking for business
- To keep in touch with people in the industry
- To put my professional profile out there
- To see what people are up to in the industry
- Update business and business ventures
- What is happening in the market place

Google+

- Accommodation, properties, clothes etc.
- As a search engine to get information for work e.g. tenders etc.
- Business (6 responses)
- Business and Social
- Business networking (4 responses)
- Business recruitment

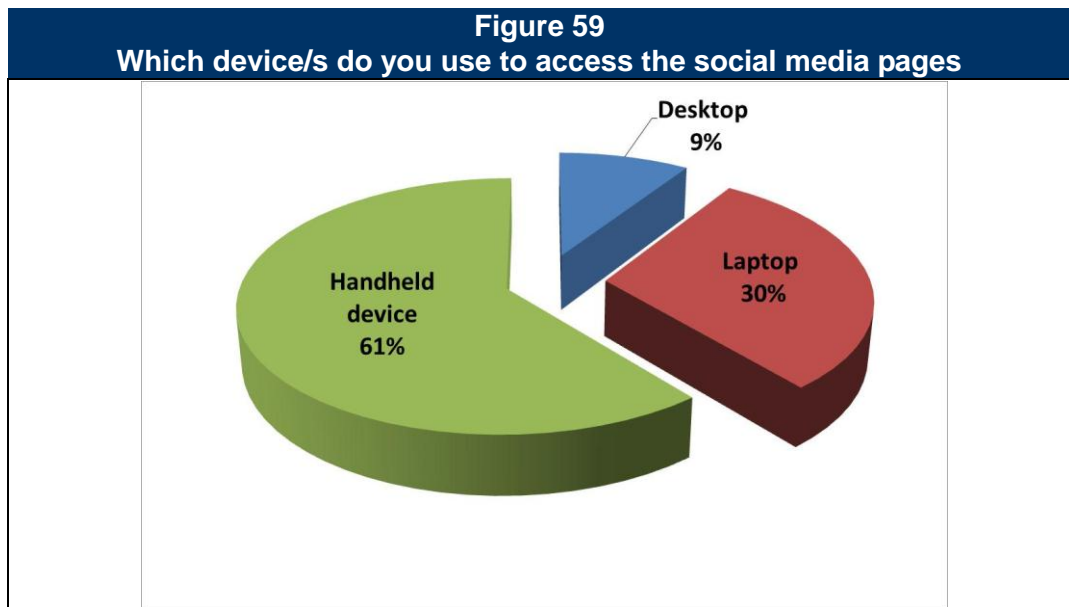
- Business use
- Celebrity
- For business information
- For information gathering (3 responses)
- For information mainly - for work
- For professional information
- For projects (education); I collect information
- For research
- For research and any kind of information
- For research and information purposes
- For research and to acquire information
- For research purposes - to acquire good information
- For research purposes (6 responses)
- For work and personal - research, information gathering
- General information
- Google for acquiring information and research purposes
- Information (4 responses)
- Information and networking
- Information gathering & research in general
- Just to see what others are up to
- Marketing purposes
- More for research purposes
- Mostly for research and info and more for personal reasons
- Networking (4 responses)
- Networking and information
- Networking and to get info
- Only as a search engine for acquiring information
- Purely for information
- Search engine - Whatever I need I try to find via Google
- Search engine for acquiring information
- Search for information
- To acquire information and for research purposes
- To acquire information mainly for work purposes
- To acquire information on businesses
- To find out certain information for work
- To find out information about companies
- To gain information
- To gather information for work
- To gather information to do research for work and personal purposes
- To get information
- Update on HR matters

YouTube

- Check out videos I have been alerted to
- For information and research purposes

- For music clips, videos etc.
- For personal interests
- For personal reasons
- For research purposes
- For social media strategies
- For videos, music clips etc.
- More personal: video clips, tutorial, music clips & information
- Music, Videos
- Social purposes
- Social catch up
- Social stuff
- Social reasons
- Social
- To view music clips
- To watch videos (3 responses)

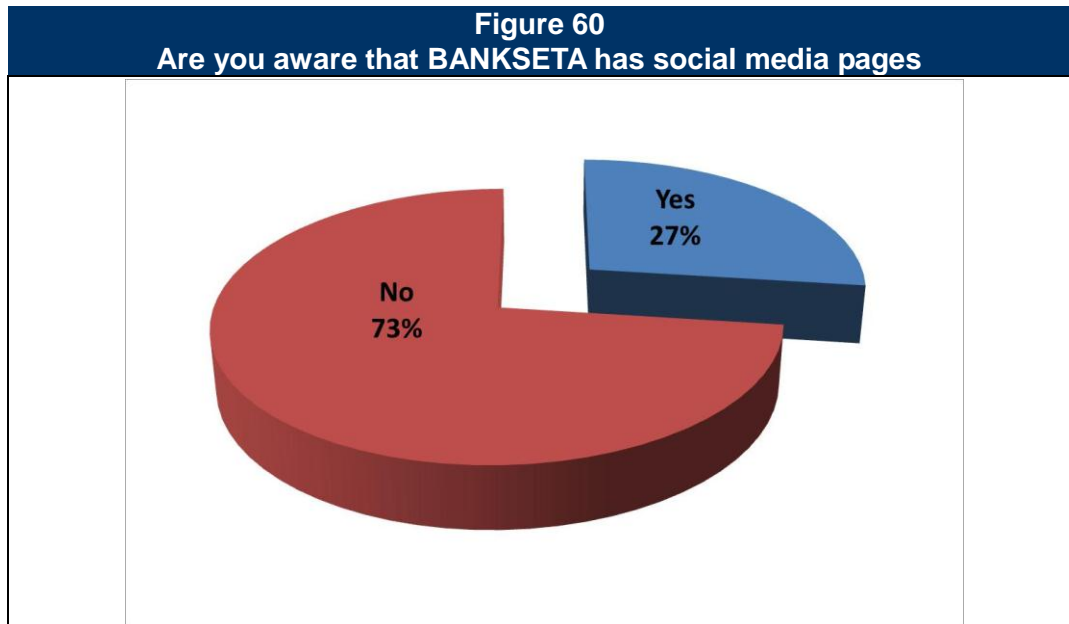
Respondents were asked to indicate which device/s they use to access the social media pages:



Source: BMI-T 2012
n = 160

- As can be seen from the diagram above, handheld devices such as smart phones, iPads and other tablets are used the most to access the social pages. This was a multiple response question so some respondents indicated more than one device.

We then asked respondents if they were aware that BANKSETA has social media pages and if they were a BANKSETQ follower or fan. Very few respondents were aware that BANKSETA has social media pages and only 19 respondents answered that they were fans/followers.



Source: BMI-T 2012
n = 252

When respondents were asked which topics they thought BANKSETA should cover in their social media pages, fifty four (54) respondents said that they didn't know and a further 24 said they were not interested in social media, but those who answered the question thought that the following topics should be included in the social media pages:

- A better understanding of their business and offerings
- Access to IEDP alumni across all the Setas
- Advice
- All aspects of top achievers
- All issues
- All their services that they offer
- Allow new students access to past students
- Any capacity building programmes Bankseta has to offer
- Any topics that are industry related
- Anything for free
- Availability of new training programmes mainly
- Availability of service
- Available funding opportunities
- Bankseta's contribution to economic upliftment
- Bankseta initiatives
- Be able to give their input on topics
- Better communication to providers
- Call centres for availability
- Career advice
- Career information to children on bank

- Career opportunities
- Career opportunities
- Career opportunities and skills development
- Case studies
- Case studies (9 responses)
- Case studies would be useful
- Charities
- Charity sponsorships
- Course outlines
- Courses offered
- Courses they offer
- Cover all their success stories
- Cover financial trends within the industry
- Cover information on microfinance
- Cover topics that are relevant
- Covered aspects
- Customer service
- Day to day issues
- Deadlines for workplaces
- Details on funding possibilities
- Details on possible funding
- Developments in financial sectors both globally and locally
- Do their job and tell the fans what they do
- Due date
- Easier for consumers to do so
- Economic, financial news and updates
- Education around levy
- Empowering people with no opportunities
- Entry level people - info on programmes available
- Environmental information
- Events (2 responses)
- Everything about themselves
- Feedback
- Feedback from students
- Feedback on case studies
- Feedback on courses from people who have done programmes with them
- Feedback on stories
- Feedback on their initiatives
- Female representation
- Financial developments
- Financial news and trends
- Financial news and trends both local and international
- Financial topics that are relevant to the times we are in
- Focus on Bursaries
- For it to be relevant they must cover what they have on the website
- Funding windows
- Future events

- General information about Bankseta
- General information on banking
- General information on what Bankseta have to offer
- General information on what courses are running
- General information on what they have to offer
- General topics that would be relevant to the industry
- Give information about their services
- Global and local financial news and trends
- Growth of Bankseta
- Have a blog
- Have open forums for people to interact
- Have past students give information on programmes like IEDP
- Higher level programmes available for PhD
- Hints and tips
- Hints and tips and clues on "how to"
- How banking can be made accessible to all people
- How to access them for those who don't know
- How to apply or must you be nominated?
- How to contact them
- How to get access to their programmes
- How to get into their programmes
- Human interest stories
- Impact of new laws, regulations
- Implementation of projects
- Industries that they work for
- Industry news
- Industry news - for the financial industry
- Industry research
- Industry research and reports
- Inform about developments and trends locally and internationally
- Inform of networking events., case studies, open forums
- Inform us about the impact that their programmes have
- Information about Bankseta courses and how to qualify for the courses
- Information about their services
- Information about what they do, services they offer
- Information and feedback on what Bankseta is all about
- Information on courses
- Information on different courses and programmes
- Information on different financial sectors - case studies
- Information on economic industry
- Information on how people can access their help
- Information on how to be part of it
- Information on how to fill in documents
- Information on how to get hold of them
- Information on learnerships and internships
- Information on products they offer
- Information on success stories

- Information on the events they will be hosting
- Information on their courses
- Information on their courses and programmes
- Information on their offerings
- Information on upcoming programmes at all levels
- Information on what programmes they offer
- Information relating to their offerings
- Information relevant to the industry
- Internships
- Job opportunities
- Just indicate to us who can benefit from Bankseta
- Keep focusing on skills development
- Keep it updated regarding their programmes
- Keep us informed of programmes available
- Latest developments
- Latest ideas and trends
- Latest news
- Latest news available
- Latest news update from Seta
- Latest stories and case studies from the industry
- Latest trends
- Learnerships
- Learnerships that they offer
- Learning & development information
- Leisure topics
- Letting you know if major changes are going to be made
- Local and international case studies
- Look at the agriculture area
- Mainly industry research
- Market trends
- Monetary and wealth topics
- More about upcoming training
- More communication of the whole spectrum
- More information about skills development
- More information on learnership and internship
- More items relevant to the consumer
- More learning and knowledge, useful hints and tips
- More on what they offer
- More research on property issues
- More training
- Mostly educational topics
- New developments
- New projects
- News
- News flashes
- On tenders
- Only to inform me about their events

