



BANKSETA Stakeholder Satisfaction Survey 2017/18

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1. Board members of BANKSETA
2. BANKSETA staff members
3. Learner beneficiaries
 - a. Employed
 - b. Unemployed
4. Training providers
 - a. BANKSETA Accredited Training Provider
 - b. BANKSETA Secondary Training Provider
 - c. Private Higher Education Institution
 - d. Public Higher Education Institution
 - e. Private TVET
 - f. Public TVET
5. Employers
 - a. Banks
 - b. Microfinance
 - c. Cooperative banks
 - d. Cooperative Financial Institutions
6. Service providers
7. National Treasury
8. DHET
9. AGSA

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ACRONYMS

AGSA	Auditor General of South Africa
ATR	Annual Training Report
BANKSETA	The Banking Sector Education and Training Authority
CEO	Chief Executive Officer
CFO	Chief Financial Officer
DHET	Department of Higher Education and Training
ICT	Information and Communications Technology
IT	Information Technology
M & E	Monitoring and Evaluation
NDP	National Development Plan
OHSA	Occupational Health and Safety Act
POs	Purchase Orders
SCM	Supply Chain Management
SME	Small and Medium Enterprises
SQM	Service Quality Model
TVET	Technical and Vocational Education and Training
WSP	Workplace Skills Plan

EXECUTIVE SUMMARY

Introduction

As per the Banking Sector Education and Training Authority (BANKSETA) Strategic Plan 2015/16 - 2019/20 an annual stakeholder satisfaction survey is conducted to evaluate and to ensure continuous improvement and to identify mechanisms to strengthen stakeholder participation and relations. It is in keeping with this plan that VUCA Institute of Leadership Development was commissioned by BANKSETA to conduct the internal and external stakeholder satisfaction survey.

Methodology

Quantitative data was collected from BANKSETA stakeholders to assess their satisfaction with the quality of services offered by BANKSETA. The survey was conducted via an online link using the TouchPoll Data Collection Survey System, from 11 to 14 June 2018. A questionnaire comprising mainly closed questions and category ranking metrics was used to collect quantitative data. A few open – ended questions were included to solicit qualitative information on salient issues as perceived by stakeholders, during the survey.

Reminders were sent to stakeholders through the BANKSETA communication channels on 25 June 2018. Furthermore, the CEO reminded BANKSETA staff to complete the survey. From 9 to 13 July 2018 the online survey was supplemented by telephone interviews with stakeholders that had not yet responded, but had valid telephone numbers.

Quantitative data analysis involved assessing respondents' rating responses obtained through the use of the Likert scale. Two versions of the Likert scale (both ranging from "1" to "5") were used. One version involved rating satisfaction levels on a scale where "1" represented *very poor*, through to "5" representing *excellent*. The second version (where "1" represented *strongly disagree* through to "5" representing *strongly agree*) was applied in instances which required an indication of the extent to which respondents acceded to items operationalising particular issues, pertinent to

service satisfaction. In both cases, ratings aligned to a particular opinion or position were amalgamated and thereafter, expressed as a percentage of the total responses for a specific rating item.

A satisfaction index was derived by multiplying (i.e. weighting) the satisfaction percentage levels by “5”; stakeholder satisfaction was essentially assessed on a continuum scale ranging from “1” to “5”.

Key findings

The study has revealed that both internal and external stakeholders are generally satisfied with BANKSETA services albeit variation levels of satisfaction. Overall, findings show internal stakeholders to be generally more satisfied with BANKSETA services (overall satisfaction index of 3.9 points out of a possible 5 or 78%) than external stakeholders (3.1 points or 62%). With specific reference to external stakeholders, the highest recorded satisfaction level (92%) pertains to respondents’ indication of the way they feel valued by BANKSETA

At the lower side of the satisfaction rating, fifty six percent of the respondents indicated that they are satisfied with the way BANKSETA accommodates their needs. Fifty two percent of respondents registered their satisfaction with the way BANKSETA policies, processes and actions are aligned.

With regard to communication between BANKSETA and its stakeholders, results show that close to four out of ten stakeholders (41%) would prefer to use a communication mode that is different from the ones currently used.

With regard to training programmes, employed and unemployed beneficiaries of BANKSETA training programmes registered a combined average satisfaction rating (57%).

Among the concerns raised however, is a need to pay attention to the contribution of the training programme in providing exposure to the broader banking and microfinance (alternative banking)

sector. Weaknesses were also raised around the level of engagement displayed by some Learning Support Officers.

When it comes to training providers, above average satisfaction ratings were registered with regard to the support offered by BANKSETA to accredit programmes (55%), the turnaround time to register assessors and moderators (58%), and easy comprehension of the accreditation process (64%). This category of stakeholders raised concerns around the turnaround time for issuing certificates that need to be addressed. Mixed results were depicted by service providers with regard to the procurement processes of BANKSETA. While 69% of the stakeholders were satisfied with the degree of fairness and transparency pertaining to BANKSETA's procurement processes, only 38% were satisfied with the efficiency associated with the implementation of procurement processes.

When it comes to internal stakeholders, survey results have shown that staff members are generally satisfied with the services they receive from their counterparts within BANKSETA. Seven out of sixteen departments recorded at least 4.5 points or over 90% ranking. Two departments – Internal Audit and Supply Chain - recorded the lowest rating of 70% and 63% respectively.

The Service Quality ratings show Empathy, Responsiveness, and Reliability as key issues where internal staff raised substantial dissatisfaction. There is a display of disregard for the impact that individual departmental services have on the performance of other departments in the organisation. There is also a display of poor understanding of how the role of individual departments affects the entire functioning of the organization (*Line of sight*).

The key issues from qualitative results relate to poor communication, delayed and imprecise communication, and inefficiency.

Recommendations

The report makes the following five recommendations aimed at improving the performance of BANKSETA as it interfaces its operations with its stakeholders:

Recommendation 1

There is a need to improve communication within BANKSETA as well as between BANKSETA and its external stakeholders. The staff has raised issues around the efficiency with which requests for services from other departments are responded to, and ultimately dealt with. This has a negative impact on the pace of delivering services. This inefficiency has ripple effects that manifest themselves into magnified levels of dissatisfaction, highlighted by external stakeholders. This study recommends a two-pronged approach to address this issue. The first approach pertains to improving internal communication among departments. A reasonable point of departure could be a reflection of organisational image based on the discussion of findings from this study. This could be followed by programmes aimed at enhancing team work and support between operational and management tiers. This will not only improve resource utilisation and efficiency but also facilitate entrenching the values guided by the philosophy of *Line of sight*.

The second approach would require *inter alia*, BANKSETA to set up mechanisms for establishing appropriate communication channels for the various external stakeholders it interfaces with. A relatively simpler intervention – as a starting point - could be setting up a suggestion box which provides visiting service providers an opportunity to indicate the preferred channels through which they could be contacted.

Recommendation 2

Occupational safety and acceptable health standards are statutory imperatives dictated to organisations for compliance and adherence. This study has registered misgivings from internal

staff around sub-standard workspace neatness exhibited by some BANKSETA departments. The study recommends that BANKSETA holds departmental heads accountable for department – specific compliance with the Occupational Health and Safety Act (OHSA). A call is also made to incorporate Occupational Health and Safety matters in the functions of the Internal Audit department, to complement the mandatory annual audit requirements.

Recommendation 3

Skills development, particularly for the youth, is one of the cornerstones underpinning the relevancy of BANKSETA. This is in recognition of the challenges faced by a youthful population that characterises contemporary South Africa. Youth development is central to the realisation of the vision of the National Development Plan (NDP). Equipping the youth with relevant skills demands that the BANKSETA training programmes are endowed with requisite human resource capabilities. This study has identified weaknesses in the implementation of programmes, attributable to some members of the training staff. The study recommends that BANKSETA considers implementing capacity building programmes for both internal and external stakeholders. The call for this approach is premised in the need to enhance monitoring and evaluation (M & E) on the side of BANKSETA programme supervisors, while training providers undertake in-service programme-specific training. Project Khaedu could be one training programme that could be relevant for BANKSETA staff at different levels of management.

Recommendation 4

In numerous organisations, a proportionately greater amount of responsibility around service delivery hinges on supply chain processes. It is for this reason that the Supply Chain Department should be well resourced with capable management and implementing skills. Results of this study have highlighted weaknesses in strategic management and lack of support for subordinate staff in the Supply Chain Department. This study recommends that the Executive management of BANKSETA takes steps to improve the functioning of this department, for the express purpose of improving organisational efficiency, programme implementation and service delivery.

Recommendation 5

BANKSETA should as much as possible ensure that there is staff buy-in by motivating and advocating for staff participation in stakeholder satisfaction surveys without, of course, seeking to influence the result.

Recommendation 6

A number of stakeholders prematurely exited the survey due to the fact that they had not engaged with BANKSETA in the past 12 thus affecting the response rate. BANKSETA is therefore urged to regularly update the database at least once a year.

SECTION 1: INTRODUCTION

1.1 Background to and Purpose of the Study

As per the **BANKSETA** Strategic Plan 2015/16 – 2019/20 an annual stakeholder satisfaction survey is conducted to evaluate and to ensure continuous improvement and to identify mechanisms to strengthen stakeholder participation and relations. It is in keeping with this plan that VUCA Institute of Leadership Development was commissioned by BANKSETA to conduct the internal and external stakeholder satisfaction survey.

1.2 Survey Objectives

The central aim of the stakeholder satisfaction survey was to evaluate the performance of BANKSETA during the year 2017/2018 financial year. Performance was to be assessed in terms of satisfaction level ratings obtained from internal and external stakeholders of BANKSETA. Achieving the central objective involved a number of specific objectives among which are the following:

- a) Assessing the levels of satisfaction of BANKSETA external stakeholders;
- b) Assessing the level of satisfaction with the services provided by staff selected support departments to its internal customers;
- c) Reviewing the previously used instruments and make recommendations for improvement;
- d) Requesting stakeholders to suggest ways that could enable BANKSETA to improve its services to internal and external stakeholders;
- e) Producing a comprehensive report on the satisfaction levels of the various stakeholders together with recommendations based on the assessment.

SECTION 2: METHODOLOGY

This chapter provides a description of how the study was conducted. Before getting into the methodological details, it is considered prudent to provide a synopsis of the aspects that played a role in conceptualising the key issue for this study – stakeholder satisfaction.

Stakeholder or Consumer satisfaction is a fundamental determinant in maintaining long-term customer behaviour. There is empirical evidence supporting the causal linkage between service quality and satisfaction. For healthcare providers, consumer satisfaction leads to favourable results, such as higher rates of patient retention, positive word of mouth and higher profits (Peyrot, Philip, & Schnapf, 1993). In other words, the more satisfied customers are, the greater the customer retention and willingness to recommend others. Satisfaction also influences the rate of compliance to advice and requests (Calnan, 1988). Thus, satisfaction actually affects outcomes and practices. For these reasons, stakeholder satisfaction assessment has become an integral part of many organisations' strategic processes of which the BANKSETA is no exception.

In the current global competitive market, the need to maintain a high quality of products and services has become an imperative. As client sensitivity increases, competition tends to expand and get intensified. This heightens the need to evaluate how consumers (stakeholders) perceive the quality of services they consume, as well as the perceptions which influence the choice of services.

Quality is defined by client. In a loose application of the concept, quality expresses general approval. However, Klaus (1985) distinguished different meanings for clients, employees and managers of service organizations, and for the general public when reference to quality is loosely made.

"Quality in service clients' minds is some aggregated net value of benefits perceived in the service encounter over what had been expected (Klaus, 1985). From the client's perspective, a service can be divided into two elements: the actual functional service, and the manner in which the service is performed or delivered. Service quality is a term that encompasses both elements, although it is

most frequently used to refer to the actual functional service where the service performance and outputs are most easily measured. From the client's viewpoint, satisfaction with a service is a function of both the functional and performance-delivery elements" (Czepiel, 1986).

Satisfaction on the other hand, is the consumer's subjective evaluation of a consumption experience, based on some relationship between the consumer's perceptions and objective attributes of the product (Klaus, 1985: 22).

The design of this study was guided by consideration of the above concepts which subsequently contributed to data analysis and interpretation of findings.

2.1 Sampling

The study involved obtaining data from a sample of stakeholders across the Republic of South Africa. The geographical scope of the study, distribution of stakeholders and resource constraints necessitated consideration of sampling.

A sample of internal and external stakeholders was selected from an external stakeholder listing provided by BANKSETA. The listing comprised of the following as outlined in Table 1:

Table 1: The distribution of invited participants

Internal Stakeholders: Employees from these Departments [n = 64]	External Stakeholders [n = 1 000]
1. Youth Development Department	1. Learner beneficiary: Employed
2. Quality Management Department	2. Learner beneficiary: Unemployed
3. Skills Development Department	3. Training provider: BANKSETA Accredited Training Provider
4. Research Department	4. Training provider: BANKSETA Secondary Training Provider
5. Marketing and Communications Department	5. Training provider: Private Higher Education Institution

Internal Stakeholders: Employees from these Departments [n = 64]	External Stakeholders [n = 1 000]
6. Supply Chain Department	6. Training provider: Public Higher Education Institution
7. Finance Department	7. Training provider: Private TVET
8. Information and Communications Technology Department	8. Training provider: Public TVET
9. Human Resources Department	9. Employers: Banks
10. Alternative Banking Department (Previously known as Inclusive Banking Department)	10. Employers: Microfinance
11. Facilities Management Department	11. Employers: Cooperative banks
12. Travel Management	12. Employers: Cooperative Financial Institutions
13. Work Integrated Learning and Bursaries Department	13. Service providers
14. Project Management Office	14. Board Member
15. Governance Department	15. National Treasury
16. Internal Audit Department	16. DHET
	17. AGSA

The internal stakeholders involved sixty-four (64) staff members from various departments within BANKSETA. Table 1 above shows the various departments to which respondents to the survey belong.

