

BANKSETA
Customer and
Stakeholder Satisfaction
Report

September 2013

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Report abstract

Results of the 2013 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 thirty six (236) 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 42% to the overall score. Employed beneficiaries contributed 21%, Service providers and Accredited training providers contributed 15% 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 88.3%. This is an exceptional score and it has improved from 83% in 2012.
- 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 88% and must be maintained. This score is up 3% since 2012.
- Ninety three percent (93%) of Bankseta's customers/stakeholders are satisfied or very satisfied (4 and 5 ratings) with their overall experience with Bankseta. Of that number, 51% of customers give the company a 5 rating. That is an excellent reflection on the service Bankseta is providing. 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 Skills Development segment.
- 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 91% 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 Employed beneficiaries and Skills development facilitators rated this attributes as they have the clearest perception of the training courses and programmes. Many other respondents opted not to rate the training programmes.
- Bankseta's corporate image is outstanding, with a score of 90%. Being viewed as professional (89.8%), performance-driven (88.6%), supportive and committed to customer satisfaction (both 87.7%) is a tremendous reflection on Bankseta. It is advantageous for any Seta to be viewed in this manner and these scores are a clear indication that customers have a high regard for the organisation.
- Bankseta provides opportunities for individuals to gain experience and qualifications. The organisation accelerates the development of talent and generally assists people in bettering themselves through its various programmes. Individuals and employers appreciate any assistance that they are given, which is perhaps one of the reasons for the very positive perception of Bankseta. That said, Bankseta must be providing an excellent service to its customers to be so well-perceived.

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 88% and should 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.
- Staff are viewed as being accessible (85%), flexible (84%) and in regular contact with their customers (87.8%). This was considered problematic 2012 but has improved a lot this year.
- The training programmes are excellent according to those customers who have had direct experience and indirect experience of them.
- Generally customers are positive about Bankseta's communication channels, and customers seem to think that Bankseta's advertising has improved over the last year. This was an area that needed improvement in 2012.

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 still want more interaction with Bankseta on a more personal level. They require a one-on-one relationship with constant communication in terms of what Bankseta offers, which 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 considered lazy: they want the information to come to them.

- Although positive, perceptions relating to the quality of the training programmes need to be assessed and dealt with, even if this is just through slightly better advertising and marketing of Bankseta's courses and events.
- The website is still the biggest source of information for customers and is fairly well-regarded in that customers find it user-friendly and useful. Bankseta just needs to ensure that the data on the website is kept up-to-date. Personal contact also came up as a strong source of information – perhaps Bankseta has been making a concerted effort to contact customers?
- 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 2012. 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 Bankseta 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.
- It is clear that staff do not believe that Bankseta department's know what other departments are doing (70%) or collaborate effectively on projects (71.3%). Employees appear to feel that Bankseta works in silos.
- It is also interesting to note that staff do not perceive the Bankseta brand as being well-known within the industry – this could relate to a perceived lack of brand visibility.

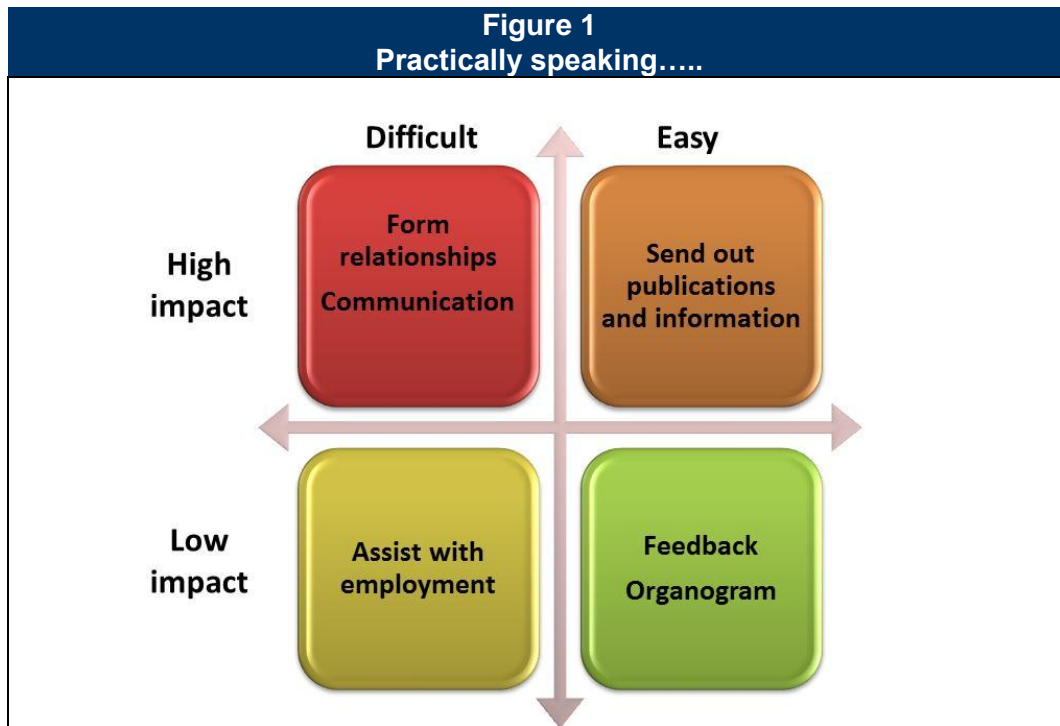
Staff are well-regarded by respondents – they are perceived to be knowledgeable and having specialist knowledge around the industry and various sectors, they can act as consultants, are professional and responsive and this is a valuable base for Bankseta to work off.

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. Give them feedback. Send them organograms.

- Assist with employment opportunities. Bankseta could consider forming partnerships with HR consultants, employment agencies and so forth. Perhaps provide links to job agencies on the website. Post useful articles on how to prepare for an interview. Beneficiaries would appreciate any form of assistance.
- Send out all your publications and provide information.
- Leverage skilled, knowledgeable, professional staff who provide an excellent service



Source: BMI-T 2013

"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.

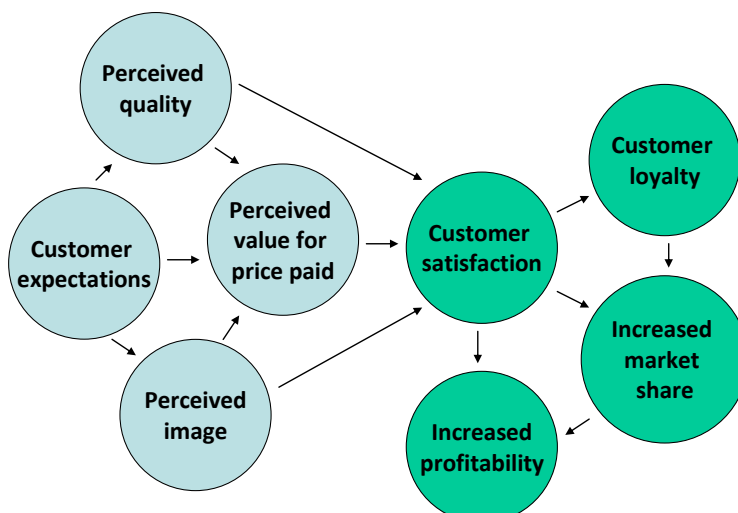
Bankseta required a service provider to undertake its annual Customer Satisfaction Survey. Key to the above is the need for Bankseta to understand at a detailed level to what extent its customers and stakeholders believe that it is delivering upon its mandate. Bankseta is focused on customer satisfaction, 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 surveys conducted in 2012 and 2012

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. This year (2013) a total of

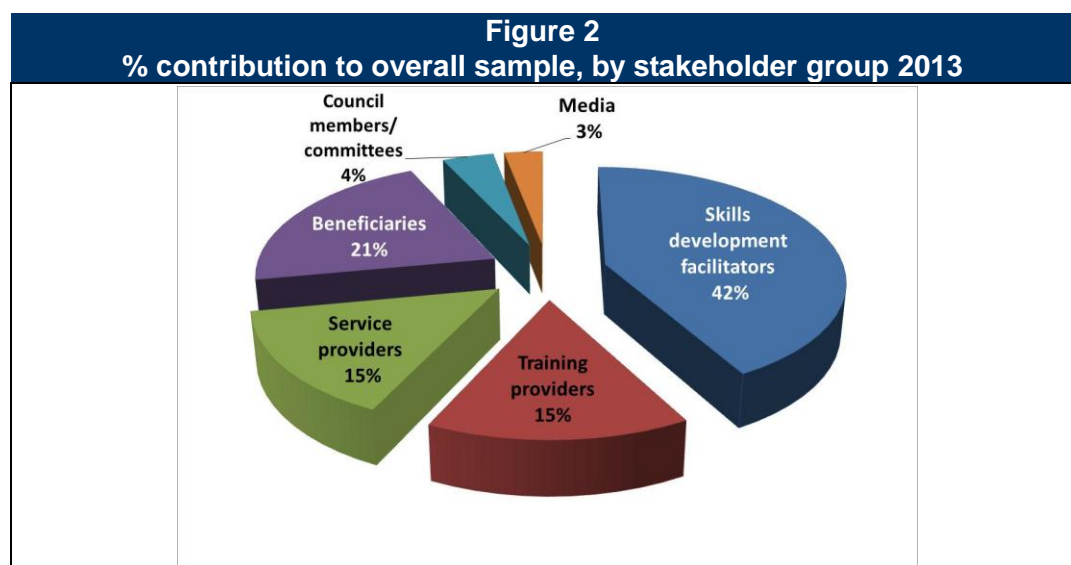
236 customers were interviewed telephonically. Please refer to **Appendix A** for a detailed breakdown of the respondent list.

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. Please note that Media respondents indicated that they were not comfortable rating Bankseta as they did not have enough interaction with the organisation. We did – after consultation with Bankseta – manage to complete six (6) Media interviews.



Source: BMI-T 2013

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

Table 1 Stakeholder group segmentation 2013		
Stakeholder Group	No. of interviews	% contribution to overall sample
Skills Development Facilitators	100	40%
Accredited Training Providers	35	14%
Service providers	35	15%
Employed beneficiaries	50	20%
Council members/ general committees	10	5%
Media	6	3%
Total	236	100%

In 2012, a total of **250 customers** were interviewed telephonically. For interest, the structure of the sample achieved in 2012 is included below:

Table 2 Stakeholder group segmentation 2012		
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 2013		
Region	No. of interviews	Percentage contribution to overall sample
Gauteng	178	75%
KwaZulu-Natal	16	7%
Free State	3	1%
Mpumalanga	4	2%
Limpopo	6	2%
Western Cape	2	1%
Northern Cape	18	8%
Eastern Cape	2	1%
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 1st of August until the 6th of September 2013 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

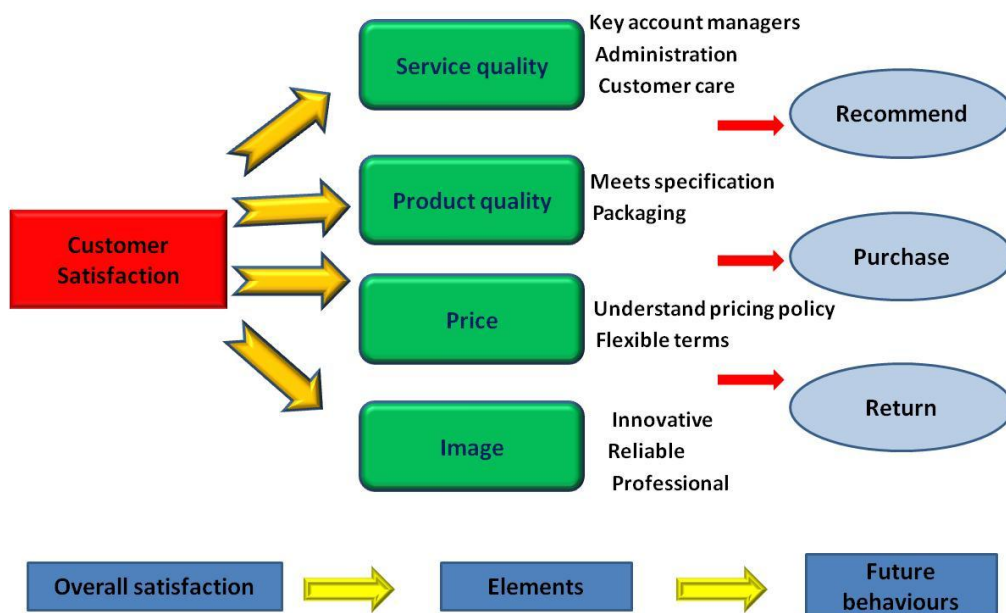
As mentioned above, BMI-T's customer satisfaction survey involves the use of ServQual (Parasuraman *et al.*, 1985; 1988) methodology to measure service quality in order to ascertain any actual or perceived gaps between customer expectations and perceptions of the service offered by the company.

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:

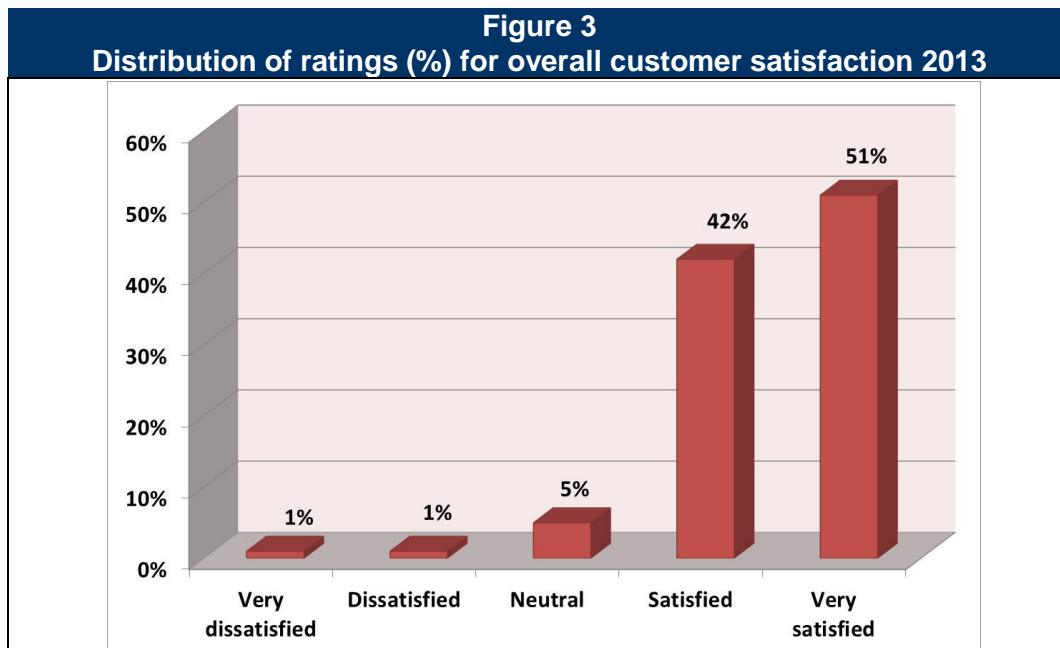
- their overall satisfaction with the entire experience that they have with Bankseta
- the quality of service that they receive from Bankseta
- the quality of the training programmes that Bankseta provides; and
- the company's corporate image

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 2013

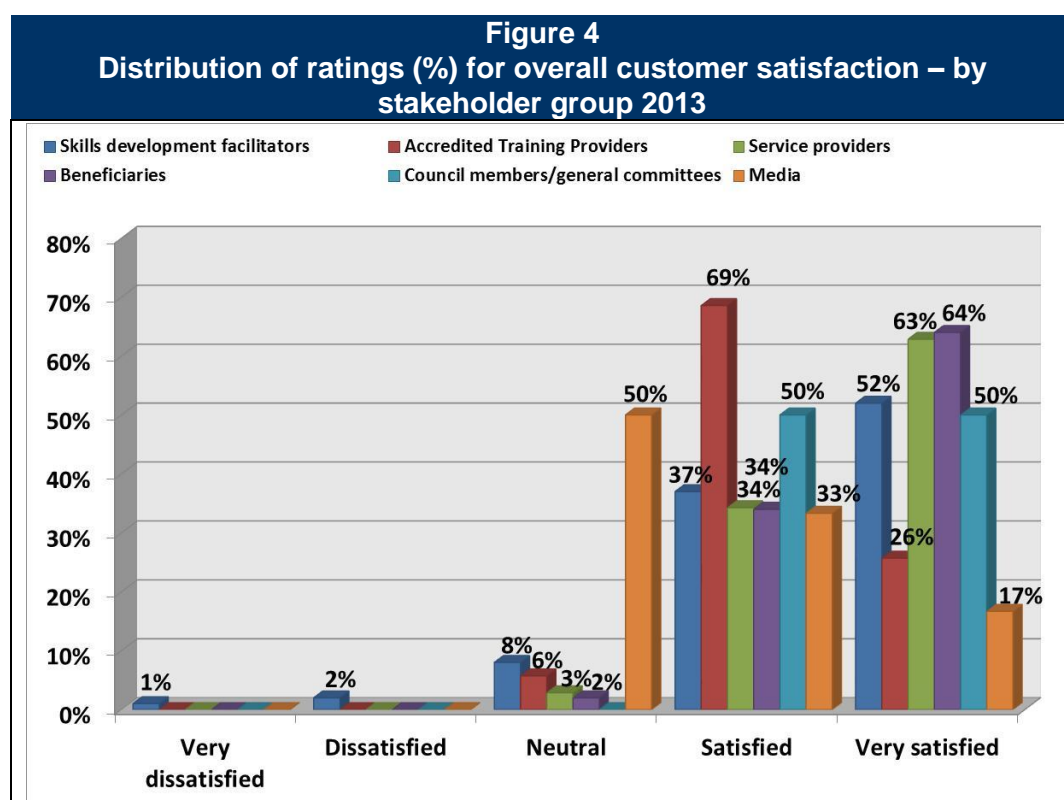
n = 236

- Bankseta has 93% 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. Bankseta has improved by a remarkable 5% since 2012. Remarkably, 51% of customers give Bankseta a "5" rating – up from 27% in 2012 - as mentioned above, these customers are extremely satisfied.

- Only three customers gave Bankseta a “dissatisfied” and “very dissatisfied” rating.
- There are very few customers sitting in the “neutral” box. This is indicative throughout the survey and is a positive improvement since 2012. The customers who were neutral last year have been shifted up the scale into satisfied or very satisfied.
- Once again 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 2013.



Source: BMI-T 2013
n = 236

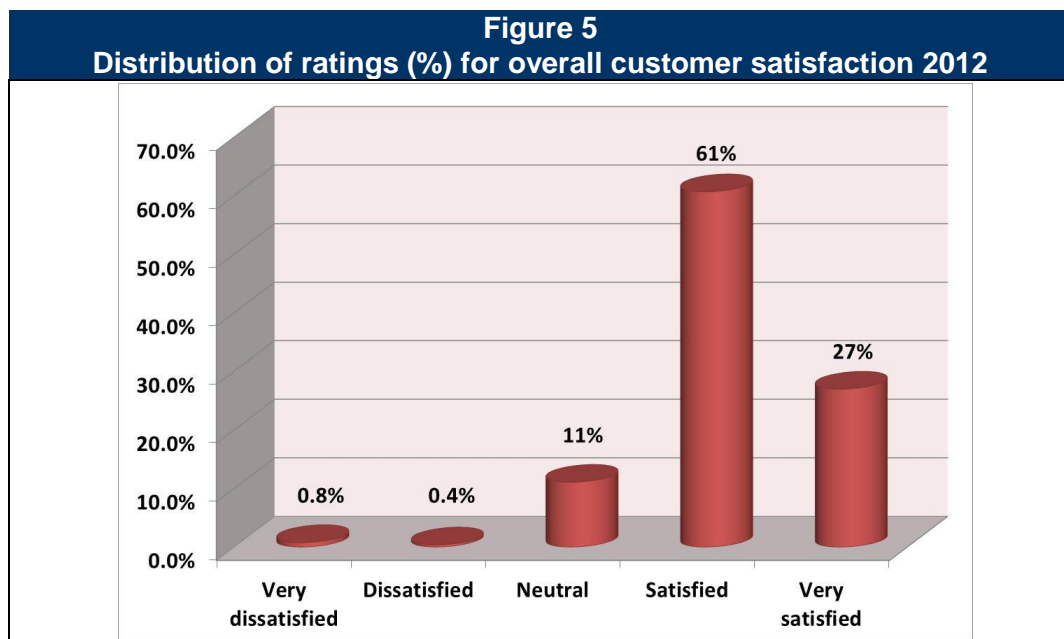
Table 4
Scores 2013

	SDFs	Accredited Training Providers	Service providers	Beneficiaries	Council members/ other	Media
Very dissatisfied	1%	0%	0%	0%	0%	0%
Dissatisfied	2%	0%	0%	0%	0%	0%
Neutral	8%	6%	3%	2%	0%	50%
Satisfied	37%	69%	34%	34%	50%	33%

Very satisfied	52%	26%	63%	64%	50%	17%
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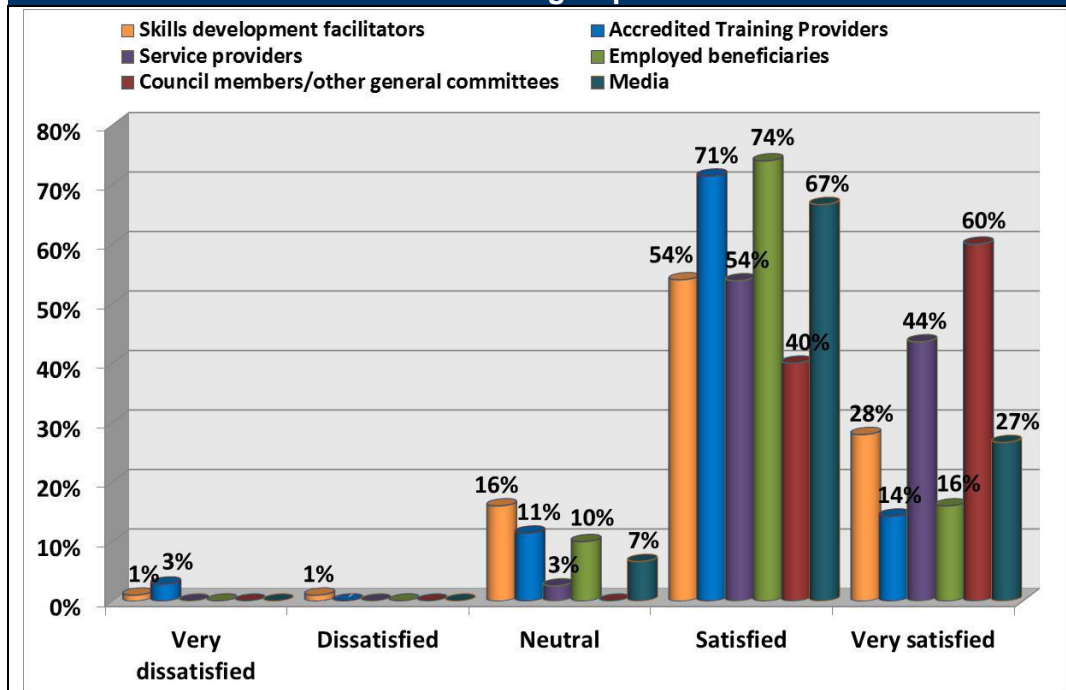
- All stakeholder groups are very satisfied with the experience that they have with Bankseta. Top box scores – with the exception of Media and SDFs (89%) – are all above 90%.
- Beneficiaries and Service providers, in particular, are very satisfied with the overall experience they have with Bankseta with “very satisfied” scores of 64% and 63% respectively.
- Media has the highest “neutral” score which is understandable as these respondents do not have that much interaction with Bankseta. Please keep in mind that there were only 6 respondents in this segment.
- 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. The perception is excellent, nonetheless.
- What is very encouraging is that only 3 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”. BanksetA has converted many of these neutral customers from last year’s survey and have shifted them up the scale, thus the organisation has a much higher overall satisfaction score now in 2013.

The figures below indicate the distribution of ratings for overall satisfaction with Bankseta’s performance in 2012 for comparative purposes.



Source: BMI-T 2012
n = 252

Figure 6
Distribution of ratings (%) for overall customer satisfaction – by stakeholder group 2012



Source: BMI-T 2012

n = 252

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.

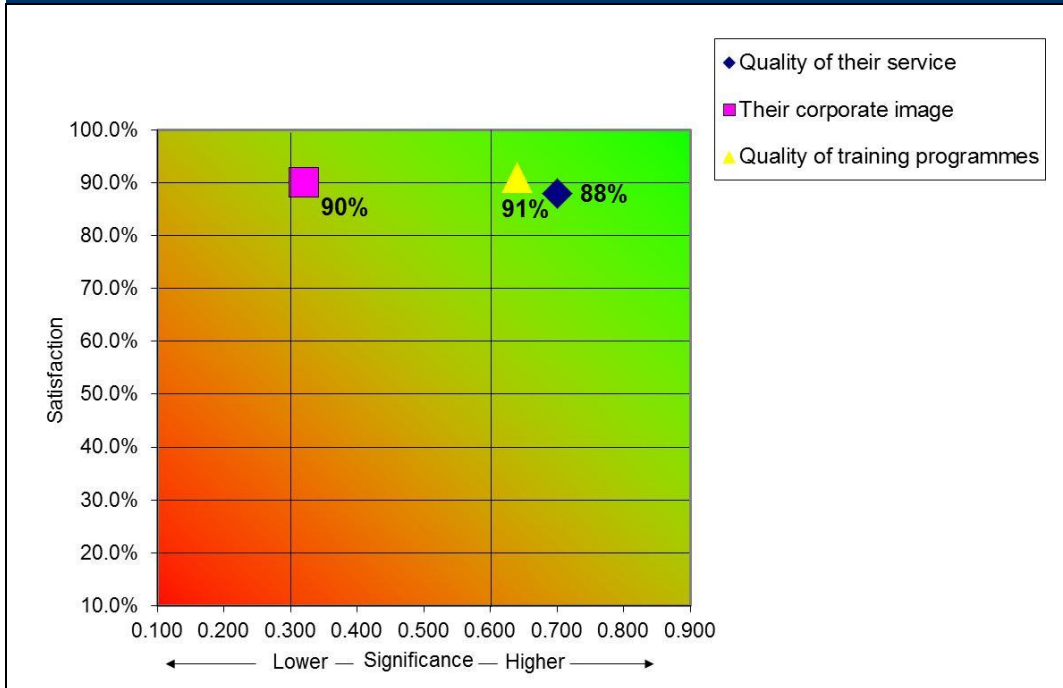
The chart below plots the results in a graphical format that can be read quickly and be easily understood. Each overall statement from the questionnaire is plotted on a graph by its overall **performance score** (on the y-axis) and its **significance factor** (on the x-axis).

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 2013



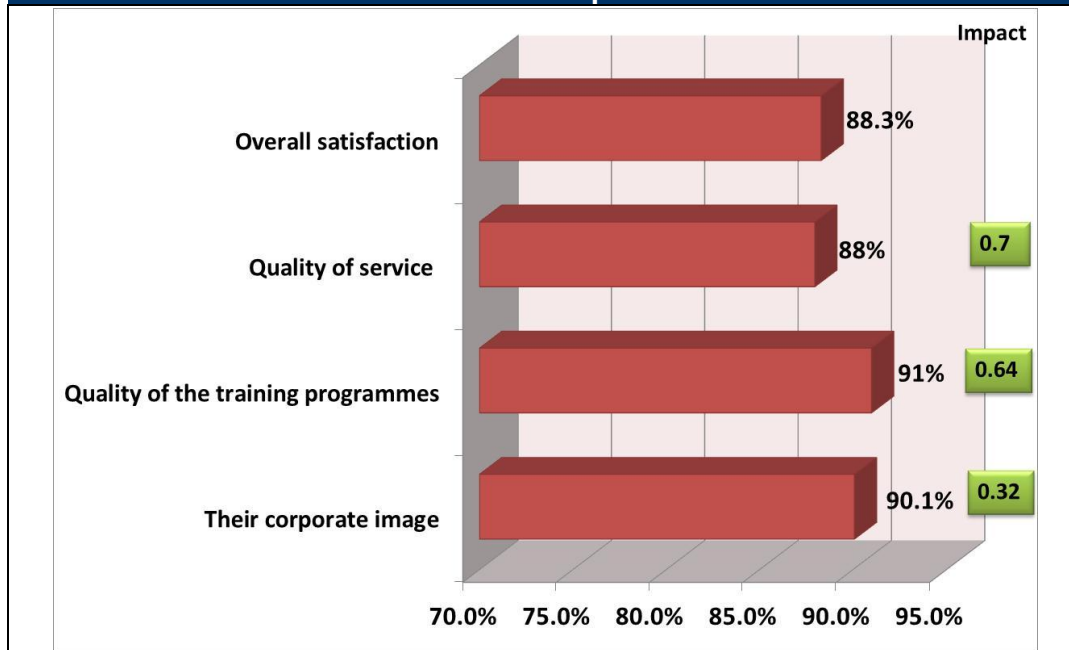
Source: BMI-T 2013

- 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 88%, which is an exceedingly good score, and a further 3% improvement on the 2012 score of 85%. This score just needs to be maintained.
- The quality of Bankseta’s training programmes has an impact of 0.64, thus is sitting right next to the 0.6 significance line. The quality of the training programmes thus also 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 91%, but please bear in mind that the scores have been given 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 90%, 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.