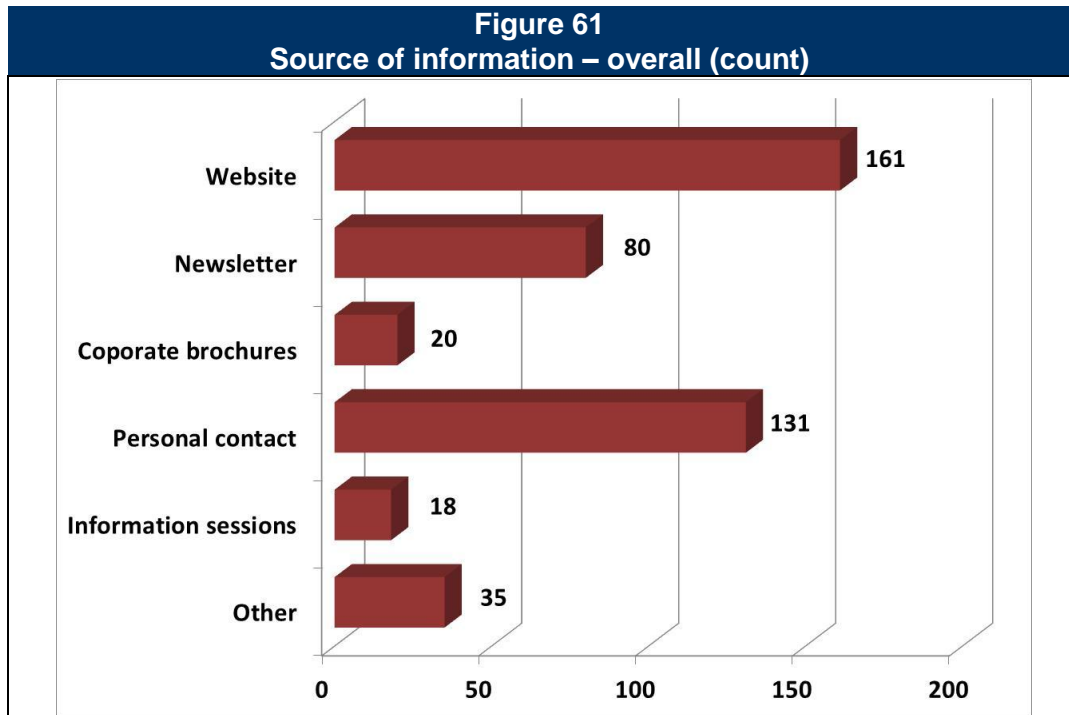
- Open forums (3 responses)
- Other related stories of interest
- Pass rates with learnerships
- Perhaps invitations for events
- Preferred suppliers for stakeholders
- Prior students feedback on courses
- Products and services pertaining to their business
- Profile more of what they do
- Programmes for young people
- Publish information on learnerships
- Publish research outcomes
- Quick tips and learning providers as well as best providers
- Relevant information for the whole banking sector, including the microfinance sector
- Research
- Risks in global markets
- Road show
- Show the impact of their programmes
- Show what they do - inform about economic trends
- Skills development (7 responses)
- Skills development programmes that they have
- Skills developments and their results
- Skills projects
- Some success stories
- Success stories (4 responses)
- Success stories etc.
- Success stories of learners and graduation
- Summary of trends
- System submit skills plan when required
- Talk about their programmes
- The banking sector - give views on it
- The impact their programmes have had in the industry
- The topic of employee wellness
- Their impact on the industry
- They need to show what they offer
- To be linked to other networks
- To bring new world to the public's attention
- To get more company information
- To let the youth out there know what services they provide
- To put the work they do out there for the community to see
- Top awards
- Topical financial issues
- Topics and trends in the industry
- Topics related to microfinance
- Topics relating to global financial trends and developments
- Topics relevant to the financial sector
- Topics relevant to their offerings

- Topics relevant to what they offer
- Topics that are relevant to the industry
- Training
- Training in business related issues
- Training in financial aspects
- Trends
- Trends & developments in the market
- Trends in the banking and microfinance sectors
- Trends in the financial world
- Upcoming events (5 responses)
- Upcoming events and workshops
- Updates on relevant market related training
- Upliftment on social and development skills - Education around levy
- Use for idea sharing, networking
- We must see the status update on application, feedback on money for learnership
- What Bankseta does
- What Bankseta is all about
- What is happening in the financial world
- What is happening in this market
- What is new at Bankseta
- What their aim is
- What they are all about
- What they are offering
- What they offer - forums
- What they stand for and who they are
- Who they operate for - which sector
- Workshops
- Youth Training

8. ADDITIONAL QUESTIONS

8.1 Source of information

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



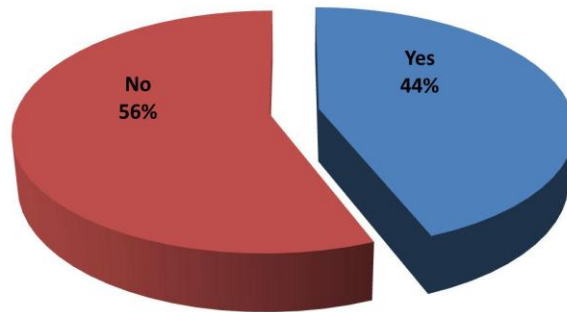
Source: BMI-T 2012

Respondents who mentioned “other” as a source of information mainly indicated “email” as their source (28 responses). Two respondents mentioned Facebook and 3 respondents indicated invitations to launches/events as sources of information. It appears as though the website is a good source of information for customers and stakeholders, and it is encouraging that there is so much personal contact from BANKSETA personnel.

8.2 Newsletter

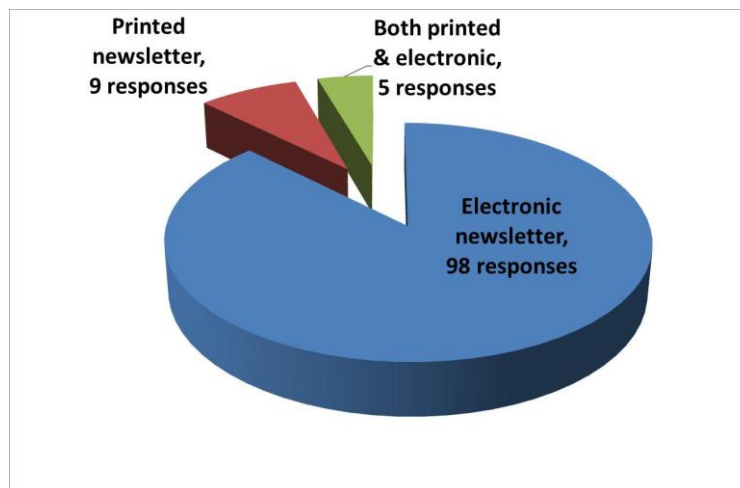
Respondents were then asked if they received the BANKSETA newsletter. If they did receive it, they were asked which version they received and if the content had improved over the past year.

Figure 62
Do you receive the BANKSETA newsletter



Source: BMI-T 2012
n = 252

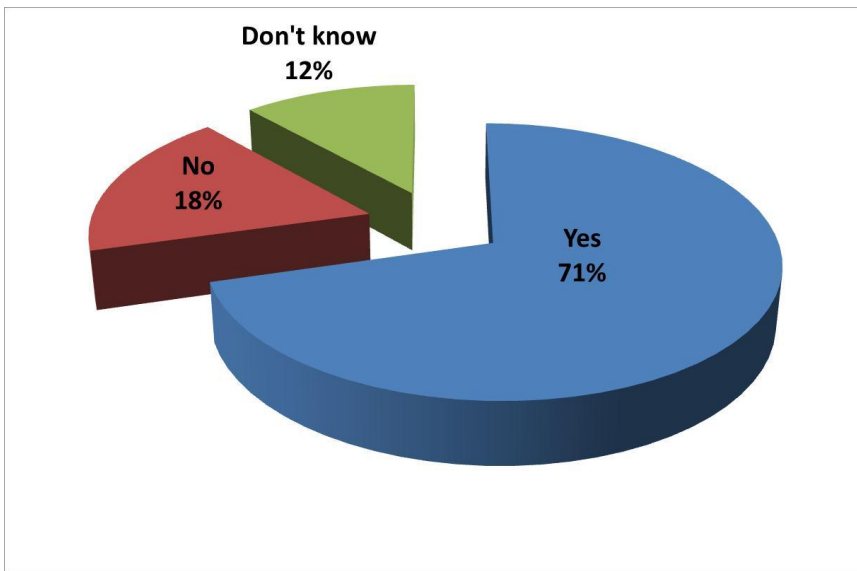
Figure 63
Which version of the BANKSETA newsletter do you receive? (count)



Source: BMI-T 2012
n = 112

Seventy nine (79) respondents indicated that they thought the content of the newsletter had improved over the past year. This is represented in the figure below.

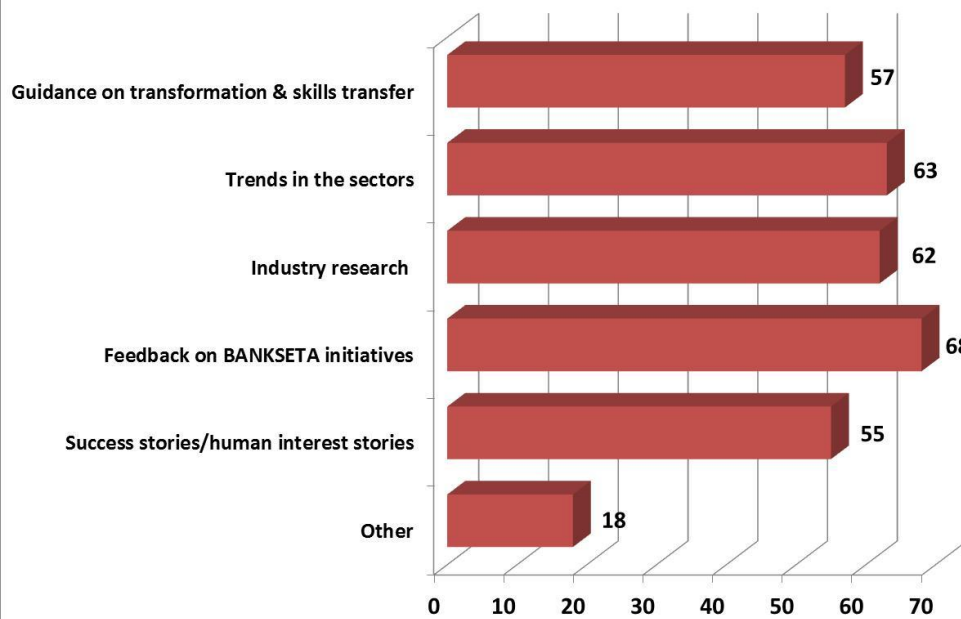
Figure 64
Has the content of the BANKSETA newsletter improved in the past year?



Source: BMI-T 2012
n = 112

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.