All staff members were considered for participation in the stakeholder satisfaction survey. Twenty six out of the 64 staff members (41%) participated in the survey. Five respondents participated in the survey but did not proceed to complete it. In the final analysis, 21 respondents (33%) actually

completed the survey. This is a lower response rate compared to last year's 68%, although it is well above the average rate of 30% most common for online or self-administered surveys.

A total of 1000 external stakeholders constituted the sampling frame, and all were invited to participate in the survey. In the final analysis a total of 246 participants (24.6%) completed the survey. This is just slightly above last year's response rate of 24%.

2.2 Data collection

Quantitative data was collected from BANKSETA stakeholders to assess their satisfaction with the quality of services offered by BANKSETA. The survey was conducted via an online link using the TouchPoll Data Collection Survey System from 11 to 14 June 2018. A questionnaire comprising mainly closed questions and category ranking metrics was used to collect quantitative data. A few open – ended questions were included to solicit qualitative information on salient issues as perceived by stakeholders, during the survey.

Reminders were sent to stakeholders through the BANKSETA communication channels on the 25 August 2018, and in addition, the CEO reminded the BANKSETA staff to complete the survey. From 9 to 13 July 2018 the online survey was supplemented by telephone interviews with stakeholders that had not yet responded and who had valid telephone numbers.

Annexures A and B contains the complete list of questions for both Internal and External Stakeholders respectively.

2.3 Data analysis

Quantitative data analysis involved assessment of respondents' rating responses based on the Likert scale. Two versions of the Likert scale (both ranging from "1" to "5") were used. One version of the Likert scale required respondents to rate their satisfaction on a scale where "1" represented *very poor*, "2" - *Poor*, "3" – *satisfactory*, "4" – *good*, and "5" represented *excellent*. The second version was applied in instances where respondents were required to rate the extent to which they acceded

to items operationalizing particular issues pertinent to service satisfaction. Respondents were requested to rate items on a scale where “1” represented *strongly disagree*, “2” - *disagree*, “3” – *undecided*, “4” – *agree*, and “5” represented *strongly agree*.

In both cases, ratings aligned to a particular opinion were amalgamated and thereafter, expressed as a percentage of the total responses for a specific rating item. As such, in the case of the first version of the Likert scale, responses pertaining to “1” and “2” were merged to represent dissatisfaction while “3”, “4” and “5” were merged to represent those satisfaction. In the case of the second version of the Likert scale, “1” and “2” were merged to represent disagreement while “4” and “5” were merged to represent those acceding to corresponding issues. One would contend that in the final analysis, agreement with a particular issue or position is more likely to be aligned with satisfaction than dissatisfaction. Similarly, stakeholders who are dissatisfied with a particular proposition are more likely to be in disagreement mode than otherwise. This line of thought guided the use of data analysis and interpretation of findings.

A satisfaction index was derived by multiplying (i.e. weighting) the satisfaction (percentage) levels by “5”; stakeholder satisfaction was essentially assessed on a continuum scale ranging from “1” to “5”. The rationale for the choice of “5” (highest value) as the weighting value is (1) to facilitate inter - departmental performance comparison, as well as comparison of service satisfaction performance standards, and (2) to enhance performance monitoring, analysis and comparison across time (trend analysis).

2.4 Limitations

The survey sought to assess satisfaction levels of internal and external stakeholders of BANKSETA. While internal stakeholders (staff) are currently employed by BANKSETA, the relationship between BANKSETA and its external stakeholders is influenced by various factors including time, current employment status, and type of employer (private or civil), amongst others. These factors particularly the time lag since an external stakeholder had been in contact with BANKSETA resulted in a substantial proportion of respondents exiting the survey prematurely.

Another limitation pertains to challenges experienced with the database, which resulted in a significant number of non-responses. Some email addresses in the database were not correct, resulting in emails being returned as “undeliverable” while some were returned by recipients who indicated that the email is directed to the wrong person in the company. In some cases, no response was received due to the fact that the intended recipient no longer works in that company/organisation.

In certain instances, data was collected telephonically. Several challenges were encountered through the use of this approach as some telephone numbers either did not go through or the calls were not answered. In some instances where a call was answered, it turned out that the intended recipient for the call was not the one listed in the database. Some telephone respondents said that they have never heard of BANKSETA in spite of their names forming part of the database.

The relatively low response rate arose from some stakeholders declining to respond to the survey simply because they were not interested in completing the survey due to time constraints, or, due to the feeling that the survey was a waste of their time.

SECTION 3: FINDINGS

As alluded to in section 2, respondents were stratified into internal and external stakeholders. Given this scenario, findings of the study are presented in two sections. The first section provides results pertaining to external stakeholders, presented hereafter. This will be followed by the presentation of findings emanating from the analysis of data obtained from internal stakeholders, in section two. Before getting into details, key findings are provided hereafter, in the form of an aggregate satisfaction index in Tables 2 and 3 below, for the benefit of report users who might not have the time to get through the detailed findings.

The summarised results show an above average satisfaction rating for both internal and external stakeholders. Results also show that internal stakeholders registered a higher overall satisfaction index (3.9 out of a possible 5) than external stakeholders (3.1 out of 5 points). In other words internal stakeholders are generally more satisfied with BANKSETA services than external stakeholders. With regard to external stakeholders, relatively higher satisfaction ratings are registered in respect of training services received by employed beneficiaries (3.5 points or 70%) and services received by employers/WSP/ATR (3.9 points or 78%). Unemployed beneficiaries recorded a substantially low satisfaction rating of 1.9 points or 38% with regard to the training services received from BANKSETA.

Internal stakeholders registered high satisfaction ratings (4.3 points or 86%) with regard to the way departments generally relate to each other with regard to the services rendered by respective departments. Both internal and external stakeholders registered equal satisfaction ratings (3.4 points or 68%) with regard to issues pertaining to service quality standards

Table 2: Aggregate External Stakeholder Satisfaction Index

RATING ITEM	Aggregate Satisfaction Index
Summary satisfaction ratings in respect of service quality standards	3.4
Summary satisfaction ratings in respect of training services received by employed beneficiaries	3.5
Summary satisfaction ratings in respect of training services received by unemployed beneficiaries	1.9
Summary satisfaction ratings in respect of services rendered to service providers	2.9
Summary satisfaction ratings in respect of services received by employers/WSP/ATR	3.9
Summary satisfaction ratings in respect of services received by training providers	2.7
OVERALL SATISFACTION INDEX	3.1

Table 3: Aggregate Internal Stakeholder Satisfaction Index

RATING ITEM	Aggregate Satisfaction Index
Interdepartmental satisfaction	4.3
Service satisfaction standards	3.4
OVERALL SATISFACTION INDEX	3.9

3.1 External stakeholders

A. Geographical distribution of respondents

Table 4 and Figure 1 below show the provincial distribution of respondents (external stakeholders) who participated in the survey. According to the results, a total of 246 external stakeholders participated in the survey. The majority of respondents were from Gauteng (141 or 57.3%) followed by Western Cape with 31 respondents (12.6%). Twenty-one respondents (8.5%) were from KwaZulu-Natal followed by seventeen respondents (7%) from the Eastern Cape. Northwest province had 11 respondents (4.5%) while ten (4.1%) were from Limpopo. Provinces with the least number of respondents are Free State, Northern Cape and Mpumalanga with five respondents each (2%).

Figure 1: Distribution of respondents by province

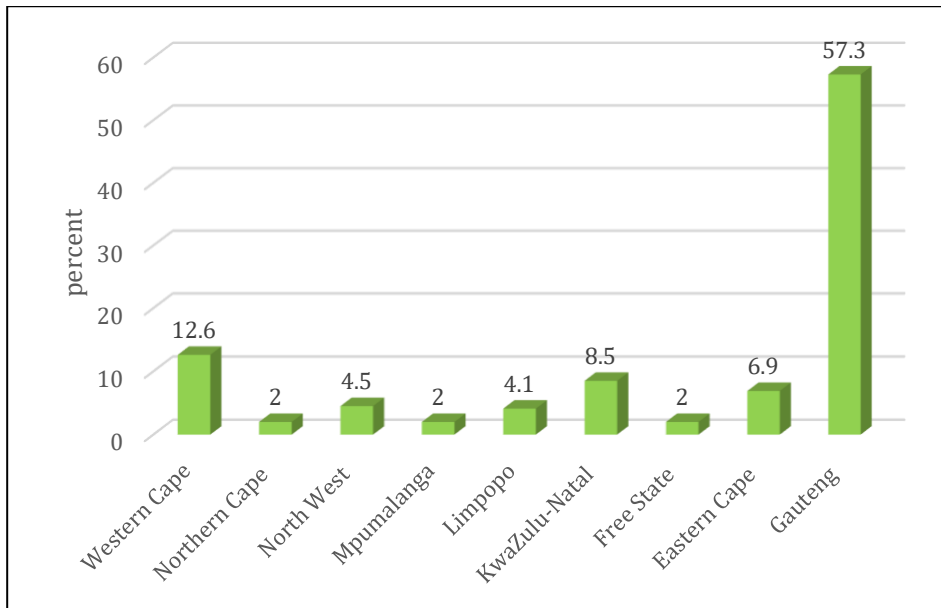


Table 4: Distribution of respondents by province

Province	Number	Percent
Western Cape	31	12.6
Northern Cape	5	2
North West	11	4.5
Mpumalanga	5	2
Limpopo	10	4.1
KwaZulu-Natal	21	8.5
Free State	5	2
Eastern Cape	17	6.9
Gauteng	141	57.3
Total	246	100

It ought to be noted – as highlighted in the limitations - that the number of respondents fluctuates depending on various factors. It is prudent to bear in mind that respondents had to respond to issues that are relevant to them, depending on requirements of specific sections of the survey.

B. Stakeholder representation

The survey involved respondents who represent categories of stakeholders they form part of. The focus was on stakeholders who had been in collaboration with BANKSETA in the past 12 months **(2017/2018 Financial Year)**. Figure 2 and Table 5 below show results pertaining to the various BANKSETA external stakeholders who represented in the survey. Results show that the biggest number - 74 of the 144 respondents (52%) - represented employers (i.e. Microfinance, Micro banks and Cooperative Financial Institutions), followed by 31 respondents or 21% who represented Training Providers. Some six stakeholders were represented by one or two respondents; they appear on the graph as 1%.

Figure 2: Distribution of stakeholder representation

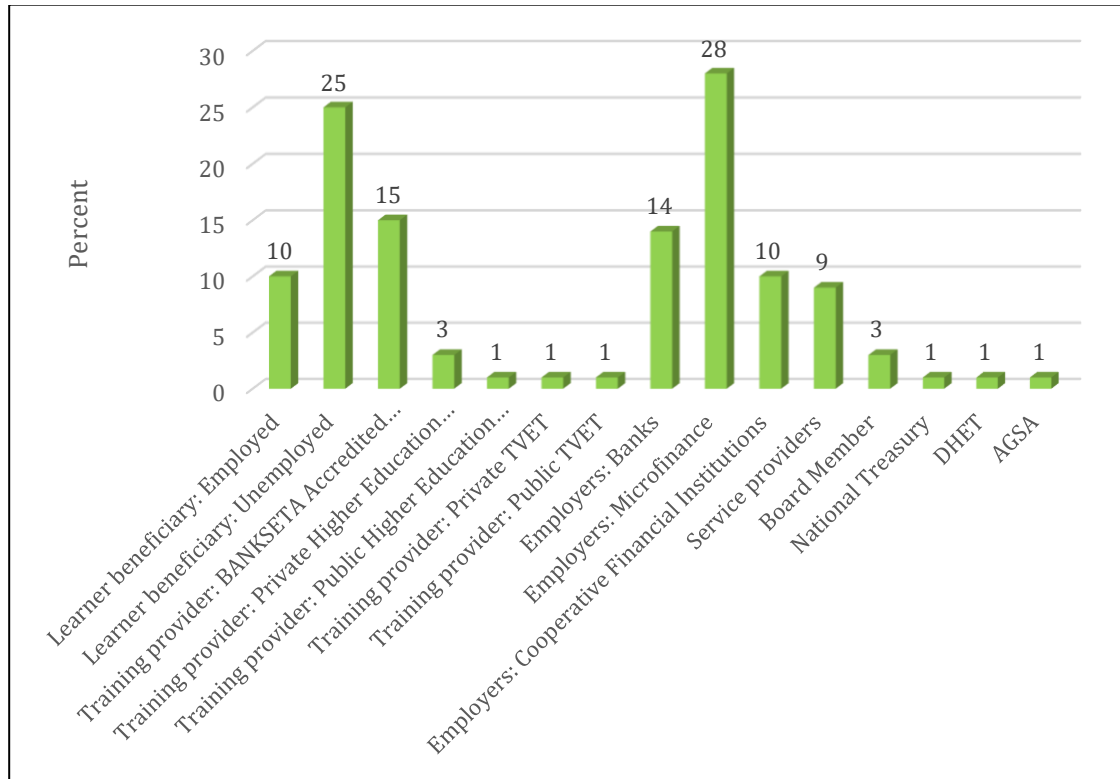


Table 5: Distribution of stakeholder representation

Stakeholder	Responses	%
Learner beneficiary: Employed	14	10%
Learner beneficiary: Unemployed	3	2%
Training provider: BANKSETA Accredited Training Provider	21	15%
Training provider: BANKSETA Secondary Training Provider	0	0%
Training provider: Private Higher Education Institution	2	1%
Training provider: Public Higher Education Institution	5	3%

Stakeholder	Responses	%
Training provider: Private TVET	2	1%
Training provider: Public TVET	1	1%
Employers: Banks	20	14%
Employers: Microfinance	40	28%
Employers: Cooperative banks	0	0%
Employers: Cooperative Financial Institutions	14	10%
Service providers	13	9%
Board Member	5	3%
National Treasury	1	1%
DHET	2	1%
AGSA	1	1%
Total	144	100%

C. Employment status

The survey sought to establish the employment status of beneficiary respondents, as at the time they commenced training with BANKSETA. Results in this regard are indicated in Table 6 below. Results show that 12 of the 17 beneficiaries (71%) were employed on a full-time basis one beneficiary (6%) was employed on a part – time basis. Two beneficiaries (12%) were self-employed. One beneficiary was unemployed at the time of the survey. One beneficiary did not specify the employment status. When prompted further, the respondent indicated that he/she was a “Math Provider”.