Figure 8
Performance scores on overall components of satisfaction 2013

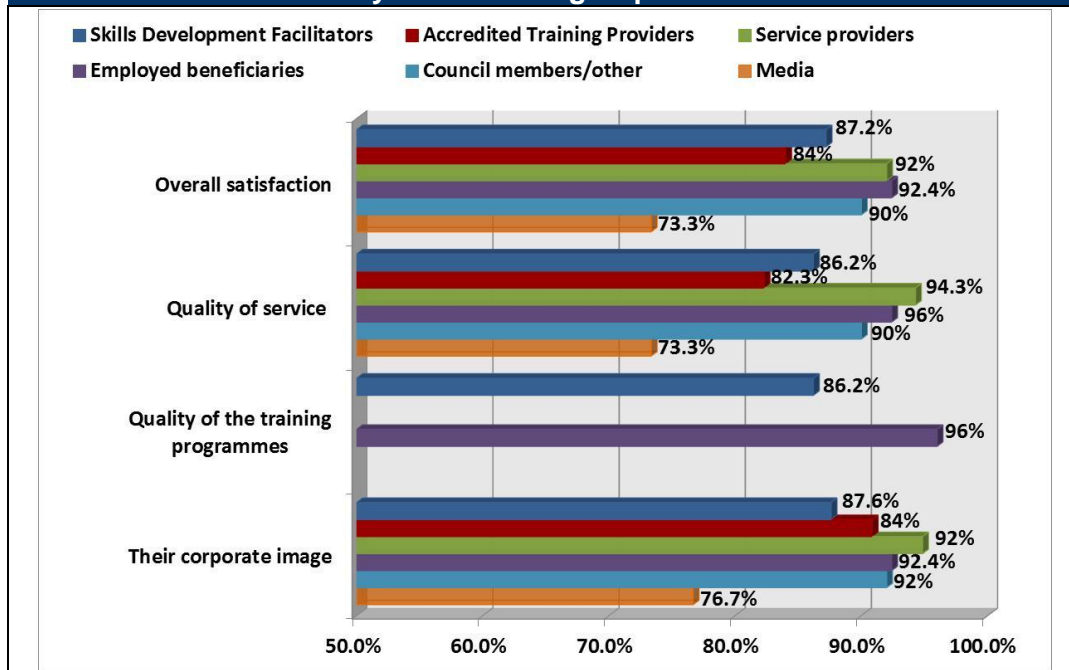


Source: BMI-T 2012
n = 236

- Bankseta has a good overall satisfaction score of 88.3, a 5% increase since 2012.
- The quality of Bankseta’s service has a score of 88%, which is excellent (and 3% increase since 2012), 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 an excellent rating of 91%. Please note that we only included customers who could rate the training programmes. Many Media, Service providers and Council member respondents said they could not rate the programmes. Training providers were not asked to rate the training programmes.
- Bankseta’s corporate image is admirable, with a score of 90%.

The figure below indicates Bankseta’s performance scores for each overall statement by stakeholder group.

Figure 9
Performance scores on overall components of stakeholder satisfaction – by stakeholder group 2013



Source: BMI-T 2013

n = 236

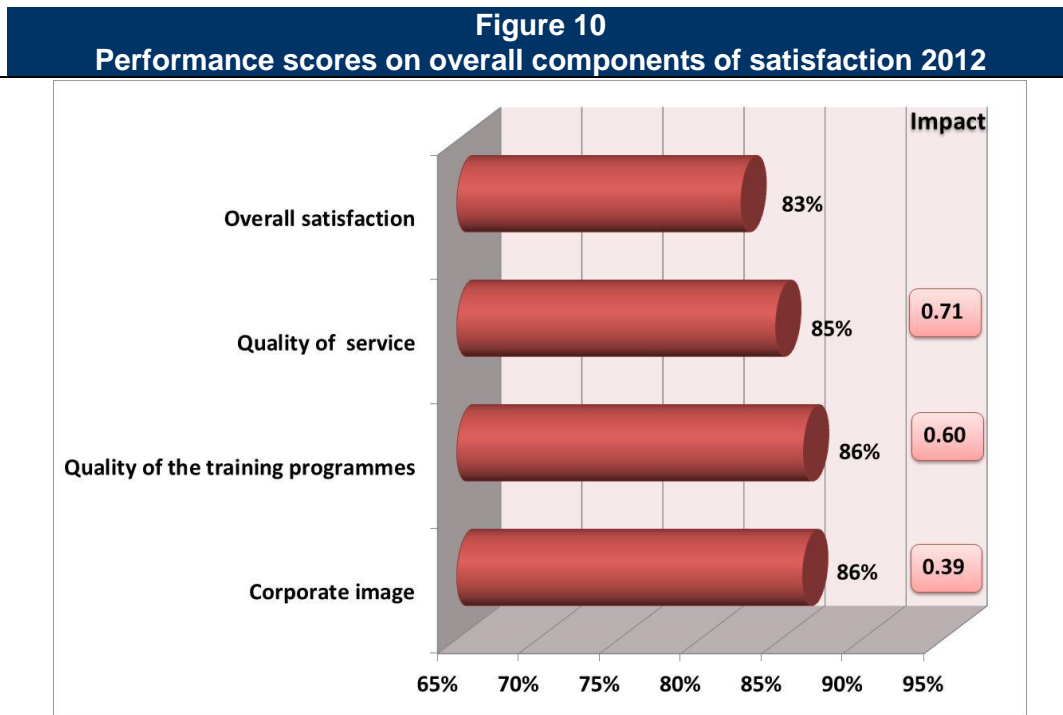
Table 5
Scores by stakeholder type 2013

	Impact	Media	Council members	Employed beneficiaries	Service providers	Training Providers	SDFs
Overall satisfaction	-	73.3%	90%	92.4%	92%	84%	87.2%
Quality of service	0.7	73.3%	90%	92.4%	94.3%	82.3%	86.2%
Quality of the training programmes	0.64	-	-	96%	-	-	86.2%
Corporate image	0.32	76.7%	92%	92.4%	94.9%	90.9%	87.6%

- Most segments – particularly Beneficiaries, Service providers and Council members/General committees - are exceptionally satisfied overall with the all performance scores. This is reflected throughout the survey.
- SDFs also have high overall scores with everything over 86%.
- Accredited training providers have lower scores overall, but please keep in mind that these supposedly “lower scores” are still above 82%, and are only considered “lower” when compared to the extremely high scores recorded for other segments.
- Media has the lowest scores which once again is understandable as these respondents do not have that much interaction with Bankseta and the trend is reflected throughout the survey. Please keep in mind that there were only 6 respondents in this segment.
- Quality of service has high scores throughout with Training providers having the lowest score of 82.3%.
- 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

96% score. SDFs have a score of 86.2% which is a marked improvement on the 2012 score of 82%. These score have improved dramatically since the 2012 survey.

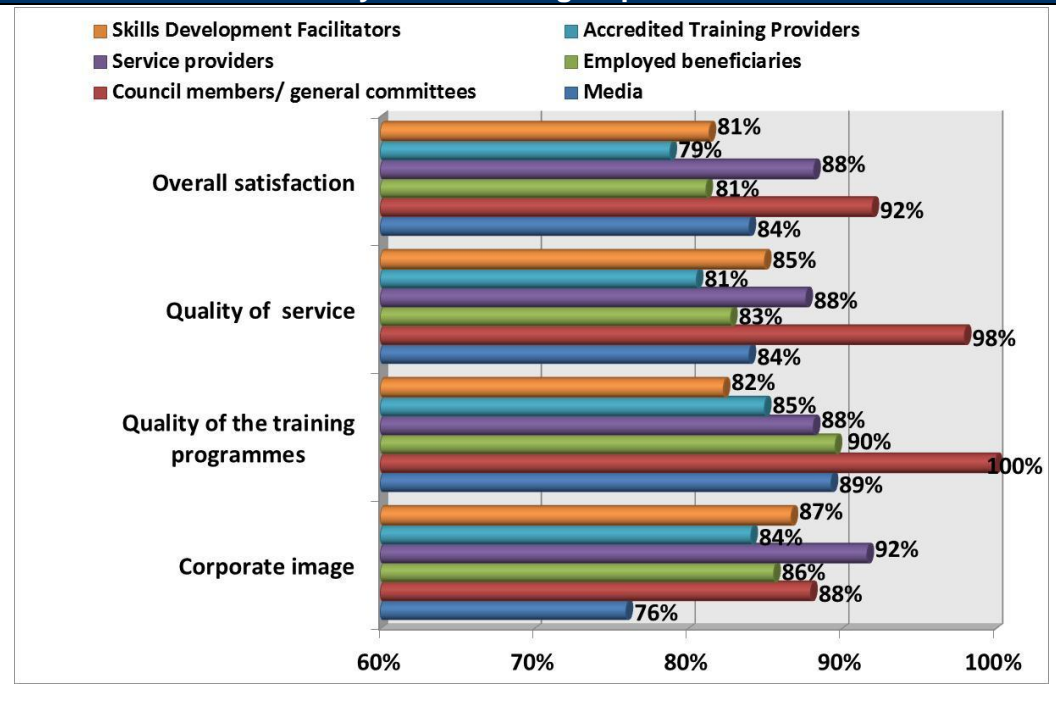
The figures below indicate Bankseta's performance scores for 2012 for comparative purposes.



Source: BMI-T 2012

n = 252

Figure 11
Performance scores on overall components of stakeholder satisfaction –
by stakeholder group 2012



Source: BMI-T 2012

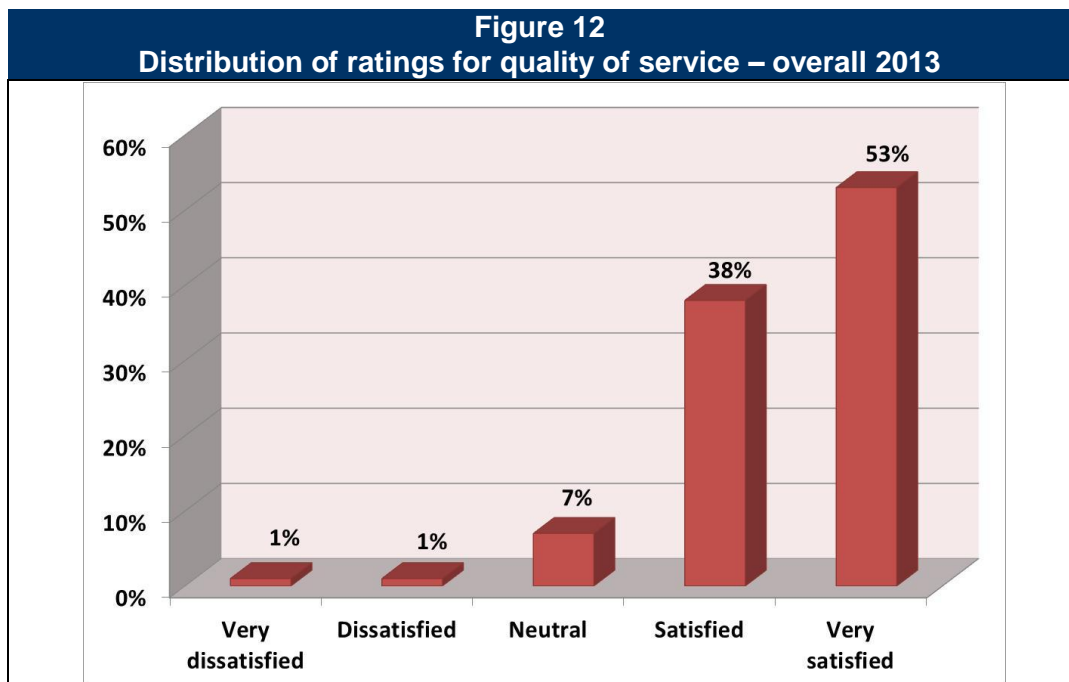
n = 252

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.



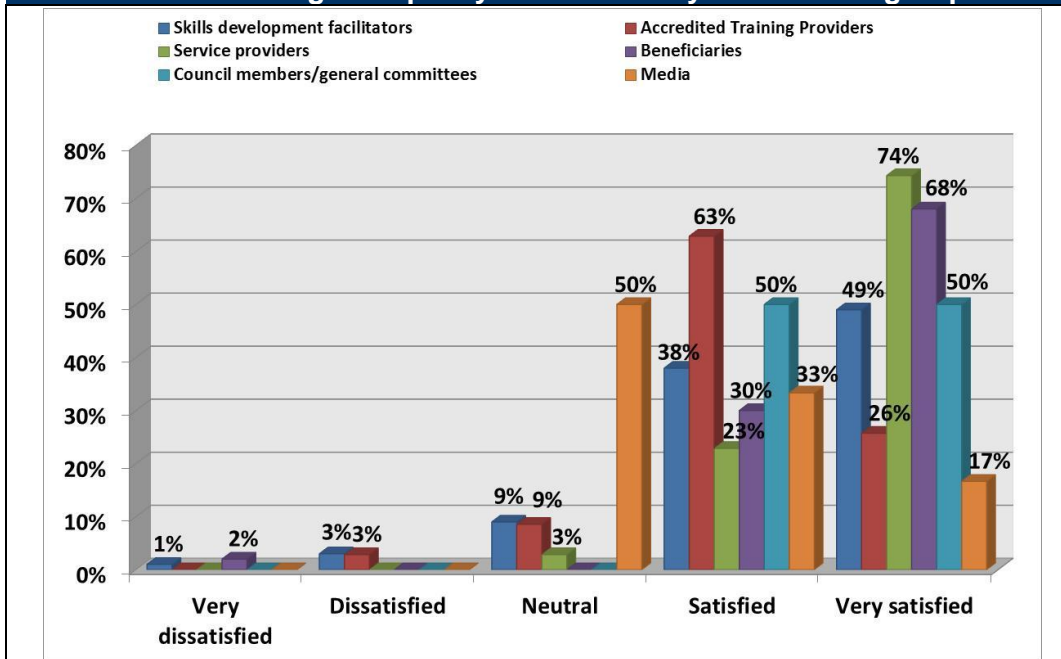
Source: BMI-T 2013

n = 236

- Ninety one percent (91%) of Bankseta's customers are satisfied or very satisfied with the company's quality of service.
- Two percent (2%) of customers are dissatisfied or very dissatisfied with the level of service they receive from Bankseta.

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

Figure 13
Distribution of ratings for quality of service – by stakeholder group 2013



Source: BMI-T 2013
 n = 236

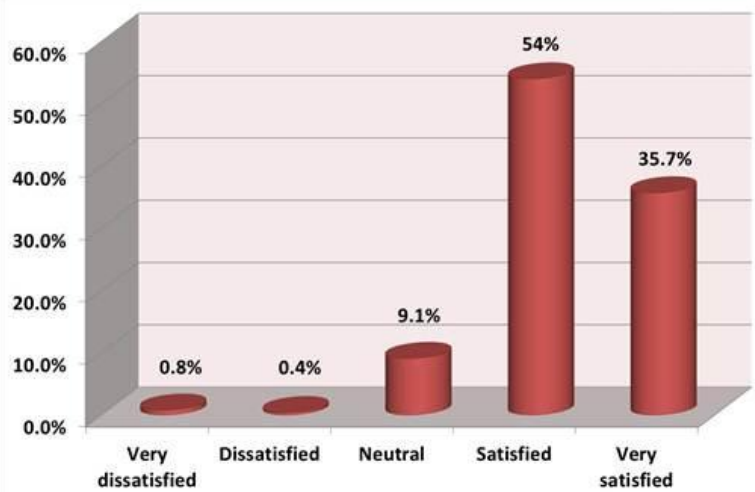
Table 6
Scores 2013

	SDFs	Accredited Training Providers	Service providers	Beneficiaries	Council members/ other	Media
Very dissatisfied	1%	0%	0%	2%	0%	0%
Dissatisfied	3%	3%	0%	0%	0%	0%
Neutral	9%	9%	3%	0%	0%	50%
Satisfied	38%	63%	23%	30%	50%	33%
Very satisfied	49%	26%	74%	68%	50%	17%

- As reflected overall, most stakeholders are satisfied or very satisfied with Bankseta’s service across the stakeholder groups.
- The scores are very positive for all the segments, with a few exceptions across the segments.

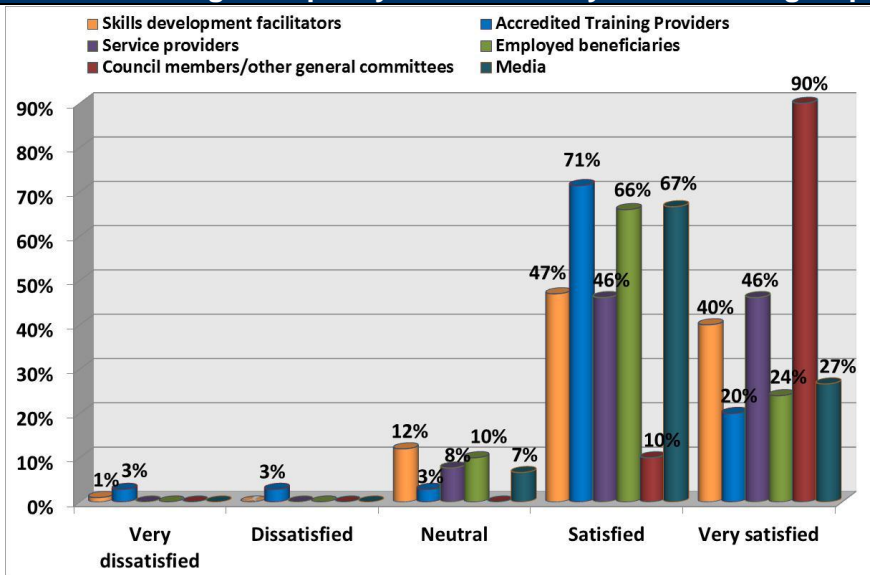
The figures below indicate Bankseta’s performance scores for 2012 for comparative purposes.

Figure 14
Distribution of ratings for quality of service – overall 2012



Source: BMI-T 2012
 n = 252

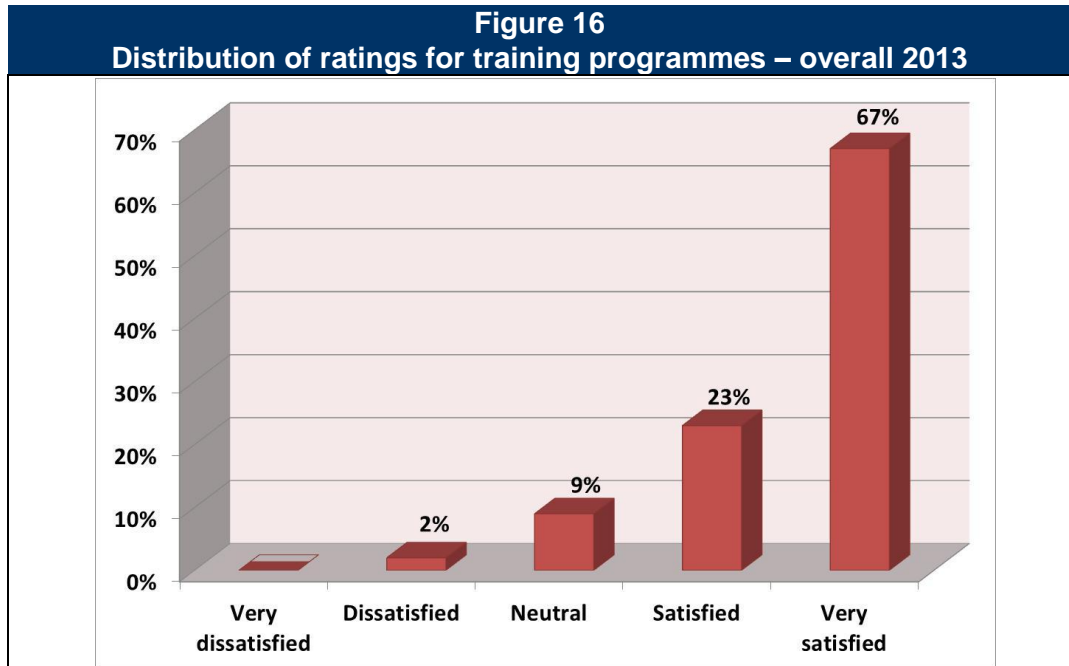
Figure 15
Distribution of ratings for quality of service – by stakeholder group 2012



Source: BMI-T 2012
 n = 252

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.



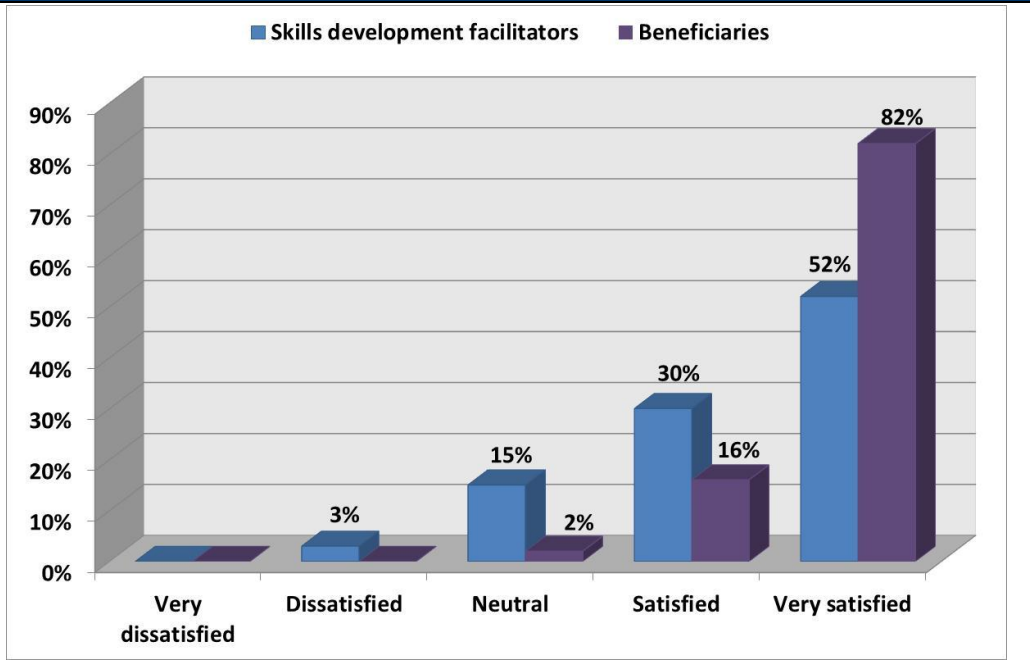
Source: BMI-T 2013

n = 150

- Bankseta's customers are very satisfied with the quality of the training programmes as 90% of Beneficiaries and SDFs give Bankseta a 4 or 5 rating.
- Only 2% of these customers are dissatisfied with the quality of Bankseta's programmes.

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

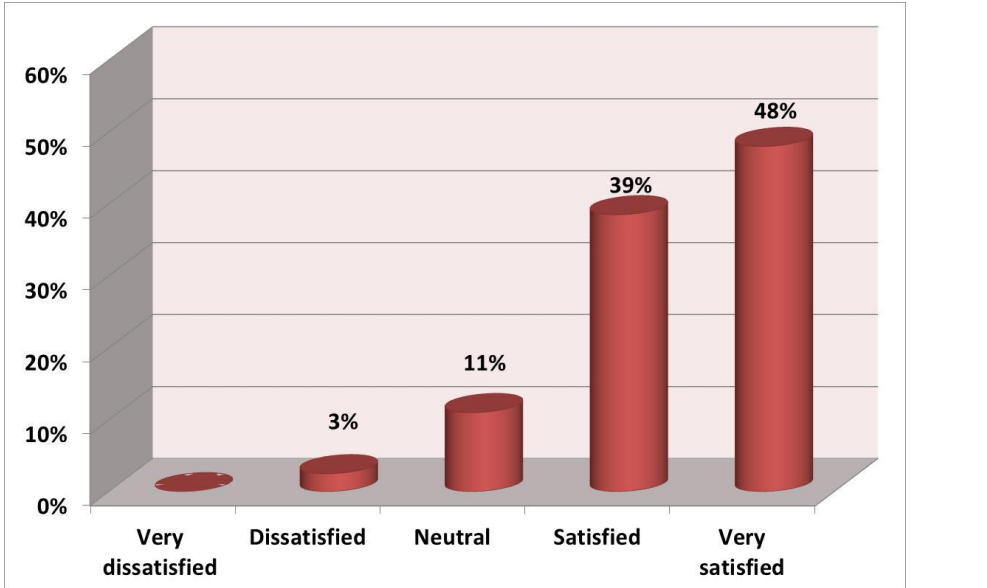
Figure 17
Distribution of ratings for training programmes – by stakeholder group
2013



Source: BMI-T 2012
n = 150

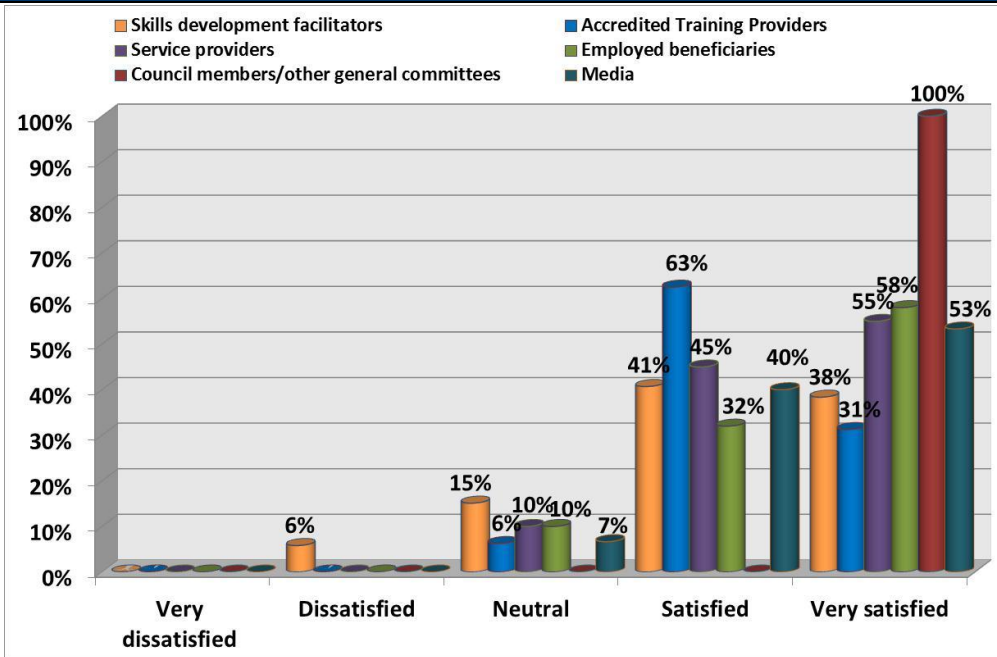
The figures below indicate the distribution of ratings for Bankseta’s overall performance on quality of products/services, by stakeholder group in 2012, for comparison.