Figure 65
Which topics do you think BANKSETA should cover in its newsletter?
(count)



Source: BMI-T 2012
n = 86

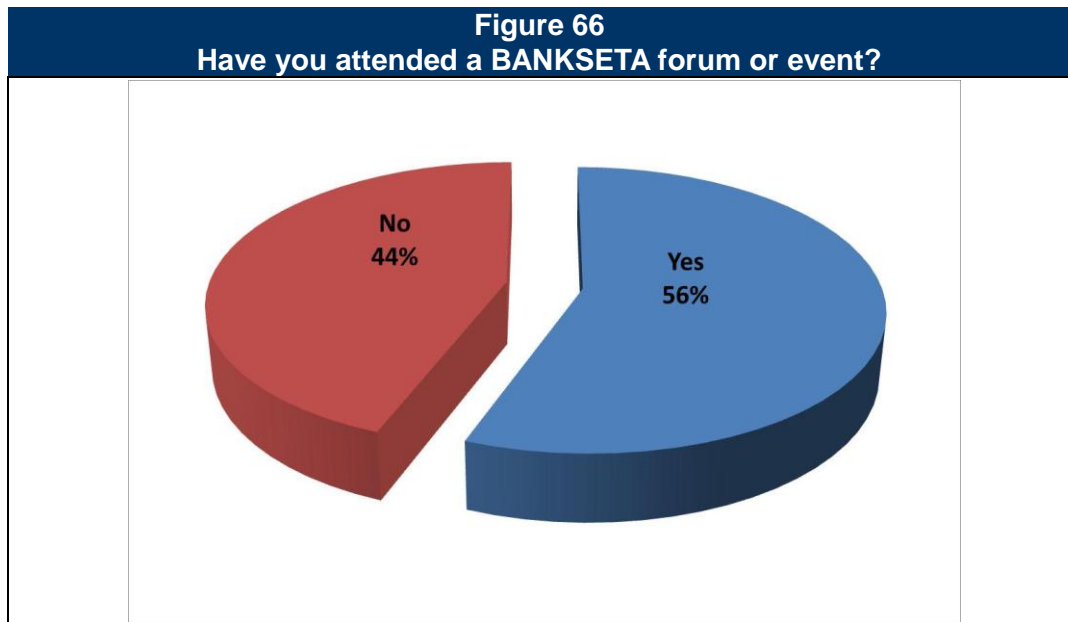
Other:

- Anything bank related

- Anything new
- Bankseta's contribution to economic upliftment
- Case studies
- Changes at Bankseta and successful learnership
- Guidance on accredited requirements and registration of learning material
- Higher education
- How to submit and apply for training
- Latest awards , training provided, tenders, new offerings
- New plans and what is Seta all about
- Scarce skills in the industry
- Technical conferences and anything to do with higher education
- The programme for development they advertise and the results of the programmes
- What Bankseta is all about & objectives
- What Seta is doing for post grads
- What the CED message to stakeholders is - focus for next year

8.3 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 2012
n = 252

The 140 customers who had attended a BANKSETA event/forum were asked to name the event they had attended:

	Number of responses
AGM	17
The year-end stakeholders function	16
Alumni	9
Workshops	7
Training sessions	4
Networking event	3
Event: different developments for their providers	3
Alumni & dinner and panel of Bankseta	1
Alumni and orientation	1
Alumni, year-end function	1
An annual stakeholder lunch	1
Awards - breakfast sessions - workshop information	1
Awareness session/brainstorming	1
Bank learners/training events of learnerships & ETQA updates	1
Banking Seta	1
Breakfast event	1
Capacity building workshops	1
CW credibility workshop building	1
Education and training	1
End of year get together Conference programme	1
ET subcommittee meetings, Social meetings and networking year end	1
ETQA skills intake Bursaries provided	1
ETQA subcommittee AGM once a year	1
Events on happenings at Bankseta	1
Feedback of programmes	1
Focus Group	1
General meetings	1
GIBS	1
Graduation of Bankseta course	1
I went to the launch of one of their programmes	1
IEDP Graduation	1
Industry events	1
Info session x 4	1
Information session	1
Information Session Event	1
Information session for WSP	1
International conference	1
Introduction	1
Investment banking/Retail banking	1
Last year September learner	1
Launch of training programmes	1

Launches of new programmes & Woman of the year event	1
Learnership programmes Committee meetings	1
Management courses End of year functions	1
May work skill information session	1
Meetings only	1
Melrose Arch Christmas party	1
Microfinance Learnership	1
Midrand, info sessions	1
Morning session JHB Country Club	1
Networking and Alumni	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:

	Number of responses
Useful	
Yes	137
No	3
Fulfil objectives	
Yes	134
No	6
Content appropriate	
Yes	137
No	3

9. EMPLOYEE VERSUS MARKET PERCEPTIONS

9.1 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.

9.2 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 two (22) staff members completed the survey.

	Number of responses
Corporate services	5
Development Programmes	1
ETQA	2
Executive Office	1
Learning programmes	1
Marketing/Communications	3
Skills Development	3
Corporate governance	1
Research	1
Unanswered	4
Total	22

Source: BMI-T 2012

	Number of responses
Less than 1 year	2
One to two years	4
Three to four years	8
Four to five years	3
More than 5 years	5
Total	22

Source: BMI-T 2012

9.3 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.

Table 16 BANKSETA overall versus Customers		
Components of satisfaction	BANKSETA staff ranking	Customer ranking
Quality of the training programme	1	2
Quality of service	2	1
Organisational image	3	3

Source: BMI-T, 2012

- BANKSETA's internal staff overall are still underestimating 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.
- This ranking is the same as 2011 and indicates that perhaps internal staff did not see or take cognizance of the results from last year.

9.4 Overall satisfaction and operational activities performance scores

Table 17 Performance scores for BANKSETA staff and customers			
Components of satisfaction	BANKSETA staff	Customer	Difference
Overall satisfaction	79%	83%	-4%
Quality of service	85%	85%	-
Quality of the training programmes	81%	86%	-5%
Organisational image	87%	86%	+1%

Source: BMI-T, 2012

- Internal staff are more aligned with market perceptions this year, although they have been more negative about overall satisfaction and the quality of the training programmes they provide.

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

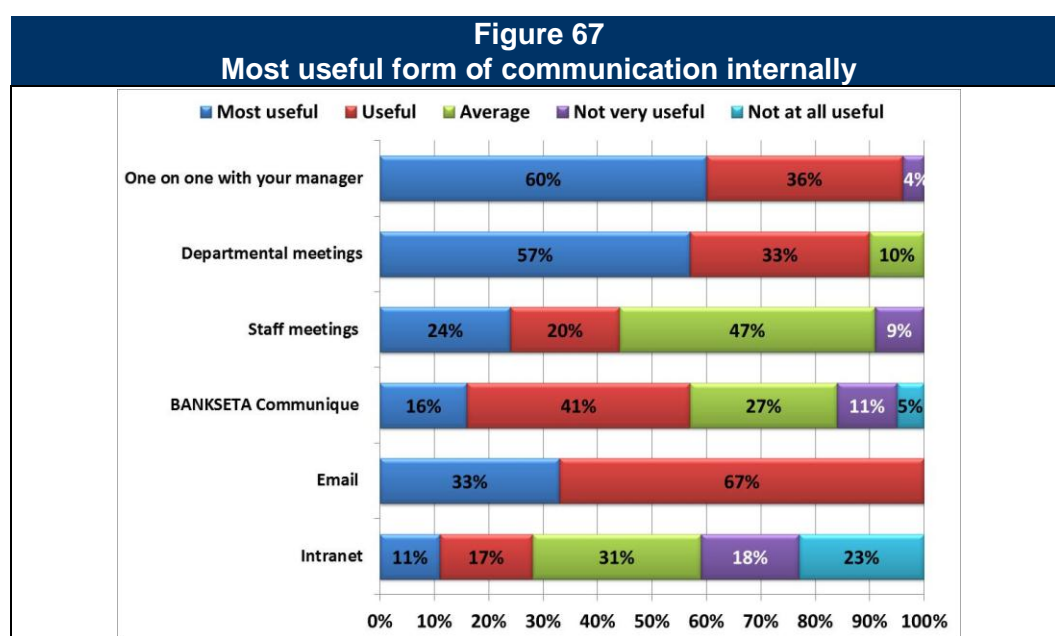
Table 18	
Performance scores for BANKSETA staff	
Specialists/managers/administrators	
Overall perception of the specialists/managers/administrators	82%
Understanding of your business	81%
Understanding of the industry/sector	81%
Provides advice in a consultative role	84%
Accessibility	79%
Responsiveness	81%
Ability to contribute to your business	81%
Ability to solve problems/queries	83%
Professional	85%
Regular contact	79%
Flexible	80%
Communication	
Overall perceptions of communication channels	76%
Sufficient communication from/with BANKSETA	79%
Effective communication from/with BANKSETA	80%
BANKSETA documentation (reports/invitations) is easy to read and understand	83%
BANKSETA documentation contains relevant information	84%
BANKSETA documentation is easily accessible	80%
BANKSETA's advertising is adequate	77%
Image	
Innovative	76%
Performance-driven	81%
Supportive	80%
Accessible	75%
Effective (making a difference...)	82%
Committed to customer satisfaction	83%
Professional at all times	83%

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

Table 19 Performance scores for BANKSETA staff	
BANKSETA effectively fulfils its purpose of enabling skills development in the banking sector	85%
BANKSETA is effective at communicating with all stakeholders	82%
BANKSETA keeps stakeholders informed on projects and developments	82%
We value our relationships with our stakeholders	88%
Our policies and behaviours are aligned	79%
We deliver value to our stakeholders	87%
We stand behind our products and services	87%
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	92%
BANKSETA departments communicate effectively around products, deadlines and deliverables	82%
BANKSETA departments are aware of what the other departments are doing	81%
BANKSETA departments collaborate effectively on projects	82%
The BANKSETA brand is well known in the sector	84%
Our stakeholders know what the BANKSETA brand stands for	82%