Table 6: Employment status of beneficiaries

	Number	%
Employed full time	12	71%
Employed part time	1	6%
Self-employed	2	12%
Unemployed	1	6%
Studying		0%
Other (please specify)	1	6%
Total	17	100%

D. Programmes engaged in by beneficiaries

Beneficiaries were requested to indicate the BANKSETA programmes they participated in. Results in this regard are shown in Figure 3 and Table 7 below. The results show that beneficiaries participated in five programmes of which the learnership programme surpassed the other four in terms of beneficiary participation; 44% of beneficiaries took part in this particular programme. One in four beneficiaries had taken part in SME training while close to one in five beneficiaries (19%) had not participated in any programme in the past 12 months. The Leadership and Work-readiness programmes had each been engaged in by 6% of the beneficiaries.

Figure 3: Distribution of BANKSETA programmes engaged in by beneficiaries

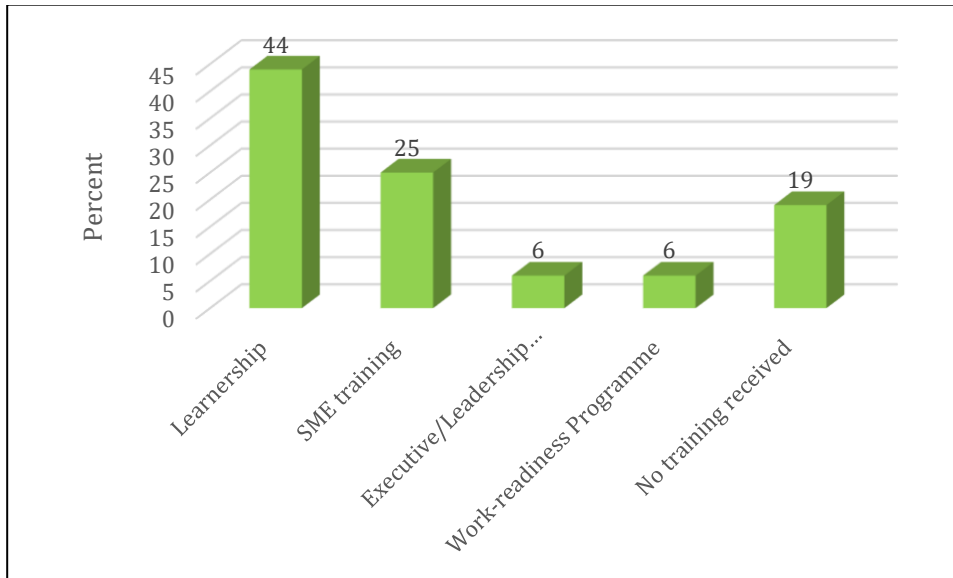


Table 7: Distribution of BANKSETA programmes engaged in by beneficiaries

Which of the following programme(s) have you participated in with BANKSETA?	Number	%
Learnership	7	44%
SME training	4	25%
Executive/Leadership Development Programmes	1	6%
Work-readiness Programme	1	6%
No training received	3	19%
Total	16	100%

E. Stakeholder service satisfaction ratings

Respondents were requested to rate the extent to which they were satisfied, with the services they received from BANKSETA. The satisfaction level was rated from “1” indicating the least level of

dissatisfaction, and 5 indicating the highest level of satisfaction. A range of BANKSETA services were used to gauge stakeholder satisfaction. Results pertaining to this issue are summarized in Table 8 below. The results - based on responses offered by 25 respondents - show an overall satisfaction rating exceeding 50%. The attribute that respondents were most satisfied with relates to the respect they received from BANKSETA; nine out of ten respondents indicated to be satisfied with the respect they received. The attribute that follows “*Respect*” in terms of stakeholder satisfaction is the way BANKSETA values its stakeholders. Eight out of ten respondents indicated that they feel valued by BANKSETA.

The two attributes that rank lowest in terms of stakeholder satisfaction include *BANKSETA flexible* and the degree of alignment of BANKSETA policies, processes and actions. Fifty six percent of the respondents are satisfied with the way BANKSETA accommodates their needs. Fifty two percent of the respondents are satisfied with the alignment of BANKSETA policies, processes and actions.

Table 8: Summary stakeholders satisfaction ratings regarding elected service quality standards/values

Rating items for Stakeholders	Ratings			Satisfaction index
	N/A	Dissatisfied	Satisfied	
BANKSETA staff in terms of treating you with respect	0 (0%)	2 (8%)	23 (92%)	4.6
BANKSETA in terms of being innovative	1 (4%)	4 (16%)	20 (80%)	4
BANKSETA in terms of displaying stakeholder value	2 (8%)	3 (12%)	20 (80%)	4
BANKSETA in terms of being reliable	2 (8%)	4 (16%)	19 (76%)	3.8
BANKSETA staff in terms of being professional	0 (0%)	6 (24%)	19 (76%)	3.8

Rating items for Stakeholders	Ratings			Satisfaction index
	N/A	Dissatisfied	Satisfied	
BANKSETA staff in terms of being flexible (accommodating to your needs)	1 (4%)	5 (20%)	19 (76%)	3.8
BANKSETA in terms of having well aligned policies, processes and actions?	2 (8%)	6 (24%)	17 (68%)	3.4
BANKSETA staff in terms of showing an understanding of your needs	0 (0%)	8 (32%)	17 (68%)	3.4
BANKSETA staff in terms of being responsive	0 (0%)	8 (32%)	17 (68%)	3.4
Effectiveness of BANKSETA website	4 (16%)	4 (16%)	17 (68%)	3.4
BANKSETA staff in terms of treating you with respect	6 (24%)	2 (8%)	17 (68%)	3.4
BANKSETA in terms of being innovative	4 (16%)	4 (16%)	17 (68%)	3.4
BANKSETA in terms of displaying stakeholder value	6 (28%)	3 (12%)	16 (60%)	3
BANKSETA in terms of being reliable	7 (28%)	3 (12%)	15 (60%)	3
BANKSETA staff in terms of being professional	4 (16%)	6 (24%)	15 (60%)	3
BANKSETA staff in terms of being flexible (accommodating to your needs)	5 (20%)	6 (24%)	14 (56%)	2.8
BANKSETA in terms of having well aligned policies, processes and actions	9 (36%)	3 (12%)	13 (52%)	2.6

Rating items for Stakeholders	Ratings			Satisfaction index
	N/A	Dissatisfied	Satisfied	
Average satisfaction index				3.4

F. Stakeholder satisfaction regarding communication with BANKSETA

The study sought to establish the extent to which stakeholders are satisfied with the communication modes used by BANKSETA. Respondents were requested to indicate the communication modes they are currently using, as well as the communication modes they would prefer to use. This was to establish if there is a gap between the current communication modes as used by BANKSETA and those preferred by stakeholders. Table 9 and Figure 4 below show the results in this regard.

The results show that 51 respondents indicated the mode through which they communicate with BANKSETA. These results show that close to four out ten respondents (37%) currently use email services to communicate with BANKSETA. Seventeen percent use the website while 14% communicate through telephone calls. The least communication mode used is Twitter, used by 2% of the respondents

Figure 4: Comparative analysis of unmet communication service needs

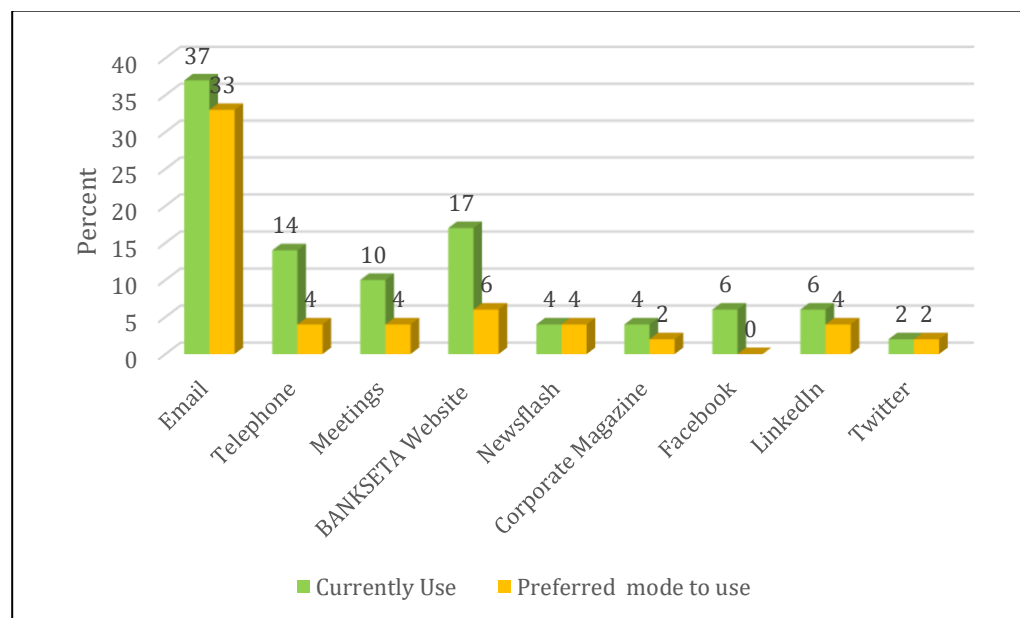


Table 9: Distribution of preferred and used communication modes by stakeholders

Communications mode	Currently Use	Preferred mode to use	Unmet service need
Email	19 (37%)	17 (33%)	2 (4%)
Telephone	7 (14%)	2 (4%)	5 (10%)
Meetings	5 (10%)	2 (4%)	3 (6%)
BANKSETA Website	9 (17%)	3 (6%)	6 (11%)
Newsflash	2 (4%)	2 (4%)	0 (0%)
Corporate Magazine	2 (4%)	1 (2%)	1 (2%)
Facebook	3 (6%)	0 (0%)	3 (6%)
LinkedIn	3 (6%)	2 (4%)	1 (2%)
Twitter	1 (2%)	1 (2%)	0 (0%)
Total	51 (100%)	30 (59%)	41%

The results above show that close to four out of ten stakeholders (41%) would prefer to use a communication mode that is different from the ones currently used. For instance, while 19 or 37% of the 51 respondents indicated that they currently use the email as a communication mode, seventeen respondents (33%) indicated that they actually prefer to use the email, leaving an unmet service gap of 4%. The communication modes with the greatest variation include the BANKSETA Website (11%) and telephone (10%).

G. Employed beneficiary satisfaction with BANKSETA training programmes

The study assessed the level of satisfaction with regard to the services pertaining to the training programmes implemented by BANKSETA. Table 8 below provides a summary of the satisfaction results in this regard. The results – emanating from 13 (out of 17 employed beneficiaries who responded to this particular section) indicate a generally high level of satisfaction, varying between 62% and 85%. The highest level of satisfaction recorded pertains to the professionalism portrayed by training staff (Learning Support Officer). At least eight out of ten beneficiaries (85%) registered their satisfaction with this demeanour. This is followed by the satisfactory fit between BANKSETA training programmes and beneficiaries’ developmental needs. Close to eight out of ten beneficiaries (77%) indicated that the training they received met their training and developmental needs. Three items were rated least albeit the rate being substantially above the 50% half mark. These include (i) exposure to the broader banking and microfinance practices; (ii) *perceived contribution of the training towards trainees’ career or future opportunities*; and (iii) *perceived low level of engagement displayed by the Learning Support Officer*.

Details of the results are attached as Annexure C.

Table 10: Summary satisfaction ratings in respect of training services received by employed beneficiaries

Rating items for beneficiaries	Ratings			Satisfaction index
	N/A	Dissatisfied	Satisfied	
Training received in terms of meeting your training and developmental needs	1 (8%)	2 (15%)	10 (77%)	3.85
Training received in terms of exposing you to the broader banking and microfinance (alternative banking) sector/global management/leadership theories and/ practices	1 (7%)	4 (31%)	8 (62%)	3.1
Training received in terms of making a valuable contribution to your career/ future opportunities	1 (7%)	4 (31%)	8 (62%)	3.1
Learning Support Officer in terms of being engaging	0 (0%)	5 (38%)	8 (62%)	3.1
Learning Support Officer in terms of being professional	0 (0%)	2 (15%)	11(85%)	4.25
Learning Support Officer in terms of providing effective support to you	0 (0%)	4 (31%)	9 (69%)	3.45
Average satisfaction index	3.7	26.8	69.5	3.48

H. Unemployed beneficiary satisfaction with BANKSETA training services

At the beginning of this section it was highlighted - in the Table showing the distribution of stakeholder representation - that three beneficiaries who participated in the survey were unemployed. The survey assessed their satisfaction of the training services they received from

BANKSETA notwithstanding their current employment status. Table 9 below provides a summary of the satisfaction results pertaining to these particular beneficiaries.

Results show that two out of the three beneficiaries responded to this section of the survey. Results show a generally high level of satisfaction with two thirds (67%) of the rating items registering at least 50% satisfaction levels. One rating item – *pertaining to whether stipends were paid timeously for eligible beneficiaries* – registered a 100% satisfaction. Three rating items (33%) registered at least a 50% dissatisfaction. These pertain to (i) *did the training meet your expectations*; (ii) *exposure to the broader banking and microfinance sector*; and (iii) *perceived contribution of the training towards trainees’ career or future opportunities*.