Figure 18
Distribution of ratings for training programmes – overall 2012



Source: BMI-T 2012
n = 252

Figure 19
Distribution of ratings for training programmes – by stakeholder group
2012

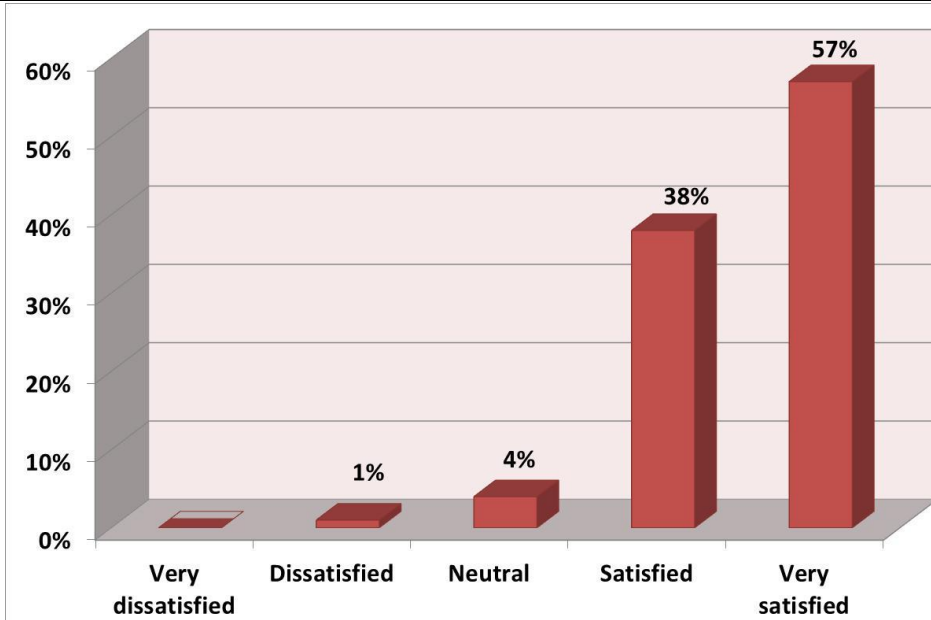


Source: BMI-T 2012
n = 252

4.4.3 Distribution of ratings for perceived satisfaction with Bankseta’s corporate image

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

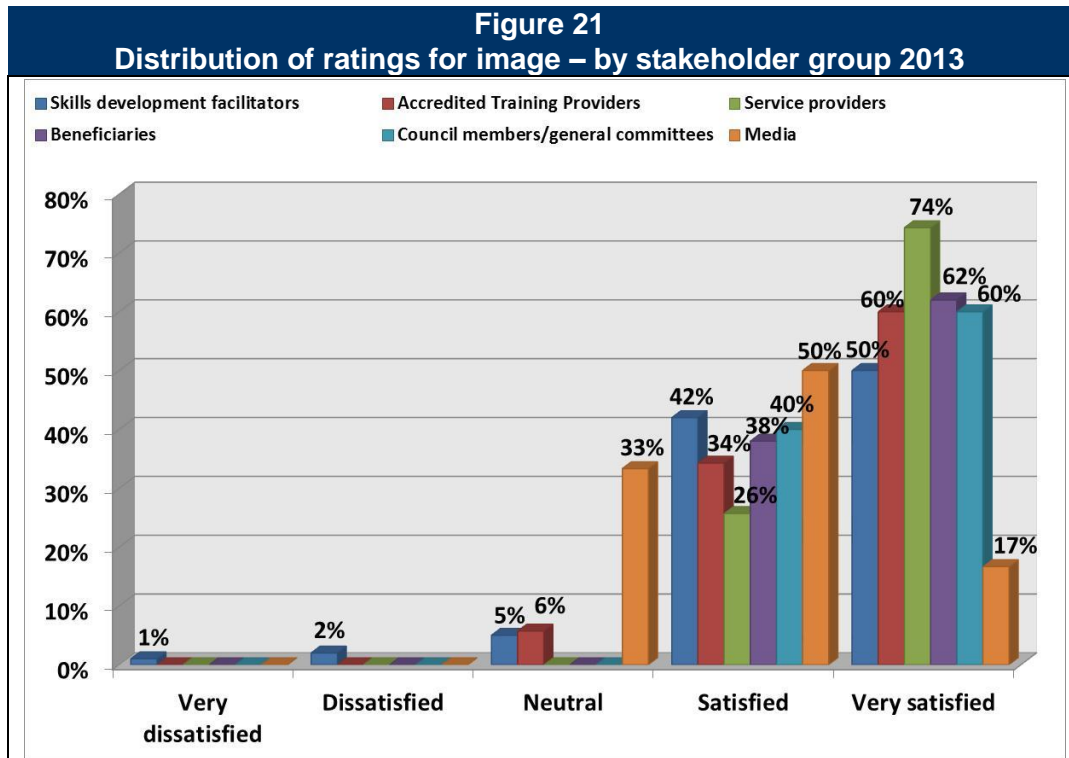
Figure 20
Distribution of ratings for image – overall 2013



Source: BMI-T 2013
n = 236

- 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 dis satisfied 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.



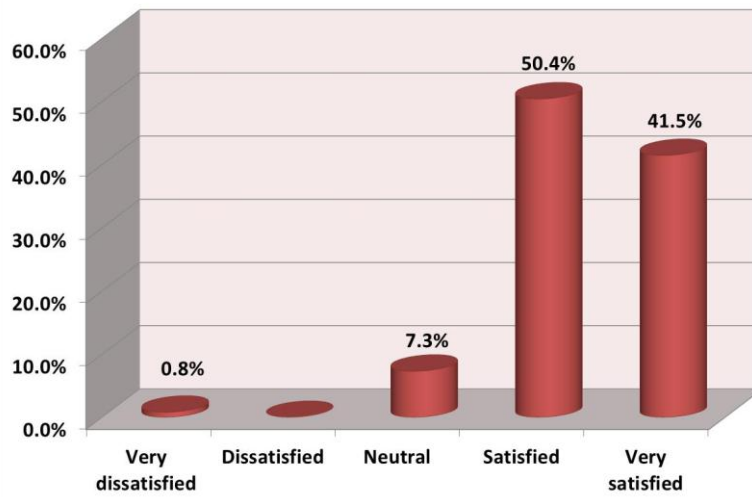
Source: BMI-T 2013
n = 236

Table 7
Scores 2013

	SDFs	Accredited Training Providers	Service providers	Beneficiaries	Council members/ other	Media
Very dissatisfied	1%	0%	0%	0%	0%	0%
Dissatisfied	2%	0%	0%	0%	0%	0%
Neutral	5%	6%	0%	0%	0%	33%
Satisfied	42%	34%	26%	38%	40%	50%
Very satisfied	50%	60%	74%	62%	60%	17%

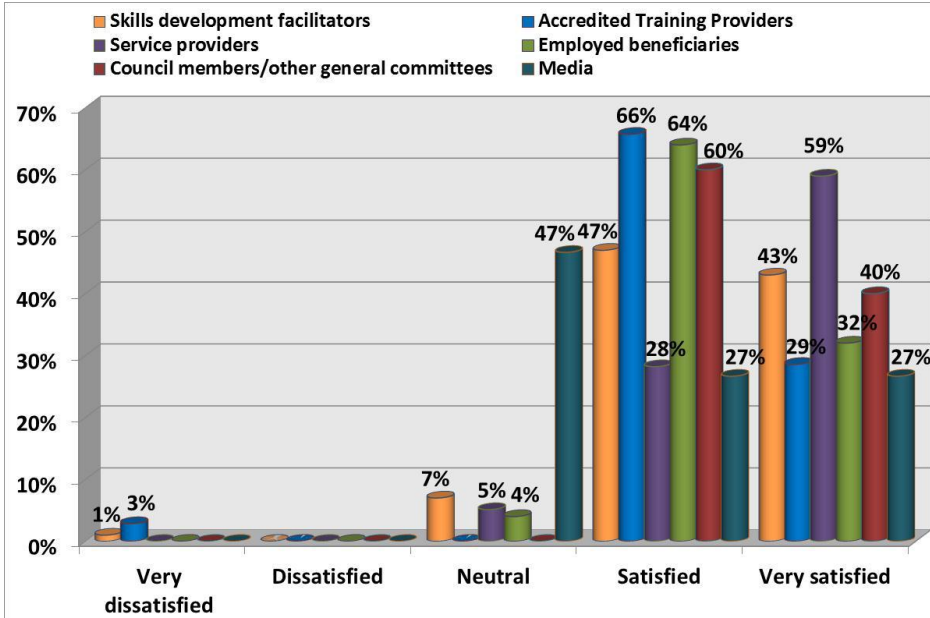
The figures below indicate the distribution of ratings for BANKSETA’s image in 2012.

Figure 22
Distribution of ratings for image – overall 2012



Source: BMI-T 2012
 n = 252

Figure 23
Distribution of ratings for image – by stakeholder group 2012



Source: BMI-T 2012
 n = 252

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

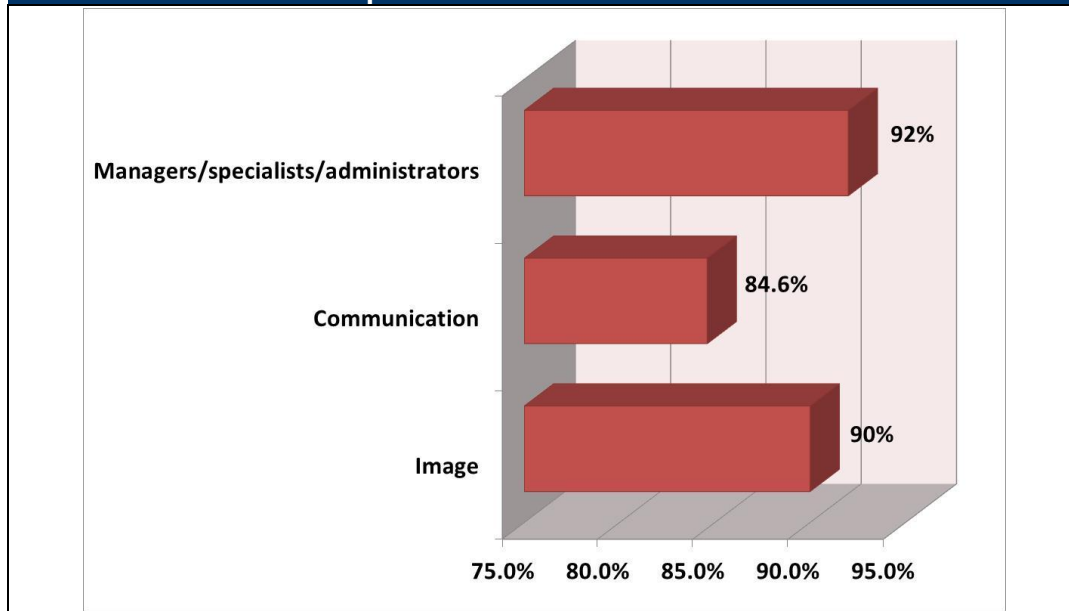
This section of the report will enable management to understand which processes contribute most positively towards the overall experience with Bankseta, and which are experiencing problems, resulting in current service issues.

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 2013

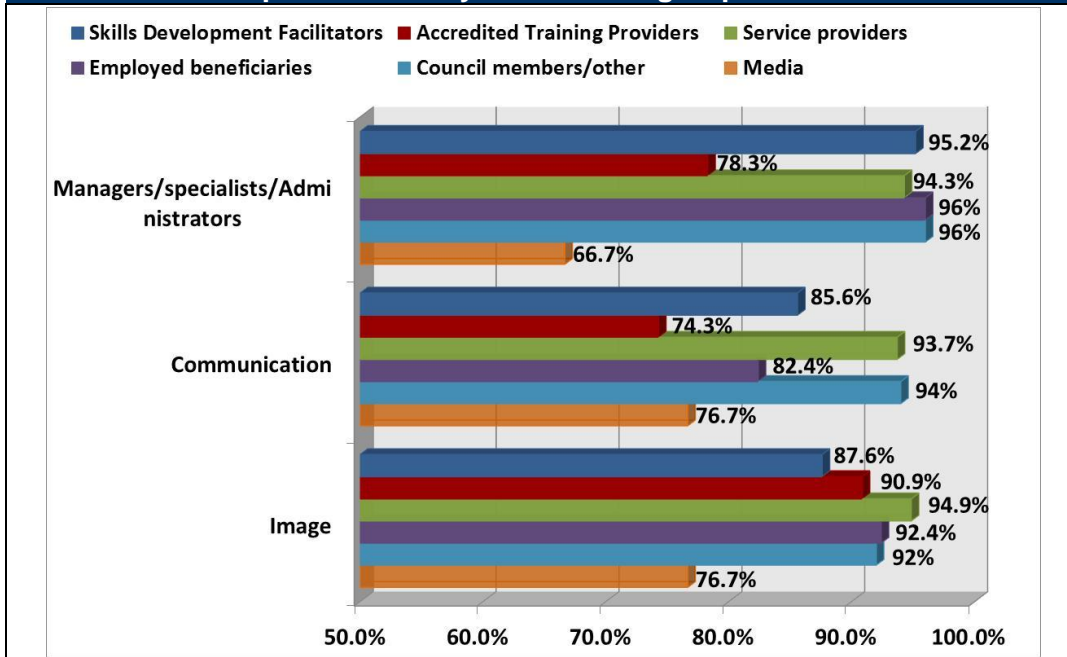


Source: BMI-T 2013

n = 236

- The score for overall perceptions of communication channels within Bankseta is 84.6%. This is up 2% from the score of 82% in 2012.
- Customer perception of their Specialists/Administrators/Managers is an excellent overall score of 92%.

Figure 25
Customer perceptions of how well Bankseta is performing on the service processes - by stakeholder group 2013



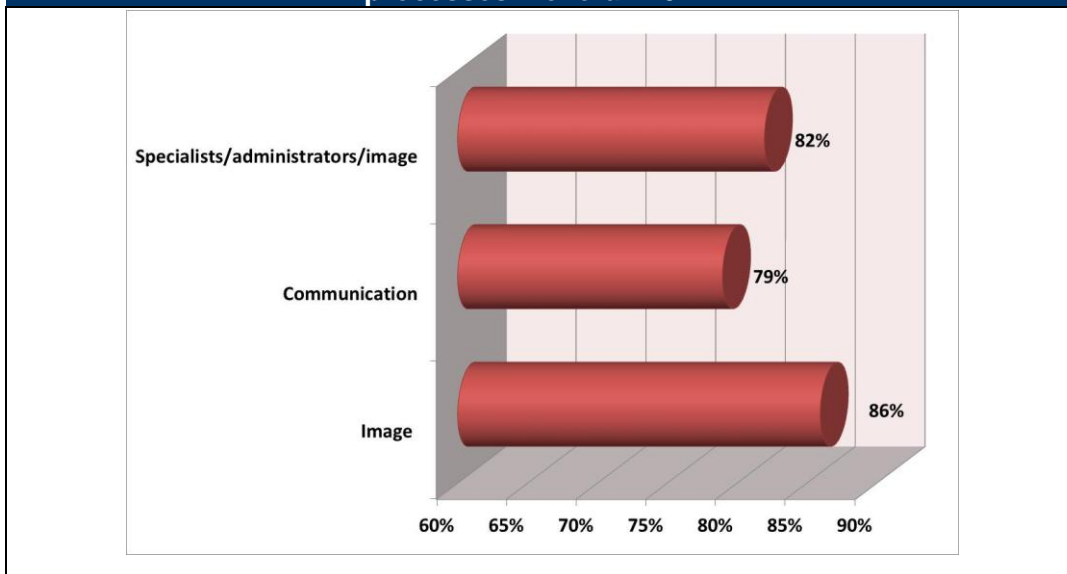
Source: BMI-T 2013

n = 236

- All scores are up slightly since 2012. Please keep in mind that Media is a very small segment.

The figures below depict Bankseta's performance on the overall service processes, in 2012.

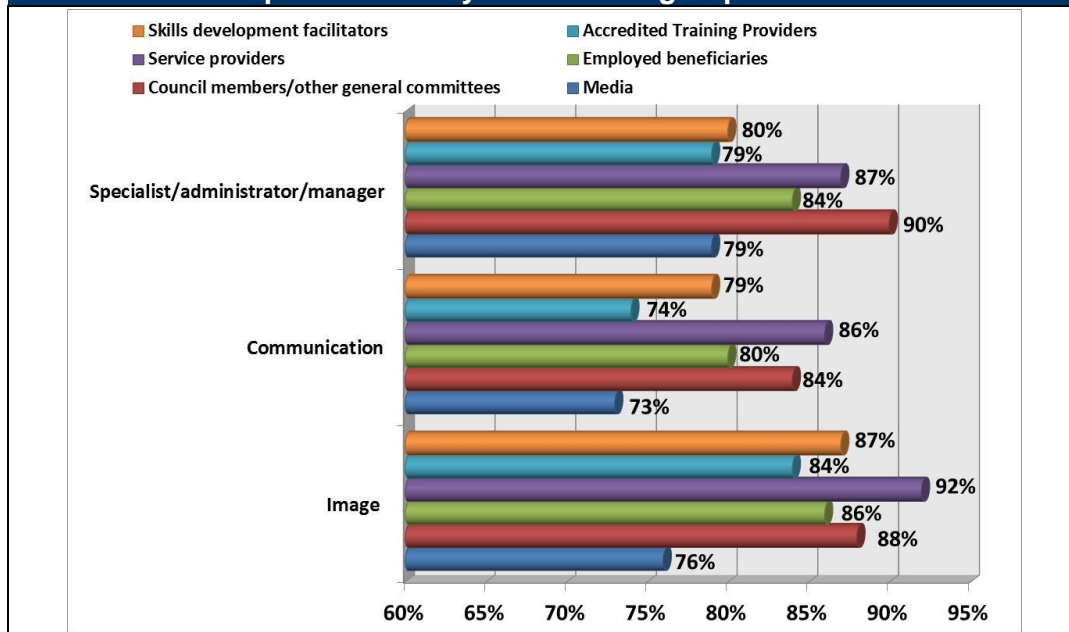
Figure 26
Customer perceptions of how well Bankseta is performing on the service processes – overall 2012



Source: BMI-T 2012

n = 252

Figure 27
Customer perceptions of how well Bankseta is performing on the service processes - by stakeholder group 2012



Source: BMI-T 2012
n = 252

5.3 Performance of each attribute making up each service process

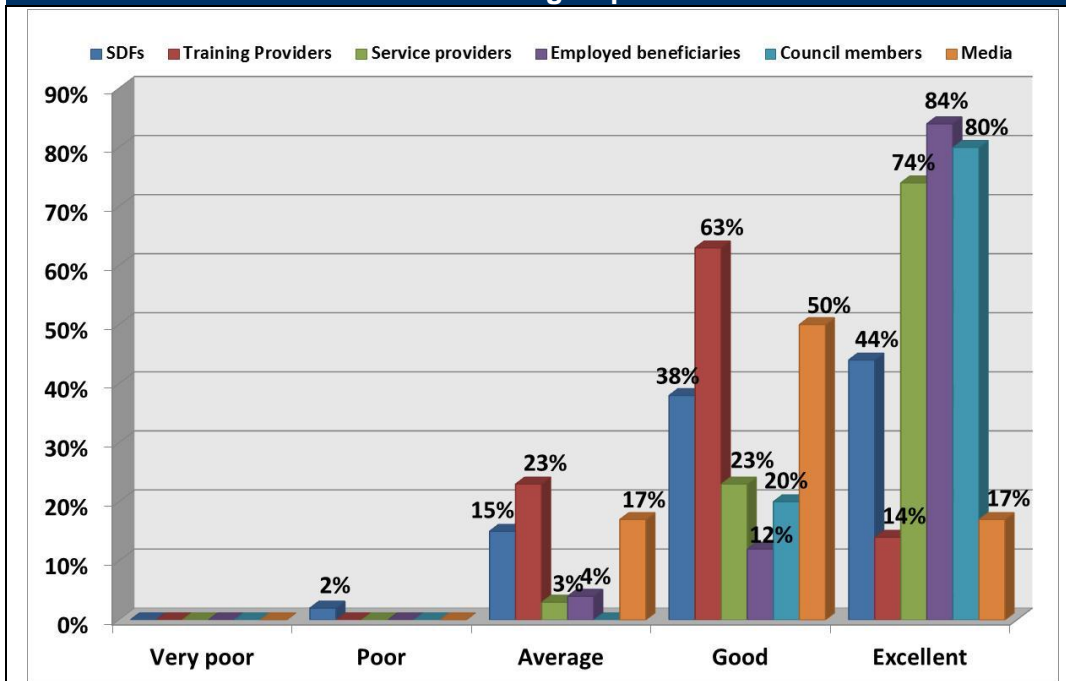
This section deals with the detailed activities, making up each of the service processes, namely Support staff, Communication channels and the image of the organisation. This analysis will facilitate the allocation effort and resources and will focus attention on those activities that will produce the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

Figure 28
Distribution of ratings (%) for specialists/managers/administrators – by stakeholder group 2013



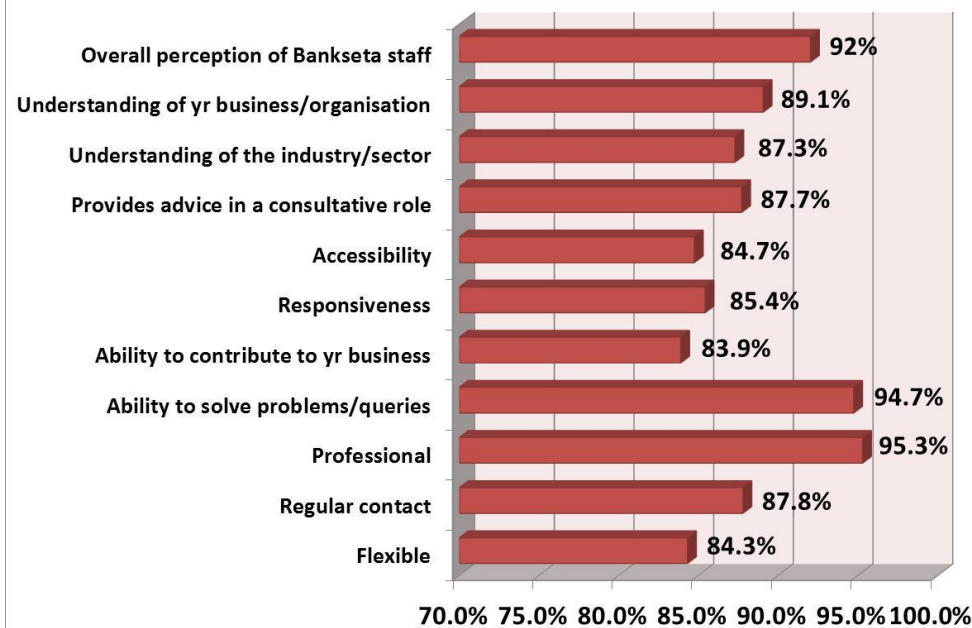
Source: BMI-T 2013
n = 236

Table 8
Distribution by stakeholder type 2013

	Media	Council members	Employed beneficiaries	Service providers	Training Providers	SDFs
Very poor	0%	0%	0%	0%	0%	0%
Poor	0%	0%	0%	0%	0%	2%
Average	17%	0%	4%	3%	23%	15%
Good	50%	20%	12%	23%	63%	38%
Excellent	17%	80%	84%	74%	14%	44%

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 2013

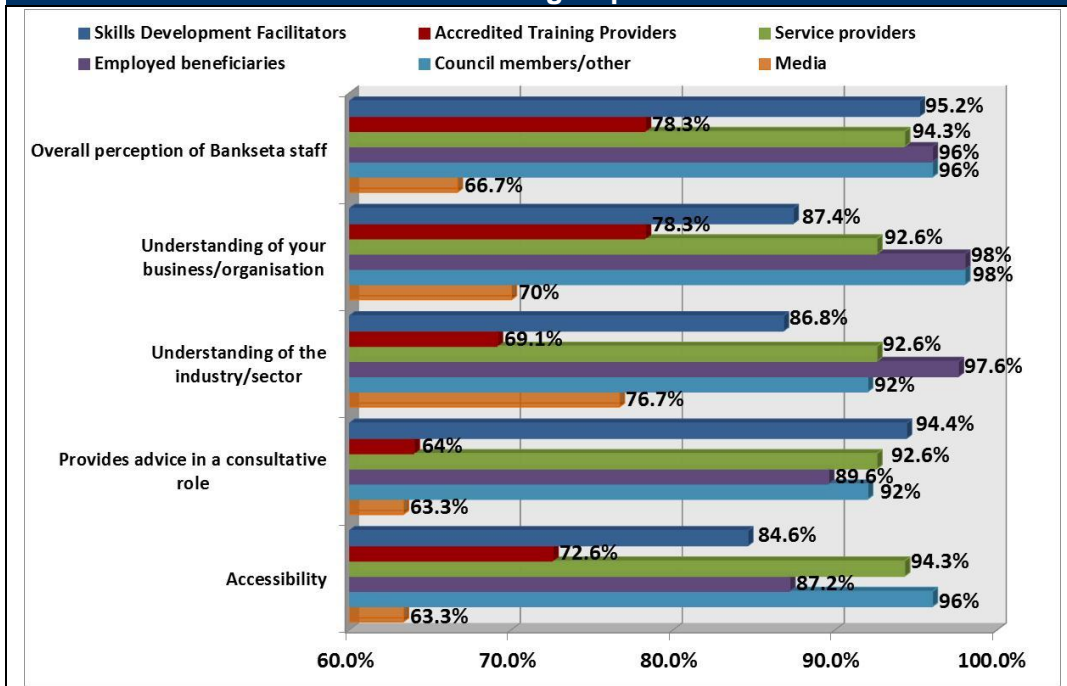


Source: BMI-T 2013
n = 236

- 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 (95%), able to solve problems (94.7%) and of understanding the sector (87.3%) and the customers’ business (89%) which is very encouraging. They also provide advice and are in regular contact with customers.
- 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.
- Staff are viewed as being accessible (85%), flexible (84%) and in regular contact with their customers (87.8%). This was considered problematic 2012 but has improved a lot this year.
- Staff are mentioned frequently in the open ended question of “what does Bankseta do well?” where it is evident that they are considered committed and quick to respond.
- Please view the responses by stakeholder group below as these shed more light on the overall scores.

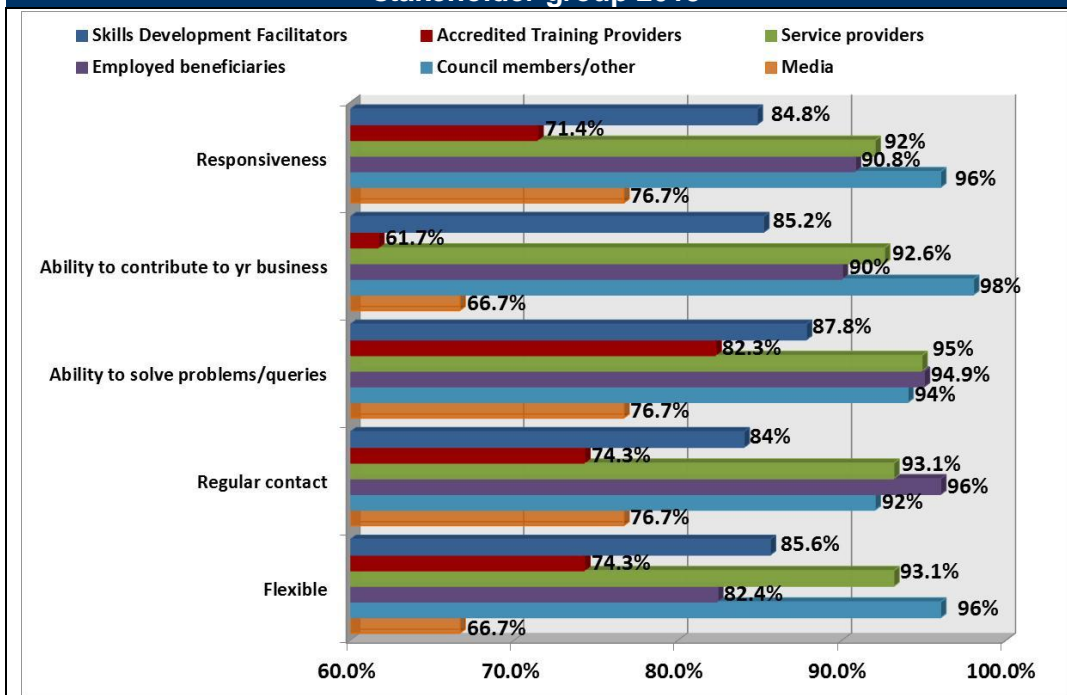
The figure below indicates the perceptions of performance for specialists/managers/administrators by stakeholder group.