9.5 Communication

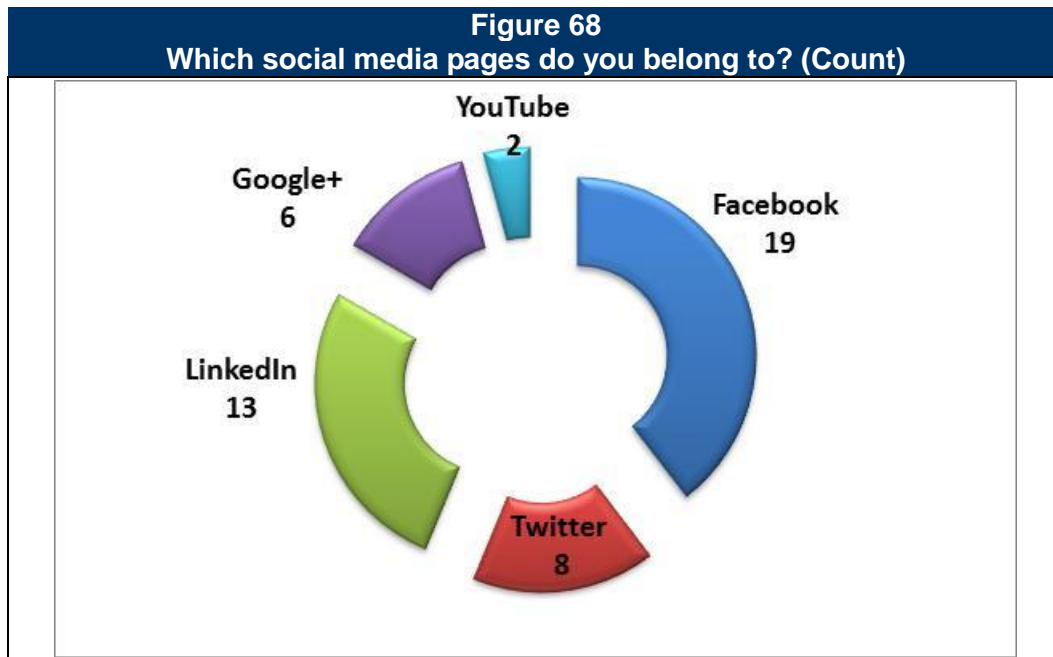
Staff were asked which of the following types of internal communication they find the most valuable/useful



Source: BMI-T 2012

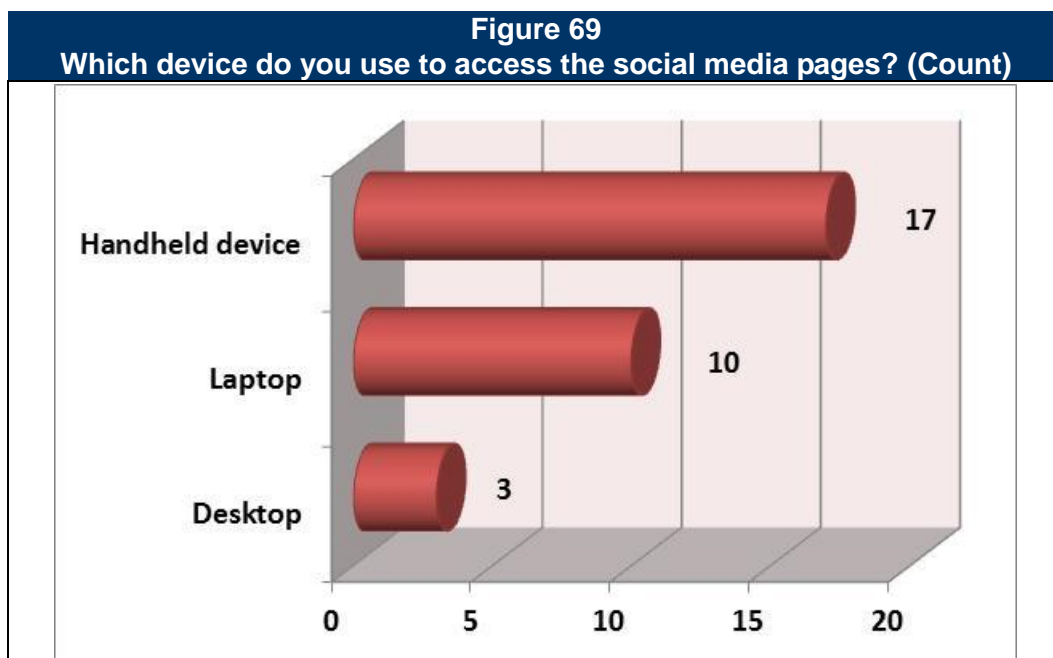
9.5 Social media

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



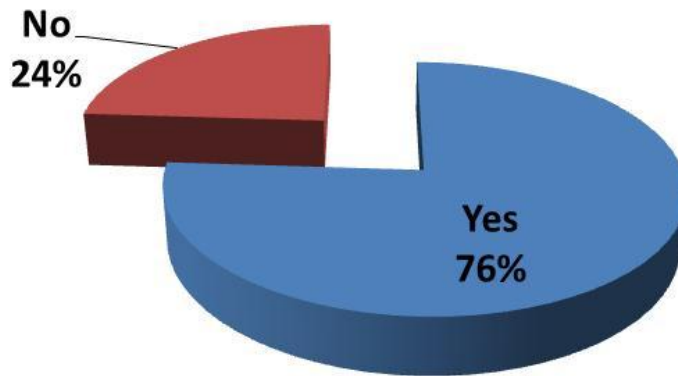
Source: BMI-T 2012

They were then asked how often they accessed these pages, but there were few answers for this question, with only eleven (11) staff members indicating that they accessed Facebook once a day.



Source: BMI-T 2012

Figure 70
Do you follow BANKSETA on the social network pages?



Source: BMI-T 2012

Staff were then asked to list which topics they thought BANKSETA should cover in their own social media pages. This was an open question and the responses are mentioned verbatim below:

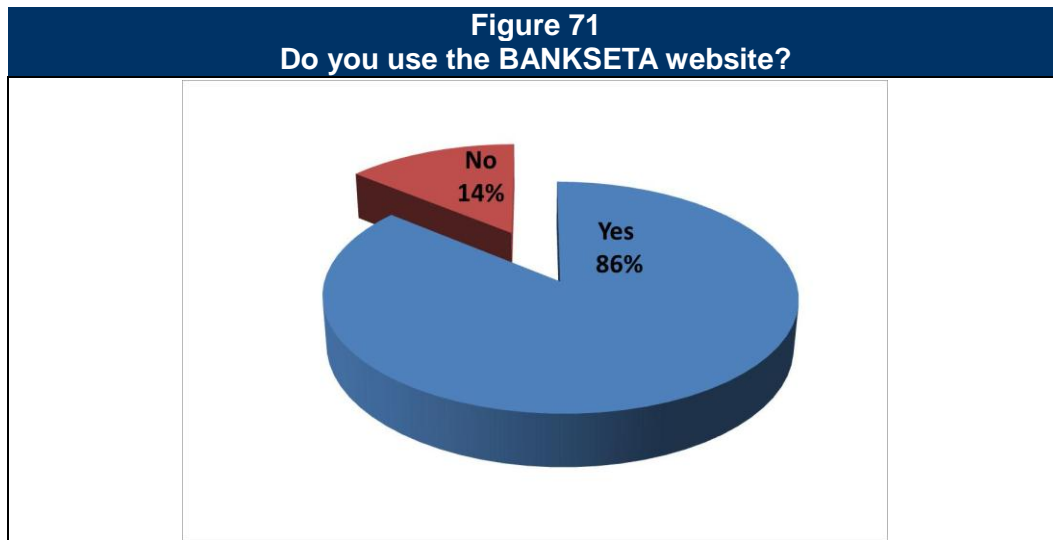
- Accreditation of providers, assessors and moderators
- Advice
- Bankseta plays a social responsibility role. Success stories with impact should be highlighted.
- Career Management
- CSR
- Current topics and debates
- Developments in sector/economy
- Graduations
- Information of staff structure - who deals with what
- Information sharing
- International banking
- Launches
- Learnerships
- More interesting facts on beneficiaries and/or learners; as well as success stories from employers in the sector
- More opinion/less "adverts" of projects
- New offerings
- New products that are a differentiator should be exposed to the media.
- Progress and opportunities available
- Projects and information to staff on how Bankseta operates
- Projects that are currently running
- Put up links to other companies recruitment pages as I would assume that most people accessing Bankseta on Facebook want employment/business opportunities
- Skills development related
- Social upliftment
- Stories of beneficiaries
- Success stories (organisational and individual) (Applications for bursaries,

learnerships)

- Success stories on Bankseta programmes
- Tender opportunities
- Transformation
- Updates on the current and new programme that Bankseta is offering
- Updates on Bankseta projects, events and current activities
- When we are going to advertise for upcoming projects

9.6 Website

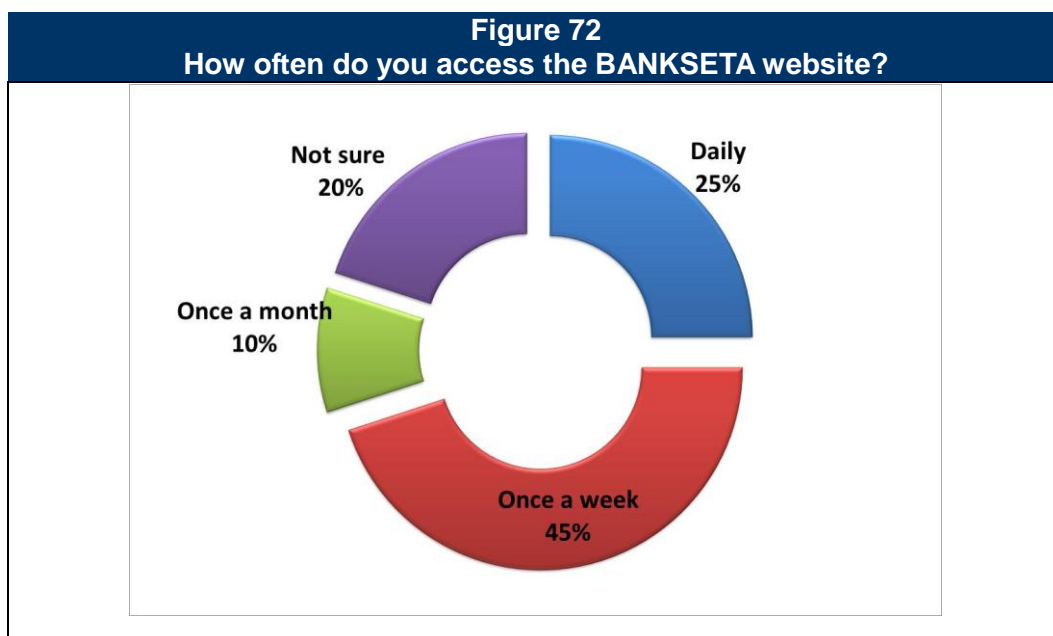
Internal staff were asked if they used the BANKSETA website.