Table 11: Summary satisfaction ratings in respect of training services received by unemployed beneficiaries

Rating items for unemployed beneficiaries	Ratings			Satisfaction index
	N/A	Dissatisfied	Satisfied	
Training that you received, did the training meet your expectations	1 (50%)	1 (50%)	0 (0%)	0
Training that you received in terms of exposing you to the broader banking and micro-finance (alternative banking) sector	1 (50%)	1 (50%)	0 (0%)	0
Training that you received in terms of making a valuable contribution to your career/ future opportunities?	0 (0%)	1 (100%)	0 (0%)	0
Whether stipends were paid timeously for eligible beneficiaries	0 (0%)	0 (0%)	2 (100%)	5
Learning Support (BANKSETA representatives and training providers) in terms of induction provided	0 (0%)	0 (0%)	1(100%)	2.5

Rating items for unemployed beneficiaries	Ratings			Satisfaction index
	N/A	Dissatisfied	Satisfied	
Learning Support (BANKSETA representatives and training providers) in terms of quality of learning resources	1 (50%)	0 (0%)	1 (50%)	2.5
Learning Support (BANKSETA representatives and training providers) in terms of being engaging	1 (50%)	0 (0%)	1 (50%)	2.5
Learning Support (BANKSETA representatives and training providers) in terms of being professional	1 (50%)	0 (0%)	1 (50%)	2.5
Learning Support (BANKSETA representatives and training providers) in terms of providing the required support	1 (50%)	0 (0%)	1 (50%)	2.5
Average satisfaction index	33.3	22.2	44.4	1.94

I. Service provider satisfaction with BANKSETA services

BANKSETA provides services to its service providers as an expected interactive process. The survey assessed the service providers' level of satisfaction with the services they receive from BANKSETA, with particular reference to procurement. Table 10 and Figure 5 below show results in respect of the thirteen service providers who participated in the survey.

Results portray a rather moderate picture of stakeholder satisfaction, with satisfaction levels ranging from 38% to 77%. Of concern should be the perceived below average satisfaction levels expressed with regard to two rating items. One such item pertains to the lowly rated efficiency of BANKSETA procurement processes which less than four out of ten stakeholders (38%) express satisfaction with. This is followed by – at the lower side of the ratings results – a 46% satisfaction

level with regard to the turnaround times for BANKSETA procurement processes. Stakeholders perceive the turnaround times to be rather unacceptable.

On the upper side of the satisfaction ratings though is the perceived fairness and transparency of BANKSETA procurement processes. Close to seven out ten stakeholders (69%) were satisfied the degree of fairness and transparency exhibited in this respect. The item that received the highest satisfaction rating pertains to the ease of comprehension for BANKSETA procurement processes. Seventy seven percent of the service providers registered their satisfaction in this regard.

Figure 5: Satisfaction ratings in respect of services rendered to service providers

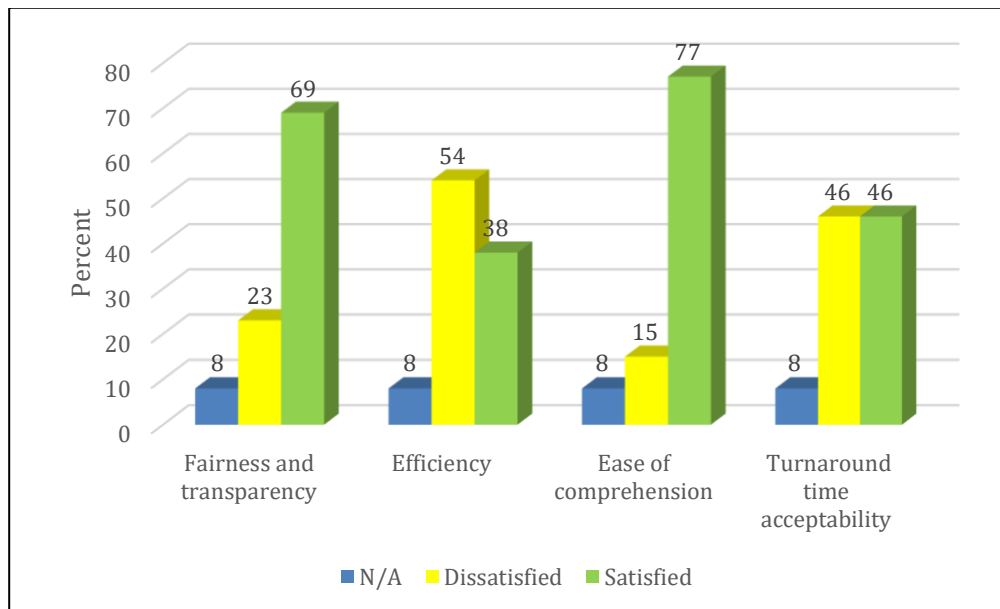


Table 12: Summary satisfaction ratings in respect of services rendered to service providers

Rating items for service providers	Ratings			Satisfaction index
	N/A	Dissatisfied	Satisfied	
BANKSETA procurement processes in terms of being fair and transparent	1 (8%)	3 (23%)	9 (69%)	3.45
BANKSETA procurement processes in terms of being Efficient	1 (8%)	7 (54%)	5 (38%)	1.9
BANKSETA procurement processes in terms of being easy to understand	1 (8%)	2 (15%)	10 (77%)	3.85
BANKSETA procurement processes in terms of being Acceptable turnaround times	1 (8%)	6 (46%)	6 (46%)	2.3
Average satisfaction index	8	34.5	57.5	2.9

J. Employers satisfaction with BANKSETA services

The study involved representatives of employers for beneficiaries of BANKSETA capacity building programmes. These include Cooperative Financial Institutions, Cooperative banks, and Microfinance entities. A total of seventy-three (73) representatives responded to issues pertaining to employers on behalf of their institutions. Results of these representatives are indicated in the Table 11 below.

The results show that employers are generally satisfied with the services they receive from BANKSETA. This statement is based on an overall satisfaction rating that is above 50%. This said though, results could also be viewed as moderate given the observed satisfaction levels which range between fifty and sixty percent. The highest satisfaction rating (63%) was registered in respect of

the fairness and transparency portrayed by BANKSETA with regard to the Workplace Skills Plan (**WSP**) and Annual Training Report (**ATR**) processes. A 57% satisfaction rating – the lowest registered in this case - was registered for the acceptability of timeframes pertaining to the WSP and ATR processes, when it comes to payments of mandatory grants.

Table 13: Summary satisfaction ratings in respect of services received by employers/WSP/ATR

Rating items for employers/WSP/ATR	Ratings			Satisfaction index
	N/A	Dissatisfied	Satisfied	
BANKSETA WSP and ATR process in terms of being fair and transparent	4 (5.%)	10 (13%)	63 (82%)	4.1
BANKSETA WSP and ATR process in terms of being Efficient	4 (5.%)	13 (17%)	60 (78%)	3.9
BANKSETA WSP and ATR process in terms of ease of completion	4 (5.%)	15 (19%)	58 (75%)	3.75
BANKSETA WSP and ATR process in terms of being acceptable timeframes for payments of mandatory grants	9 (12%)	11 (14%)	57 (74%)	3.7
Average satisfaction index	7	15.8	77.3	3.9

K. Training provider satisfaction with BANKSETA services

BANKSETA collaborates with a number of training providers in implementing its programmes. The study requested representatives of the various stakeholders that participated in the survey, to rate a range of aspects that affect the BANKSETA accreditation and certification processes. The

Table 12 below provides a summary of the satisfaction results pertaining to responses obtained from 33 respondents in this regard.

The results portray a rather moderate picture with lower than average satisfaction levels in certain instances. For instance, 45% of the respondents - the lowest recorded - were satisfied with the accreditation and certification process when it comes to the turnaround time for issuing certificates. The accreditation and certification also registered a 48% satisfaction rating when it comes to stakeholders' experience of the external moderation process. An above average rating was registered for three of the five rating items involved in this survey. These pertain to the accreditation and certification process as it relates to (i) *support received to accredit programmes (55%)*; (ii) *turnaround time to register assessors and moderators (58%)*; and (iii) *ease of the accreditation process (64%)* – the highest recorded.

Table 14: Summary satisfaction ratings in respect of services received by training providers

Rating items for Training Providers	Ratings			Satisfaction index
	N/A	Dissatisfied	Satisfied	
BANKSETA accreditation and certification process in terms of ease of the accreditation process	7 (21%)	5 (15%)	21 (64%)	3.2
BANKSETA accreditation and certification process in terms of support received to accredit programmes	8 (24%)	7 (21%)	18 (55%)	2.75
BANKSETA accreditation and certification process in terms of turnaround time to register assessors and moderators	10 (30%)	4 (12%)	19 (58%)	2.9
BANKSETA accreditation and certification process in terms of experience of external moderation process	9 (28%)	8 (24%)	16 (48%)	2.4

Rating items for Training Providers	Ratings			Satisfaction index
	N/A	Dissatisfied	Satisfied	
BANKSETA accreditation and certification process in terms of turnaround time for issuing certificates	9 (28%)	9 (27%)	16 (45%)	2.25
Aggregate satisfaction index	26.2	19.8	54	2.7

L. Subjective findings in respect of external stakeholders’ experience in working with BANKSETA: commendations and suggestions for improvements

The survey sought views from external stakeholders regarding what they appreciate from their collaboration with BANKSETA. Respondents were also requested to make suggestions that would enable BANKSETA to improve the services it renders to them. These findings are summarily presented in this section. The details are attached as an appendix.

M. Commendations

A few commendations – but quite crucial - were noted by this study. One such commendation pertains to the central role played by BANKSETA in Providing learnerships for beneficiaries. Provision of learnerships in a predominantly youthful population that prevails in contemporary South Africa is pivotal in realizing some of the objectives of the National Development Plan. The following statement bears testimony to some of the sentiments attributed to this position.

“They are leaders in contributing to skills development, in the Banking sector- they are empowering a lot of youth”

External stakeholders highlighted the importance of the initiative from BANKSETA, in its efforts to provide skills to the youth. They indicated that stating that BANKSETA funds projects which create opportunities for job creation in communities.

Another commendation pertains to placement of learners. The study recorded sentiments from stakeholders, echoing appreciative remarks around BANKSETA's initiative to facilitate the placement of beneficiaries of its training programmes. One such remark goes thus:

“Helped her got a job with her experience”

N. Suggested areas for improvement

While stakeholders showed appreciation of the services received from BANKSETA, a few suggestions were provided as pointers for areas of improvement. One area suggested for improvement relates to prioritising underserviced communities when it comes to investment. The suggestion is for more funding invested in cooperatives and projects established in deprived communities. The following excerpt is included to substantiate some of such sentiments.

“They must focus more on spending more money on the under-privileged, especially on cooperatives. They must also spend money on improving technologies, working in partnership with others as this has a potential of creating jobs. Improved technologies will also help them implement projects better”

One concern raised in qualitative results relates to stakeholders' experience with regard to communicating with BANKSETA. Communication seems to leave a lot to be desired, from the context of some external stakeholders. The following excerpt requires attention given its contents and the possible ramifications.

“The staff (that I have been dealing with) need to be trained to communicate effectively, to respond to emails, follow through with their promises and to return calls”.

O. Capacity building for trainers

Skills endowment and capabilities are crucial in implementing training programmes. While this should be a given, elements of dissatisfaction were echoed by external stakeholders around the presentation capabilities of the coaching staff of BANKSETA. In view of the centrality of skills

development in leveraging youth potential towards sustainable human development, this sentiment is registered as an important finding in this study. The following statement is provided to substantiate the claim made by one stakeholder.

“Coach their presenters on course content”.

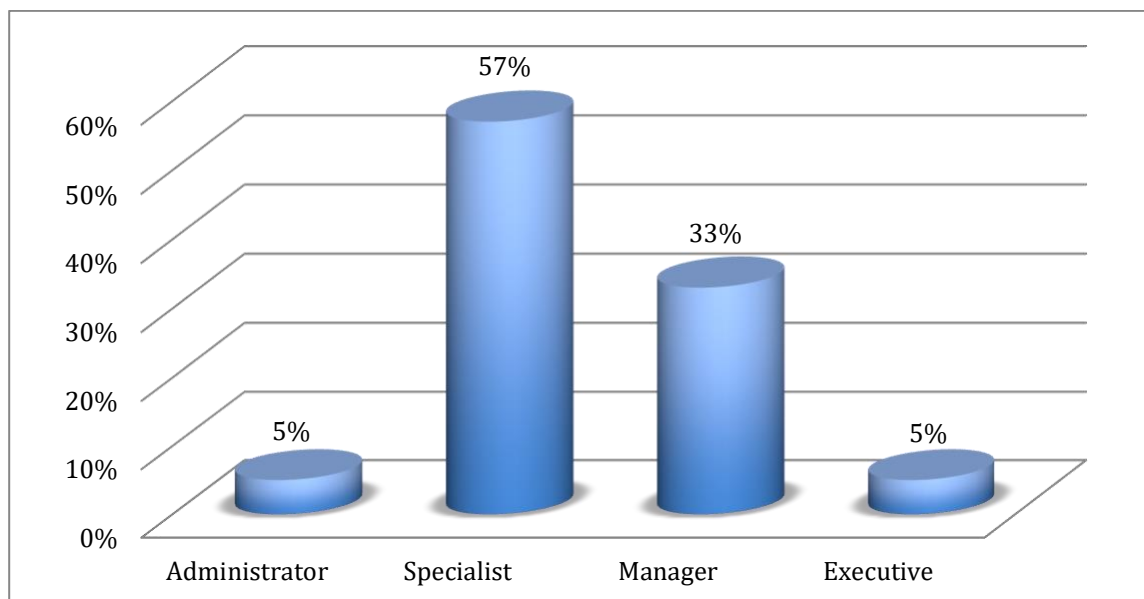
Suggested post-training support:

“If they can place me in a financial sector and make regular contact or follow up” and “Follow up with learners if they got the job”

3.2 Internal stakeholders (staff)

Figure 6 below shows that at least half of the (21) respondents (57%) belong to the category of specialist while one in three respondents was a Manager. The two extremes – Executive and Administrators - constitute 5% each.

Figure 6: Distribution of categories for respondents (percent)



A. Findings in respect of respondents’ working relationship with various BANKSETA departments.

The survey sought to assess the extent to which BANKSETA staff members work with colleagues in departments other than theirs. The expectation is that one could only realistically rate a department that one ever received a service from. Intrinsically, a staff member is unlikely to offer an objective assessment or rating for a service rendered by the department he/she works in. Table 13 below provides results in this particular respect. Results show that most of the respondents work closely with the Finance department (81%) followed by four department (Human Resources, Information and Communications Technology, Supply Chain and, Marketing and Communications). At least three out of four staff members (76%) receive services from these four departments. The departments that respondents indicated to work least with are Work Integrated Learning and Bursaries (43%), and Alternative Banking, and Internal Audit (48%).