Figure 30
Perceptions of how well Bankseta is performing on each attribute - by stakeholder group 2013



Source: BMI-T 2013
n = 236

Figure 31
Perceptions of how well Bankseta is performing on each attribute - by stakeholder group 2013



Source: BMI-T 2013, n = 236

Table 9
Scores by stakeholder type 2013

	Media	Council members	Employed beneficiaries	Service providers	Training Providers	SDFs
Flexible (respond according to needs)	66.7%	96%	82.4%	93.1%	74.3%	85.6%
Regular contact	76.7%	92%	96.0%	93.1%	74.3%	84.0%
Ability to solve problems/queries	76.7%	94%	95.0%	94.9%	82.3%	87.8%
Ability to contribute to your business	66.7%	98%	90.0%	92.6%	61.7%	85.2%
Responsiveness	76.7%	96%	90.8%	92.0%	71.4%	84.8%
Accessibility, always available to assist	63.3%	96%	87.2%	94.3%	72.6%	84.6%
Provides advice in a consultative role	63.3%	92%	89.6%	92.6%	64.0%	94.4%
Understanding of the industry/sector	76.7%	92%	97.6%	92.6%	69.1%	86.8%
Understanding of your business/organisation	70.0%	98%	98.0%	92.6%	78.3%	87.4%
Overall perception of staff	66.7%	96%	96.0%	94.3%	78.3%	95.2%

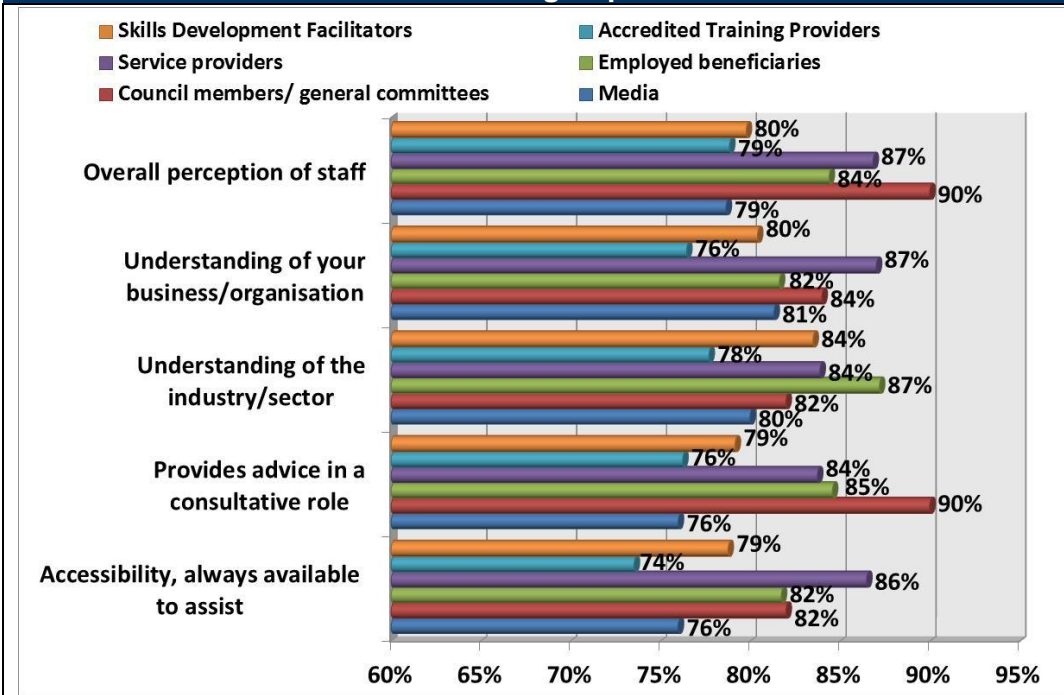
The figures below depict Bankseta's performance on the overall service processes, in 2012.

Figure 32
Perceptions of how well Bankseta is performing on each attribute 2012



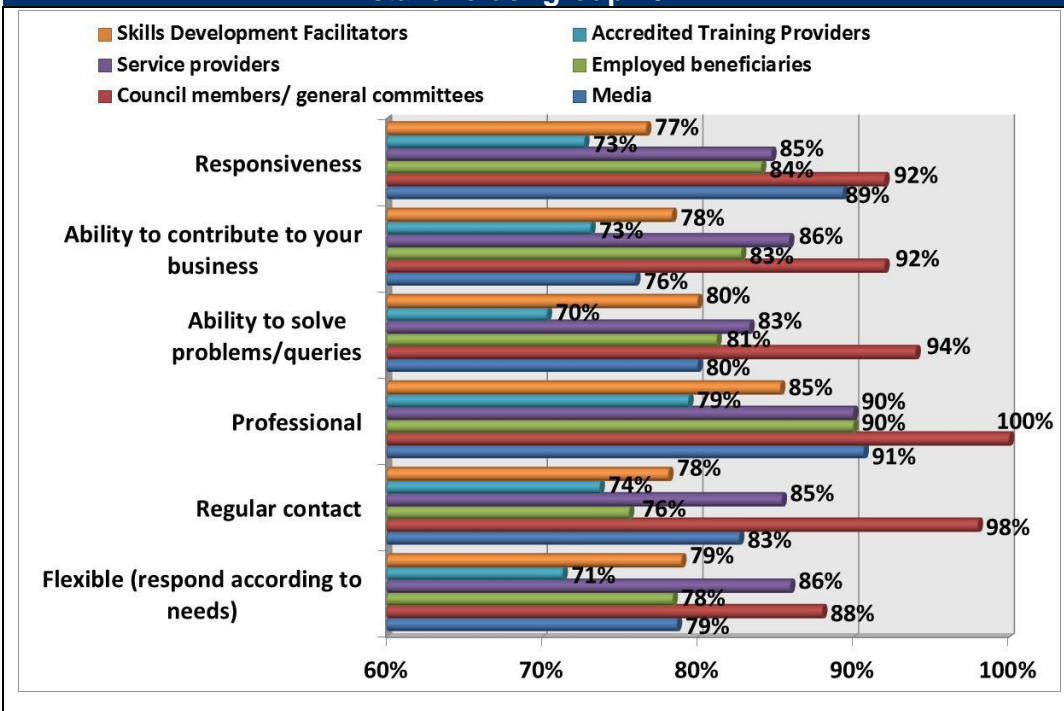
Source: BMI-T 2012
n = 252

Figure 33
Perceptions of how well Bankseta is performing on each attribute - by stakeholder group 2012



Source: BMI-T 2012
 n = 252

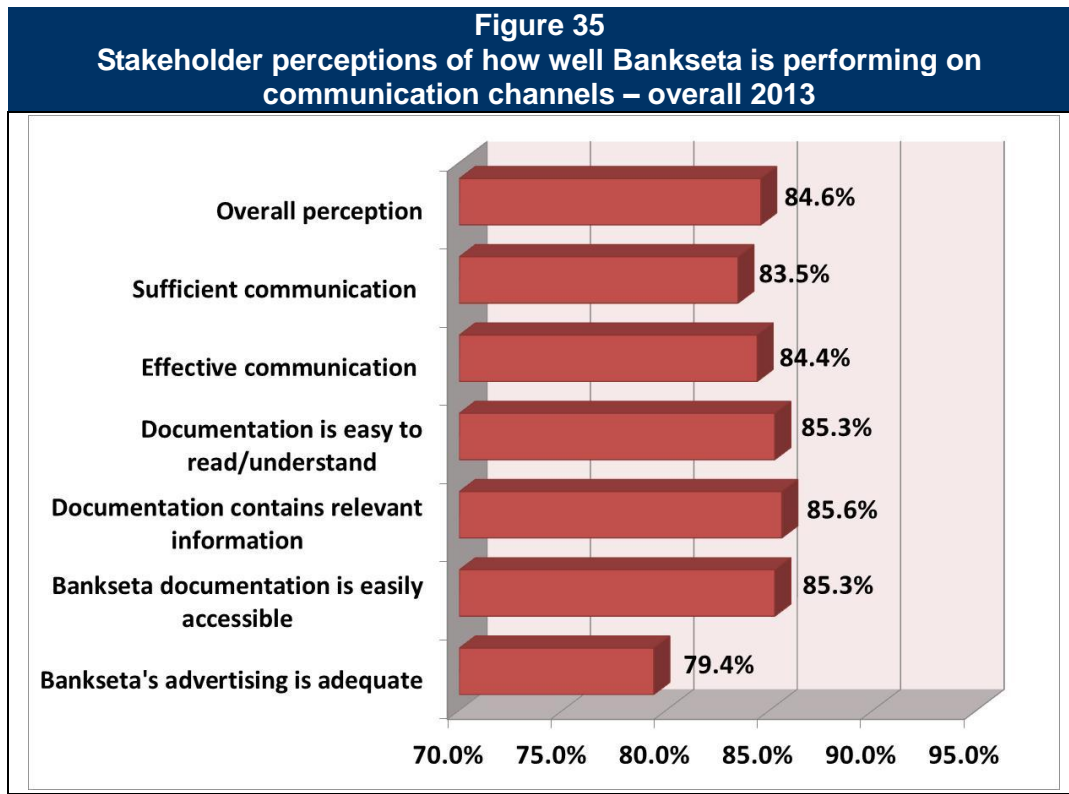
Figure 34
Perceptions of how well Bankseta is performing on each attribute - by stakeholder group 2012



Source: BMI-T 2012, n = 252

5.3.2 Performance on the service processes of communication channels

The figure below indicates overall performance scores for communication channels.



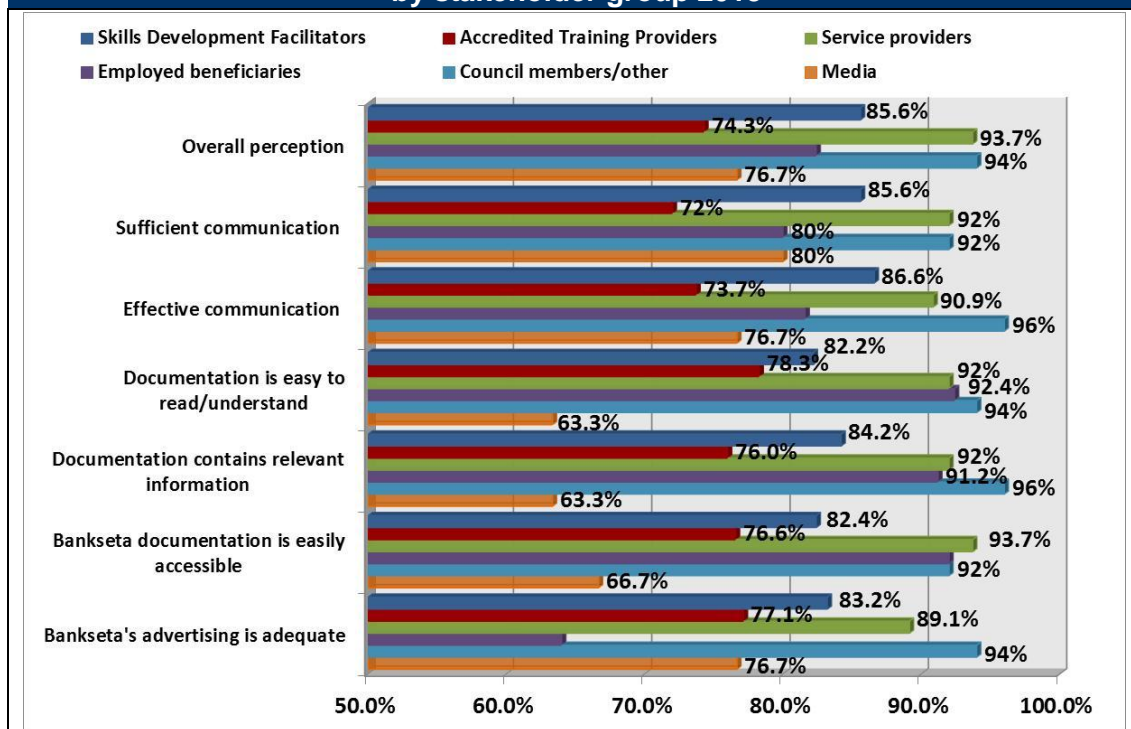
Source: BMI-T 2013

n = 236

- Communication from Bankseta is generally regarded quite well by customers and stakeholders. However, advertising is a slight concern with a score of 79%.....although this has improved since 2012.

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 2013

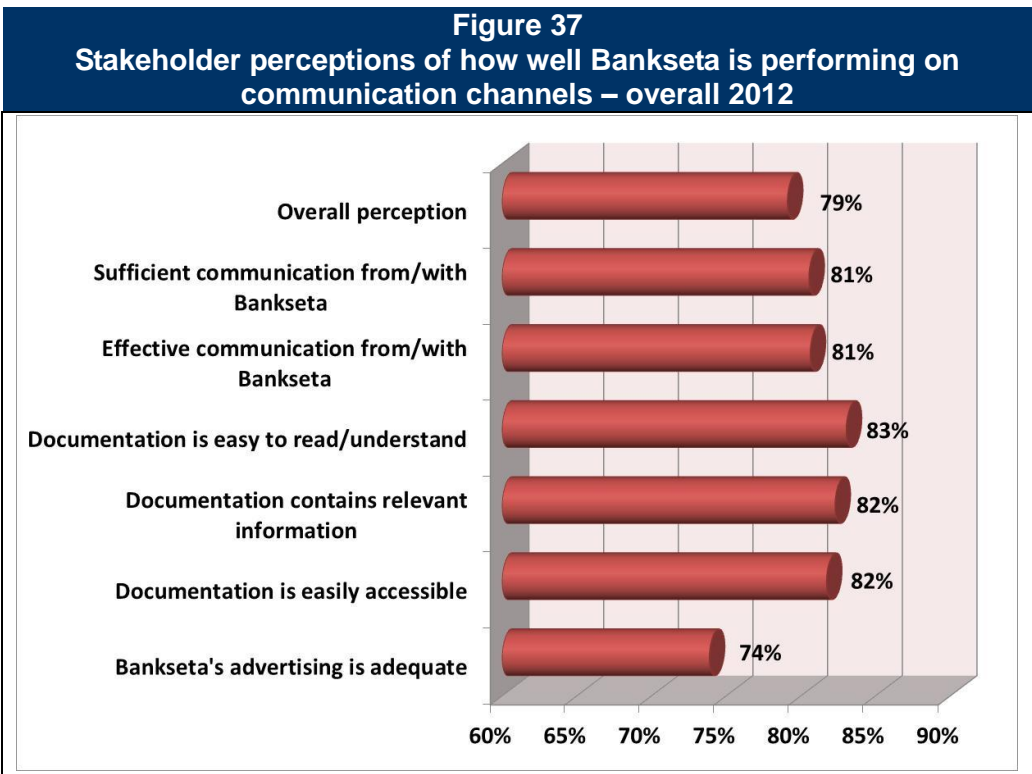


Source: BMI-T 2013
n = 236

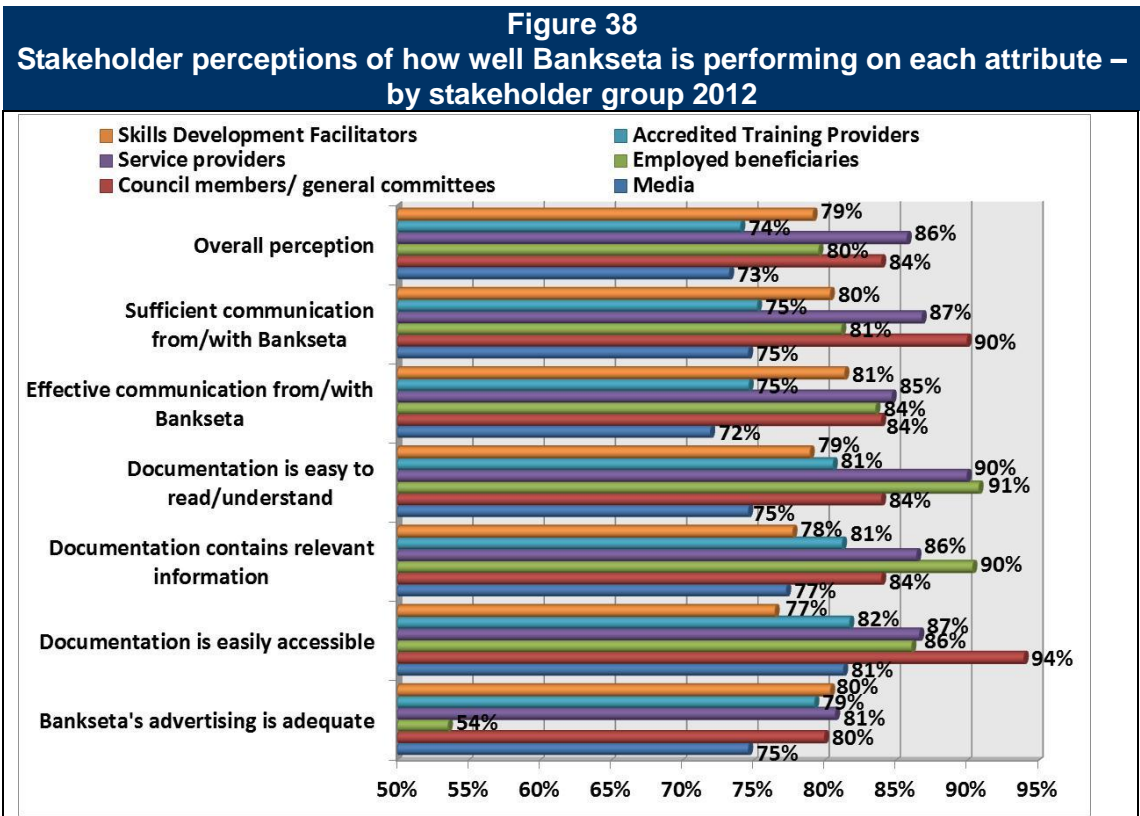
Table 10
Scores by stakeholder type 2013

	Media	Council members	Employed beneficiaries	Service providers	Training Providers	SDFs
Bankseta's advertising is adequate	76.7%	94%	64.0%	89.1%	77.1%	83.2%
Bankseta documentation is easily accessible	66.7%	92%	92.0%	93.7%	76.6%	82.4%
Documentation contains relevant information	63.3%	96%	91.2%	92.0%	76.0%	84.2%
Documentation is easy to read/understand	63.3%	94%	92.4%	92.0%	78.3%	82.2%
Effective communication	76.7%	96%	81.6%	90.9%	73.7%	86.6%
Sufficient communication	80.0%	92%	80.0%	92.0%	72.0%	85.6%
Overall perception	76.7%	94%	82.4%	93.7%	74.3%	85.6%

The figures below depict Bankseta's performance on the overall service processes for comparative purposes, in 2012.



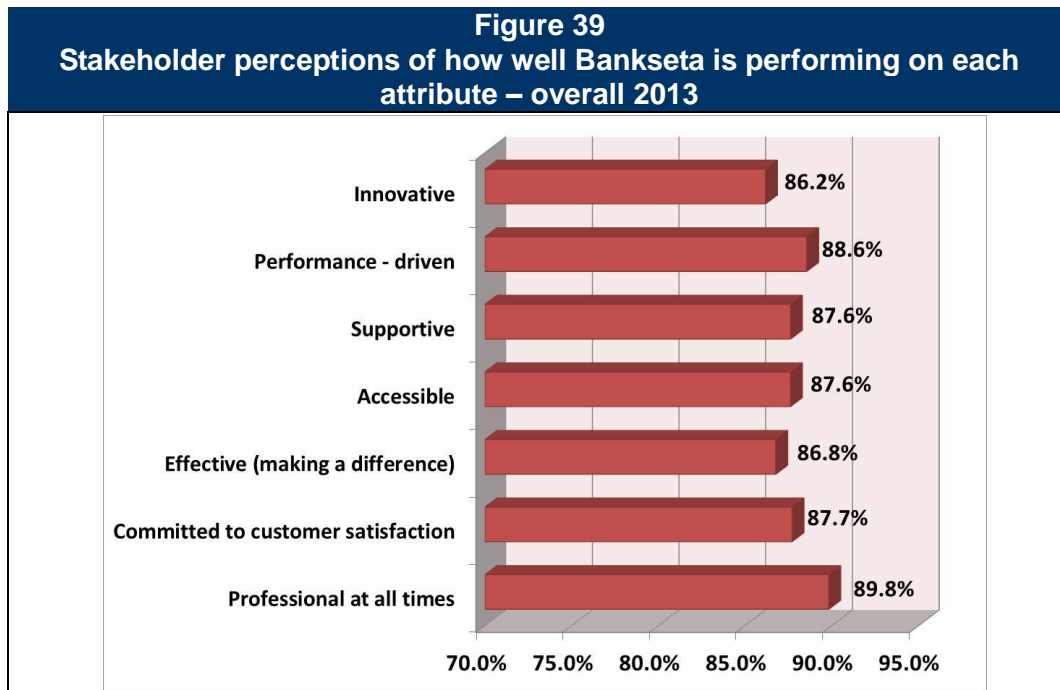
Source: BMI-T 2012
n = 252



Source: BMI-T 2012
n = 252

5.3.3 Performance for BANKSETA's image

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

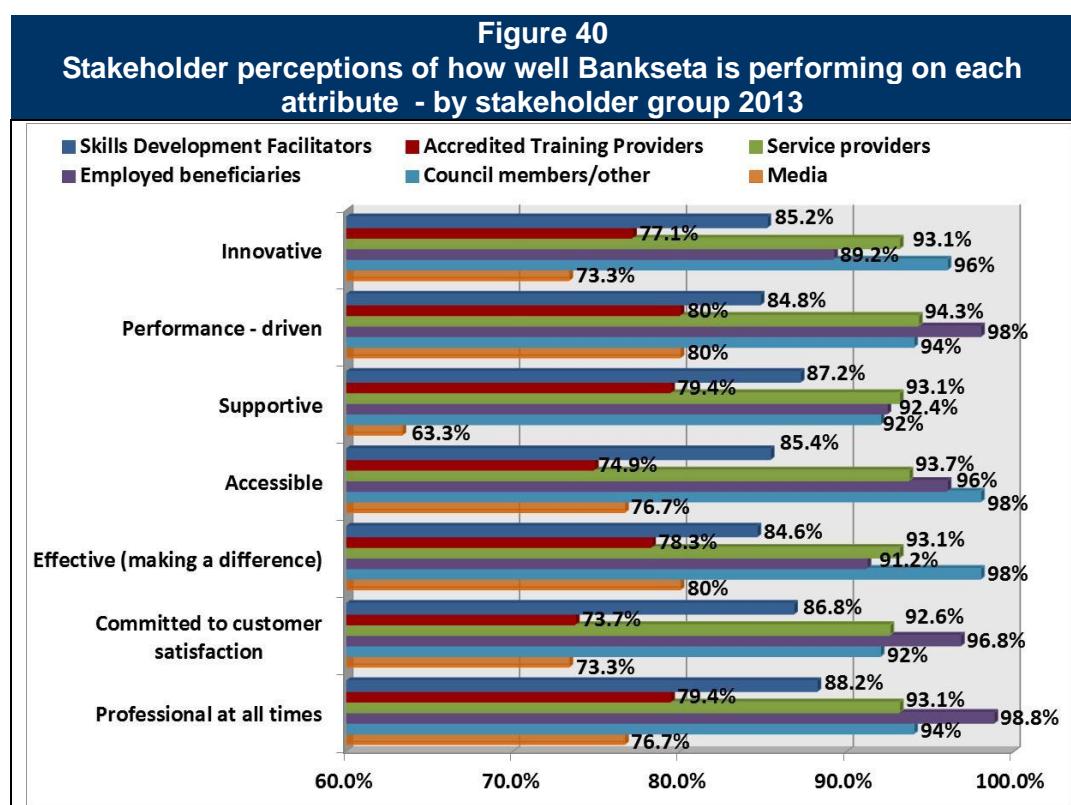


Source: BMI-T 2013

n = 236

- Bankseta is exceedingly well-regarded by customers and stakeholders. The organisation is considered to be professional and performance driven, which is excellent.

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



Source: BMI-T 2013

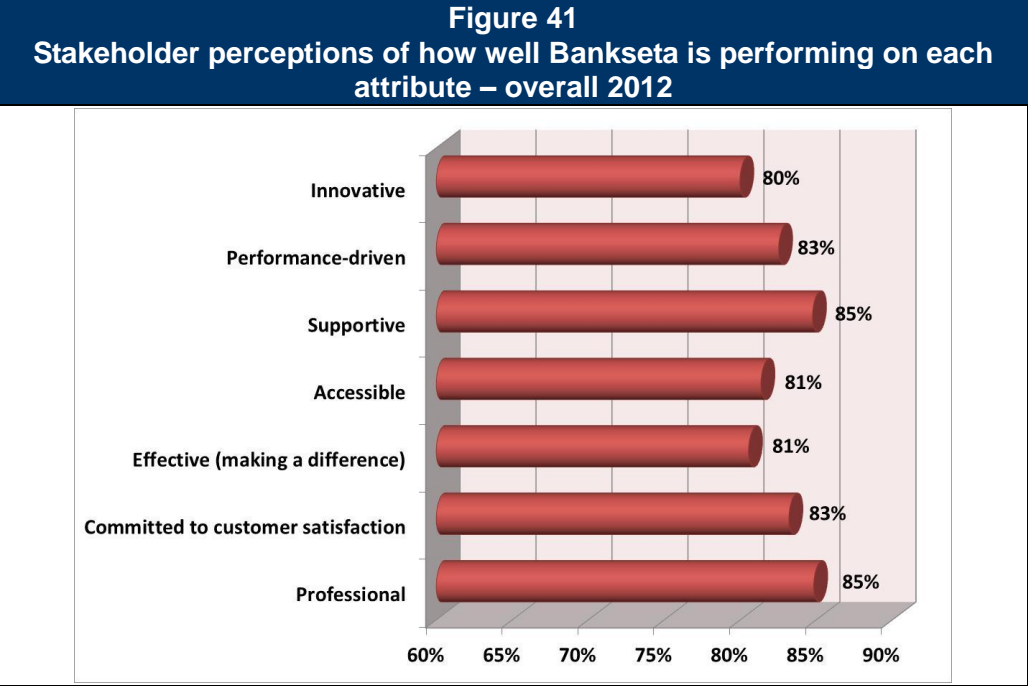
n = 236

Table 11
Scores by stakeholder type 2013

	Media	Council members	Employed beneficiaries	Service providers	Training Providers	SDFs
Professional at all times	76.7%	94%	98.8%	93.1%	79.4%	88.2%
Committed to customer satisfaction	73.3%	92%	96.8%	92.6%	73.7%	86.8%
Effective (making a difference)	80.0%	98%	91.2%	93.1%	78.3%	84.6%
Accessible	76.7%	98%	96.0%	93.7%	74.9%	85.4%
Supportive	63.3%	92%	92.4%	93.1%	79.4%	87.2%
Performance - driven	80.0%	94%	98.0%	94.3%	80%	84.8%
Innovative	73.3%	96%	89.2%	93.1%	77.1%	85.2%

- Council members, Employed beneficiaries and Service providers 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.