Source: BMI-T 2012

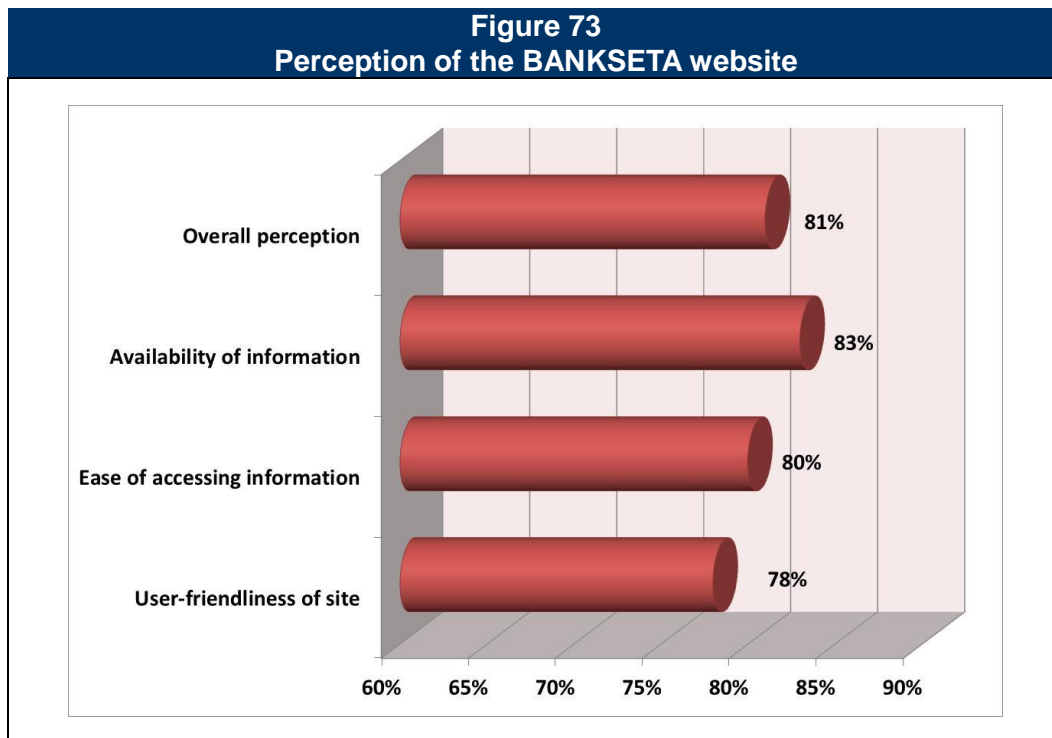
- The majority of staff indicated that they do access the website.

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



Source: BMI-T 2012

Staff rated the website on certain attributes:



Source: BMI-T 2012

9.7 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.

9.7.1 *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. Encouragingly, many said nothing or just left the question out. But please note the comments below:

- As a parastatal, public funds are being used and this in turn hinders public relation activities as these cannot be implemented in full force.
- Constant DHET requests to join "their" campaigns
- Industry knowledge
- Not knowing what the customers' needs are because in most cases customers do not communicate these needs to us
- Sharing internally or working in silos
- Short notice from DHET, causes a reactive approach that there is not always resources for
- Sometimes lack of information

9.7.2 *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.

- Be consistent and treat the customer as king not only when it suits certain individuals.
- Better understanding of what organisations are battling with or need from us
- Clear idea of desired impact before projects start
- Closer understanding between departments
- Consideration of individuals suggestions and advices or opinions
- Continue to innovate
- Continue to offer relevant training to their staff members
- Convergence of IT/with training
- External communication. Communicating cohesively and consistently (across different staff members/departments)
- Give all administrators access for "G card" in order to communicate with supplier timeously
- Have a goal on the turnaround time to customers queries and respond within twenty four hours from the minute you receive the query or enquiry
- More communication of all projects (products) to stakeholders (successes, what we are doing)
- More subject matter experts and less HR on committees and focus groups
- More training on Bankseta Management System
- Non classroom HRD delivery research
- Proper planning (of products/services) to achieve most impact
- Provincial footprint drives through partnerships with NPCCs, industry body regional offices whereby stakeholders do not only have to rely on technology but are able to have one on one interaction with representatives from Bankseta
- Rebuild a culture of customer service
- Targeted communication to identified stakeholders, focus groups with identified segments
- Treat every customer equally internally and externally.
- What they are doing with social media is key as already they are tapping into a platform widely used by our potential customers

9.7.3 What does BANKSETA do well

Internal staff were asked what they think BANKSETA does well.

- Commitment
- Doing so much with limited resources
- Ensuring that projects are a success.
- Good customer service
- Governance
- Improving skills
- Innovation
- Keeping in touch with existing stakeholders
- Making change in others' lives
- On-going contact with customers
- Our turnaround times for responses are praised by industry.
- Professional at all times
- Professionalism across all departments

- Professionalism is always adhered to
- Provides customer service of excellent standards
- Quality of staff - board
- Reaching its strategy objective by achieving its target and closing the gap of employment rate
- Sector consultation
- Stakeholder engagement
- Support of sector
- Transformation and people development through partnerships
- Upfront buy-in from stakeholders
- We have a reputation of being professional and proactive towards shareholders.
- We value our relationship with our registered employers and try to do projects with them and not for them.
- With people who are in the sector already, a lot has been done but I still feel much more could be done for the thousands of unemployed youth that do not get the opportunity to get into Letsema/Kuyasa.

10. ADDITIONAL QUESTIONS: OPEN ENDED

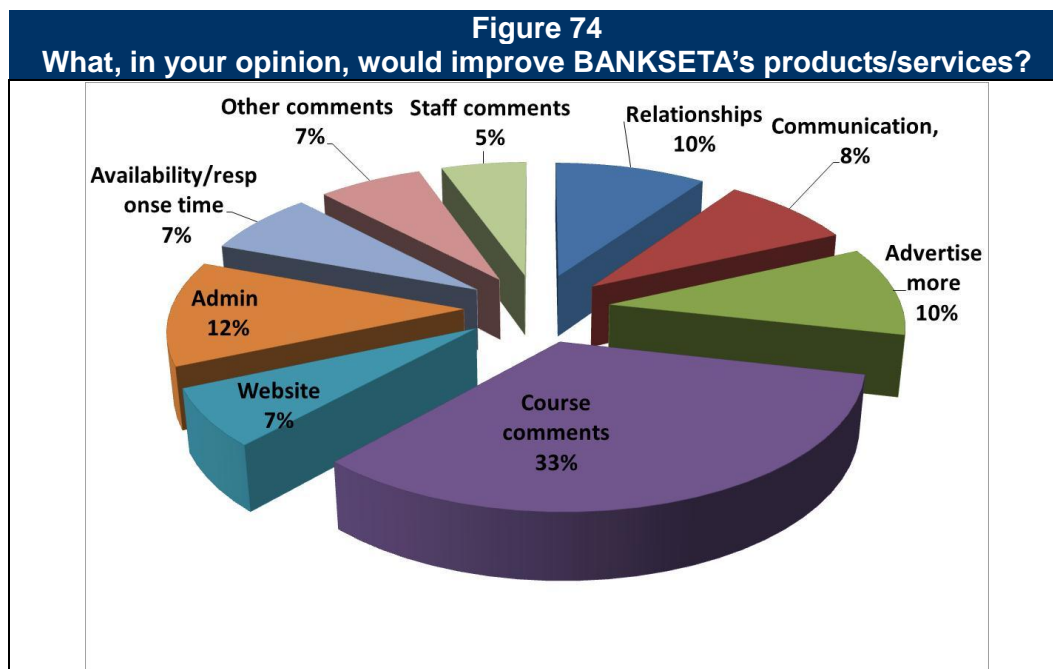
Respondents were asked further questions, namely:

- 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.

10.1 Improve quality of products/services

Respondents were asked what they thought BANKSETA could or should do to improve the quality of their products/services. Interestingly enough, one hundred and eleven (111) respondents indicated that they thought that there was nothing BANKSETA needed to do to improve their products/services.



Source: BMI-T 2012

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

Relationships

- Better understanding of my organisation
- Build up strategic relationships
- Closer alignment on the ground how to do things correctly
- Creating awareness when opportunities arise
- Do more to promote networking and transformation
- Ensure channels with their partners are open
- Focus on people profile
- Focus on relationship building with the different banks in South Africa

- Get more involved with the members as an employer
- Involve us more in the planning process
- Learn more about our organisation
- More attention to clients' needs
- More involvement
- Need to engage more in other provinces and stakeholders
- Partner in training should look at what we should focus on - what training area
- This group misses out on opportunities and support from Bankseta

Advertise more

- Branding and advertising
- Be more informative about themselves
- More advertising
- More advertising and general information on Bankseta
- Advertise more
- More awareness through media
- More direct mail would be advantageous
- Do more advertising
- Need to advertise more
- Need to advertise more - public awareness
- They need to advertise and inform people of their offerings
- They need to increase their exposure through advertising
- The need to advertise more about themselves
- Just be more visible
- What Bankseta has to offer in general
- What is Bankseta all about - their objectives
- Make more people aware of their offerings
- PR part of Bankseta

Communication

- Communicate as often as possible
- Communication and queries are a big problem at Bankseta
- Better communication
- Better communication from a learnership point of view
- Improve contact in the Cape Town area
- Improve the reliability of communication - answer more promptly
- Visit more in PE area
- Ease of communication
- Get back to us
- Increase communication with development lenders - they are not sure what Bankseta does
- To share more information with us e.g. via brochures or e-newsletters
- More than one information session
- Open telecommunication line about who is coming when to do what
- Tell us more about business from Bankseta to PE - use Afrikaans as well

Course comments

- Feel the courses can be vetted better
- Bring back the old workshops
- Capacity building and not just training sessions
- Cater only for four main banks
- Cut out paper at courses - improve admin, still waiting for reimbursement
- Deliver soft skills training that is aligned and not just accredited course
- Find out what worked well and what didn't
- Focus maybe rather on youngsters who show potential
- Focus more on tailoring their investment courses
- Fasset Seta should be training with Bankseta
- Follow up with students about courses
- Incorporate hard core stuff like finance in courses
- More focus on Risk Finance Training for graduate students
- More in depth, hard core content of the programmes
- Get feedback about their courses
- Accredited education - money is being paid by the people and the people need to be educated
- Adequately brief foreign lecturers on the set up in SA
- Be more targeted in terms of what they offer
- Cut out irrelevant information
- Should not be separate Seta
- Let us know about their programmes that are coming up
- Updated information on available courses
- Too much repetition - improve the content - do a pre-scan
- Streamline courses, reduce from 4 to 2 days - cut out repetition
- Offer more training programmes
- Have more local specialists
- Make sure attendees are at the right level to do the course
- Make sure the right candidates are chosen
- Bankseta should implement skills programmes that are more in line with financial services
- Product should be more to uplift the youth in the townships
- Who does what and what new programmes are up and away
- Consult with us more about dates
- Go to more rural areas
- Not all lecturers are consistent
- Don't just fill up the agenda with repetition
- International banking -cutting edge information
- Investment banking is a sector on its own
- More regular workshops
- More regulatory knowledge
- More training face to face
- Work out what all the providers are able to offer in all areas to learnership programmes
- Less focus on ARP, more structure and more frequent sessions
- Go into case studies about processes with things like absenteeism. Explain how

financial institutions fit in SARB, Nedbank, Standard, etc

- Always good to have more research on the microfinance in South Africa
- Stop doing questionnaires after each programme
- Do proper research on different segments and managerial levels
- Need to focus on qualifications in their own environment
- Not all candidates are on the same level. Not all candidates are on the same level
- Should have an online system
- Must ensure standards do not slip in any way
- Run for 12 months instead of 6 months - spread out the travelling
- Workshops in other regions
- The international programme should include emerging economic countries
- Provide understanding the different sectors in banking industry