Table 15: Departments with which staff members worked closely with

Have you worked closely with the following departments and are able to rate them?	Yes	No
Work Integrated Learning and Bursaries Department	43%	57%
Alternative Banking Department (Previously known as Inclusive Banking Department)	48%	52%
Internal Audit Department	48%	52%
Governance Department	52%	48%
Youth Development Department	57%	43%
Quality Management Department	57%	43%
Research Department	57%	43%
Skills Development Department	67%	33%
Facilities Management Department	67%	33%
Travel Management	67%	33%

Have you worked closely with the following departments and are able to rate them?	Yes	No
Project Management Office	67%	33%
Marketing and Communications Department	76%	24%
Supply Chain Department	76%	24%
Information and Communications Technology Department	76%	24%
Human Resources Department	76%	24%
Finance Department	81%	19%

B. Overall Inter- Departmental Satisfaction

Respondents were required to indicate whether they are satisfied with the services they receive from their counterparts who work in departments other than theirs. They were further requested to rate their level of satisfaction. Figure 7 below shows the distribution of satisfaction scores while Table 14 provides the detailed findings in this respect.

Figure 7: Distribution of satisfaction scores by department (Percent)

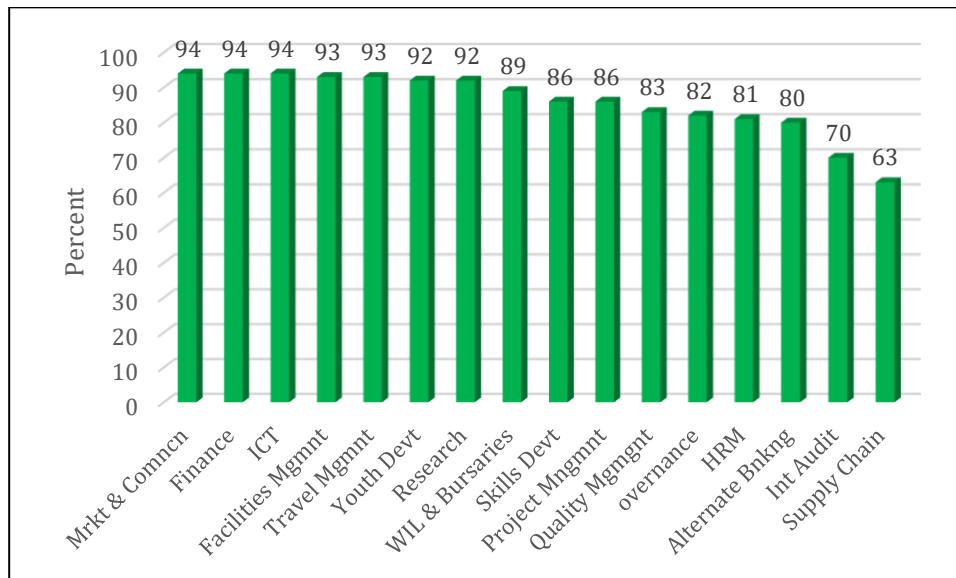


Table 16: Interdepartmental satisfaction ratings

How satisfied are you with the departmental performance?	1	2	3	4	5	Total	Dissatisfied	Satisfied	Satisfaction index
	Very poor	Poor	Satisfactory	Good	Excellent				
Marketing and Communications Department	0%	6%	31%	44%	19%	100%	6%	94%	4.7
Finance Department	0%	6%	12%	53%	29%	100%	6%	94%	4.7
Information and Communications Technology Department	6%	0%	50%	31%	13%	100%	6%	94%	4.7
Facilities Management Department	7%	0%	43%	29%	21%	100%	7%	93%	4.65
Travel Management Department	7%	0%	21%	36%	36%	100%	7%	93%	4.65
Youth Development Department	0%	8%	42%	17%	33%	100%	8%	92%	4.6
Research Department	8%	0%	25%	33%	33%	100%	8%	92%	4.6
Work Integrated Learning and Bursaries Department	11%	0%	44%	22%	22%	100%	11%	89%	4.45
Skills Development Department	7%	7%	29%	50%	7%	100%	14%	86%	4.3
Project Management Office	14%	0%	21%	43%	21%	100%	14%	86%	4.3
Quality Management Department	8%	8%	25%	33%	25%	100%	17%	83%	4.15
Governance Department	18%	0%	27%	18%	36%	100%	18%	82%	4.1
Human Resources Department	6%	13%	38%	31%	13%	100%	19%	81%	4.05
Alternative Banking Department (previously Inclusive Banking Department)	20%	0%	20%	20%	40%	100%	20%	80%	4

How satisfied are you with the departmental performance?	1	2	3	4	5	Total	Dissatisfied	Satisfied	Satisfaction index
	Very poor	Poor	Satisfactory	Good	Excellent				
Internal Audit Department	10%	20%	10%	20%	40%	100%	30%	70%	3.5
Supply Chain Department	13%	25%	25%	25%	13%	100%	37%	63%	3.15
Totals	8%	6%	29%	33%	24%	100%	14%	86%	
Average satisfaction index									4.3

Note: Percentages pertaining to “satisfied” as response are derived from adding up the figures for “Satisfactory”, “Good” and “Excellent”.

The results above show that internal stakeholders are more satisfied with services obtained from three departments namely Marketing and Communications, Finance, and Information and Communications Technology. The three departments are ranked as “1” by 94% of the respondents. A closer look at the aggregated satisfaction results for the three departments also shows the Finance department surpassing the other two departments when it comes to stakeholders who perceive the services received as “Excellent”. Twenty nine percent of the respondents perceive the service from this section as excellent compared to 19% for Marketing and Communications. Thirteen percent of the respondents perceive the service obtained from the Information and Communications Technology department as excellent.

The three departments that are ranked lowest include Alternative Banking (ranked 9), Internal Audit (ranked 10), and Supply Chain Management (ranked 11). When particular attention is paid to the lowest ranked department (Supply Chain Management), 38% of the respondents indicated that they are dissatisfied with the service from this department compared with 63% who are

satisfied. One could say that overall, the satisfaction levels of services rendered by the various departments are above average if 50% were to be considered as the halfway point. This statement is based on the finding showing the lowest ranked department recorded a 63% satisfaction level.

C. Satisfaction in relation to the Service Quality Model dimensions

BANKSETA subscribes to the five dimension of the Service Quality Model (SQM) namely; Tangibles, Reliability, Responsiveness, Assurance and Empathy. The study assessed the extent to which respondents agreed with the attributes which operationalise the five dimensions of the SQM model. Respondents were also requested to rate their level of satisfaction in relation the same dimensions. Figure 8 below shows the composite scores for the five dimensions of the SQM while Table 15 provides results pertaining to the extent to which respondents agreed with the attribute within each dimension of the model, and their satisfaction or otherwise with each sub-category in each dimension.

Figure 8: Service Quality Model dimension scores (%)

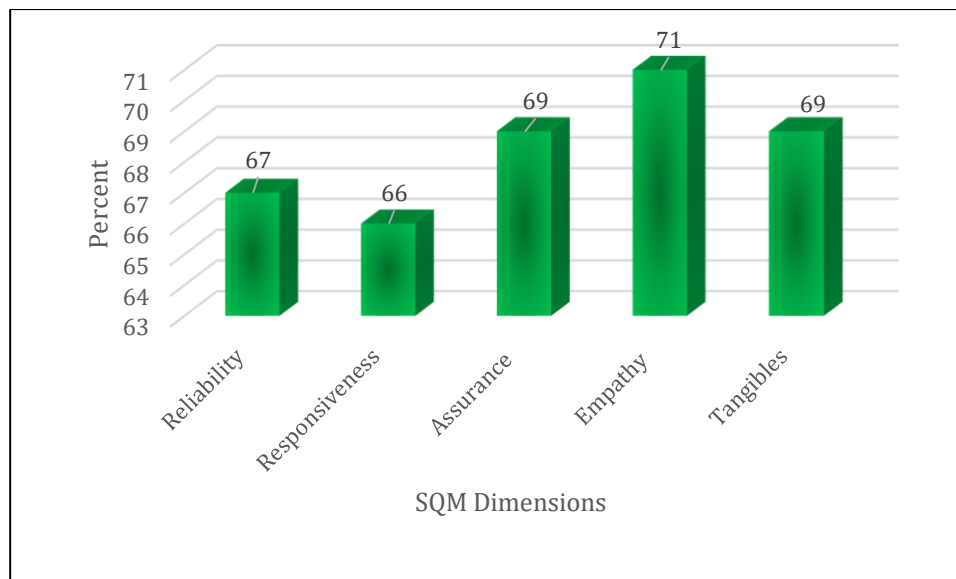


Table 17: Satisfaction with Service quality model dimensions

CONSOLIDATED SURVEY MATRIX RESPONSES												Satisfaction index
LEVEL OF SATISFACTION	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree	Total	Dissatisfied	Satisfied	Undecided	Dissatisfied	Satisfied	
	1	2	3	4	5							
TANGIBLES												
Compliance with the BANKSETA dress code	14	4	36	90	69	213	18	159	17%	8%	75%	3.25
Acceptable use of tools of trade when working remotely/out of office	11	13	49	83	57	213	24	140	23%	11%	66%	3.3
Compliance with all the corporate identity requirements	13	9	37	98	56	213	22	154	17%	10%	72%	3.6
Housekeeping of departmental workspace (neatness of workspace in compliance with Occupational Health and Safety Act (OHSA))	15	15	44	87	52	213	30	139	21%	14%	65%	3.25
Totals	53	41	166	358	234	852	94	592	19%	11%	69%	3.45
RELIABILITY												
Staff possess knowledge for area of expertise	14	9	36	94	60	213	23	154	17%	11%	72%	3.6
Staff are dependable	16	15	39	85	58	213	31	143	18%	15%	67%	3.35
Services are delivered within acceptable time frames	20	11	46	83	53	213	31	136	22%	15%	64%	3.2
Records provided are always accurate	16	13	47	84	53	213	29	137	22%	14%	64%	3.2

CONSOLIDATED SURVEY MATRIX RESPONSES												
LEVEL OF SATISFACTION	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree	Total	Dissatisfied	Satisfied	Undecided	Dissatisfied	Satisfied	Satisfaction index
	1	2	3	4	5							
Totals	66	48	168	346	224	852	114	570	20%	13%	67%	3.35
RESPONSIVENESS												
Staff inform stakeholders when a service will occur to manage expectations	15	19	37	96	46	213	34	142	17%	16%	67%	3.35
Willingness of colleagues to help when needed	15	16	39	86	57	213	31	143	18%	15%	67%	3.35
Departmental response to requests	18	18	41	83	53	213	36	136	19%	17%	64%	3.2
Totals	48	53	117	265	156	639	101	421	18%	16%	66%	3.3
ASSURANCE												
Trustworthiness of colleagues	12	13	45	74	69	213	25	143	21%	12%	67%	3.35
Employees are respectful	14	8	37	83	71	213	22	154	17%	10%	72%	3.6
Employees have support to do their job well	15	10	41	82	65	213	25	147	19%	12%	69%	3.45
Totals	41	31	123	239	205	639	72	444	19%	11%	69%	3.45
EMPATHY												
The department understands how its services impact on other departments	17	12	32	89	63	213	29	152	15%	14%	71%	3.55
The department understands its role and impact on the organization	17	13	30	87	66	213	30	153	14%	14%	72%	3.6

CONSOLIDATED SURVEY MATRIX RESPONSES												Satisfaction index
LEVEL OF SATISFACTION	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree	Total	Dissatisfied	Satisfied	Undecided	Dissatisfied	Satisfied	
	1	2	3	4	5							
Employees have the best interest of the stakeholder in mind	16	10	37	90	60	213	26	150	17%	12%	70%	3.5
<i>Totals</i>	50	35	99	266	189	639	85	455	15%	13%	71%	3.55

Note: The statistical results reflect inter - departmental assessment involving sixteen departments. It is the prerogative of a respondent to choose the number of departments they have worked with and wish to rate in accordance with the category attribute(s) for each department. This results in a total count to exceed the number of respondents (21).

Results in the table above show that internal stakeholders are generally more in agreement with the BANKSETA service quality dimensions than the other way around. This statement is substantiated by the proportion of respondents who indicated that they are satisfied with the BANKSETA sub-category dimensions which varies moderately between 66% (for Responsiveness) and 71% (Empathy). The satisfaction results serve as a summary indicator for the level of agreement with regard to a particular dimensions or attribute thereof. The results show “*Empathy*” to be the dimension most agreed with followed by “*Tangibles*” and “*Assurance*” – both at 69% each. The dimension respondents least agree with is “responsiveness” (66%).

A deeper analysis of the results though, shows - as one would expect – service quality variation within dimensions. For instance, while “*Tangibles*” could be ranked second to “*Empathy*”,

respondents seem to agree mostly with *compliance with the BANKSETA dress code* as an attribute for “*Tangibles*”; 75% of the respondents relate with this attribute. *Compliance with corporate identity requirements* is another attribute within the “*Tangibles*” dimension that respondents relate with quite highly (72%. Matters pertaining to Occupational health and safety (OHSA) seem not to sit well with respondents as 65% (the second lowest among all scores) of respondents showed satisfaction with this particular attribute. As a matter of fact, “*Tangibles*” as a dimension displays the most within - dimension variation (65% - 75%) in comparison with other dimensions albeit the relatively low ranking. Another dimension with great within - dimension variation following “*Tangibles*” is “Reliability”, with a variation of eight percentage points. The dimension with the least within - dimension variation is “Empathy” with a variation of two percentage points, followed by “Responsiveness” with a variation of three percentage points.

D. Qualitative findings regarding stakeholder commendations and call for improvements

The survey sought views from internal stakeholders regarding what they appreciate from their counterparts in departments where they receive services from. Respondents were also requested to make suggestions in order for their counterparts to improve the services they render. Findings in this regard would complement the quantitative results. These findings are summarily presented in this section. The details are attached as an appendix.