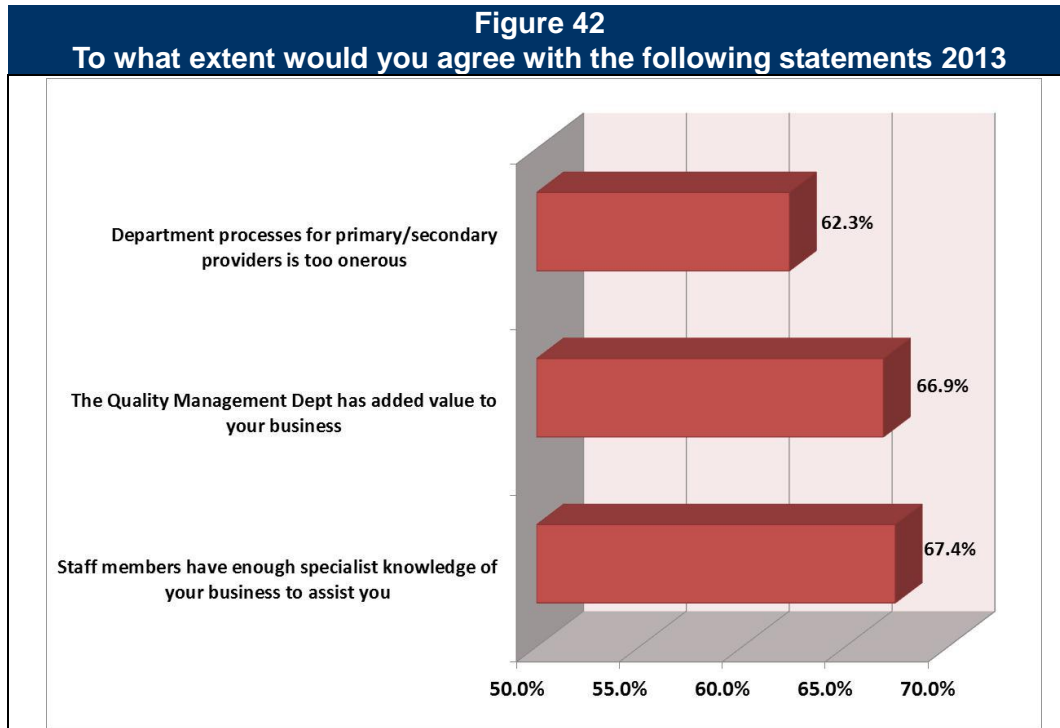
The figure below indicates customers' perceptions of Bankseta's image in the market in 2012, for comparative purposes.



Source: BMI-T 2013
n = 236

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.

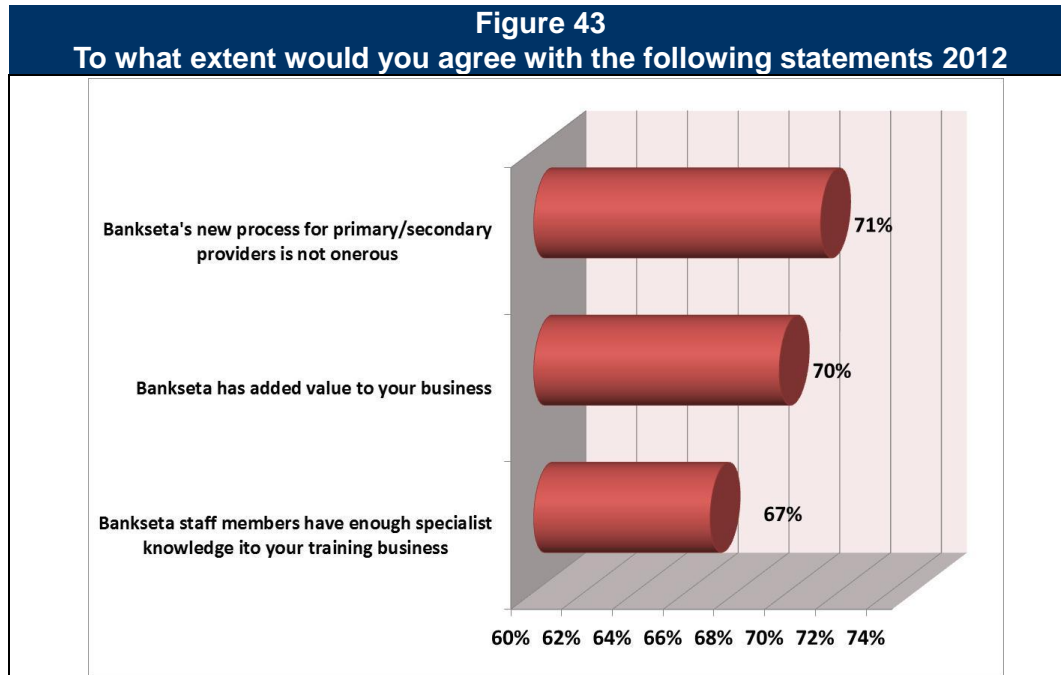


Source: BMI-T 2013

n = 35

- Scores have dropped slightly when compared to the scores in 2012. Bankseta's processes have seemed to have settled in and are no longer considered onerous by stakeholders (when compared to the score of 45% in 2011). However, the scores have dropped by 9% since 2012.
- Staff members are still not viewed as having specialist knowledge of the training providers' business and the score is the same as was recorded in 2012.

The figure below indicates training provider perceptions of Bankseta in 2012.



Source: BMI-T 2012

n = 35

5.3.4.1. Business priorities

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

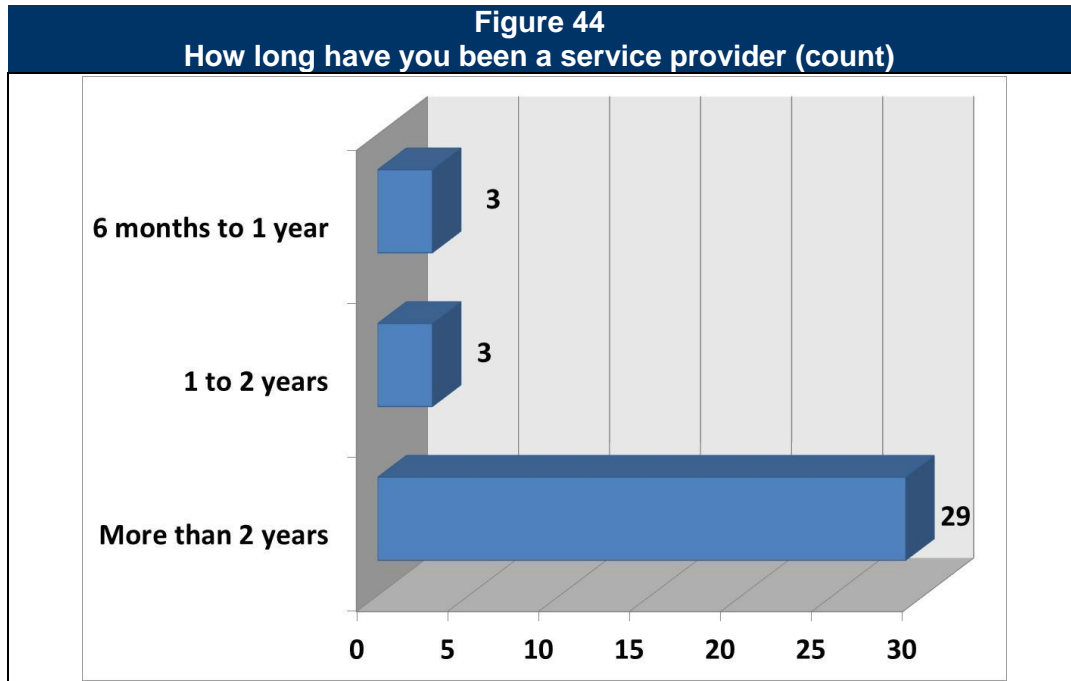
• Additional funding for learnerships and looking for more accreditation
• Back up and admin. Credit analysis (lending sector)
• Banks accreditation and audit (funding opportunities)
• CIS Budgets more doors opened
• Company going through restructuring - do not know which departments will be opened at this stage – therefore no focus for next year
• Concentrate on getting better learners to enter banking institutions.
• Concentrate on training corporates on risk management. Feel that Bankseta should also focus on upmarket specialists not only ordinary banking methods.
• Creating/insuring that matrices and graduates are employed in the Bankseta sector
• Engaging with newspapers and magazines.
• Enhancing website to improve our business as Bankseta is not assisting us.
• Enlarging business scopes
• Ensuring the learners are employed after graduation
• Expanding programmes on investment side
• Financial training to corporate bankers
• Finding more new and existing business
• First lot of students getting post graduate diplomas
• Focus on OFO code - every year they change codes. Does not make sense and does not match up to work/training skills

• Focus on related service
• Focusing on programmes which are QTCO recommended
• Full training and delivering training to specialists
• Funding for learnership so that they can enrol in our projects
• Getting more recognition through Bankseta in providing our special services
• Going to focus in Africa and looking to grow the business there
• Government not getting what is valuable - require more business and education which is not working in all industries
• Help to get internal/in-house programmes aligned with the QCTO programme (credit bearing)
• Improving quality projects for our clients
• Internship recognition for RPL learnerships
• Keep providers in the loop and QTCO general changes in training areas
• Leadership development
• Learners to get sponsorships so that we can train them
• Looking at more corporate training and specialised needs for corporate partners
• Looking for more funding from Bankseta
• Looking for new business opportunities to enlarge our business practice
• Looking to expand business training
• Looking to get more funding to put learners through
• Maintenance projects and updating quality
• Micro enterprise industry is challenged. Major marketing, image and branding new website - securing new work.
• More LSM4 training - growing portfolio (countrywide)
• Nothing in the pipeline as yet - still focusing on risk and compliance
• Offering new training to more government institutions
• Only communication we get is for new tenders especially because we are so far away from Johannesburg. We are running workshops but Bankseta prefers to use other training providers.
• Only focus on funding learnerships – Bankseta’s process is quick and efficient. Their work is of a great quality overall.
• Please consider and stick up for the small guys not just their friends
• Providing adequate skills to learners/delegates
• Providing training to traders which is a different environment altogether.
• Requesting information regarding learnerships and new skills
• Review of posts from the past and looking into training
• Seeking new partners in accreditation
• Service delivery to clients
• Specialised training requirements
• Technical skills training
• To get involved with the "Institute of Bankers".
• To get more funding for special projects e.g. empowerment projects.
• To provide specialised training for traders/dealers in emerging markets.
• Top priority - learnerships.
• Training and development of the unemployed so that they can enter banking industry

- Training in rural areas, even just basic training to get learners started up
- Training learnerships remain relevant
- Upgrade skills development in different sectors.
- Uploading of information - battle to get results and detail
- Utilize technical skills to exchange with learning
- We are leaving the training industry and focusing on a new venture which does not involve Bankseta. The service we had with Bankseta was sufficient.
- We are working on creating a qualification and experience, getting the framework approved with the banks
- We get together with various committees e.g. on foreign exchange and create, workout programmes for the banks.

5.3.5 Service Providers

Thirty five (35) respondents are Bankseta service providers. Respondents were asked how long they had been a service provider for Bankseta.



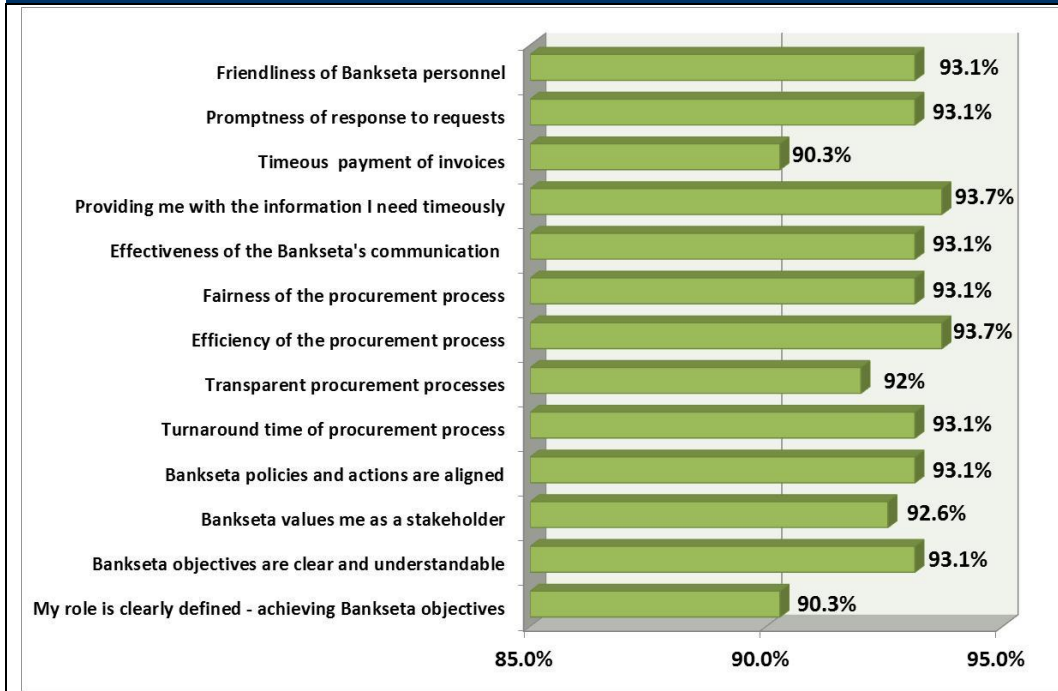
Source: BMI-T 2012

n = 35

- Most of the service providers have worked with Bankseta for more than 2 years. There are 3 “new” service providers of less than 1 year.
- Service providers are very happy with the service they received from Bankseta, as indicated throughout the survey, and particularly in the scores below.

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

Figure 45
Stakeholder perceptions of how well Bankseta is performing on each attribute – overall 2013



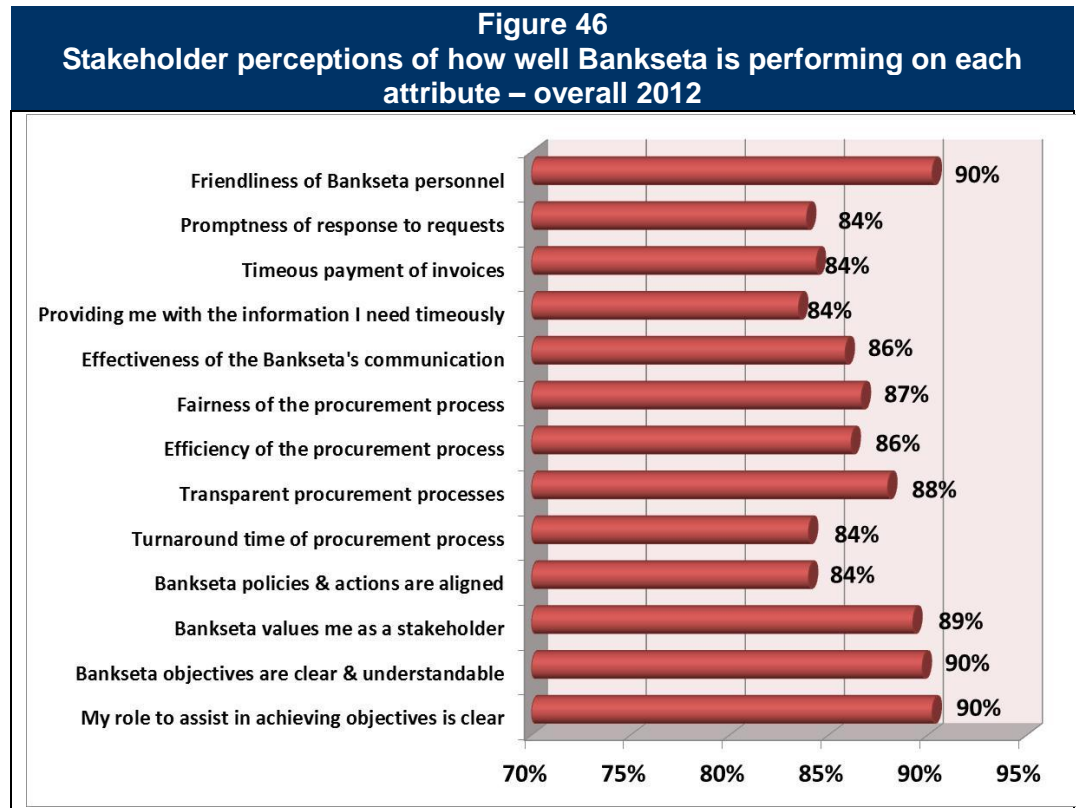
Source: BMI-T 2013
n = 35

Table 12
Service providers 2013

My role in assisting Bankseta to achieve its objectives is clearly defined	90.3%
Bankseta objectives are clear and understandable	93.1%
Bankseta values me as a stakeholder	92.6%
Bankseta policies and actions are aligned	93.1%
Turnaround time of procurement process	93.1%
Transparent procurement processes	92.0%
Efficiency of the procurement process	93.7%
Fairness of the procurement process	93.1%
Effectiveness of the Bankseta's communication	93.1%
Providing me with the information I need timeously	93.7%
Timeous payment of invoices	90.3%
Promptness of response to requests	93.1%
Friendliness of Bankseta personnel	93.1%

- Service providers have an excellent relationship with Bankseta. It is a feather in Bankseta's cap that they are so well-regarded by their service providers.

The figure below shows Bankseta's performance on the overall service processes, in 2012.

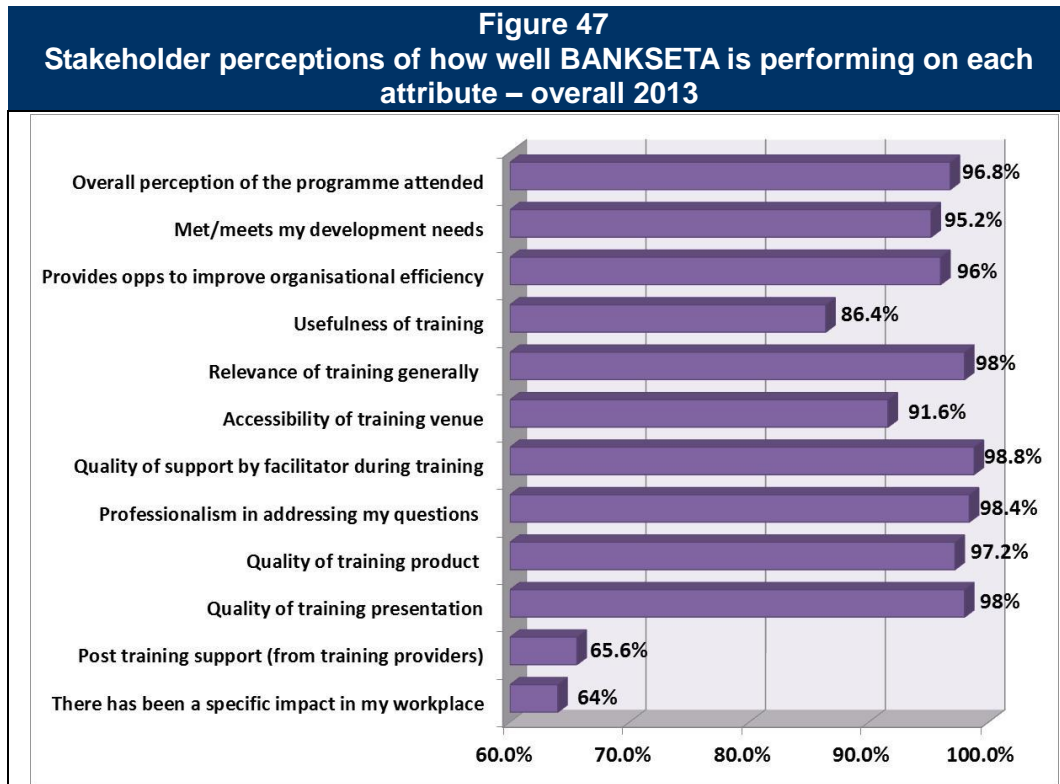


Source: BMI-T 2012
n = 39

5.3.6 Employed beneficiaries

We interviewed 50 employed beneficiaries. These respondents were 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 2013

n = 50

Table 13 Employed beneficiary scores 2013	
There has been a specific impact in my workplace	64%
Post training support (from training providers)	65.6%
Quality of training presentation	98%
Quality of training product	97.2%
Professionalism in addressing my questions	98.4%
Quality of support by facilitator during training	98.8%
Accessibility of training venue	91.6%
Relevance of training generally	98%
Usefulness of training	86.4%
Provides opportunities to improve organisational efficiency	96%
Met/meets my development needs	95.2%
Overall perception of the programme attended	96.8%

- BANKSETA has received very high scores from Beneficiaries, with the exception of “there has been a specific impact in my workplace” at 64% and “Post training support (from training providers)” (65.6%).

- Beneficiaries have given Bankseta very good ratings throughout the survey. These respondents are very happy with the training and assistance that they receive from the organisation. This is not surprising given that Bankseta provides opportunities for individuals to gain experience and qualifications. The organisation accelerates the development of talent and generally assists people in bettering themselves through its various programmes and individuals appreciate any assistance that they are given, which is perhaps one of the reasons for the very positive perception of Bankseta. That said, Bankseta must be providing an excellent service to its customers to be so well-perceived.

Respondents were asked what type of post-training support they would like, or expect, **from training providers**. Twenty one (21) respondents said “nothing” as the support they received was “fine as it is”. The responses are indicated below:

• A call to see if skills are beneficial and being used
• After the programme help expose the learners to work environment.
• Any help with job placements will be appreciated
• Assist in finding work
• Assist in helping to find employment
• Assist students to be placed in jobs
• Assistance in finding a job
• Assistance with finding a job in the banking sector
• Come to the work place and give us training there. The working environment is different. Support us there.
• Find out if people are now working and if not help them find work
• Find out what they are doing if unemployed then assist them in finding a job
• General communication once the programme is done - to get an understanding of what the impact of their programme has offered learners - whether it has helped them in the work environment
• Have a talent pool to assist banks with quality personnel
• Help point us in the right direction. It is very disappointing when your contract ends. Need guidelines on how to go about getting a permanent position
• Help students to find jobs
• Help students to find work in the banking sector
• Help to find employment
• If there are more courses available
• Job opportunities - keep in touch with us
• Just a call to see if there are any problems.
• Just a phone call to find out how I have benefitted from the course
• Keep in contact and see if they can help you in some way - advice on how to secure a permanent position
• Must help in finding jobs for student
• Must see if students have got a job - and if not - assist them in getting a job
• Need to follow up with students.
• Need to work closely with the banks
• Once my contract came to an end advise me on how to go about making myself employable
• Only a follow up say 3 months after the course to find out if its been beneficial
• Placements - once the course has ended - participants need job placements
• Should after 3-6 months get students to fill in short questionnaire to see how

course has helped
<ul style="list-style-type: none"> • Skills must be used
<ul style="list-style-type: none"> • Teach learners how to go about marketing themselves

Respondents were then asked what type of post-training support they would like, or expect, **from Bankseta**. Three again said that it was “fine as it is”. Most of the support requested revolved around helping Beneficiaries find jobs within the sector. The responses are listed below:

<ul style="list-style-type: none"> • Bankseta should assist in finding work for us
<ul style="list-style-type: none"> • They should assist students to be placed in jobs
<ul style="list-style-type: none"> • Assistance for students who seek employment
<ul style="list-style-type: none"> • Assistance in ensuring skills are being used in the correct job.
<ul style="list-style-type: none"> • Assistance in finding a job
<ul style="list-style-type: none"> • Assistance in seeking new job with better future prospects
<ul style="list-style-type: none"> • Assistance with finding a job in the banking sector
<ul style="list-style-type: none"> • Create employment opportunities for us
<ul style="list-style-type: none"> • Find out if now employed and try to assist if not
<ul style="list-style-type: none"> • Find out if people are now working and if not help them find work
<ul style="list-style-type: none"> • Follow up with candidates
<ul style="list-style-type: none"> • Give advice on how to go about getting employment
<ul style="list-style-type: none"> • Give learners pointers of how to apply and go about marketing themselves
<ul style="list-style-type: none"> • Give us guidelines on how to go about getting a permanent job.
<ul style="list-style-type: none"> • Help learners by keeping in contact with them - especially those who have not been placed.
<ul style="list-style-type: none"> • Help participants get full time work
<ul style="list-style-type: none"> • Help students to find jobs
<ul style="list-style-type: none"> • Help students to find work in the banking sector
<ul style="list-style-type: none"> • Help us get the positions that we have done the course on
<ul style="list-style-type: none"> • Help us get to the positions that we have practical experience and completed the programme in
<ul style="list-style-type: none"> • Help us secure a job once the contract has ended
<ul style="list-style-type: none"> • Help us to find employment
<ul style="list-style-type: none"> • Help with placing people in positions they have been trained for
<ul style="list-style-type: none"> • How to get a job once I have completed the training
<ul style="list-style-type: none"> • Info on career opportunities open because of course done
<ul style="list-style-type: none"> • Information on career opportunities
<ul style="list-style-type: none"> • Job placement relevant to our qualifications in the field which we have had training in
<ul style="list-style-type: none"> • Keep in contact. Offer advice. Open doors so learners can become permanent staff
<ul style="list-style-type: none"> • Must help in finding jobs for students
<ul style="list-style-type: none"> • Need to follow up with students and assist those who are seeking employment
<ul style="list-style-type: none"> • Need to have an agreement in place with banks so they can place students in work positions
<ul style="list-style-type: none"> • Newsletter - any information on future programmes
<ul style="list-style-type: none"> • Open doors - help learners secure full time employment

- See if students have a job and if not assist in finding them a job
- Send out emails to get feedback on courses
- Should assist people by helping to place them in positions in banks
- Should help put students in a job
- Support you in some way that it ensures you a permanent job
- They must ensure that skills learnt are being applied by people in the work place
- Try to help secure positions. Many people who did the training do not have jobs
- What further programmes they have available from Bankseta that we can become involved in – let us know what they are
- Would like to be employed. Training programme does not ensure us a job.

Figure 48
Stakeholder perceptions of how well Bankseta is performing on each attribute – overall 2012

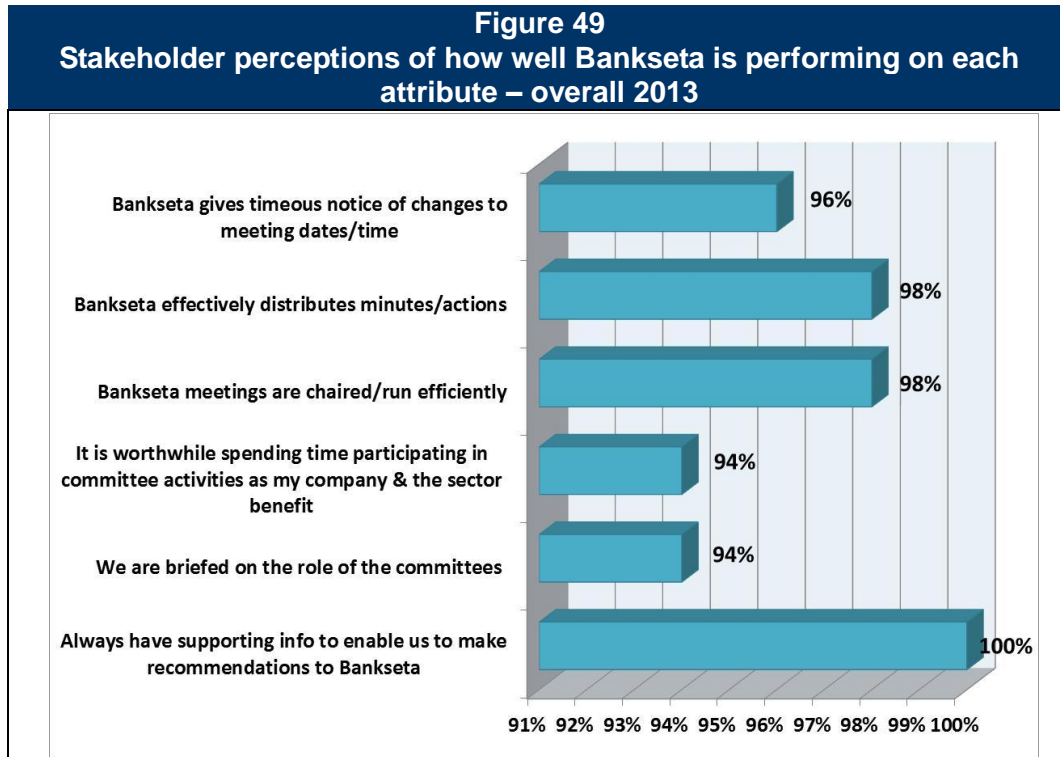


Source: BMI-T 2012

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 2013

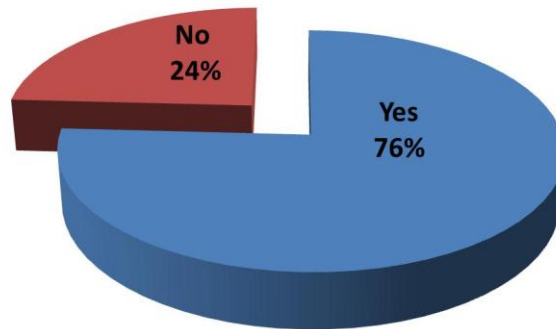
n = 10

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.