Website

- User friendly website
- Website friendliness
- Website information
- Their contact information should be on their home page on their website
- Make the website more user friendly
- Make website more user friendly and easier to navigate
- More information available on the website
- Put more information on website - especially concerning courses
- Too much unnecessary info on website
- Sort out the ease of accessing all information on the website
- Unable to upload

Availability

- Bankseta normally takes 4 weeks to get back to us
- Be available in the office, return emails and calls sooner
- Be more available out in the market
- Be more easily available
- Answer emails
- Either short staffed or don't have time to answer emails - also lose documents
- Faster response generally
- Faster turnaround time to requests and queries
- Feedback
- Feedback - no information
- More regular contact
- More regular contact and networking between stakeholders and students
- Need personal attention when I am doing reports
- Poor turnaround time on queries
- Quicker response to emails and requests for advice
- Reply to our emails please
- Jack up the admin side - e.g. claiming money a nightmare
- Perhaps more regular contact
- They should be more accessible

Staff comments

- Employ more individuals at customer desk
- Their staff not in the office and don't reply to queries and pay late
- They do a good job but their specialists (mainly females) should improve their people skills. They too easily pick a fight.
- They have the expertise to do it well
- Not happy with staff
- Person I spoke to at the Call centre for information was clueless
- Better training of staff to be aware of what is going on
- I like Bankseta to send higher level people (like Karin Hobbs) to the South African Qualification authority meetings and/or NLRD Partners Forum meetings

Admin

- Admin of students -certificates
- Administrators should do a better job - Check contract details - details still incorrect
- Better procurement procedures
- Check administration to end of year completion which requires attention
- Database of learners and certificates take far too long
- Faster payment of the invoices
- Faster payments - within two weeks
- Improve the turnaround time on contract finalisation
- User friendly documentation
- Better invitations to Bankseta meetings
- Form is too complicated
- Guidelines on system to say why you fill out forms
- Too many forms to fill out - repetition
- Concentrate on streamlining to legislature - too much work for me to handle
- Get cancellations right first time
- Have tried to register for 6 months - no joy yet
- I am losing out on time - skills required in certain areas

General comments

- Annual report - be specific on their questionnaires
- Annual reports on what they are doing - International standard lecture on our own standards
- Do more about driving transformation
- Comment on property issues
- De-centralise as far as where they hold programmes
- I would like to receive your newsletters
- Information from Bankseta should be more detailed, precise
- Provide information on the economy
- International visits - more free time - it is too structured
- Keep up to date trends
- They often have their own assumptions of how things are in SA, especially regulatory facts

10.2 What should BANKSETA do differently

Respondents were asked what they thought BANKSETA should do differently. One hundred and twenty two (122) respondents said “nothing” which is a very positive reflection on BANKSETA’s service generally.

It was fairly difficult to group the comments as they are so diverse. They are also similar to the comments about how to improve products and services. Many mentioned communication, the website, advertising BANKSETA – they want a relationship with the organisation. It is very important to read all the comments as there are some good suggestions from customers.

- Academic side is too structured - lectures should allow for some free time - beneficial to meet people in a less formal environment
- Access through the log in portal and reporting - if I had personal point of contact I would be more positive
- Advertise more
- Advertise their offerings to a wider audience - especially for past graduates
- Advertise themselves more
- Advise from them is shocking
- Always be available to us
- Always in the news with negative responses
- Annual reporting, a lot of problems
- As a partner trying to understand our type of business and advise where necessary
- Availability
- Awareness of social media pages
- Bankseta (through Deloitte) must manage contract side better and pay faster
- Bankseta's project report template should be made easier to complete
- Be more easily available
- Be more hands on with their courses
- Be more informative on latest success stories
- Be4come more decentralised
- Better client service
- Better communication and availability
- Better planning and communication
- Better understand our organisation
- Build more of a team spirit
- Calibre of candidates must be of high standard
- Call centre support
- Change to system need more time
- Check on content of courses
- Come back to us when we have queries
- Come back with responses
- Communication
- Communication channels not always open
- Communication in letting us know of upcoming programmes
- Complaints are difficult to get a response to
- Confusion amongst training sessions

- Consult more with us
- Continue with their regular communication
- Cramped up information into one session
- Customer care
- Customer friendliness
- Customer relationship - feedback on what masters grant
- Design course content and get good facilitators
- Development and training provided for Standard trading and Financial markets
- Did not help in time to solve a problem when needed
- Distance between Jhb and Cape Town - especially audits that have to take place
- Distance learning
- Do info sessions in East London
- Do more research in the banking industry and in the financial industry as a whole
- Do not attend to "small business needs" at all
- Document uploading
- They don't reply to me at all – they need to sort out their communication
- Don't run courses in places like Uganda
- Events of 3 hours long should have speakers and content of an intellectual nature
- Extend courses
- Faster payment of invoices
- Faster payments
- Faster response
- Faster response time
- Feedback
- Feedback for those who did not attend
- Focus more on tailoring their investment courses
- Focus on their online content
- Get contact details correct
- Get to grips with the economics in SA
- Give the youth information
- Gives us regular updates of scheduled events
- Go through reporting documents with stakeholder
- Grant more funding for different sectors
- Have a faster turnaround time
- Have an online portal so you can download information relevant to the course
- Have not had an "accreditation" course for the last 3 years
- Have open day and do presentations concerning their offerings at all the different banks
- Hold programmes in KZN, Durban, Pietermaritzburg
- Improve communication
- Improve on advance planning when doing things overseas
- Improve on alignment of courses
- Improve on presentation of courses
- Improve on user friendliness of the website
- Improve road shows
- Improve the admin, there is too much of it
- Improve the skills on debt collection centre
- Improve their system because we come across so many problems

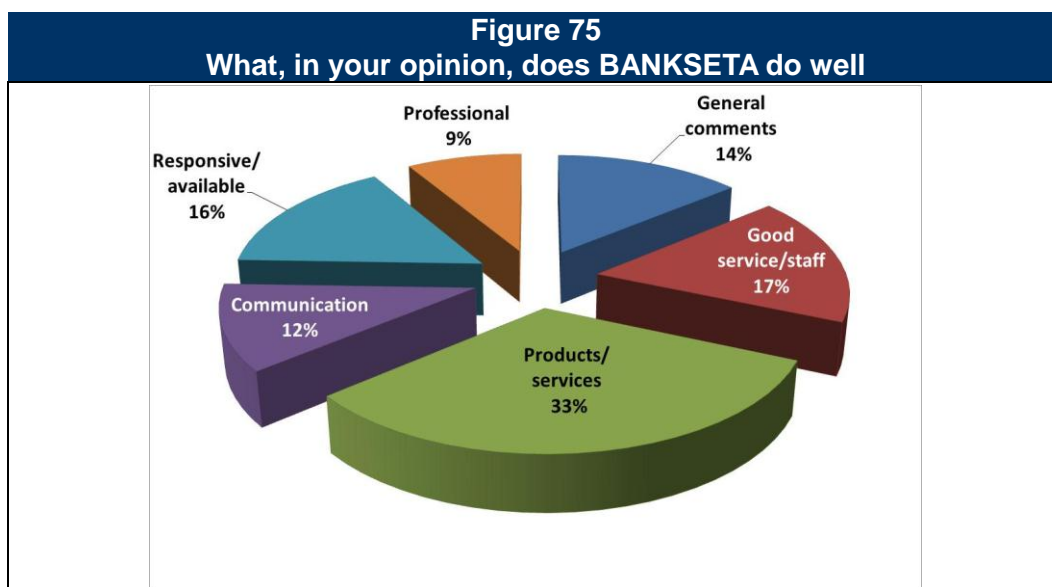
- Improve transport to venues in places like Uganda
- Include more British companies in overseas trips
- Inform of industry news and knowledge
- Inform us on time on tenders
- Information of links
- Informative
- Investment banking is a sector on its own
- Invite us on Facebook
- Issues should be addressed immediately by administrators
- Junior staff administrators required to focus on their jobs
- Just a more user friendly website
- Just include some emerging economic countries when travelling
- Just more research
- Just release data as soon as it is available
- Keep up regular contact
- Keep up standards
- Leadership training was very technical and intense - should have a two day break
- London lectures - content a bit disconnected, not fully prepared
- Look at micro lending side of what we required
- Make courses qualitative
- Make it simple to upload documentation
- Make sure lecturers are fully briefed
- Make sure they keep abreast of developments locally and internationally
- Make the site user friendly
- Making information easy and understandable
- Marketing themselves more
- More awareness drives
- More communication with development lenders
- More courses please
- More frequent and academic sessions
- More in depth lectures
- More information on events
- More information to people about what their offerings are
- More innovative
- More interaction
- More interaction among customers and Bankseta staff
- More interaction post course would be good
- More knowledge and information
- More projects
- More regular contact
- More regular contact and networking between stakeholders and students
- More visible advertising
- Must fit in with programmes offered
- Need more information
- Need more specialists in certain areas - payment and credit areas
- Need personal consultant who understands need to send people for training but can't
- Need to bear in mind that we are all senior managers

- Need to become more digital, online content
- Need to have more courses on that
- Not enough positive information out there about them
- Not flexible enough - e.g. with travel arrangements
- Not just at the banking sector only
- Offer much more regular contact
- One person who can help you when calling them
- Only make more room for service providers
- Only more information sharing
- Opportunities for funding - very short notice experience 2011
- Overall more interaction
- Pay attention to all clients
- Penetrate rural areas
- Perhaps advertise more
- Put in more variety and different aspects
- Put me on their mailing list
- Quality insurance
- Raise their levels of professionalism all round
- Rather run them locally - more cost effective
- Registration takes too long
- Regular check-ups (with us) and responsiveness
- Regular contact
- Reply to customers' and send correct details well before meetings
- Requested to become assessor 3 years ago - still no reply!
- Respond to queries regularly
- Response to queries
- Run workshops more often
- Shorten length of forms
- Should be open to new ideas and this should be made available
- Simplify communication
- Simplify the information that is given
- Simplify their documents a bit
- Skills plan
- Specialists (females) should improve their people skills. They pick a fight too quickly.
- Spend more on the same type of training - more capacity building
- Staff could improve expertise - take more ownership of own operations
- Still waiting for vouchers
- Streamline their courses - cut out repetition
- Target market they are trying to get are not employed in banking sector
- Tell employees what Bankseta has to offer – advertise themselves
- The course is very intense - should run over 12 months
- They need to get SME's involved with courses
- Too little contact from Bankseta
- Too many forms to fill out
- Too much to cram into 6 months and too much travelling
- Training is not for elderly people, only the young
- Turnaround time on queries

- Turnaround time when it comes to communication - not last minute cancellations of meetings
- We urgently need electronic training programme for rural areas
- User friendliness of the website needs to be sorted out
- Want my own personal consultant, would be easier that way
- We need to be affiliated to one Seta only
- Website is shocking
- Website navigation
- Website needs more information on why certain information is needed
- Website not as user friendly as the old version
- Website user-friendliness
- What are my requirements - take them into account
- With training they need to move away from using paper
- Workplace skills – need a course on it
- Would be helpful to have a Help Desk
- Would like to see them using more black people as moderators, facilitators

10.3 What does BANKSETA do well

Respondents were asked what they thought BANKSETA does well.