E. Commendations

A number of commendations are made. One such commendation relates to how staff members present themselves in terms of dressing. This particular appreciation is in reference to staff in the Youth Development section. In addition to presenting themselves well, staff in this section is viewed as willing to help clients.

One other aspect – which relates to what this survey refers to as SQM dimensions - that is highly commended by respondents relates to reliability. These commendable sentiments are echoed to portray appreciation towards the Finance and Human Resource Management sections. Staff in

these sections are perceived to hold dear to the commitments they make towards their internal clients. The following statement is cited as a case in point regarding a respondent's response in referenced to the Finance section.

“They keep to the payment deadline. Always willing to assist even if they are busy”.

Communication is one other aspect that featured fairly frequently among commendable values displayed by staff in some of the sections of BANKSETA. Among the sections pointed out in this respect include Information and Communications Technology (ICT), Youth Development, Quality Management, Marketing and communications, ICT, and Travel Management. In certain instances, the phrase “timeous communication” is applied, like when reference is made to the experience in the Marketing and Communications section; “*clear and precise communication*” is another phrase used by a respondent while referring to the ICT section.

The last aspect revealed by the study pertains to Respect. The Internal Audit section is particularly singled out as a section where staff members treat their internal clients with respect. This is demonstrated by the statement made by one respondent which is provided hereafter, verbatim;

“The members treat everyone with respect and according to their uniqueness”.

F. Suggested areas for improvement

While a number of commendations were made as highlighted above, the study picked up some aspects that need improvement. Among such aspects is Communication. Prompt communication is crucial in any organisation particularly for purposes of effective management. The issue of “timeous communication” was raised by some respondents as a weakness that their counterparts in other sections need to improve upon. The sections cited as cases in point this respect include Youth Development and, Marketing and Communications. In both cases, the feeling is that staff in these departments need to not only promptly but also communicate with improved precision. For instance, one respondent provided this sentiment in reference to the Youth Development section:

“Improve communication with internal, support departments and respond timeously to requests”.

Another respondent put it thus while referring to the Marketing and Communications Department.

“Proper internal communication need to be improved, target market should be identified and serviced according to their relevant needs. No one-size fits all”.

One other concern raised as a concern pertains to efficiency, within the context of Responsiveness as a dimension in this study. At least two respondents highlighted a need for staff in certain sections to improve on the time taken to respond to clients’ needs. The two sections cited as cases in point include Research and Marketing and Communications. The following statement is cited to validate this position.

“response time to the requests from other departments can be improved on”.

A concern around occupational health and safety (Housekeeping) was raised as an issue that concerns some respondents in this study. This was raised in reference to the Quality Management Department.

SECTION 4: DISCUSSION OF FINDINGS

This study set out to evaluate the extent to which the internal and external stakeholders of BANKSETA are satisfied with the services they received from BANKSETA during year 2017/2018 financial year. This is informed by the need for BANKSETA to continually improve its performance in rendering services to its stakeholders. BANKSETA collaborates with a number of stakeholders in the execution of its functions. Improving internal stakeholder working relationships and employee performance are essential in achieving the organisation's objectives. This is imperative in enhancing the interface between BANKSETA and its external stakeholders who serve as allies in fulfilling the mission of the organization. The study has revealed that both internal and external stakeholders are generally satisfied with BANKSETA services albeit variation levels of satisfaction. Overall, findings show internal stakeholders to be generally more satisfied with BANKSETA services (overall satisfaction index of 3.9 points out of a possible 5 or 78%) than external stakeholders (3.1 points or 62%).

With specific reference to external stakeholders, the highest recorded satisfaction level (92%) pertains to respondents' indication of the way they feel valued by BANKSETA. Eight out of ten respondents indicated that they feel respected. This said though, the study noted variations in satisfaction levels for both internal and external stakeholders. To avoid confusion let us focus on external stakeholders first.

At the lower side of the satisfaction rating, fifty six percent of the respondents indicated that they are satisfied with the way BANKSETA accommodates their needs. Fifty two percent of respondents registered their satisfaction with the way BANKSETA policies, processes and actions are aligned.

Variations in satisfaction levels should ideally be expected. What matters most should be the importance attached to the satisfaction levels for particular attributes, as well as the magnitude of variation. With this in mind let us pay particular attention to variations in individual components that were used to rate stakeholder satisfaction.

Communication between BANKSETA and its stakeholders plays an important role in ensuring a smooth and efficient implementation of its programmes. This noted though, results of this study have identified a gap between the preferred mode of communication and the actual communication modes used by stakeholders when interfacing with BANKSETA. Results show that close to four out of ten stakeholders (41%) would prefer to use a communication mode that is different from the ones currently used. For instance, while 19 or 37% of the 51 respondents indicated that they currently use the email as a communication mode, seventeen respondents (33%) indicated that they actually prefer to use the email, leaving an unmet service gap of 4%. The 4% would prefer to communicate through another mode instead of using an email.

The communication modes with the greatest variation include the BANKSETA Website (11%) and telephone (10%). In the case of the former, 17% of the external stakeholders currently use the BANKSETA Website to communicate but 6% would prefer to communicate through this mode. As for the telephone, 14% make a phone call to BANKSETA but 4% prefer to phone; the rest would have preferred to use another mode of communication.

The findings above lend support to the sentiments raised by respondents in the qualitative results. One would recall a case where an external stakeholder calls for a need to train BANKSETA staff “...to communicate effectively, to respond to emails, follow through with their promises and to return calls”. This sentiment not only displays dissatisfaction with the communication service, but also seems to suggest a need for use of more than one communication mode if need be.

BANKSETA implements a number of training programmes which contribute towards skills development of the youth in South Africa. Irrespective of employment status, beneficiaries of the BANKSETA training programmes registered an above average satisfaction rating. Employed beneficiaries’ rating was above 60%. For instance, at least eight out of ten beneficiaries (85%) registered their satisfaction with the professionalism portrayed by training staff while 77% indicated that the training they received met their training and developmental needs. While this is commendable, attention needs to be paid to particular areas of concern as raised by the

beneficiaries. Among such concerns is a need to pay attention to the contribution of the training programme in providing exposure to the broader banking and microfinance (alternative banking) sector. Weaknesses were also raised around the level of engagement displayed by some Learning Support Officers. Employed and unemployed beneficiaries highlighted concerns over similar issues.

Consideration of satisfaction ratings from the beneficiaries' perspective alone is likely to offer an incomplete scenario with regard to the training programmes implemented by BANKSETA. Training providers were offered an opportunity to rate the services they receive from BANKSETA, while conducting training on behalf of BANKSETA. Above average satisfaction ratings were registered with regard to the support offered by BANKSETA to accredit programmes (55%), the turnaround time to register assessors and moderators (58%), and easy comprehension of the accreditation process (64%).

While this deserves applauding, concerns around the turnaround time for issuing certificates need to be addressed. Forty five percent of external stakeholders were satisfied with the current turnaround time. Forty eight percent of the stakeholders in the survey were satisfied with their experience of the external moderation process. Both concerns point to challenges pertaining to efficiency.

Mixed results were depicted by service providers with regard to the procurement processes of BANKSETA. While 69% of the stakeholders were satisfied with the degree of fairness and transparency pertaining to BANKSETA's procurement processes, 38% were satisfied with the efficiency associated with the implementation of procurement processes. This finding lends support to the dissatisfaction registered by internal stakeholders around the Supply Chain department.

When it comes to internal stakeholders, survey results have shown that staff members are generally satisfied with the services they receive from their counterparts in BANKSETA. Seven out of sixteen departments recorded over 90% ranking. Two departments – Internal Audit and Supply Chain - recorded the lowest ranks of 70% and 63% respectively.

While the overall above average satisfaction rating is commended, a number of staff members registered their dissatisfaction, singling out departments from which they received very poor services. The percentages of staff members who scored particular departments as offering very poor service range from 6% to 20%. Possibly of more concern are departments which recorded a percentage above 10%. These include Work Integrated Learning and Bursaries (11%), Supply Chain (13%), Project Management (14%), Governance (18%), and Alternate Banking (20%).

To get a clear perspective of staff members' submission of "very poor" ratings, there is a need to interface the dissatisfaction ratings with the Service Quality ratings. This approach throws light on salient issues of concern to staff members. The satisfaction ratings show Empathy, Responsiveness, and Reliability as key dimensions where internal staff raised substantial dissatisfaction. For instance, 13% of respondents indicated that they were dissatisfied with the level of empathy displayed by their counterparts. There is display of disregard for the impact that individual departmental services has on the performance of other departments in the organisation. There is also a display of poor understanding of how the role of individual departments affects the entire functioning of the organization (*Line of sight*). The value imbedded in the *Line of sight* – as a philosophy - emphasises the need for every member of an organization to know where the organisation is heading to (vision), how to get there (strategy), with each member possessing a role to play (responsibility). This philosophy seems to be lacking.

In as far as Responsiveness is concerned, 16% of respondents raised dissatisfaction with the pace at which other departments respond to their needs. Departments tend to display a tendency of delay in responding to departmental requests; 17% of respondents raised this particular concern. The delay in responding to requests culminates into poor management of expectations around the turnaround time for receiving a service. It may then not be so surprising that 15% of the respondents indicated that their departmental counterparts display a poor sense of willingness to help.

It is arguably logical to assert that there is an inseparable yet distinct link between reliability and responsiveness. While it is not the intention of this study to put this assertion to the test, results of this survey display a substantial resemblance, supporting the logical relationship between the two service quality model components. Thirteen percent of the respondents registered their dissatisfaction with the sense of reliability demonstrated by their counterparts. There is a display of poor dependability which negatively impacts on the trust bestowed on the stipulated timeframe for delivering a service.

The issues discussed above resonate well with the contents of the qualitative results for internal stakeholders. The key issues from qualitative results relate to poor communication, delayed and imprecise communication, and inefficiency.

SECTION 5: RECOMMENDATIONS

The following recommendations are submitted for purposes of improving the performance of BANKSETA as it interfaces its operations with its stakeholders.

Recommendation 1

There is a need to improve communication within BANKSETA as well as between BANKSETA and its external stakeholders. The staff has raised issues around the efficiency with which requests for services from other departments are responded to, and ultimately dealt with. This has a negative impact on the pace of delivering services. This inefficiency has ripple effects that manifest themselves into magnified levels of dissatisfaction, highlighted by external stakeholders. This study recommends a two-pronged approach to address this issue. The first approach pertains to improving internal communication among departments. A reasonable point of departure could be a reflection of organisational image based on the discussion of findings from this study. This could be followed by programmes aimed at enhancing team work and support between operational and management tiers. This will not only improve resource utilisation and efficiency but also facilitate entrenching the values guided by the philosophy of *Line of sight*.

The second approach would require *inter alia*, BANKSETA to set up mechanisms for establishing appropriate communication channels for the various external stakeholders it interfaces with. A relatively simpler intervention – as a starting point - could be setting up a suggestion box which provides visiting service providers an opportunity to indicate the preferred channels through which they could be contacted.

Recommendation 2

Occupational safety and acceptable health standards are statutory imperatives dictated to organisations for compliance and adherence. This study has registered misgivings from internal staff around sub-standard workspace neatness exhibited by some BANKSETA departments. This

study recommends that BANKSETA should hold departmental heads accountable for compliance with the Occupational Health and Safety Act (OHSA). A call is also made to incorporate Occupational Health and Safety matters in the functions of the Internal Audit department, to complement the mandatory annual audit requirements.

Recommendation 3

Skills development - particularly for the youth - is one of the cornerstones underpinning the relevancy of BANKSETA. This is in recognition of the challenges faced by a youthful population that characterises contemporary South Africa. Youth development is central to the realisation of the vision of the National Development Plan (NDP). Equipping the youth with relevant skills demands that the BANKSETA training programmes are endowed with requisite human resource capabilities. This study has identified weaknesses in the implementation of programmes, attributable to some members of the training staff. This study recommends that BANKSETA considers implementing capacity building programmes for both internal and external stakeholders. The call for this approach is premised in the need to enhance monitoring and evaluation (M & E) on the side of BANKSETA programme supervisors, while training providers undertake in-depth in-service programme-specific training. Project Khaedu could be one training programme that could be relevant for BANKSETA staff at different levels of management.

Recommendation 4

In numerous organisations, a proportionately greater amount of responsibility around service delivery hinges on Supply chain processes. It is for this reason that the Supply chain department should be well resourced with capable management and implementing skills. Results of this study have highlighted weaknesses in strategic management and lack of support for subordinate in the Supply chain department. This study recommends that the Executive management of BANKSETA takes steps to improve the functioning of this department, for the express purpose of improving organisational efficiency, programme implementation and service delivery.

Recommendation 5

BANKSETA should as much as possible ensure that there is staff buy-in by motivating and advocating for staff participation in stakeholder satisfaction surveys without, of course, seeking to influence the result.

Recommendation 6

A number of stakeholders prematurely exited the survey due to the fact that they had not engaged with BANKSETA in the past 12 thus affecting the response rate. BANKSETA is therefore urged to regularly update the database at least once a year.

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ANNEXURE A: Internal BANKSETA Stakeholder Satisfaction Survey (2017-2018) questionnaire

Dear valued stakeholder,

VUCA Institute of Leadership Development has been commissioned to conduct the 2017-2018 Stakeholder Satisfaction Survey by the Banking Sector Education and Training Authority (BANKSETA).

The information you provide will be treated with confidentiality. The key objective of the research is to assess levels of satisfaction you experienced pertaining to the services provided by the various departments, the results of which will be incorporated, discussed and implemented as part of BANKSETA's continuous service improvement.