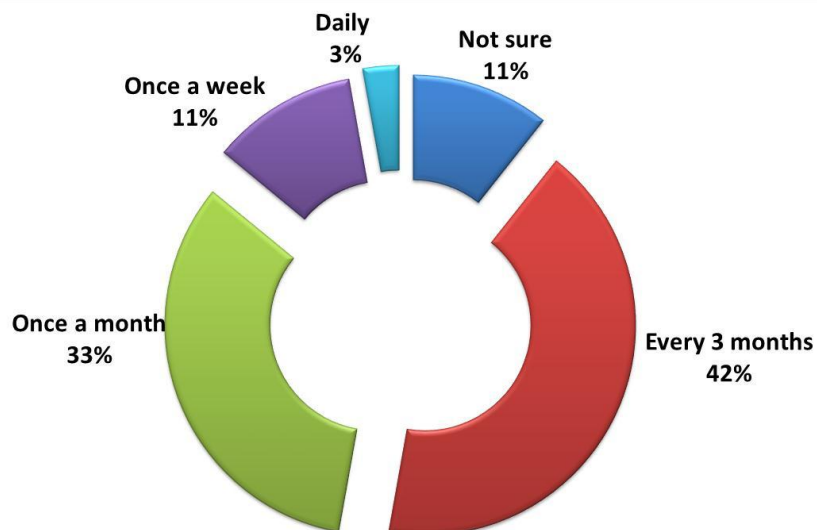
Figure 50
Have you accessed the website



Source: BMI-T 2013
n = 236

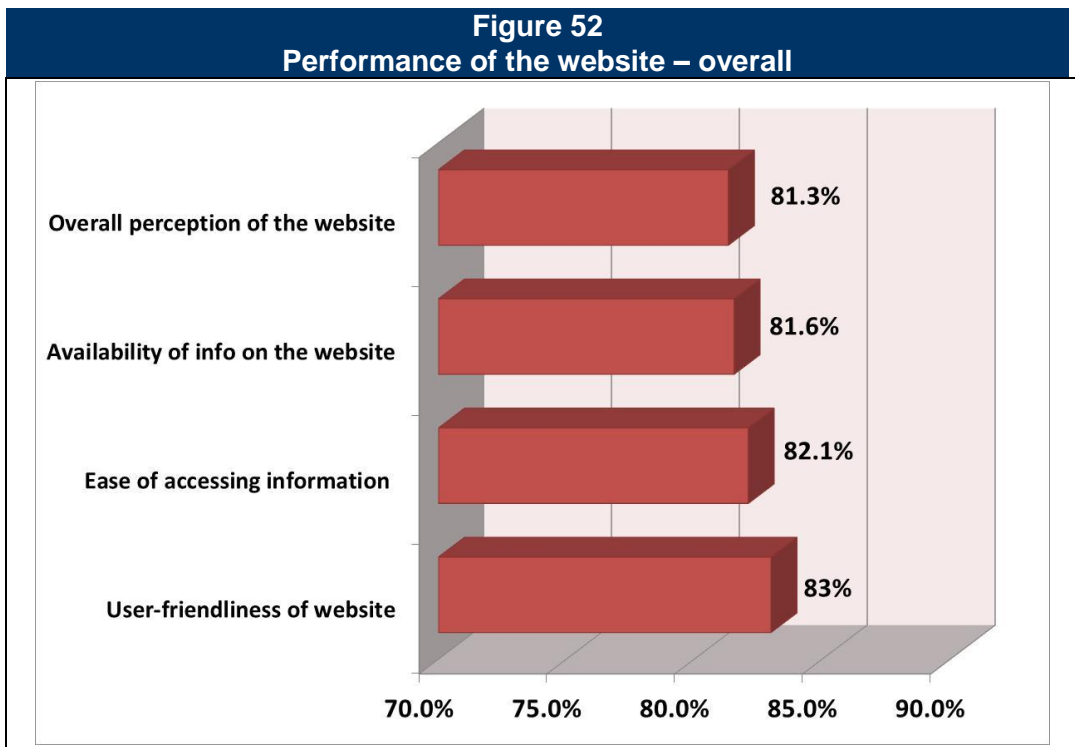
The 178 customers/stakeholders who answered yes were then asked how often they access the Bankseta website:

Figure 51
How often do you access the website – overall



Source: BMI-T 2013
n = 178

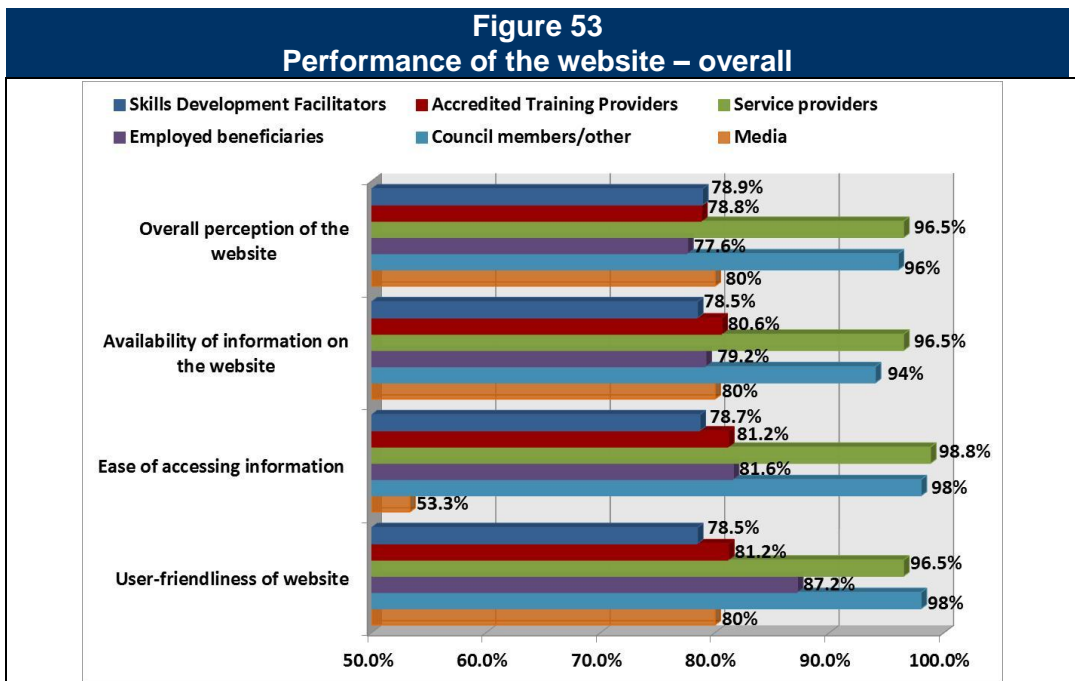
Respondents were then asked a number of questions about the website.



Source: BMI-T 2013

n = 178

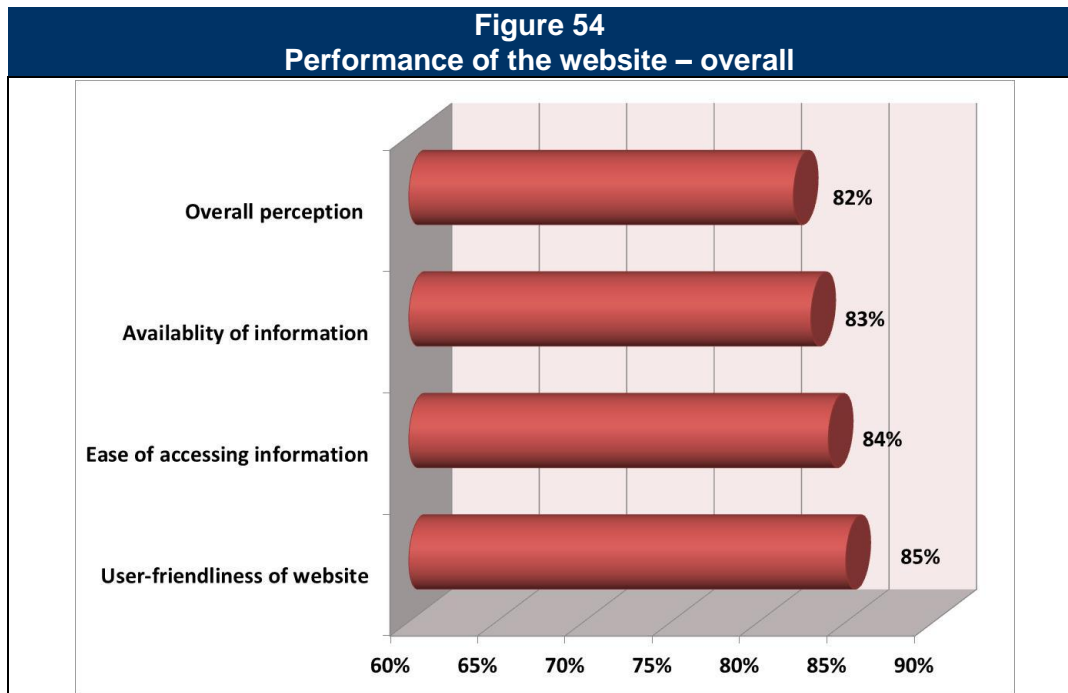
- All scores for the website have either remained the same, or dropped by a percentage point since 2012. Bankseta’s web site has good scores, though please note that the SDFs, Service providers and Beneficiaries are fairly negative about the website. It is unlikely that the Council Members or Media do actually access the website.



Source: BMI-T 2013

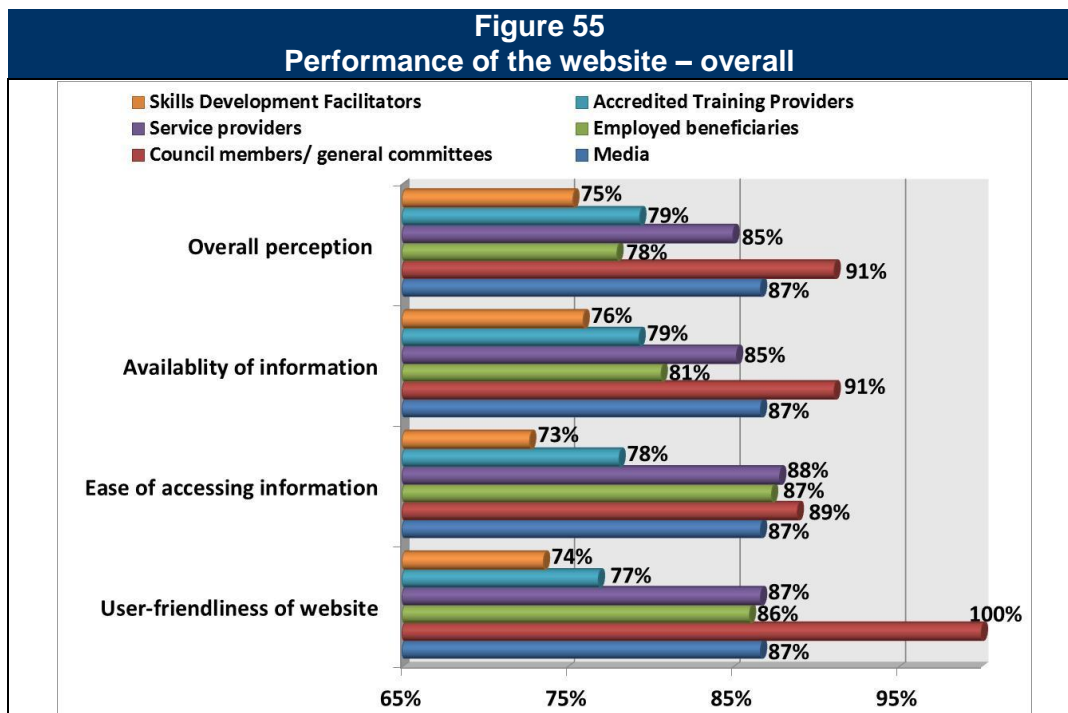
n = 178

The figure below indicates the scores for the website in 2012.



Source: BMI-T 2012

n = 195



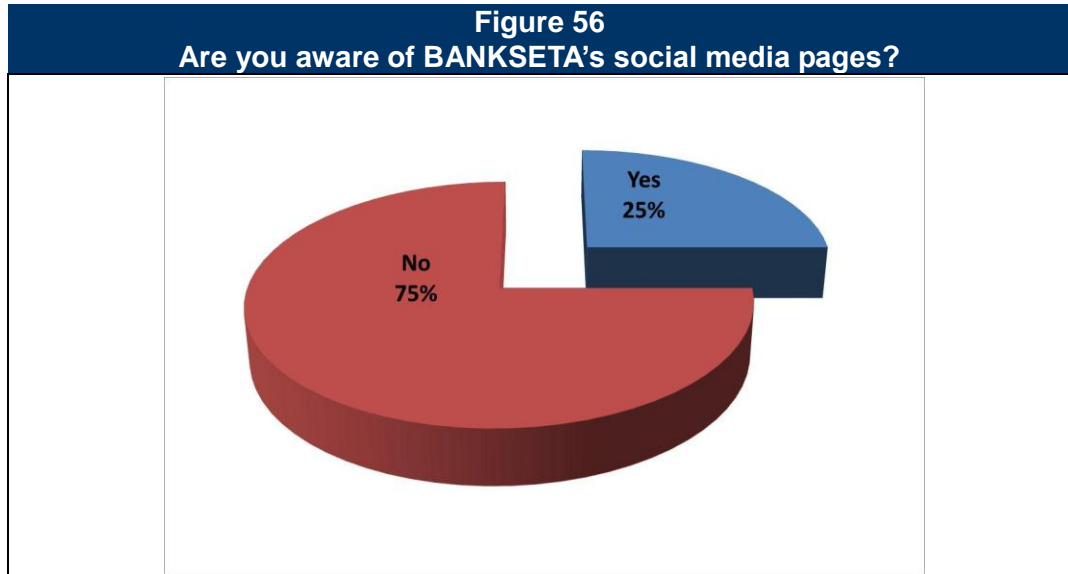
Source: BMI-T 2012

n = 195

7. SOCIAL MEDIA

7.1 Are you aware that Bankseta has social media pages?

Respondents were asked if they were aware that Bankseta has social media pages. .



Source: BMI-T 2013
n = 236

- It is interesting to note that only 58 respondents were aware of Bankseta's social media pages.

Respondents who did use the social media pages were asked if they were a Bankseta fan or follower. Only **15 respondents** of the 58 who were aware that Bankseta had social media pages were fans/followers.

When respondents were asked which topics they thought Bankseta should cover in their social media pages, forty five (45) respondents said that they didn't know. Those who answered the question thought that the following topics should be included in the social media pages:

• All information on Bankseta
• All the information that we get on the newsflash
• As much information as possible concerning what courses they have to offer
• Bankseta information and products
• Basic information on what Bankseta is about and what they have to offer
• Case studies
• Case studies involving past students
• Case studies of past students
• Company information and what they offer
• Content aimed at youth - short sweet messages - endearing messages
• Courses that Bankseta offers
• Courses offered (2 responses)
• Courses they offer
• Current courses that they offer
• Employment offered

• Enough information on how Bankseta works to community at large
• Events that Bankseta runs
• Events
• Events they are hosting
• Everything about Bankseta - what they offer, how to register etc
• Everything that they have to offer - everyone has something different they want to know - cover as much as possible
• Everything they cover is okay
• Financial issues so we can grow and learn
• Financial topics
• For the public to know what kind of programmes they have and about learnerships
• Forum for current and old students
• General information on what Bankseta covers
• General information on what they offer
• General news on banking trends
• Happenings, occasions e.g. holidays (public)
• Have not given it any thought
• How Bankseta manage to be of good service and successful
• How to get involved - what you need to qualify for learnership
• How to go about furthering oneself
• How to secure a position when contract has ended
• Information about Bankseta. What they stand for and what they offer
• Information about what Bankseta has to offer.
• Information on courses (4 responses)
• Information on how to apply for the courses
• Information on learnerships
• Information on past students - what they are doing now
• Information on their courses
• Information on what Bankseta offers
• Information on what courses are available
• Information on what they offer.
• Information regarding public holidays
• Information that they offer
• Information what people have achieved through their experiences after completing learnership programmes
• Interesting information regarding Bankseta
• Interesting issues and items that people can relate to.
• Interesting programmes and other information
• International items
• Job opportunities and vacancies (9 courses)
• Job selections
• Job updates
• Job vacancies in the banking sector
• Jobs allocated and required
• Jobs available within banking sector

• Latest news updates in SA
• Latest updates on their products
• Learnership and skill development programmes offered
• Legislation changes
• Local items
• More training sessions
• More vacancies
• New courses that they offer
• News about their courses
• News about what they offer
• News on courses
• News on job vacancies
• Offerings and requirements.
• Opportunities for unemployed.
• Other peoples stories of how Bankseta has helped their development
• Past students achievements
• Prefer linked website. Jobs relating to banking industry
• Products and services that are on offer
• Real Estate information that uses Bankseta
• Regulations
• Relevant information about Bankseta
• Satisfied with everything that is covered
• Sell themselves
• Sharing successes
• Short interesting facts about Bankseta
• Short messages
• Skills development
• Social involvement
• Stories of past students
• Success stories
• Success stories
• Success stories about past Bankseta students (7 responses)
• Success stories about past students, where they are now and what they are doing
• Success stories of people. Their experiences as a result of doing the different courses
• Topics on developing up our organisations
• Topics relating to their services, courses.
• Training for people and what programs they have available for the people that want to work in the banking environment
• Training skills
• Trends, what is happening in the industry
• Upcoming events
• Updates on the skills learnerships
• Updates on what is what at Bankseta.
• Vacancies in the banking sector

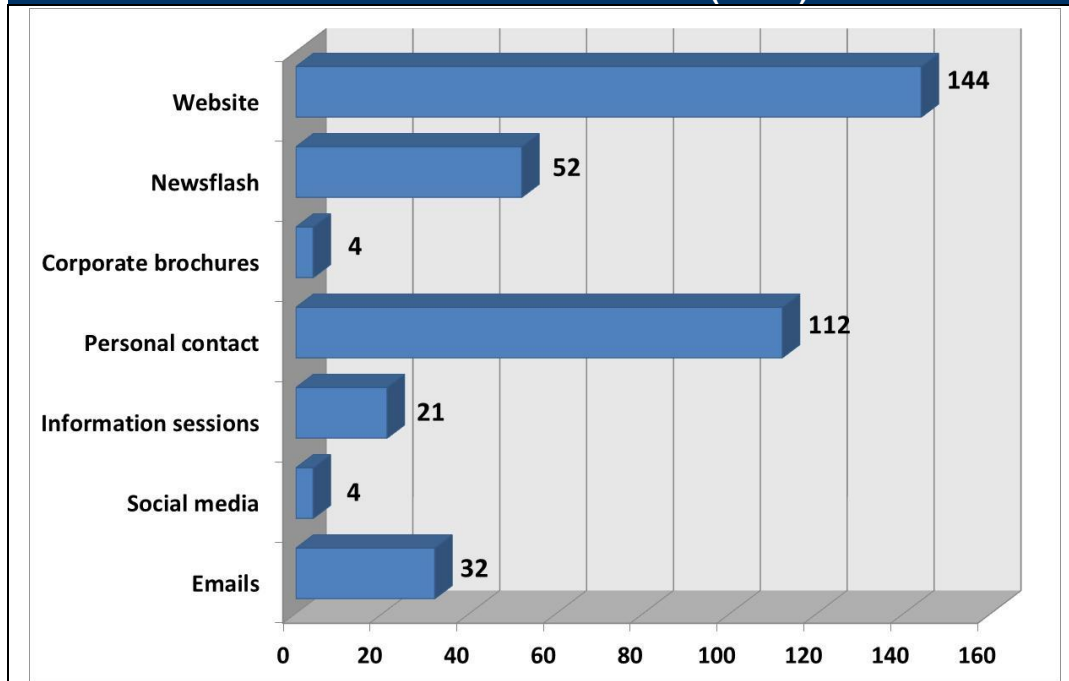
<ul style="list-style-type: none"> • Vacancies in the market
<ul style="list-style-type: none"> • Want to know what you are entitled to in terms of what they have available
<ul style="list-style-type: none"> • We receive our notification this way and they already have lots of interesting topics so not sure
<ul style="list-style-type: none"> • What are the Seta's doing - progress
<ul style="list-style-type: none"> • What Bankseta are about - what their objectives are
<ul style="list-style-type: none"> • What Bankseta has to offer - the benefits that their training will offer
<ul style="list-style-type: none"> • What courses are available
<ul style="list-style-type: none"> • What courses they have and how to go about enrolling oneself
<ul style="list-style-type: none"> • What courses they have available
<ul style="list-style-type: none"> • What courses they have available and what one needs to do to qualify to do their course
<ul style="list-style-type: none"> • What is going on
<ul style="list-style-type: none"> • What is new. What is required - important information
<ul style="list-style-type: none"> • What they have available - courses they run
<ul style="list-style-type: none"> • What they offer in terms of courses and programmes
<ul style="list-style-type: none"> • What they offer in terms of training programmes
<ul style="list-style-type: none"> • Would be nice to meet other people who have been helped by Bankseta

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 therefore respondents could indicate more than one source of information.

Figure 57
Source of information – overall (count)



Source: BMI-T 2013

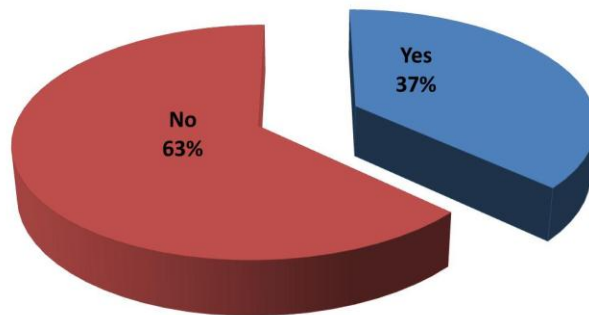
n = 236

Most respondents relied on the website and personal contact as their source of Bankseta information.

8.2 Newsflash

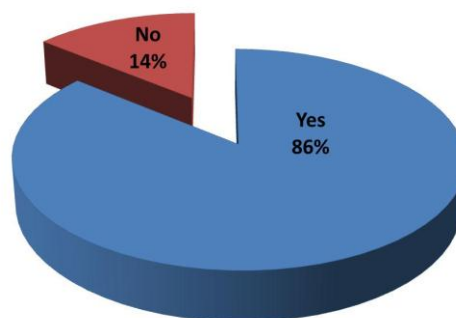
Respondents were asked if they received the monthly Bankseta newsflash. If they did receive it, they were asked if they read it and if the newsflash was relevant for them.

Figure 58
Do you receive the Bankseta newsflash?



Source: BMI-T 2013
n = 236

Figure 59
Do you read the Bankseta newsflash?



Source: BMI-T 2013
n = 87

Eighty five (85) respondents indicated that they thought the content of the newsletter was relevant for them.

Respondents were then asked what sort of information Bankseta should include in its newsflash. This was a multiple response question.

- | |
|-------------------------------------------------------------------------|
| • Advertise job positions that are available |
| • Advertise their services |
| • All the success that they have with the learners |
| • Any advice on how to get permanent employment when your contract ends |
| • Any changes within Bankseta |

• Any new changes at Bankseta which is to take place and requires our attention.
• Any new information Banks need to know
• Any new updates of products and services
• Any positions for people who are unemployed to help find jobs
• Any updates in terms of human resources legislation
• Anything innovative and of value to us
• Anything that helps organisations to comply: funding
• Anything that helps organisations to comply: WSP Process
• Anything that would help me in the future to secure a position when my contract comes to an end
• Anything to do with new legislation
• Around functions and events
• Available internal and banking sector
• Awards which have been given out - new development, new legislation - reporting outcome. New criteria on skill plans
• Banking industry looking for training to assist us and our business growth
• Banking sector - more information on it.
• Breaking banking news
• Breaking financial news
• Career opportunities for staff
• Changes of Seta and banking details
• Client information
• Closing dates for submissions
• Closing dates of deadlines
• Communication skills about certain sectors
• Company information
• Company information
• Contact details
• Contact details of different divisions
• Core businesses and how they operate
• Courses available for training
• Courses offered
• Courses offered by Bankseta.
• Courses offered - when and where
• Courses that are available
• Courses they offer
• Deadlines for certain applications.
• Development topics
• Empowering learners in rural areas
• Empowering staff to learn more
• Entertaining news
• Events and invites to them
• Events happening like an events calendar
• Everyday happenings. Regular updates on what they offer
• Finance news

• Financial market news
• Financial matters (3 responses)
• Financial news (4 responses)
• Financial news, share prices, gold, oil prices
• Financial regulations
• Funding details (3 responses)
• Funding - put a specific budget
• Funding programmes
• Funding windows
• Future financial services
• General information - quite satisfied with what is already there
• Get courses to assist staff in other sectors not only banking
• Give us more information on law related changes, if any
• Happy with what is being covered
• Have more about internships and other company portfolios
• Have not seen it to answer - DK
• Help with the post training placements
• How to dress and conduct yourself when going to an interview
• How to establish and up skill yourself
• How to register as SDF for Bankseta.
• Important notices - deadlines
• Industry changes
• Industry needs
• Info on industry and development
• Information - what they have to offer - career opportunities
• Information and news relating to the banking and financial sector in SA
• Information is relevant to different types of businesses
• Information on bursaries
• Information on courses
• Information on courses
• Information on courses they offer
• Information on how to apply and submit success programmes.
• Information on learnerships
• Information on new courses
• Information on their courses
• Information on what they are offering
• Information regarding skills development
• Information regarding their facilitators
• Information Sessions
• Initiatives
• Interesting news topics
• Internships
• Items about the products
• Items about the staff
• Job - career opportunities

• Job opportunities (9 responses)
• Job opportunities - full time employment
• Job opportunities in banking field
• Job vacancies
• Jobs that are available
• Latest forums and events to take place
• Latest happenings
• Latest regulations and changes
• Leadership
• Learnership skills
• Learnerships that are available
• Learnerships available
• Legal changes
• Legislation - changes and updates
• Local and global news
• Lots of information on how they operate and new changes that occur
• Meetings
• Micro finance
• Micro lending
• Micro lending sector
• Monetary info (exchange rates)
• More business prospects
• More contact details
• More contact details
• More development (skills and training programmes)
• More industry information i.e. trends, issues and problems
• More industry related - not just Bankseta
• More information about the financial matters
• More on any events happening
• Need to add contact details on webpage for the different departments
• Never heard of to add anything
• New business
• New business tenders.
• New business/accreditation for other business not just banks
• New changes in skills developed landscapes
• New conferences
• New courses that Bankseta offers
• New courses
• New courses offered
• New courses that are available
• New development to training
• New developments at Bankseta
• New events and awareness
• New financial laws
• New innovative developments

• New processes in place
• New projects and new developments - what services are available to us
• New rules
• New skills development information
• New tenders
• New training courses
• New updates
• News on courses they offer
• News on new courses offered, costs and where it is
• News on their courses
• News on vacancies in the banking sector
• Not sure what they cover already - but would think they should mention all their services and products
• On-going projects
• Overall communication
• People to contact when needing assistance
• Pivot training - what is it and how does it affect us?
• Practical courses
• Premium products - need information for service provider for training session, recruitment and people with disabilities
• Programmes that they have
• Programmes that they offer
• Promoting more training for the clients
• Recruiting for member
• Registration
• Regular updates on what is happening with certain products and learnerships
• Regulations applicable
• Relevant documents and due dates of submissions. Contact person's details.
• Relevant information
• Reminders of events that are taking place
• Requirements
• Requirements on skill developments
• Running virtual programmes. What all the companies can provide in the different provinces
• SDF (letter of appointment)
• Skills development opportunities (5 responses)
• Skills offering and development
• Skills requirements (3 responses)
• Skills that will help us develop
• Skills work availability
• Staff changes
• Staff development
• Stock exchange activities
• Success stories
• Success stories - achievements and changes
• Sufficient knowledge on managing finances and developing the industry more

• Surveys - micro loans industry
• Talk to the industry
• Tenders
• Tenders that are available
• The new pivotal programmes and assistance on how to work with programs
• They are already doing a good job
• They are covering everything that we need
• Topical RPL internship and market related information
• Training
• Training - explain all types of training accredited reports for WBSP and HTB.
• Training article
• Training available to our type of industry.
• Training courses they offer
• Training window opportunities
• Upcoming events and projects
• Upcoming events and other company information
• Update on the grants that they offer.
• Update our information
• Updates on courses
• Updates generally on everything
• Updates of events which we never receive
• Updates on learnership progress
• Updates on quality training
• Updates on the learnerships that are available
• Updates with skills development
• Use of employment skills
• Vacancies in the banking sector
• Vacancies in the banking sector
• Weekly updates on what events are on
• Weekly updates on what is happening
• What are the legislation factors in the banking industry?
• What is the new legislation for FFD – that would be very helpful for us.
• What is happening at Bankseta - latest updates
• What is new out there
• What is required in the industry - new developments which trainers need to be aware of
• What options are available for learners to go forward and secure jobs
• What programmes they have available and how one can get involved in any further training
• What they offer in terms of courses - how to get involved in it all
• Whatever job opportunities there are to move forward
• When and where the courses are available
• Work opportunities
• Workshop impact
• Young students - when it comes to skills in the banking sector, what is required from them to be placed

Respondents were asked for their opinion of the newflash. Responses are tables below verbatim.