Source: BMI-T 2012

The BANKSETA staff are very well regarded, customers/stakeholders offers an effective service: they are professional, responsive and communicate well.

An important point is that the BANKSETA training or courses are perceived as being very good and cutting edge. The organization itself is recognized as being at the forefront of the sector/industry with great partnerships, allowing for networking and up to date industry knowledge.

Course/products

- Also good venues and accommodation
- Are executing their development very well
- Assist unemployed to get learnerships and provide jobs in the banking industry
- Choice of lecturers - Professionals well selected senior people

- Content and information of courses
- Content of material is well put together - wonderful learning curve
- Content of programmes is excellent
- Context of learning is very relative to my job
- Co-ordination and their relevance to the industry
- Courses are relevant - good planning
- Courses are very conducive to your job
- Education programme is also very good
- Effort they put into their courses
- Encourage staff with bursaries
- ETQA performs well in the Seta segment
- ETQA very good and accreditation process is good
- Excellent training (5 responses)
- Exceptional training
- Expert training
- Developed very good partnerships
- Explains every detail that you need to know
- Exposure and access to influential people during programmes
- Facilitators are great - engage well with people
- Facilitators are top class
- Flexibility of addressing smaller service providers and adapting to their needs
- Focused and well organised programmes
- Complement skills and development
- Development programme
- Do a good job especially the ETQA - modular work
- Do a lot of research and get the best schools involved
- Excellent choice of facilitators add value
- Good idea to grant the learnership and internship to the graduates
- Good training programmes
- Good in coordinating the new curriculum for the QC20
- Good in the administration of their programmes
- Good in their provision of scholarships
- Good partnerships and excellent facilitators
- Programme is brilliant - good partnership with Wits
- Programmes are professional and make you feel like an executive
- Programmes are very good
- Programmes are very useful
- Programmes offer good insight both locally and internationally
- Programmes successful and fulfilled purposes
- Project management is handled very well
- They understand the financial sector very well
- Their programmes are excellent
- Training courses (3 responses)
- Training courses are excellent
- Training is excellent
- Training is good
- Training is really professional

- Training opportunities
- Training programmes
- Training programmes are excellent
- Training programmes are relevant
- Training programmes very good
- Training vouchers - advantage
- High calibre of lecturers and business schools they partner
- Highly skilled individuals
- HIV training programme very good
- Have excellent training
- Improved a lot on programmes and services
- Information sessions are very good
- Keeping the youth availability and awareness in the banking industry
- Learnerships
- Learnerships are well run
- Learning projects
- Lecturers are accessible and very helpful
- Lecturers are great, organise different teams - organisational skills are excellent
- Lecturers' content locally and internationally offer good insight
- Lecturers used from Wits are really very good
- Lecturers, facilitators are all very professional
- Legit training
- Make an effort to get to know the delegates
- Make you feel welcome and important
- Met people, speakers, very powerful and influential
- Mix of banking and entrepreneurs is good at courses
- Offer good training
- Offer value for money
- Informative
- Overseas visits well organised and fantastic learning experience - meet people in same field
- Partners they are involved with are very good
- Partnerships with institutions like the New York School of Business
- Quality of candidates and assessors
- Quality of courses is overall very good
- Quality of lecturers is tops
- Quality of lecturers is very good
- Quality of programmes offered
- Their programmes are relevant and useful
- Their programmes are very well organised
- Their programmes are worthwhile
- Their successful training ability
- Their training sessions are very useful
- Their training skills
- They add value a lot in banking and auditing service
- Use high quality business schools of high repute locally and internationally
- Venues are very good

- Very clued up
- Very good courses
- Very good with skills development
- Very strong courses
- Very concerned with skills development in the microfinance field
- Provide a certain amount of training
- Provide good and useful workshops
- Provide money for training
- Putting their learnerships through
- Practical and formal content is very well balanced
- Play an important role in banking sector which is well achieved
- The lecturers, speakers have a lot of experience
- Strategic relationships with professionals and business schools - excellent quality of people in programmes
- Strict control selection with candidates resulting in a high calibre of attendees
- The course content is very relevant to your job
- The facilitators and lecturers are very good
- The partnerships with Wits work well - lecturers are committed
- They do very well with their projects with communities
- They initiate valuable and appropriate programmes
- Skills development
- Skills training for future bank management
- They offer good quality training products
- They run highly successful programmes

Communication

- Always keeping us up to date
- Closely engaged in training
- Communicate very well
- Communicate well (7 responses)
- Communicating information
- Communication and relationship building
- Communication channels very good
- Communication good and prompt
- Communication in email very good
- Communication is excellent
- Communication is good
- Communication reminders sent in advance
- Communication via email and relationship with WBS
- Communication with stakeholders
- Communication with stakeholders
- Communication, information sharing
- Excellent communication
- Excellent in communicating with us
- Good communication (3 responses)
- Good communication and good relationships
- Keep up the communication and keep us happy at all times

- Keep us up to date all the time
- Keep us updated
- Keep us well informed - we have a good relationship
- Keep us well informed of initiatives and updates
- Interact well with people
- Interaction with stakeholders
- Very good communication
- Very good communication with stakeholders
- We have excellent communication with Bankseta
- Regular communication
- Relationship building
- The communication and interaction with stakeholders is world class
- Strong in communication, responsive and very professional
- Their excellent communication
- They are easy to communicate with - give good support
- They are good communicators
- They communicate well with their suppliers
- They give relevant information to their stakeholders

Good service/staff

- Bankseta are well organised and supportive
- Bankseta is very efficient
- Bankseta is very transparent
- Bankseta is well managed
- Bankseta staff are very efficient, quick and friendly
- Amazing experience
- Bankseta staff very friendly
- Cheron Mokgwatheng is excellent - goes the extra mile
- Easily approachable
- Easily approachable employees
- Easy to work with
- Everything
- Everything is fine
- Efficiency and effectiveness
- Doing an excellent job
- Everything is well managed - overseas trips, catering, topics covered
- Customer friendly
- Customer service is excellent
- Do an excellent job - efficient and obliging
- Do everything well
- Good at managing
- Gillette is an asset to Bankseta
- Good relationships with stakeholders
- Good service
- Great overall service
- Karen Hobbs is very good
- Service delivery

- Service efficiency
- Service in general
- Service provider
- Happy with Yolette - she is doing a great job
- Overall brilliant service provider
- Overall customer service
- Keep consistent customer service
- Their staff is very committed to develop people (e.g. Karin Hobbs)
- Their staff is very friendly
- Yolette is fantastic - the only helpful member of staff
- Very good co-ordination skills
- Very good corporate image
- Very good customer service
- Very good service overall
- Very well informed personnel
- We are connected and work well together.
- Very knowledgeable staff
- Very friendly and happy to deal with them
- Staff at Bankseta are all very nice and helpful
- Staff is accessible, informative and friendly
- Staff is transparent and a pleasure to work with
- Staff know how to treat their customers well
- The relationships that they build
- Their friendliness and warmth
- Their good knowledge of the banking industry
- Their high integrity and strong brand
- Their ability to always be positive
- Their approach is innovative
- They are trustworthy
- They are very focused
- They are visionary, provide access to different markets
- They enable you to gain more knowledge
- They are excellent in dealing with their service providers
- They get things done
- They have a positive image
- They have an effective team
- They interact well with people

Professional

- Bankseta staff is very professional
- Business is run professionally
- Calibre of stakeholders is very professional
- Competent and professional staff
- Everything they do is most professional
- Guys are brilliant and professional
- Incredibly professional
- Interaction with Bankseta is very professional and personalised

- Knowledgeable and professional consultants
- Professional
- Professional at all times
- Professional staff handles queries
- Professionalism
- Operate in a professional manner
- Very professional (5 responses)
- Very professional and always do what they say they will do
- Very professional staff
- Very professionally managed
- They are a professional company
- The quality, standard and professionalism is high
- The involvement of senior management
- The staff is professional
- They have a good, professional image
- Upholding their professionalism

General comments

- A solution provider
- A wonderful company to be a service provider for
- Access to influential people through programmes
- Able to target a wide audience
- Active and present
- Always on top of things
- Admin side is also very good
- Administrators
- Audit print is very good and keeping training providers honest
- Audits from Seta are done well
- Conduct themselves well
- Audits well accredited
- Building relationships
- Bankseta has a very good website
- Bankseta has good marketing and advertising
- Bankseta is always able to make decisions
- Feel very comfortable at Bankseta
- Care for stakeholder
- Dedication
- Good image
- Good recognition of us, the service providers, whenever it is appropriate
- Good reputation
- Honesty with work ethics
- Interaction with others on the retail side very beneficial
- Networking - quality of candidates is very high
- Networking opportunities very beneficial
- Networking with others in same field - offers more leverage
- Job well done
- Marketing and strategising

- It is one of the better Setas
- Involvement in transformation
- Pay their invoices timeously
- Payment of grants
- Very good reputation
- Very good insight of the industry
- Very good interaction with stakeholders
- Vouchers are useful
- Warm welcome to their premises
- Well managed accounts
- Very committed to customer satisfaction
- Website information update
- Very informative website
- Website informative - tenders and business
- Their investment in managerial development
- Their overall contribution to development
- They are committed to development
- They are the most positive of all the Setas
- They have a good understanding of the sector and employment equities
- Understands the industry
- They talk to you as an equal
- Security on the Web to a point is very good
- They ensure funds are available

Responsive/available

- Ability to solve queries is very good
- Anyone who answers the phone will assist you
- Assistance
- Bankseta is easy to work with - they are responsive
- Consultant very helpful
- Friendliness of the staff we interact with
- Friendly and pleasant to deal with
- Friendly staff - have a good relationship with them
- Good contact with Dimahatso, Mary and Mr Molapisi
- Good call centre
- Helpful (3 responses)
- Helpful and professional staff
- Respond fast to any queries which I appreciate
- Response
- Response on requests and feedback
- Response time
- Response time on telephone calls good
- Response time very good
- Responsive
- Responsiveness (3 comments)
- I appreciate their willingness to assist us
- They provide the support we request

- Queries and emails are replied to
- Quick response on emails
- Quick response to customers
- Quick to respond
- Very easily available
- Went out of their way to help
- Very good response on queries
- Very supportive
- Personnel is very co-operative
- Problems are sorted out immediately
- Sorting out queries
- Always available and willing to help
- Always available to help
- Always available to solve queries and help in any way they can
- Available when I need them
- Hands on - you can just pick up the phone
- Management is very helpful
- Management is very reliable
- Return phone calls promptly
- Return time on emails
- They are always available - a very professional company
- They are always willing to help
- They are approachable and excellent support from facilitators
- Solving queries
- Turnaround on queries
- Turnaround time
- Turnaround time is very good
- Turnaround time on queries
- The turnaround time on requests from their side
- Support
- Support and information
- Supportive - always there to assist