1	What job level do you occupy a. Administrator b. Specialist c. Manager d. Executive	
2	How satisfied are you with the overall departmental performance (put at the end of every section/department that is being evaluated)	Very poor, Poor, Satisfactory, Good, Excellent
3	What do you think the department does well that can add value to other departments and improve the efficiency of the organisation? (Optional)	
4	What do you think the department should do differently if any, to offer better and improved service to stakeholders? (Optional)	

<p>5</p>	<p>Instruction: Please answer “Yes” if you have worked closely and are able to provide a rating for the department. Otherwise, answer “No” to move to the next department.</p> <p>Which of the following departments have you worked with closely and are able to provide a rating for 1,2,3,4,5,6,7,8,9,10,11,12,13,14,15?</p> <p>BANKSETA Departments:</p> <ol style="list-style-type: none"> 1. Youth Development Department 2. Quality Management Department 3. Skills Development Department 4. Research Department 5. Marketing and Communications Department 6. Supply Chain Department 7. Finance Department 8. Information and Communications Technology Department 9. Human Resources Department 10. Alternative Banking Department (Previously known as Inclusive Banking Department) 11. Facilities Management Department 12. Travel Management 13. Work Integrated Learning and Bursaries Department 14. Project Management Office 15. Governance Department 16. Internal Audit Department <p>Explanation: Question 5 is repeated for all 15 departments. When respondent answers yes then they move to question 6 below till the end for each of the 15 departments. If they answer ‘no’, they skip to next department until the 15th. If they answer</p>	<p>Yes</p>	<p>No</p>
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	'no' to all 15 departments, they move to end of the survey. It means they have never dealt with any department.					
	Please note the descriptors below for the ratings provided	RATING				
	5=Strongly Agree, 4=Agree, 3=Undecided, 2=Disagree, 1=Strongly Disagree.	5	4	3	2	1
6	Tangibles					
a	Compliance with the BANKSETA dress code					
b	Acceptable use of tools of trade when working remotely/out of office					
c	Compliance with all the corporate identity requirements					
d	Housekeeping of departmental workspace (neatness of workspace in compliance with Occupational Health and Safety Act (OHSA))					
7	Reliability					
a	Staff possess knowledge for area of expertise					
b	Staff are dependable					
c	Services are delivered within acceptable time frames					
d	Records provided are always accurate					
8	Responsiveness					
a	Staff inform stakeholders when a service will occur to manage expectations					
b	Willingness of colleagues to help when needed					
c	Departmental response to requests					
9	Assurance					

a	Trustworthiness of colleagues					
b	Employees are respectful					
c	Employees have support to do their job well					
10	Empathy					
a	The department understands how its services impact on other departments					
b	The department understands its role and impact on the organization					
c	Employees have the best interest of the stakeholder in mind					

Thank You!

BANKSETA and VUCA Institute of Leadership Development would like to thank you for your time and input provided.

ANNEXURE B: External BANKSETA Stakeholder Satisfaction Survey 2017 - 2018

Dear valued stakeholder,

VUCA Institute of Leadership Development has been commissioned to conduct the 2017-18 Stakeholder Satisfaction Survey by the Banking Sector Education and Training Authority (BANKSETA).

The information you provide will be treated with **the highest level of confidentiality**. The key objective of the research is to assess levels of satisfaction you experienced pertaining to the services provided by the BANKSETA; the results of which will be incorporated, discussed and implemented as part of BANKSETA's continuous service improvement.

Section A: Segmentation

Which stakeholder grouping do you represent?

1. Learner beneficiary
 - a. Employed
 - b. Unemployed
2. Training provider
 - a. BANKSETA Accredited Training Provider
 - b. BANKSETA Secondary Training Provider
 - c. Private Higher Education Institution
 - d. Public Higher Education Institution
 - e. Private TVET
 - f. Public TVET
3. Employers
 - a. Banks
 - b. Microfinance
 - c. Cooperative banks
 - d. Cooperative Financial Institutions
4. Service providers

BANKSETA conducts a stakeholder satisfaction survey every year. Have you had any engagement with BANKSETA during the last 12 months? Yes/No (If no, exit)

*Once they exit; a thank you message should be displaced showing appreciation of their time and perhaps thanking them in advance/looking forward to their future engagements with the organisation.

Please tell us a little about yourself to improve our analysis and segmentation.

[ASK OF ALL]

Please select your province:

- Eastern Cape
- Free State
- Gauteng
- Kwazulu-Natal
- Limpopo
- Mpumalanga
- North West
- Northern Cape
- Western Cape

[ASK OF BENEFICIARIES ONLY]

When you started your training with BANKSETA, were you:

- Employed full time
- Employed part time
- Self-employed
- Unemployed
- Studying
- Other (please specify)

Are you currently...?

- Employed full time
- Employed part time
- Self-employed
- Unemployed
- Studying
- Other (please specify)

Which of the following programme(s) have you participated in with BANKSETA?

- Learnership
- SME training
- Executive/Leadership Development Programmes
- PhD and Masters bursaries
- Work-readiness Programme
- Bursary funding
- WIL (Work Integrated Learning)
- AT(SA) Accounting Technician level 3 Programme
- Other (please specify): _____
- No training received

SECTION B: Detailed satisfaction ratings

Where 5 is the most positive answer (strongly agree, very satisfied, excellent), 1 is the most negative answer (strongly disagree, very dissatisfied, very poor) and N/A is not applicable.

1. How would you rate BANKSETA in terms of ...?

	5	4	3	2	1	N/A
Being innovative						
Being reliable						
Positively contributing to your business						
Having well aligned policies, processes and actions						

Displaying stakeholder value						
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2. How would you rate BANKSETA staff in terms of ...?

	5	4	3	2	1	N/A
Showing an understanding of your needs						
Being responsive						
Being professional						
Being flexible (accommodating to your needs)						
Treating you with respect						

3. How would you rate the effectiveness of the BANKSETA communication channels?

	5	4	3	2	1	N/A
Social media platforms						
Promotional material						
Website						

Publications						
Newsflash						

4. How would you rate the effectiveness of the following aspects of the BANKSETA communication?

	5	4	3	2	1	N/A
Content relevance, current and appropriate						
Messaging being clear and easy to understand						

5. Which BANKSETA communication channels do you currently use? Also indicate which channels you prefer.

	Currently Use	Prefer to use
Email	<input type="checkbox"/>	<input type="checkbox"/>
Telephone	<input type="checkbox"/>	<input type="checkbox"/>
Meetings	<input type="checkbox"/>	<input type="checkbox"/>
Website	<input type="checkbox"/>	<input type="checkbox"/>
Newsflash	<input type="checkbox"/>	<input type="checkbox"/>
Corporate Magazine	<input type="checkbox"/>	<input type="checkbox"/>
Facebook	<input type="checkbox"/>	<input type="checkbox"/>
LinkedIn	<input type="checkbox"/>	<input type="checkbox"/>
Twitter	<input type="checkbox"/>	<input type="checkbox"/>

6. What do you think BANKSETA does well?

7. What do you think BANKSETA could do differently that would improve your experience with them?

SECTION C: Beneficiaries (Employed)

Where 5 is the most positive answer (strongly agree, very satisfied, excellent), 1 is the most negative answer (strongly disagree, very dissatisfied, very poor) and N/A is not applicable.

8. How would you rate the training that you received in terms of ...?

	5	4	3	2	1	N/A
Meeting your training and developmental needs						
Exposing you to the broader banking and microfinance (alternative banking) sector/global management/leadership theories and/ practice						
Making a valuable contribution to your career/ future opportunities						

9. How would you rate the Learning Support Officer in terms of ...?

	5	4	3	2	1	N/A
Being engaging						
Being professional						
Providing effective support to you						

10. How would you rate your level of productivity as a result of your training?

- Significant improvement
- Some improvement
- No improvement

11. Did you complete your training successfully?

- Yes
- No

12. Were you aware that BANKSETA funded your programme?

- Yes
- No

13. What type of post-training support would you like (or think should be considered) by the BANKSETA?

SECTION D: Beneficiaries (Unemployed)

Where 5 is the most positive answer (strongly agree, very satisfied, excellent), 1 is the most negative answer (strongly disagree, very dissatisfied, very poor) and N/A is not applicable.

14. How would you rate the training that you received in terms of ...?

How would you rate the training that you received?

	5	4	3	2	1	N/A
Did the training meet your expectations						
Exposing you to the broader banking and micro-finance (alternative banking) sector						
Making a valuable contribution to your career/ future opportunities						
Where applicable, were learner allowances paid to you timeously						

15. How would you rate the Learning Support (BANKSETA representatives and training providers) in terms of ...?

	5	4	3	2	1	N/A

Induction provided						
Quality of learning resources						
Being engaging						
Being professional						
Providing the required support						

1. Did you complete your training successfully?

- Yes
- No

2. Were you able to find employment after your training?

- Yes
- No

3. Were you aware that BANKSETA funded your programme?

- Yes
- No

4. What type of post-training support would you like or suggest the BANKSETA considers?

SECTION E: Service Providers

Where 5 is the most positive answer (strongly agree, very satisfied, excellent), 1 is the most negative answer (strongly disagree, very dissatisfied, very poor) and N/A is not applicable.

5. How would you rate BANKSETA procurement processes in terms of ...?

	5	4	3	2	1	N/A
Being fair and transparent						
Efficient						
Easy to understand						
Acceptable turnaround times						

6. Do you have any further comments about the your experience with the BANKSETA’s procurement process, if so please provide feedback (Optional)

SECTION F: EMPLOYERS/WSP/ATR

Where 5 is the most positive answer (strongly agree, very satisfied, excellent), 1 is the most negative answer (strongly disagree, very dissatisfied, very poor) and N/A is not applicable.

7. How would you rate the BANKSETA WSP and ATR process in terms of ...?

	5	4	3	2	1	N/A
Being fair and transparent						
Efficient						
Ease of completion						
Acceptable timeframes for payments of mandatory grants						

SECTION G: TRAINING PROVIDERS

8. How would you rate the BANKSETA accreditation and certification process?

	5	4	3	2	1	N/A
Ease of the accreditation process						
Support received to accredit programmes						
Turnaround time to register assessors and moderators						
Experience of external moderation process						



Turnaround time for issuing certificates						
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Thank You!

BANKSETA and VUCA Institute of Leadership Development would like to thank you for your time and input provided.

ANNEXURE C: Detailed responses for external stakeholders

Where 5 is the most positive answer (strongly agree, very satisfied, excellent), 1 is the most negative answer (strongly disagree, very dissatisfied, very poor) and N/A is not applicable.

	#	#	%	#	%							
SECTION B: Detailed satisfaction ratings	1	2	3	4	5	N/A	Total	N/A	Dissatisfied	Satisfied		
How would you rate BANKSETA staff in terms of treating you with respect?	1	0	1	4	19	0	25	0	2	8%	23	92%
How would you rate BANKSETA in terms of being innovative?	0	0	4	10	10	1	25	1	4	16%	20	80%
How would you rate BANKSETA in terms of displaying stakeholder value?	1	0	2	6	14	2	25	2	3	12%	20	80%
How would you rate BANKSETA in terms of being reliable?	1	0	3	6	13	2	25	2	4	16%	19	76%
How would you rate BANKSETA staff in terms of being professional?	2	0	4	3	16	0	25	0	6	24%	19	76%

Where 5 is the most positive answer (strongly agree, very satisfied, excellent), 1 is the most negative answer (strongly disagree, very dissatisfied, very poor) and N/A is not applicable.

		#	#	%	#	%							
SECTION B: Detailed satisfaction ratings	1	2	3	4	5	N/A	Total		N/A	Dissatisfied	Satisfied		
How would you rate BANKSETA staff in terms of being flexible (accommodating to your needs)?	2	0	3	5	14	1	25		1	5	20%	19	76%
How would you rate BANKSETA in terms of having well aligned policies, processes and actions?	0	1	5	7	10	2	25		2	6	24%	17	68%
How would you rate BANKSETA staff in terms of showing an understanding of your needs?	1	0	7	6	11	0	25		0	8	32%	17	68%
How would you rate BANKSETA staff in terms of being responsive?	1	0	7	6	11	0	25		0	8	32%	17	68%
How would you rate the effectiveness of BANKSETA website?	0	0	4	7	10	4	25		4	4	16%	17	68%

Where 5 is the most positive answer (strongly agree, very satisfied, excellent), 1 is the most negative answer (strongly disagree, very dissatisfied, very poor) and N/A is not applicable.

		#	#	%	#	%							
SECTION B: Detailed satisfaction ratings	1	2	3	4	5	N/A	Total		N/A	Dissatisfied	Satisfied		
How would you rate the effectiveness of BANKSETA publications?	0	0	2	10	7	6	25		6	2	8%	17	68%
How would you rate the effectiveness of BANKSETA communication in terms of content relevance, current and appropriate?	1	0	3	8	9	4	25		4	4	16%	17	68%
How would you rate the effectiveness of BANKSETA promotional material?	0	0	3	11	5	6	25		6	3	12%	16	64%
How would you rate the effectiveness of BANKSETA Newsflash?	0	0	3	6	9	7	25		7	3	12%	15	60%
How would you rate the effectiveness of BANKSETA communication in terms of its messaging being clear and easy to understand?	0	2	4	6	9	4	25		4	6	24%	15	60%

Where 5 is the most positive answer (strongly agree, very satisfied, excellent), 1 is the most negative answer (strongly disagree, very dissatisfied, very poor) and N/A is not applicable.