• Contains the information we need
• Content is great
• Is very informative and helpful
• Covers relevant topics
• Easily accessible
• Enjoy it
• Excellent (2 responses)
• Find it interesting
• Flashes come at the right time
• Give us more information and guidance on all sectors
• Gives valuable information
• Good and interesting
• Good information
• Good
• Good and informative
• Good idea
• Good up to date information
• Great but they should remind people of what they do
• Great information to have
• Helpful (3 responses)
• Information
• Information keeps us up to date
• Informative (17 responses)
• Informative and keeps us up to date.
• Interesting as it is something that you can take into your business
• Interesting updates
• It covers all that I need to know
• It gives a lot of skills development information
• It is enlightening
• It is fast and quick and not too much detail.
• It is good as it gives the relevant information
• It is good, keeps us updated
• It is not always what I am looking for
• It is sufficient
• It is very informative - tells you everything that you would need to know
• It is well organised and clearly put together, not too much detail but enough
• It keeps us updated
• Its good not having to go to the web for information
• Keeping us informed
• Keeps us informed
• Keeps us up to date and on top of things
• Keeps us up to date

• Keeps us up to date and informed
• Keeps you updated
• Like it
• Like it a lot
• Market related information which is important
• Meets all expectations and its very informative
• New rules and acts which the banks must adhere to
• Nice to know what they offer.
• Not always available
• Professional
• Refreshing
• Relevant
• Satisfactory and informative
• Some things need to stand out a bit more as they are not eye catching
• The information is relevant and suits our needs
• They communicate only the highlights
• They give a lot of information
• They inform you of what is happening at Bankseta
• Useful (3 responses)
• Useful information. Relevant and keeps you updated
• User-friendly
• Very enlightened. Gives insight into what is going on out there in the world.
• Very good
• Very good
• Very good. Enjoy newsflashes
• Very informative
• Very informative
• Very worthwhile. Good reading
• Well developed
• Well informed
• Well informed
• Well informed and relevant information is covered
• Well informed and set out
• Well laid out
• Well laid out
• Well put together and informative
• Well set up
• Worthwhile

Respondents were then asked what format they would prefer for the newsflash. Most respondents (225 of them) said electronic format, whereas 11 respondents indicated that they would prefer to receive the newsflash in a paper format.

8.2 Bankseta Corporate Magazine

Respondents were then asked if they received the Bankseta Corporate Magazine. Only 46 respondents did receive this publication. They all read it and they all thought it was relevant.

Respondents were then asked what sort of information Bankseta should include in its Corporate Magazine:

• Aimed at CA's - not for everybody
• Any update in terms of human resources legislation
• Changes taking place in the industry
• Communication generally, about everything
• Corporate news of other banks
• Development skills
• Don't know - have not looked at it with a critical eye
• Financial matters
• Index of training providers and training offered
• Information regarding Real Estates that also use Bankseta
• Internship and related articles recognition in banking sector
• Its very readable and worthwhile. They have everything covered already
• Latest trends in training
• Perfect as is
• Profile for learnerships.
• Staff development
• Strategy direction
• Success stories (2 responses)
• Success stories around programmes - types of programmes they run
• Trends in Banking sector - where learners and skills are going and what is the effect of the training
• They cover everything that I think a corporate magazine should cover
• Usefulness of learning sessions
• What about the history of small companies and what they provide.
• What Bankseta is about

Respondents were then asked their opinion of the publication:

• Content appropriate
• Excellent reading
• Glossy, well written publication
• Good (3 responses)
• Good to know what other corporates have to say
• Good way of communicating with us
• Great to have explanations of big events and international conferences
• Have never seen it so cannot comment
• Helpful
• Informative (5 responses)
• Informative - broadens our outlook on individual changes in skills and in new

legislation
• It is good reading and rather informative
• It is good, nice to see who is who and what other companies do
• It is very detailed.
• Its a good idea especially as its informative and keeps us updated
• Its just a waste of money. No need for it as we get this from newsflashes
• Keeps us up to date
• Like the idea
• Like the variety of articles and information
• Looks good - detailed and research very good
• Nice to know what is happening in other corporate sectors
• Relevant as far as I am concerned
• Relevant information included in the magazine
• Short and concise. Only list large training providers. What about the smaller boys. Risk credit specialists that provide training
• Useful – informative, interesting
• Useful
• User-friendly
• Give us an insight of what other companies have experienced
• Give us more insight

8.2 Sector Skills Update Publication

Respondents were then asked if they received the Bankseta Sector Skills Update Publication. Only 34 respondents did receive this publication. They all read it and they all thought it was relevant. Respondents were then asked what sort of information Bankseta should include in this publication. Eleven (11) respondents said nothing extra, it was fine already.

• All the topics they are running now
• Any updates from legislative perspective
• Changes (if new changes must publish them)
• Covers all
• Everything I need is covered
• Feedback
• Happy with what is already there
• Leadership
• Micro financing
• More information on the pivotal scheme - how it works
• More information on training courses
• More skills on how to develop up our sector/organisation
• More skills so that we can develop more
• New skills
• Provide more development in financing to care for smaller companies
• Sector skills update publication
• Skills development programmes
• Skills where there is a shortage in the industry (focus where there is the biggest

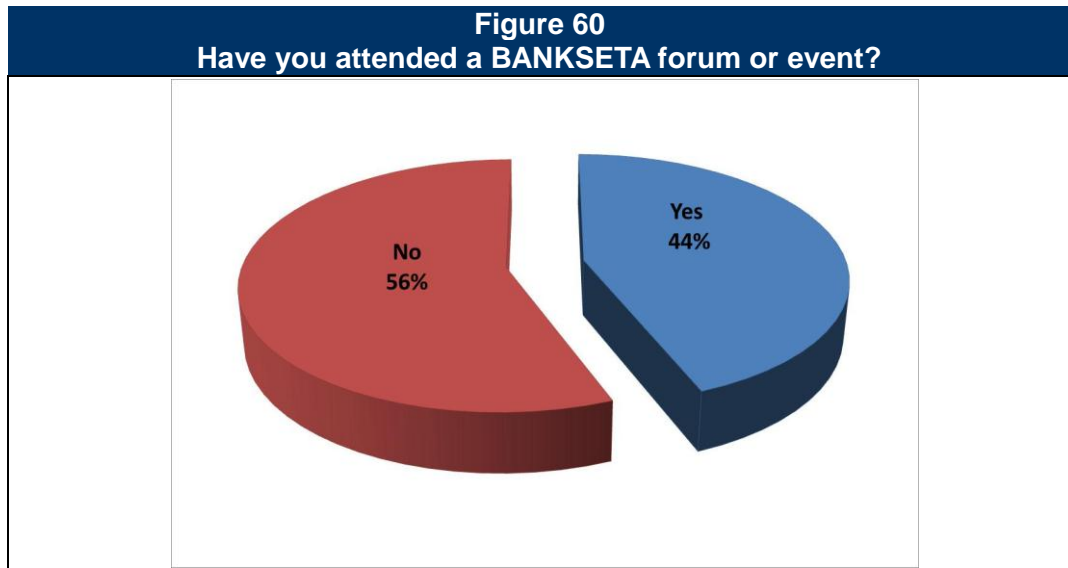
and shortage of manpower)
<ul style="list-style-type: none"> • Technical skills
<ul style="list-style-type: none"> • The training successes would make interesting reading
<ul style="list-style-type: none"> • They already cover everything they should be covering.
<ul style="list-style-type: none"> • They cover everything
<ul style="list-style-type: none"> • What skills are needed for staff to move forward and how to go about it
<ul style="list-style-type: none"> • What type of skills development available
<ul style="list-style-type: none"> • Where new opportunities lie.

Respondents were also asked for their opinion about the Sector Skills Update publication.

Any requirements related to skills - good it keeps us updated
Comprehensive
Contains the information we need
Covers what we need
Get information on industry needs
Good
Good - they show, tell and communicate what they are doing in our Seta
Good as it is
Good publication, interesting to read
Good topics - very uplifting
Informative (6 responses)
It covers relative information
It is good - informative
It is informative, well spread out and highlighted in some sectors
Its fair and well covered
Its good
Its very beneficial with all the changes
Not informative enough for me
The information they give is very good
They cover most of the information that is needed
Useful (5 responses)
Valuable
Varied information. They provide the voice in the industry and the lever in government.
Very informative and projective. Their aim is to help you work your way around that.
Well done - the information is incredibly relevant
Well informed (3 responses)
Well informed and detailed
Well spread out on relevant information

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 2013

n = 236

One hundred and four (104) respondents indicated that they had attended a Bankseta event. These customers were asked to name the event they had attended. A few indicated that they had attended more than one event:

• Capacity/update in new system - seminar
• Communication Media Planning
• Conference
• Consumer Protection Act
• Coop in Cape Town
• Corporate banking
• Developmental programmes
• Disability grant
• Disability in the workplace
• Disability workshop (4 responses)
• ECGN meetings
• Education sessions
• End of year annual meetings
• ETQA skills committee meeting
• Few in the past. Not in the last year
• Financial year end
• Forums and events
• Funding learnership
• Funding training
• Funding window
• Graduation events
• Grant Report Forum

• Info skills
• Information session (11 responses)
• Information Session: Cash loans
• Information Sessions: Update on the WSP
• Information Sessions; Disability grants
• Intern Programs
• International conference (4 responses)
• Investment Banking tender and skills requirements
• Manual event at Halfway House
• Marketing and financial management
• MC at two of their events
• Meetings
• Mental Facilitator Workshop
• Mobile training event
• MPF meeting
• New disability programs
• New funding application
• New system based on disability in workplace (walked out as not relevant to my industry)
• New system training session
• New WSB event
• Online application system for funding
• Presentations on projects
• Prize giving
• Provincial information sessions
• Recognition of prior learning
• RFO Meeting
• Road show
• Round Table
• RPL Boardroom.
• SBF event
• SDF Info session (5 responses)
• Short training on learnership
• Skills area (middle management)
• Skills development
• Skills development programme
• Skills programme event
• Skills workshop
• Small business enterprise
• SME free training
• Steer committee
• Submissions
• Tax session at Bankseta offices
• Tax workshop
• Tender meetings

• Tender processes
• Tender updates
• Training on the new system
• Training session or WSP
• Training sessions on new system
• Training small business Word Training skills
• Updates on new legislation regulations
• WHP Workshop
• Working learnerships
• Workshop disability
• Workshop on funding (people with disabilities)
• Workshops
• WSP (6 responses)
• WSP System Capturing
• Year-end function (12 responses)

The 104 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	98
No	6
Fulfil objectives	
Yes	97
No	7
Content appropriate	
Yes	99
No	5

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	2
Development Programmes	1
ETQA	2
Learning programmes	2
Marketing/Communications	3
Skills Development	4
Corporate governance	1
Unanswered	1
Total	16

Source: BMI-T 2013

	Number of responses
Less than 1 year	1
One to two years	2
Three to four years	5
Four to five years	4
More than 5 years	4
Total	16

Source: BMI-T 2013

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 14		
Bankseta overall versus Customers		
Components of satisfaction	Bankseta staff ranking	Customer ranking
Quality of service	1	1
Quality of the training programme	2	2
Organisational image	3	3

Source: BMI-T, 2013

- Bankseta's internal staff overall are completely in touch with the importance of service to customers. And they are right in ranking the image of the organization as being least important.

9.4 Overall satisfaction and operational activities performance scores

Table 15			
Performance scores for Bankseta staff and customers			
Components of satisfaction	Bankseta staff	Customer	Difference
Overall satisfaction	80%	88%	-8%
Quality of service	84%	88%	-4%
Quality of the training programmes	79%	91%	-12%
Organisational image	90%	90%	-

Source: BMI-T, 2013

- Internal staff are more aligned with market perceptions this year, although they are still more negative about overall satisfaction and very negative about the quality of the training programmes Bankseta provides.

The table below indicates performance scores in terms of how staff believe that customers/stakeholders would rate Bankseta. It is interesting to note that staff are still consistently more negative about the way their customers perceive them.

Table 16	
Performance scores for Bankseta staff	
Specialists/managers/administrators	
Overall perception of the specialists/managers/administrators	82.5%
Understanding of your business	80%
Understanding of the industry/sector	81.3%
Provides advice in a consultative role	73.8%
Accessibility	77.5%
Responsiveness	73.8%
Ability to contribute to your business	77.5%
Ability to solve problems/queries	77.5%
Professional	87.5%
Regular contact	80%
Flexible	65%
Communication	
Overall perceptions of communication channels	78.8%
Sufficient communication from/with BANKSETA	76.3%
Effective communication from/with BANKSETA	77.5%
BANKSETA documentation (reports/invitations) is easy to read and understand	83.8%
BANKSETA documentation contains relevant information	75%
BANKSETA documentation is easily accessible	77.5%
BANKSETA's advertising is adequate	72.5%
Image	
Innovative	73.8%
Performance-driven	81.3%
Supportive	81.3%
Accessible	77.5%
Effective (making a difference...)	81.3%
Committed to customer satisfaction	82.5%
Professional at all times	85%

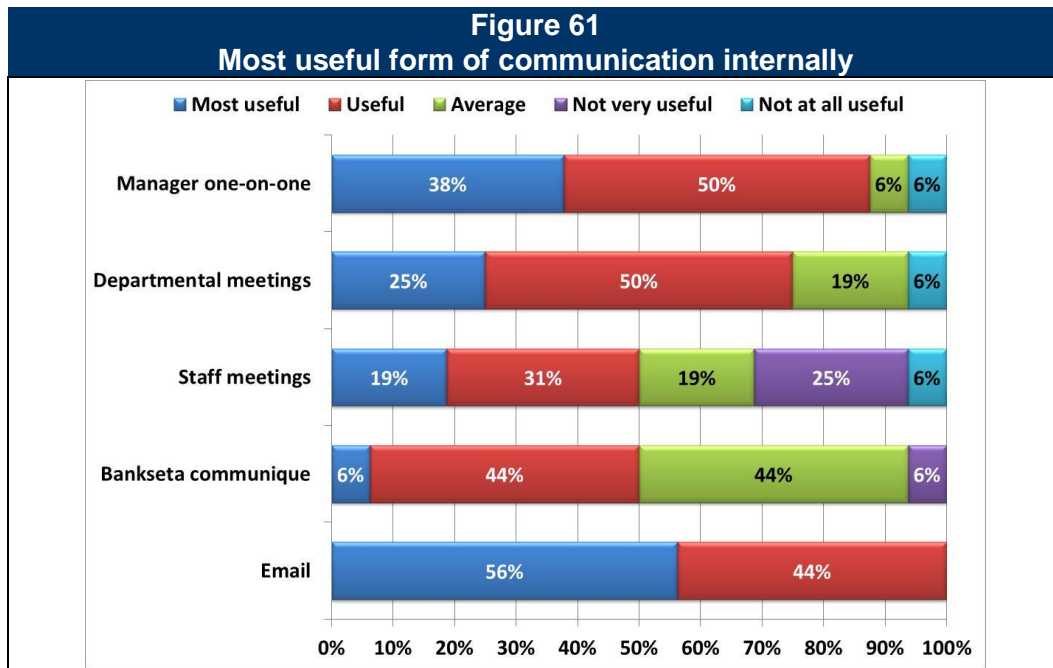
Staff were asked the extent to which they agreed with the following statements.

Table 17 Performance scores for Bankseta staff	
Bankseta effectively fulfils its purpose of enabling skills development in the banking sector	82.5%
Bankseta is effective at communicating with all stakeholders	76.3%
Bankseta keeps stakeholders informed on projects and developments	81.3%
We value our relationships with our stakeholders	86.3%
Our policies and behaviours are aligned	72.5%
We deliver value to our stakeholders	82.5%
We stand behind our products and services	83.8%
Our stakeholders know what the Bankseta's main objectives are	78.8%
I understand my role and function in the organisation and how I contribute to the success of the organisation	86.3%
Bankseta departments communicate effectively around products, deadlines and deliverables	80%
Bankseta departments are aware of what the other departments are doing	70%
Bankseta departments collaborate effectively on projects	71.3%
The Bankseta brand is well known in the sector	71.3%
Our stakeholders know what the Bankseta brand stands for	73.8%

- It is clear that staff do not believe that Bankseta department's know what other departments are doing (70%) or collaborate effectively on projects (71.3%). Employees appear to feel that Bankseta works in silos.
- It is also interesting to note that staff do not perceive the Bankseta brand as being well-known within the industry – this could relate to a perceived lack of brand visibility.

9.5 Communication

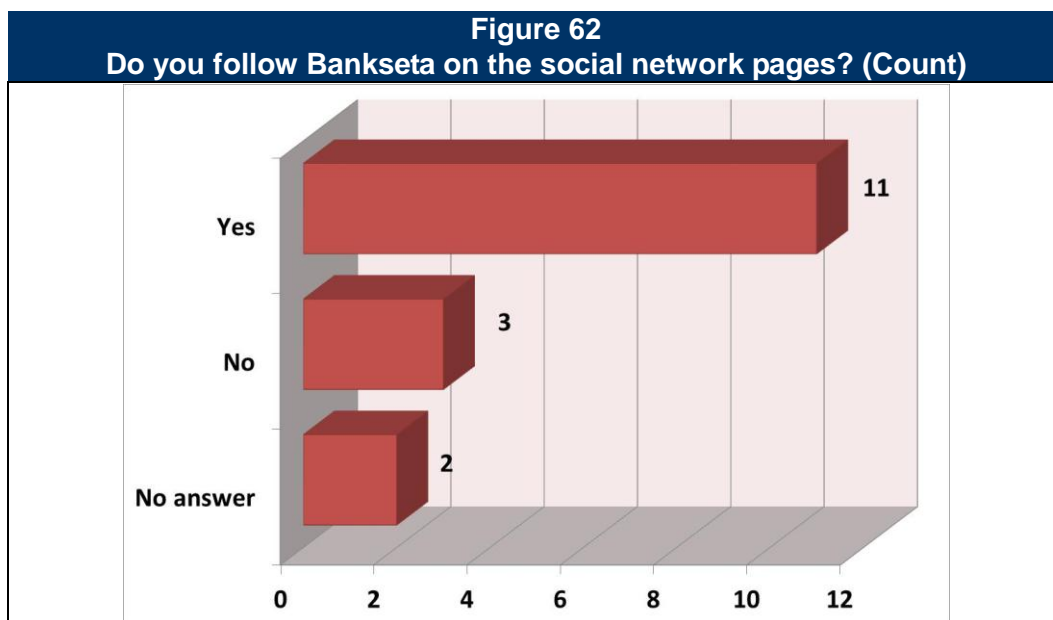
Staff were asked which of the following types of internal communication they find the most valuable/useful. As indicated below, staff found email communication the most useful means of internal communication. Managerial one-on-one meetings and, to a lesser extent, departmental meetings were also regarded as being valuable forms of internal communication.



Source: BMI-T 2013

9.5 Social media

Staff were asked if they follow Bankseta on the social network pages. A few employees indicated that they did not do so.



Source: BMI-T 2013

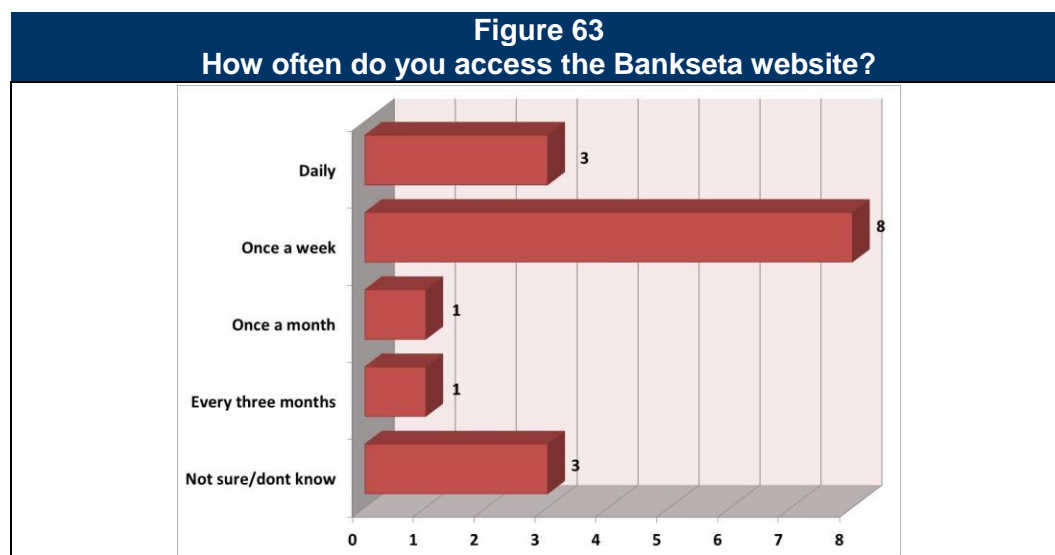
n = 16

Respondents were then which topics they thought Bankseta should cover in the social media pages. Staff could – and did – suggest more than one topic, although a few respondents believed the topics were adequate already.

• Bankseta driven offerings
• Bankseta projects and offerings.
• Bursary for chartered accountants
• Career guidance
• Channels to follow to get employed
• Employment opportunities
• Financial literacy
• How to eradicate unemployment
• Industry related
• Interesting topics relating to youth development
• Learnership and closing date, requirements
• Learnership information
• Links to recruitment agencies
• New regulation on the banking sector.
• Projects
• Recent and current news affecting the sector
• Remote office in Bloemfontein
• Research (3 responses)
• SME Development
• Strategic priorities - programmes (projects)
• Success stories
• Trends in the banking industry

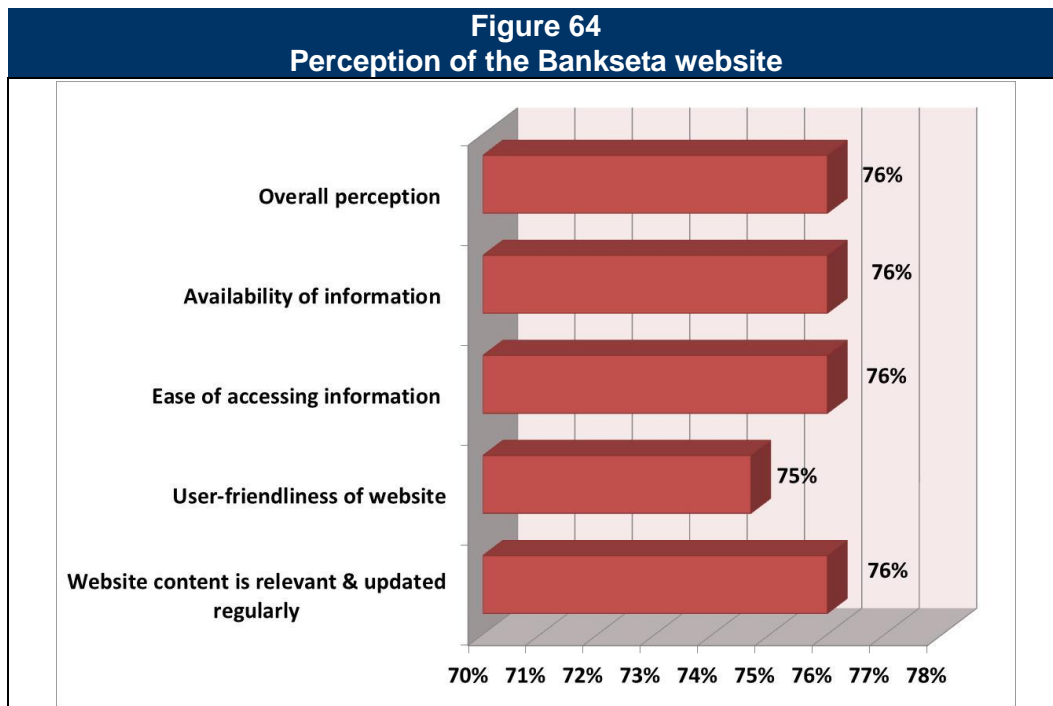
9.6 Website

Internal staff were asked if they used the Bankseta website. Fifteen (15) respondents indicated that they did use the website. Only one staff member indicated that they did not access the website. Staff were then asked how often they access the Bankseta site.



Source: BMI-T 2013, n = 16

Staff rated the website on certain attributes:



Source: BMI-T 2013

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 asked if there was anything that they thought Bankseta could or should do differently, or that they believed would enhance their ability to provide a good service to customers. Staff answers are tabled below:

<ul style="list-style-type: none"> • Accessibility of all department information on the share drive to enable us to read only without editing or deleting document
<ul style="list-style-type: none"> • Better segmentation of customers and the business they are in
<ul style="list-style-type: none"> • External: Updating of database to save time and money for Bankseta but also as a way of ensuring that stakeholders receive communication timeously
<ul style="list-style-type: none"> • Flexibility in terms of contribution and decision making for staff members
<ul style="list-style-type: none"> • Impact assessment of programmes
<ul style="list-style-type: none"> • Improve their internal database
<ul style="list-style-type: none"> • Internal: Involving staff at all levels in suggesting interventions (suggestion box)
<ul style="list-style-type: none"> • Respond to customer queries in timely fashion
<ul style="list-style-type: none"> • Review internal capacity and resources
<ul style="list-style-type: none"> • To segment their market and use different products and communication thereof

9.7.3 What hinders your ability

Internal staff were asked what they thought hindered their ability to provide a good service to customers.

<ul style="list-style-type: none">• Certain departments are understaffed
<ul style="list-style-type: none">• Channel of communication is limited to SDF which sometimes does not pull down to the bank - internal staff
<ul style="list-style-type: none">• Increasing scope of mandate influenced by executive authority
<ul style="list-style-type: none">• Priorities and changes in Seta/political/national economic landscape
<ul style="list-style-type: none">• Time it takes to procure
<ul style="list-style-type: none">• Work load

9.7.2 What does Bankseta do well

Internal staff were asked what they think Bankseta does well.