Appendix A: respondent list

Respondents Interviewed

Respondent	Company
Sibusiso Ngobese	Conciseconsult
Cecil Harris	Conciseconsult
Tsholofelo Rantsieng	Tutuka
Sharon Elliott	Conciseconsult
Mrs Salma Essa	Deloitte
Ms Syllesha Naidoo	Indigo Marketing
Darren van Straaten	Delmont Caldow
Ms Yvonne Shapiro	SAGA
Mrs Barbara Calvin	University of Pretoria - Centre for Inclusive Banking in SA
Tshiamo Molapisi	Deloitte
Ruan Pretorius	RET Aircon Supplier
Firoz Khan	Erita Communications
Ms Moleti Mosehi	The Office Plant
Mrs Leonie van Pletzen	MFSA - Micro Finance SA
Ms Zandile Bhila	Travel with Flair
Ms Mercia Rous	ATTE
Ms Pippa Rogers	Workspace Designer
Sifiso Ngcobo	Vodacom
Ms Nivashnee Naidoo	62 Waters
Ms Vanicia Vanere	Metrofile
Dr Fransie Terblanche	Assessment College of South Africa
Tyrone Vassen	Bankmed
Ms Nadine de Vos	Focus Room
Oupa Sehume	Debt Advice Consulting
Candice Allam	ATTE
Ms Veroinica Poipao	Always Fresh
Ms Chantal Fourie	Ikamva Business Solution
Fazel Shaikjee	Mpower
Ms Sandra Mama	Bankmed
Mr Paul	Barrows Properties
Ms Cecile Dick	Ikamva Business
Thokazani Kubheka	Deloitte
Paolo Trapani	Mobile Training Solution Project
Ms Debby Simeonides	Firstwater.co.za
Themba Khanyile	HBZ Bank
Pieter Smit	Money Direct
Lenie de Waal	Standard Bank
Lisa Stassen	Finchoice
Lorna Kirk	HL Hall & Sons Investment
Pinkie Molatudi	Vuswa Fleet Services
Kerry Axon	Sloan Wilson and Associates
Anne Kaschula	Std Risk & Treasury Man Services
Natasha van der Merwe	Mazwe Financial Services
Radia Bhamjae	Credit Suisse Securities
Sweetness Mdzanga	FX Africa
Jennifer Momzamo	Uvimba
Solitaire van Wierington	ETM Quick Cash

Keneilwe	Mashefha Financial Services
Dave Symmons	Rodel Financial Services
Louise Hall	Ombudsman Baking Services
Simo-Sihle Muinjelwa	Leaf Capital
Jabhile Irene Motha	Bridge Finance cc
Benedict Msumba	Flexifleet
Kim van der Merwe	CT International Finance Development
Natalie Fourie	Wike Finance
Jackie Kgomotso Hlatshwa	Bravura Equity
Bernadette Augustine	Atlas Loans
Joe February	National Student Financial Aid
Isabella Treurnich	Share Direct
Inshaaf Ross	Vunani Properties
Rudzani Ndou	Wizzit
Abdullah Vahed	Alboraka
Charlene	Barko Financial Services
Celeste Botha	China Construction Bank
Debbie Rademeyer	SABRIC Non Profit
Jenny Caroline	OOBA
Lawrie Chalmers	Net 1
Mathema Matle	South African Reserve Bank
Renette Steyn	Del dew Finance
Reona Ramkisson	Lendcor
Sorita Kemp	Thuthukani Financial Services
Serena Hoosen	Opportunity Finance
Loelie Hugget	Samba Kooperatief Beperk
Sabina Moleke	Financial Fitness Services
Roxanne Kupan	Grinrod Bank
Sherine Shaik	Habib Overseas Bank
Zimasa Seya	Hong Kong Shanghai House
Sandy Inggs	Virgin Mobile
Leona Chetty	Big Sky Trading
Angela Gillham	SAPA
Nicholas Dawes	Mail & Guardian
Riana de Lange	Sake 24
Andrew England	Financial Times
Ricky Naidoo	New Age
Mahima Ahmed	The Daily Sun
Elvie Schoeman	Die Burger
Hopewell Robead	Business Day
Mark Ashton	Finweek
Gideon Joubert	Courier Services
Khutso Mashabela	National Treasury
Sharne Lubbe	Waltons
Nkosi William	Marsh
Jerry Maluleke	National Treasury
Nathan Motjuwadi	Capitec Bank
Paul Mogotsi	Nedbank
Tazmin Tayob	OMA
Michelle Maistry	Agisa
Elvera Helberg	Nedbank
Sandile Gwala	Deloitte
Myane Soabramoney	Sasbo

Geobani Fipaza	First Rand
Dalene Opperman	Micro Finance SA World
Tinyika Mhlari	Leruo Corporate
Kate Louw	Lisd
Buti Rampa	Soweto TV
Mpumelelo Mkhabela	The Sowetan
Jessica Bezuidenhout	The Sunday Times
Chris Whitfield	Cape Argus
Philani Makhanya	The Mercury
Ms Heather Phawe	Icas
Ms Taznin Tayob	OMA
Alama Lubwe	Liberty
Mandisa Ndodana	NHFC
Melka Hope	Mercantile Bank
Myriam Kheza	Rural Housing Loan Fund
Liesel Terblanche	Institor
Lizel Roodt	Old Mutual
Fatima Fakir	SBV Services
Lee Bender	Izwe Loans
Wade Martin	Mafori Finance
Nicky van der Westhuizen	Lightstone Limited
Thato Mpriba	SA Homeloans
Nosipho Vuza	Sallam Capital Markets
Nancy otto	Northam Finance
Cymondi Stassen	Metrofin
Lawrie Chalmers	Net 1
Naseema Fakir	Sasfin
Ewald du Plessis	Star Choice Trading 9
Lesley-Anne Gatter	Investec
Nhlanhla Hlangwane	National Credit Regulator
Deepa Chibba	Real People
Linda Robus	Octogen
Kgabo Lelahane	SEF
Natasha Jackson	Dynamic Dept Managerment Power Finance
Fortunate Nyamhunga	The Kuyasa Fund
Ryan Tzantzis	Spark ATM Systems
Mrs Mphagi	VBS Mutual Bank
Elna Anderson	Portel Finance
Zinhile Ngcobo	Toyota Financial Services
Devellier Rhouhlanhla	Eskom Finance
Irene Nkosi	Deutsche Bank
Marius Sullivan	American Express
Ron Berko	Lievesley Wolff Financial Services
Thabisa Nxiweni	Debis Fleet Management
Shoba Moreriane	Vestacor Holdings
Leonie Louw	Iemas
Jenny Carolen	OOBA
Louisa Plaatjies	SASBO
Mamiki Roashaba	Mercedes Benz Financial
Anneline Francis	Bankserve
Mariette du Toit	Capitec
Vaughn Botha	Mycomax Payment Systems
Nathi Dubazana	DBSA

Rene de Amorim	Bayport Financial Services
Charles Botes	The Banking Association South Africa
Sitha Ramsamy	Fusion Asset Recoveries
Hester Pentz	Financial Services of SA
Razaan Nordien	Rand Trust
Crystalene Marais	True Group
Lizette Streicher	Onesys
Irno van der West	Star Choice Training
JC van der Walt	Thusano Financial Management
Rekha Valabh	Deposita
Herman van Niekerk	AMSA Cash Wise
Eugene	Emfuleni Cash Loan
Olivia Redelinghuys	Quince Capital
Robert	SA Multi Loans
Thanda Ndaba	National Housing
Suleiman Titus	Nedbank
Abdullah Ameen	Albaraka
Mohammed Sacoor	SARB
Bernard Khoza	SARB
Jan Moganwa	Standard Bank
Andile Keta	Nedbank
Warren Rorke	Standard Bank
Litha Maginexa	Land Bank
Shirene Boola	First Rand Bank
Nomzi Sojola	SA Reserve Bank
Nonku Ngoma	First Rand Bank
Fiks Dlamini	ABSA
Gillian Milne	First Rand Bank
Damien Reddy	Nedbank
Bapi Ntshagase	Ithala Deve Fin Corp
Soemaya Boomgaard	Nedbank
Siziwe Khumalo	NHFC
Vinod Naidoo	First Rand Bank
Yeshveer Koobair	ABSA Capital
Rosalyn Charlton	SA Home Loans
Marcia Gasa	First Rand Bank
Otto Seleka	Nedbank
Kamogelo Manamela	SA Reserve Bank
Michelle Bovet	SA Home Loans
Jane Appasamy	ABSA Capital
Samuel Erwin	ABSA Capital
Aneez Hendriks	ABSA
Joseph Molato Masekoameng	ABSA
Kabelo Motlhana	First Rand Bank
Jerome Bagley	Nedbank
Carol Perkett	First Rand
Craig Oliver	Woolworths Financial
Steven Zwane	ABSA
Kumaran Pather	U Bank
Toyin Oladiran	Land and Landboubank
Christina Pieterse	Nedbank
Nolwazi Nzama	Standard Bank
Anesa Dindar	First Rand Bank

Reynold Ngobese	African Bank
Colin Langa	ABSA apital
Stephan Bolling	DBSA
Israel Skosana	African Bank
Lance Herman	African Bank
Ebrahim Moosa Hassan	Albaraka
Anne Clayton	ABSA Capital
Maggie Makube	ABSA Bank
Clement Motale	Standard Bank
Firoze Bitorat	Standard Bank
Lucas Mogashoa	First Rand Bank
Ally Behardine	SACCOL
Janine Watson	Life Employment Training Skills
Lucky Mokomela	FNB Learning
Greg Culhane	Culhane Con sulting
Mark Raffaelli	Geometric
Elizamr Louw	The Academy of Financial Market
Anton de Leeuw	YDL Property Wealth
Dushane Shakunu	Full Value Financial Services
Jenny Cardin	Ooba
Julien van der Westhuizen	Milpark Business School
Craig Rod	Exam Reach
Graham Luna	SABTOF
Thanga Naidoo	TMS Trading
Lydia Moleko	Nedbank
Erica Pretorius	ICAP South Africa
Veronica Fraser	Guarantee Trust
Darren Pullen	Rand Merchant Bank
Sarah Wilson Jarvis	Cornerstone Solutions
Jill Miller	FNB Corp Banking Academy
Angelique Smit	Ontrack Learning Solutions
ARnica Rakumakoe	Blue Financial Services
Terence Berry	Asisa Academy
Heynes du Bruyn	First Rand Corporation
Aamir Suleman	The Institute of Business Bankers
Paul Hendler	Plobitas
Izak de Wet	Plumbline Risk Alignment
Sanli McSeveney	Idea Junction
Monique Eckermans	ATM Solutions
Angie del Castelle	FNB Technology Training
Keletso Mohapi	SM Mohapi Financial Services
Mary Maritz	African Bank
Nellie Matlala	SA Reserve Bank
Janet Burton	International Training Solutions
Peter Skerrit	Peter Skerrit and Associates
Cindi Groenewald	Compuscan