									#	#	%	#	%
SECTION B: Detailed satisfaction ratings									N/A	Dissatisfied		Satisfied	
	1	2	3	4	5	N/A	Total		N/A				
How would you rate BANKSETA in terms of positively contributing to your business?	0	1	5	7	7	5	25		5	6	24%	14	56%
How would you rate the effectiveness of BANKSETA social media platforms?	0	0	3	6	7	9	25		9	3	12%	13	52%

Communications Use and Preference	Currently Use	Prefer to use	% Who Currently Use (51)	% with a preference (30)	% without a preference (21)
Which BANKSETA communication ... / Email	19	17	37%	33%	4%

Communications Use and Preference	Currently Use	Prefer to use	% Who Currently Use (51)	% with a preference (30)	% without a preference (21)
Which BANKSETA communication ... / Telephone	7	2	14%	4%	10%
Which BANKSETA communication ... / Meetings	5	2	10%	4%	6%
Which BANKSETA communication ... / Website	9	3	18%	6%	12%
Which BANKSETA communication ... / Newsflash	2	2	4%	4%	0%
Which BANKSETA communication ... / Corporate Magazine	2	1	4%	2%	2%

Communications Use and Preference	Currently Use	Prefer to use	% Who Currently Use (51)	% with a preference (30)	% without a preference (21)
Which BANKSETA communication ... / Facebook	3	0	6%	0%	6%
Which BANKSETA communication ... / LinkedIn	3	2	6%	4%	2%
Which BANKSETA communication ... / Twitter	1	1	2%	2%	0%
Total	51	30	100%	59%	41%

Where 5 is the most positive answer (strongly agree, very satisfied, excellent), 1 is the most negative answer (strongly disagree, very dissatisfied, very poor) and N/A is not applicable.								#	#	%	#	%
SECTION C: Beneficiaries (Employed)	1	2	3	4	5	N/A	Total	N/A	Dissatisfied		Satisfied	
How would you rate the training that you received in terms of meeting your training and developmental needs?	0	1	1	4	6	1	13	1	2	15%	10	77%
How would you rate the training that you received in terms of exposing you to the broader banking and microfinance (alternative banking) sector/global management/leadership theories and/ practices?	0	2	2	5	3	1	13	1	4	31%	8	62%
How would you rate the training that you received in terms of making a valuable contribution to your career/ future opportunities?	0	2	2	4	4	1	13	1	4	31%	8	62%

Where 5 is the most positive answer (strongly agree, very satisfied, excellent), 1 is the most negative answer (strongly disagree, very dissatisfied, very poor) and N/A is not applicable.								#	#	%	#	%
SECTION C: Beneficiaries (Employed)	1	2	3	4	5	N/A	Total	N/A	Dissatisfied		Satisfied	
How would you rate the Learning Support Officer in terms of being engaging?	0	3	2	6	2	0	13	0	5	38%	8	62%
How would you rate the Learning Support Officer in terms of being professional?	0	0	2	6	5	0	13	0	2	15%	11	85%
How would you rate the Learning Support Officer in terms of providing effective support to you?	0	0	4	8	1	0	13	0	4	31%	9	69%

SECTION C: Beneficiaries (Employed)	Yes	No
Did you complete your training successfully?	13	0

Were you aware that BANKSETA funded your programme?	12	1
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SECTION D: Beneficiaries (Unemployed)

Where 5 is the most positive answer (strongly agree, very satisfied, excellent), 1 is the most negative answer (strongly disagree, very dissatisfied, very poor) and N/A is not applicable.									#	#	%	#	%
SECTION D: Beneficiaries (Unemployed)	1	2	3	4	5	N/A	Total		N/A	Dissatisfied		Satisfied	
How would you rate the training that you received, did the training meet your expectations ?	0	0	1	0	0	1	2		1	1	50%	0	0%
How would you rate the training that you received in terms of exposing you to the broader banking and micro-finance (alternative banking) sector?	0	1	0	0	0	1	2		1	1	50%	0	0%

Where 5 is the most positive answer (strongly agree, very satisfied, excellent), 1 is the most negative answer (strongly disagree, very dissatisfied, very poor) and N/A is not applicable.									#	#	%	#	%
SECTION D: Beneficiaries (Unemployed)	1	2	3	4	5	N/A	Total		N/A	Dissatisfied		Satisfied	
How would you rate the training that you received in terms of making a valuable contribution to your career/ future opportunities?	0	0	1	0	0	0	1		0	1	100%	0	0%
If you were on programme where stipends were provided, was such paid to you timeously?	0	0	0	1	1	0	2		0	0	0%	2	100%
How would you rate the Learning Support (BANKSETA representatives and training providers) in terms of induction provided?	0	0	0	1	0	1	2		1	0	0%	1	50%
How would you rate the Learning Support (BANKSETA representatives and training providers) in terms of quality of learning resources?	0	0	0	0	1	1	2		1	0	0%	1	50%

Where 5 is the most positive answer (strongly agree, very satisfied, excellent), 1 is the most negative answer (strongly disagree, very dissatisfied, very poor) and N/A is not applicable.									#	#	%	#	%
SECTION D: Beneficiaries (Unemployed)	1	2	3	4	5	N/A	Total		N/A	Dissatisfied		Satisfied	
How would you rate the Learning Support (BANKSETA representatives and training providers) in terms of being engaging?	0	0	0	1	0	1	2		1	0	0%	1	50%
How would you rate the Learning Support (BANKSETA representatives and training providers) in terms of being professional?	0	0	0	0	1	1	2		1	0	0%	1	50%
How would you rate the Learning Support (BANKSETA representatives and training providers) in terms of providing the required support?	0	0	0	0	1	1	2		1	0	0%	1	50%

SECTION D: Beneficiaries (Unemployed)	Yes	No

Did you complete your training successfully?	2	0
Were you able to find employment after your training?	1	1
Were you aware that BANKSETA funded your programme?	2	0

Section E: Service Providers

Where 5 is the most positive answer (strongly agree, very satisfied, excellent), 1 is the most negative answer (strongly disagree, very dissatisfied, very poor) and N/A is not applicable.									#	#	%	#	%
SECTION E: Service Providers	1	2	3	4	5	N/A	Total		N/A	Dissatisfied		Satisfied	
How would you rate BANKSETA procurement processes in terms of being fair and transparent?	1	0	2	6	3	1	13		1	3	23%	9	69%
How would you rate BANKSETA procurement processes in terms of being Efficient?	1	0	6	3	2	1	13		1	7	54%	5	38%

How would you rate BANKSETA procurement processes in terms of being easy to understand?	1	0	1	6	4	1	13	1	2	15%	10	77%
How would you rate BANKSETA procurement processes in terms of being Acceptable turnaround times?	1	0	5	1	5	1	13	1	6	46%	6	46%

Section F: SECTION F: EMPLOYERS/WSP/ATR

Where 5 is the most positive answer (strongly agree, very satisfied, excellent), 1 is the most negative answer (strongly disagree, very dissatisfied, very poor) and N/A is not applicable.									#	#	%	#	%
SECTION F: EMPLOYERS/WSP/ATR	1	2	3	4	5	N/A	Total		N/A	Dissatisfied		Satisfied	
How would you rate the BANKSETA WSP and ATR process in terms of being fair and transparent?	1	0	9	22	41	4	77		4	10	13%	63	82%
How would you rate the BANKSETA WSP and ATR process in terms of being Efficient?	1	4	8	22	38	4	77		4	13	17%	60	78%

How would you rate the BANKSETA WSP and ATR process in terms of ease of completion?	1	6	8	29	29	4	77	4	15	19%	58	75%
How would you rate the BANKSETA WSP and ATR process in terms of being acceptable timeframes for payments of mandatory grants?	2	3	6	27	30	9	77	9	11	14%	57	74%

Section G: Training Providers

								#	#	%	#	%
SECTION G: TRAINING PROVIDERS	1	2	3	4	5	N/A	Total	N/A	Dissatisfied		Satisfied	
How would you rate the BANKSETA accreditation and certification process in terms of ease of the accreditation process?	0	0	5	9	12	7	33	7	5	15%	21	64%

									#	#	%	#	%
SECTION G: TRAINING PROVIDERS	1	2	3	4	5	N/A	Total		N/A	Dissatisfied		Satisfied	
How would you rate the BANKSETA accreditation and certification process in terms of support received to accredit programmes?	1	1	5	6	2	1	8	33	8	7	21%	18	55%
How would you rate the BANKSETA accreditation and certification process in terms of turnaround time to register assessors and moderators?	2	0	2	8	1	1	10	33	10	4	12%	19	58%
How would you rate the BANKSETA accreditation and certification process in terms of experience of external moderation process?	1	0	7	7	9	1	9	33	9	8	24%	16	48%
How would you rate the BANKSETA accreditation and certification process in terms of turnaround time for issuing certificates?	2	1	6	5	0	1	9	33	9	9	27%	15	45%

External stakeholders' suggestions and Comments

	What do you think BANKSETA does well?
1	They do spend money on implementing projects
2	They placed some of the learners
3	Helped her got a job with her experience
4	They help with leadership
5	Efficiency

6	Able to learn and get exposure in banks of things u didn't know
7	Providing learnerships
8	They do well in terms of aligning with the legislation, in particular the National Skills Development Act
9	Their projects are well aligned with the needs of the sector
10	Giving exposure
11	Innovative
12	Giving back to the country by educating youth
13	Organises well for everyone
14	Their trainings are good
15	They train and educate employees
16	BANKSETA has good, relevant programmes available.

17	They are leaders in contributing to skills development, in the Banking sector- they are empowering a lot of youth
18	Reliable training administration especially with regards to financial management (payments), feedback on funding applications and queries, innovative skills initiatives
	What do you think BANKSETA could do differently that would improve your experience with them?
1	They must focus more on spending more money on the under-privileged, especially on cooperatives. They must also spend money on improving technologies, working in partnership with others as this has a potential of creating jobs. Improved technologies will also help them implement projects better
2	If they can place me in a position where I have the qualification
3	Collaboration/working together
4	They must improve on flexibility
5	They must improve being innovative
6	Follow up with learners if they got the job

7	The staff (that I have been dealing with) need to be trained to communicate effectively, to respond to emails, follow through with their promises and to return calls.
8	To make decision making process easier
9	Coach their presenters on course content.
10	Start programmes on time
11	Focus on relevant issues or your strength
	What type of post-training support would you like or suggest the BANKSETA considers?
1	If they can place me in a financial sector and make regular contact or follow up
	Do you have any further comments about the your experience with the BANKSETA's procurement process, if so please provide feedback (Optional)
	None

ANNEXURE D: Internal Stakeholder Commendations and Call for Improvements

Department	Does Well	Do differently
1. Youth Development Department	They present themselves so well, especially when it comes to how they look and behave	improve communication with internal, support departments and respond timeously to requests
	Understanding of the targets	Need to have an understanding of business
	The Department does well in everything.	Be more responsive and informative
	Open Communication and Collaboration on Projects	
2. Quality Management Department	willingness to help others whenever there is a need	housekeeping around their work area
	Accuracy of info	innovation

Department	Does Well	Do differently
	Working well with other departments on collaboration in terms of Sector Wide Interventions. Open Communication	Focus, group together, energise and take some time to reflect on the projects that will have a major impact on the Banking Sector and Implement accordingly.
3. Research Department	taking care of the stakeholders needs	response time to the requests made to the department needs to be improved
	innovation	
4. Marketing and Communications Department	timeous communication with other departments on issues pertaining to work and delivery	response time to the requests from other departments can be improved on
	They organise quarterly meetings to find out about my departmental needs	I am happy with their service
	They follow up and follow through. The manager is very aware and visible. The manager is in charge	Centralise all project marketing milestone in inside their department , these will avoid and minimize individual department marketing collaterals procurements
	Proper internal communication need to be improved, target market should be identified and	If they had the budget BANKSETA should brand all sites where we are investing in skills

Department	Does Well	Do differently
	serviced according to their relevant needs. No one-size fits all.	
		Quicker response to internal stakeholder queries.
5. Supply Chain Department	They present themselves well in terms of appearance	The manager must strive to equip herself with relevant knowledge required for the nature of the job in order to give correct advice and not rely on the CFO at all times. There's also a serious need for the entire department to work on their timelines or turn around times for delivery. Some of the resources within the department are not utilized fully because of personal clashes that are visible to the other departments
	As an employee I understand that the junior staff members are trying their best to provide the best service. However, their manager is making it difficult for junior staff members to provide best service	The manager is very rude, do not provide with solutions instead she refers us to the CFO which is a serious concern.
	sourcing right provider to render service	They need to work on their time management and be able to deliver their deliverable on time . SCM manager needs to review her team reports .

Department	Does Well	Do differently
		Quicker turnaround times for internal stakeholders
		Adhere to corporate values of respect ,teamwork and professionalism. Consider the impact that delays have on organisational deliverables.
6. Finance Department	the treatment they give to each and every one is commendable. the members always make an effort to listen and assist whenever their expertise are needed	Reconcile unpaid versus paid invoices so that departments do not have to find themselves using the new financial year's budget due to budget having been reduced without consultation with end users
	They keep to the payment deadline. Always willing to assist even if they are busy.	
	Continue be supportive all the time	
	Flexibility of the processes	
7. Information and Communications	clear and precise communication at all times is what the department does so well and it helps a lot	Team work is lacking from some members of the department to an extent that on the days when those who are always are not in the office we all feel the

Department	Does Well	Do differently
Technology Department		pinch. The mentality of titles play a major role and contribute to how some members conduct themselves.
	continue to support the team	Learn to communicate with internal stakeholders on issues that affect all .
		insource some of the IT services
		Be available to remotely assist internal clients
9. Human Resources Department	Paying salaries on time	Respect people
10. Alternative Banking Department (Previously known as Inclusive Banking Department)	None	None

Department	Does Well	Do differently
11. Facilities Management Department	None	None
12. Travel Management	The department always follow up and give feedback even when he is on leave. He goes an extra mile	We should have pool cars so that we can use those cars for meetings. Staff vehicles should not be put at risk on the roads.
	They confirm and make sure they understand details and check if their interpretation is correct	
	Communication are skills excellent.	
13. Work Integrated Learning and Bursaries Department	Work together as a team	Build more capacity for administration and have more space for storing information that we need to keep in this office
14. Project Management Office	The manager is hands on and visible. The team works together to assist us when there is a problem and stay until it is resolved	Prevent auditors from approaching specialists or administrators directly and make requests through managers or the project office manager

Department	Does Well	Do differently
	The invoice stay very long time for checking, that should be improved. The generation of POs takes long. The department should improve the urgency when checking the invoices so that they are submitted to Finance Department on time.	Department does well on CS. Leadership of the department is awesome.
		input accurate information for projects
15. Governance Department	None	None
16. Internal Audit Department	the members treat everyone with respect and according to their uniqueness	as internal auditors their independence is questionable, especially from the manager. He does not know where to draw the line on the issues pertaining to work in order to be able to exercise objectivity