<ul style="list-style-type: none">• Adhere to compliance targets
<ul style="list-style-type: none">• Bankseta offers good service
<ul style="list-style-type: none">• Communicates well but there is room for improvement
<ul style="list-style-type: none">• Creating opportunities for the unemployed youth
<ul style="list-style-type: none">• Customer focus
<ul style="list-style-type: none">• Customer service
<ul style="list-style-type: none">• Favouritism
<ul style="list-style-type: none">• Good products to its stakeholders
<ul style="list-style-type: none">• Institute projects that address industry needs
<ul style="list-style-type: none">• Knowledgeable
<ul style="list-style-type: none">• Not being consistent to employees with procedures and policies
<ul style="list-style-type: none">• Professionalism
<ul style="list-style-type: none">• Professionalism
<ul style="list-style-type: none">• Quality of programmes
<ul style="list-style-type: none">• Service
<ul style="list-style-type: none">• Our learnerships are quite impactful. If only we could take more beneficiaries we could make an impactful contribution to our economy.
<ul style="list-style-type: none">• Youth development (learnerships)

10. ADDITIONAL QUESTIONS: OPEN ENDED

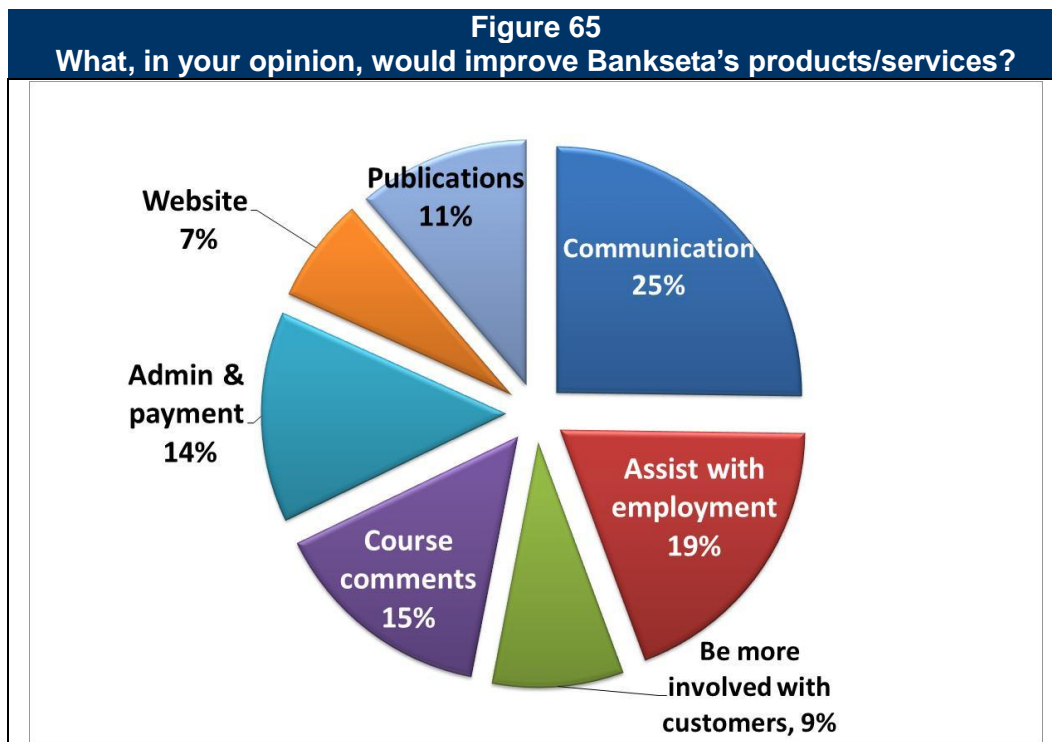
Respondents were asked further questions, namely:

- 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 twenty two (122) respondents indicated that they thought that there was nothing Bankseta needed to do to improve their products/services, with quite a few commenting that they were doing a great job already.



Source: BMI-T 2012

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

Communication

- Communicate
- Communicate more with us
- Communicate more generally, about everything
- Communicate more
- Communicate regularly

- Communication - keeping up to date at Bankseta. Magazines.
- Communication - needs to improve
- Any communication relative to our industry - as trainers/specialists and new business
- Better communication
- Answer emails e.g. same day
- A forum for customers as to what they need to know when it comes to banking industry
- Keep us updated and informed on skills requirements
- Just follow up with students
- Information around learnership can be circulated so it can be used
- Keeping us informed
- More communication is required from Bankseta
- More communication please
- More communication to all industries
- More communication. They need to inform us on their structure - who we need to call or submit forms to.
- More correspondence for us as well
- More feedback on current projects
- Need to effectively communicate on a regular basis.
- We have been in the business for 8 years. Do not receive any emails relevant to our business only new and risk management.
- Prompt and effective feedback
- Regular communication
- Reply to emails. Our job is to improve what the various Seta's are doing - not a good image if they do not reply
- One staff member is very slow in responding. If she cannot cope get more staff to assist her with the registration, acknowledgements and progress.
- Must give us back feedback
- Need feedback when asked.

Assist with employment

- Anything they can offer in terms of job creation
- Assist graduates in seeking employment
- Assist in helping find jobs
- Assist students to find work in the banking sector
- Bankseta should follow up with learners after the programme and offer those without jobs advice on how to market themselves
- Achieved good results during the training but now I do not have a job.
- Give more support in the workplace sector
- Guide lines on how to go about becoming permanently employed
- Help learners with employment opportunities
- Help me find work in the field of HR
- Help people by placing them in positions they have trained in and need full time employment
- Help place us in positions/departments suited to our qualifications
- Help us with employment because there are no doors opening

- Help when it comes to getting full time employment. Put us in the right direction
- Help with job placements
- Assist those seeking employment
- Offer some sort of job security
- Once the contract was ended I found myself jobless. I think it would be nice if they could help you secure a job
- Once you have obtained a diploma help the learner by placing them in work situation within that department where they will be suited
- Place us in positions after completing the courses that are suitable
- Would be nice if Bankseta could help in placing people
- Would like to get the positions according to what courses you have attended

More involved with customers

- Could be more hands on
- Feel they could be more hands on with customers, more involved with us
- Follow up with old customers
- More hands on assistance to the industries
- List who are the training providers and what they train in - more exposure
- More aware of what they offer
- Hoping to see interaction and proactive-ness from Bankseta
- Response and support not as timeous and financial developments not forth coming
- They should do in-house training as well. They should come to the work place and make sure we can handle things in the real world
- Quick response

Course comments

- The course was a bit too short
- A lot of people were not aware of what the programme was about - some did not follow through with it as they were not sure where it would take them in terms of job prospects
- Allocate more seats to providers
- Feel a week is too short
- Feel courses could be a bit longer and more hands on
- Find the audit is so involved and in-depth that it is a waste of time.
- Focus on quality moderators
- Give more exciting forums
- Importance of everything on banking to be covered by facilitators
- Require practical information on risk management on a simplified basis as well as money market
- More individual criticism when doing group work
- Provide skills on small businesses
- Add more developing financing
- Broader spectrum of banking and financial management
- Give more relevant information about how to train my staff.
- They should supply a more updated list on skill development courses

- Window period for grant is too short - they should extend it

Admin and payment comments

- Be more professional to us on queries of payment
- Design a more user friendly system that can take bigger payroll files when uploading
- Loans - too complex. Make it easier for people to apply
- Loading of names and registering onto database is a nightmare.
- Having hassles submitting forms
- Letting us know when we must submit grant details (SWP) in advance
- Payment - inform SDF when payments are made out
- Simpler ways of applying for their services
- Speed up applications which are discussed at conferences
- More call centre consultants
- More detail for corporate environment
- More stakeholder engagements
- When learners resign before they finish the course, it would be nice if they can cover the costs for the duration of the course
- Restructuring ETQA departments and managers so they can be more visible and a link to us in the future
- They must simplify the application forms
- They need to create an organogram of people to contact in their specific departments

Website

- Ensure that the applications on the website work properly
- Supply an electronic form on website
- More information, documentation and feedback on websites
- Online system - not useful.
- Should put more contact information on their websites
- Website - not user friendly when doing submission.
- Website details should be updated
- Website should be made more user-friendly

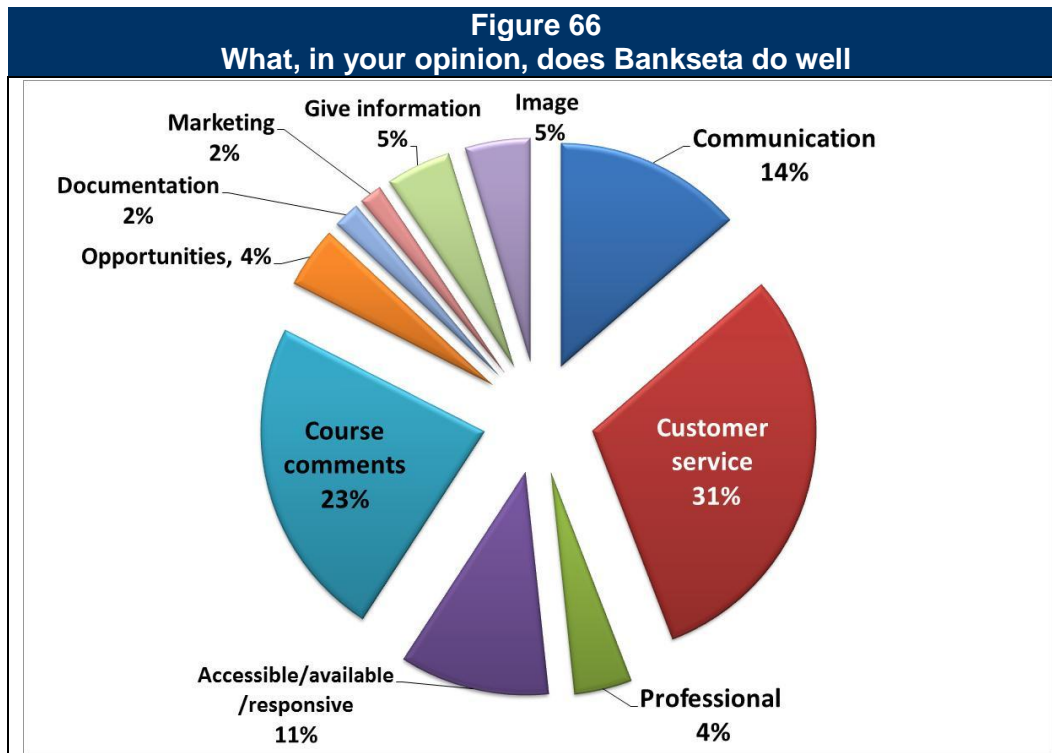
Publications

- Provide us with whatever Bankseta is able to provide
- Publication - distribution.
- They should sent the newsflash and the magazines to us
- Provide us with magazines
- Provide newsletters to us
- Want to know what is new
- Sell themselves more
- Summarise some of their documents on programmes
- Try to tell the outside world about Bankseta - not everyone knows about Bankseta
- Would like more information, newsflashes and so forth
- Would like to get invites to their forums and events

- Send more information about Bankseta
- Provide communication through the magazine and newsflashes

10.2 What does Bankseta do well

Respondents were asked what they thought Bankseta does well. Only eleven (11) respondents said nothing/no comment.



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.

Communication

- Communication (27 responses)
- Communication with clients
- Communicate well
- Communication - offering relevant information. Never operate in isolation
- Communication - they communicate through all channels.
- Communication is excellent
- Communication is good
- Communication with skills development
- Communication with us at all times
- Good communication (4 responses)
- Always get back to you. I enjoy working with Busi, Precious and Zandile. They are experts in their field
- Always provide relevant information to us

- Ability to communicate well with students
- Excellent communication
- Excellent correspondence
- Giving information - accurate and relevant
- Our communication is good
- Pleased with the feedback
- Reminders on applications
- They communicate well with us

Customer service

- Always willing to help
- Ava is a sweetheart
- Bankseta personnel were perfect - helpful and supportive
- Best service from company
- Best service from staff
- Calibre of staff is very good
- Customer service
- Customer service
- Customer support
- Competent
- Competent and reliable
- Consultants very focused
- Efficient staff
- Efficiency
- Efficient (2 responses)
- Efficient and helpful
- Employees are friendly and helps with everything we need
- Excellent quality of service
- Excellent staff
- Easy to deal with
- Easy to deal with and find them understanding of students needs
- Easy to get to and friendly and helpful
- Consultants well trained
- Honesty
- Friendly and obliging
- Friendly staff, accountable - Charmaine, Karen and Jolette
- Explain everything fully
- Follow ups
- Good customer support
- Good experience
- Good experience.
- Interact well with students
- Good relationship with Trevor, Jolette and Christine.
- Good relationships
- Good service (2 responses)
- Good staff

- Good team that provides on going information and are great role models for Bankseta
- Helpful (2 responses)
- Helpful at all times
- Helpful when you get hold of them
- Helpfulness
- Everything at Bankseta runs smoothly
- Support (4 responses)
- Support during the programme was outstanding
- Support for WSP submissions
- Support from the staff
- Support from the staff is excellent
- Support from the staff is great
- Support is great
- Support was excellent
- Supportive when coming to submissions
- Great knowledgeable staff
- Great people to deal with
- Great people to deal with
- Great response times
- Great team of people
- Great to have this research done with me.
- Interact well with students
- Top class staff
- Very efficient
- Very friendly
- Reliability
- Reliability, availability as well
- Reliable and good at getting back to you
- Reliable
- Reliable and responsive
- Reliable and understanding
- Reliable people
- Service
- Service delivery
- Service delivery side is great
- Service excellent
- Service is good
- Service support is excellent
- Staff are friendly and helpful
- Staff are very friendly and willing to help
- Staff are very helpful
- Staff helpful
- Very responsive
- Very understanding and efficient
- Problem free relationship - reliable
- Relationship building and trust comes with and from Bankseta's staff

- Knowledgeable staff
- Team work and communication
- The staff member are competent and available to assist in any manner
- Their interaction with clients
- They are on the ball
- They are patient when dealing with students
- They are reliable and at times very communicative
- They are very helpful when you need their help
- They arrange meetings to help us a lot
- They assist in all areas especially when we were new
- They assist well in the learnership and WSP.
- Willing to help
- Willing to listen and assist where they can
- They do try to make dealings very easy
- They follow up via emails
- They give a lot of time to assist us and do follow up at all times
- They give great guidance
- They have a good understanding of the banking sector
- They have a lot of patience with their customers
- They help you when you have a query
- They provide me with very lovely people to deal with like Eva. She and her staff are helpful and available to me.

Professional

- Professional (6 responses)
- Professional all round
- Professional at all times
- Professional lecturers
- Professional Seta
- Professionalism
- Consultants very professional
- People are good at their work and professional
- They are professional
- They are professional in their approach

Accessible/available/responsive

- Accessibility
- Accessibility and always around
- Accessibility
- Accommodating
- Available
- Available to assist
- Available for me
- Available to us
- Engage with their clients
- Easily accessible
- East to get hold of them

- Easy to interact with them
- Consultation - always available
- Follow through on problems - well
- Good feedback
- Jolette is a great asset to Bankseta
- Jolette is professional and a joy to work with
- Karen and Jolette do a good job. They keep us informed
- If you need anything from them, you get it
- Get replies from Sharon in emails regularly
- Gets a quick response from them
- Handle the queries in an appropriate manner
- Respond and reply timeously to us
- Respond promptly to queries
- Respond properly
- Respond quickly
- Response is quick
- Responses on emails
- Responsiveness (3 responses)
- Responsiveness is good
- Responsiveness on the queries that we have
- Personal attention
- Personal contact
- Quick response
- Regular telephone calls
- They respond quickly on our queries and problems

Course comments

- Bursaries - especially on the microfinance
- Course is well presented
- Course presenters are highly skilled
- Course was excellent. I learnt a lot
- Courses are excellent
- Courses are first class all round
- Courses are relevant
- Courses are relevant, good for the industry
- Courses are relevant to banking sector
- Courses are relevant, well presented and easy to get to
- Courses are top class
- Courses are up to date
- Courses are very well presented
- Courses are well presented
- Courses are well presented, easy to get to and lecturers are top class
- Courses are well put together
- Courses offered are excellent
- Courses offered are relevant

- Courses offered very relevant
- Courses they offer
- Do a good job at their conferences
- Excellent facilitators - gained a lot of experience
- Education - they give the best training
- Education that they offer
- Enjoy their forums
- Ability to explain matters to students
- Enjoyed Milpark experience and found it very informative
- Events are always educational
- Events are well organised and of value to us
- Facilitating workshops
- Facilitators are helpful and knowledgeable
- Facilitators have a good understanding of the industry
- Facilitators have good knowledge and understanding of banking
- Facilitators were supportive throughout the programme
- Facilitators were very helpful and willing
- Facilitators were well experienced and professional
- Facilities are very good.
- Enjoyed management, leadership and marketing
- Learnership
- Learnership
- Learnership programme was very helpful and interesting
- Learnerships (4 responses)
- Lecturers are well experienced in their field
- Lecturers went all out for us and I have gained a lot of experience
- Lecturers were patient and helpful
- Lecturers were supportive and informative
- Lecturers were very helpful and accommodating
- Lecturers were very knowledgeable
- Lecturers were very professional and helpful
- Loved the programme. I got a distinction in economics and felt very proud
- Have facilitators that offer you a lot of support when you are busy with training
- Putting learnerships through banking industry
- Quality of courses is excellent
- Quality of courses
- Quality of courses is top notch
- Quality of courses is very good
- Quality of courses they offer
- Quality of management was excellent - good management
- Quality of their courses
- Quality of trainers is very good
- Programme and event management
- Other programmes

- Presenters ability to involve students
- Relevance of courses
- Relevance of the courses, up to date
- Programme was informative and staff were easy to communicate with
- Training (6 responses)
- Training and training providers
- Training sessions
- Training was relevant
- Training was very helpful.
- Assisting in training of people to further develop their skills
- Provision of learnerships
- Standards are very high at the moment
- Vouchers for free training
- Vouchers they offer

Opportunities

- Opens up opportunities for learners - what direction they can move towards in the future
- Giving learners the knowledge and skills to help them move forward
- Experience was very satisfying providing me with experience
- Helped us so much in terms of programme - gives one direction for the future
- Gained a lot on the accounting side
- Programme gave me confidence
- The programme gave me a lot more knowledge and the lecturers were very supportive.
- Offered me insight as well as practical experience.
- It has helped me move ahead in my career
- Knowledge is power.
- Ensure that disadvantaged individuals are trained and able to work in banking environment
- Making us employable - giving us the advantage of having qualified knowledgeable facilitators guide us
- Providing opportunities in business sector and creating skills development
- Providing quality students to enter banking and financial industries
- The experience for me was very good - gives me more opportunities to succeed in my future
- Willingness to help people better themselves
- They do a good job in improving the skills of many to grow within the financial institutions

Documentation

- Application process is very easy to understand
- Assessments and claims run very smoothly
- Audits very professional
- Documentation
- Documents are good
- Good at accreditation
- The processes to submit something is clear and well put together

Marketing

- Banking environment in urban areas - making themselves noticeable
- Work effectively with us

- Market themselves well
- Marketing
- Marketing and coms departments are great
- Networking

Information

- Information (5 responses)
- Information I received was beneficial to my future
- Information on changes is good
- Information sessions
- Information sessions and forums are very useful.
- Information sessions are very helpful
- Information sessions are very helpful and useful
- Informative
- Informative - learnt a lot from the programme
- Good knowledge of financial companies needs
- Getting information out
- Give us sufficient information
- Keeping us in touch and abreast of news in different industries
- Providing relevant and informative information
- Prompt information
- Send information about themselves

Image

- Corporate image
- Corporate image is impressive
- Bankseta has a good name and an excellent image
- Bankseta has a good name
- Bankseta is the best provider
- Best of all the Setas
- Best of all the Setas, in my mind
- Enjoyable working with them
- Good image
- One of the best Setas
- One of the better Setas
- Inspiring - enjoyed the environment
- Innovation and creativity
- They are the best of all the Seta's
- Nice to be part of them as a stakeholder as they are the best Seta out there.
- Their name stands out
- Rewarding dealing with Bankseta

Appendix A: respondent list

Respondents Interviewed

Michelle Maistry	Agsa
Samantha Anthony	Sasbo
Abe Thebyane	Nedbank
Elvera Helberg	Nedbank
Paul Mogotsi	Nedbank
Martin Mahosi	Rendeals
Taznin Tayob	OMA
Sandile Gwala	Deloitte
Berna Botha	Deloitte
Tinyiko Mhlari	Lerno Corporate
Maphefo Matsimela	Deloitte
Bernadette Mallalieu	Webber Wentzel
Anthony Eglad	Erita Communications
Suzette Cordier	Telkom
Nkosi William	Marsh
Euleen Goldstein	MIE Account
Sonja Van Heerden	CIRC
Mary Ann Goddard	Travel with Flair
Moleti Moseki	Servent Plant
Dialina Baumann	Marsh
Hanri Brits	Focus Room
Botho Modiselle	Ideahule
Lesego Diale	SAQA
Pumla Ngcoba	SAQA
Aubrey Nkanyane	Deloitte
Amos	Secutronix
Sharne Lubbe	Waltons
Roberto	Barrows Water and Electricity
Heather Phawe	ICAS Employee and Organisation
Brendan	Itec South Pty Ltd
Leonie van Pletzen	MFSA
Mogadi	SABRIC
Maggie Rietsma	Deloitte
Lindiwe Mathobela	Times Media
Natalie Bailey	Newsclip
Tina Butlner	Compuscan
Lerato Moremane	Blackmoon
Ernst Voster	SAQA
Tricia Moodley	Wocomms
Veli Sibiya	Ndandatho
Carolyn Ackerman	Scatterlings
Cherise Greenhaugh	Outsource Digital

Zandile Mbatha	20 West
Letitia Ferns	Softline VIP
Dawie Van Berkel	Suburban Services
Hienrich Maasdorp	Absa
Katlego Lebyane	Absa
Revelle Maduray	Nedbank
Caroline Letsoalo	Absa
Eljan Madonda	Absa
Francis Kunene	Absa
Lusanda Mabentsela	Absa
Basil Kumalo	Absa
Ralton Leach	FNB
Annestine McCarthy	Absa
Mary Maritz	African Bank
Celeste Botha	China Construction Bank
Mariette du Toit	Capitec
Irene Nkosi	Deutsche Bank
Ronel Steyn	Avis Fleet Services
Theresa Nuthall	Eskom Finance
Nomvelo Masilela	Eduloan
Trish Daniel	Aspire Money
Nathi Dubazana	DBSA
Neo Mabowe	Eqstra Flexi Fleet
Jackie Kgomotso Hlatswayo	Bravura Equity
Tsholofelo Motlounq	National Empowerment Fund
Lisa Gallon	Bidvest Bank
Onnica Romkamakoe	Blue Financial Services
Chantel Slabbert	Capfin
Thato Mtoba	SA Homeloans
Petro Smith	Real People
Linda robus	Octogen
Chrystalene Marais	Truegroup
Sandra Meso	SA Taxi Development Finance
Helena Booysen	Surecard
Jenny Caroline	Ooba
Fortunate Nyamhunga	The Kuyasa Fund
Kgabo Lelahane	Small Enterprise Foundation
Martin Govender	Sasfin
Annameka Carter	Claims Brokers
Kim van der Merwe	CT International
Simone McFarlene	Absa
Mervin Govender	BMW Financial Services
Andre Schrier	W Right Investment Holdings
Emiele Chirr	Seefa
Michelle Kisten	Citibank

Chantelle Ross	Money in Star
Mampedi Dinala	Khula enterprise Finance
Challen Levis	Lendcor
Peter Riches	V Portfolio Bureau
Shivani Sitaram	The Unlimited
Gert Stolz	Integrated Processing Solutions IPS
Bruce Scrimgeous	Custom Capital
Natalie Fourie	Wilke Finance (Miloc)
Pieter Smit	Money Direct
Tshifhiwa Tshivhenga	Old Mutual
Johannes Swart	Boomerang Trading
Nolwazi Sigage	STVV Financial Services
Vera Hecht	Challenor Finance
Tlato	Mercedes Benz Financial Services
Mr Willie Bossert	Rufred Finance
Jayleen Naidoo	HBZ Bank
Maria Du Plessis	Tiny Cash Loans
Willem du Plessis	Coshuisie
Jan Du Plessis	EC Finance
Mlungisi Dube	Sizolwethu Finance
Leon Enslin	High Profile Inspection
Wade Martin	Mafori Finance
Joe February	National Student Financial Aid Scheme
Nhlanhla Hlangwane	National Credit Regulator
Adolf Fick	Merchason
Hendrick Bakkes	Financial Solutions
Arthi Badal	Formost Finance
Justine Nyamukachi	Lemas
France Pretorius	Institor
Shereen Sheik	Habib Overseas Bank
Carle Morkel	Fermar
Radia Bhamjee	Credit Suisse
Frikkie Besselaar	ANF Financial Services
Ekhardt Booysen	Designing Finance
Abdullah Vahed	Albaraka
Lee Bender	Iswe Loans
Frans Conradie	Norufen Housing
Roma Fredericks	HSBC
Sorita	Thithikani
Gunther Wolf	Biink Beilig (Trading as Ubuntu Cash Loans)
Sharon Cuff	Absa
Lawrence Watt	SATA Cash Loans
Tembisa Ggweta	Woolworth
Jacques Van Rooyen	Tic Auctions
Lizey	Trading as Share Direct - Dunimis Financial Services

Mlanuli Dlamini	Igebe Training Interventions
Marius Sullivan	American Express
Anso Hindley	Elite Grays
Zinhle Ngcobo	Toyota Financial Services
James	Mutual Bank
Gerhardt Roos	Hasro Cash Wlse
Abigail Zungu	Masepa Financial Services
Annelene Francis	Bankserve
Kayt Naicker	Eqstra Corporation
Rekha Valabh	Deposita
Tshifhiwa Tshivhenga	Tshedza Cash Loan
Manysa Ndodana	NHFC
Mathema Matle	South African Reserve Bank
Richard Sambo	Akhanani Finance
Genita	Sanlam Capital Markets
Olivia Segaole	Tebogo Segaole and Corporation
Sylvia Sizakele	The SA Bank of Athens
Fatima Fakier	SBV Services
Talita Erasmus	Creative Mines
Ewald du Plessis	Star Choice Tradings
Pieter du Randt	Top-up Finance
Mrs Simmonne	Grindrod Bank
Jaco Brits	JCK Cash Loans
Cindy Payle	Skills Portal
Theo Gurrán	Independent Newspaper
Herbert Rachwene	Polokwane Observer
Tebogo Monama	The Times Media
Steve Bacher	Kaya FM 95.9 FM
Nontobeko Mtshali	The Star
Graham Lund	SABTOF
Monique Eckermans	ATM Solutions
Janine Watson	Life Empowerment Training Skills
Anton de Louw	YDL Property Wealth Education
Arnica Rakimakoe	Blue Financial Services
Greg Culhane	Culhane Consulting
Antje Hargarter	Milpark Business School
Paul Hender	Probitas/Insite
Sean Fjellvik	SA Home Loans
Len Haasbroek	On Track Learning Solutions
Bernadette Felix	Felix Risk Solutions
Sharon Cuff	ABSA
Karen Deller	Chartall Business College
Esme Brits	African Bank
Mathema Matle	SA Reserve Bank
Nathi Dubazana	Development Bank of South Africa

Tanya Naidoo	Hochfeldt Grains
Lydia Moleko	Nedbank
Elizmarie Louw	Academy of Financial Markets
Faith Sibanda	ATM Solutions
Craig Rod	Exam Ready
Larissa Murray	Guarantee Trust
Veronica Fraser	Guarantee Trust
Steve Hochfeld	TMS Training
Erika Pretorius	Icap South Africa
Janice Watson	Lite Empowerment Training Systems
Charity Sibanda	Lionize Consulting
Peter Skerritt	Peter Skerritt and Associates
Neo Mohapi	SM Mohapi Financial Services
Oupa Sehume	Debt Advice
Lindsay Watts	Cornerstone Performance Solutions
Geoff Burton	International Training Solution
Ronel Van der Merwe	Kaizen Integrated Management services
Sanli McSeveney	Idea Junction
Steyn Hlungwani	Blue Financial Services
Lerato Mashigo	Absa
Calvin Mashigo	Absa
Siphokazi Mdiniso	Nedbank
Millicent Masiyakwala	Absa
Dudukani Mamokabi	Unemployed
Amanda Malukeke	Unemployed
Dan Maluleka	Unemployed
Thulani Makumbila	Mercantile Bank
Thabiso Moetanalo	Unemployed
Alwyn Modisakeng	Absa
Karabo Mathibela	Absa
Jostina Xaba	First National Bank
Suemeney Clouts	Standard Bank
Johannah Maxole	National Lottery
Siyabonga Makuubu	Unemployed
Vivian Makhethla	Standard Bank
Andile Majozi	Absa
Lefentse Mahlangu	Unemployed
Lerato Mahuma	Unemployed
Takeb Chauke	Mercantile Bank
Bessie Morapedi	Absa
Lisbeth Ramotsho	First National Bank
Nomthandaza Ncube	Nedbank
Siyabonga Makhanda	Unemployed
Rose Zwane	Unemployed
Kenneth Shika	Unemployed

Mashudu Mundalame	Unemployed
Takalani Nethengwe	Unemployed
Lee Ann Abrahams	Unemployed
Innocentia Khoza	Unemployed
Pretty Khosa	Unemployed
Sophie Mamuthamani	Unemployed
Anelisiwe Bam	Unemployed
Perseverence Kalayakgosi	Unemployed
Meho Khumalo	Unemployed
Beverley Hill	Nedbank
Nicole Jones	Absa
Lawson Ketlhoilwe	Absa
Siyabonga Hadebe	Nedbank
Vuyisa Gwele	Nedbank