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FLANK

Customer Satisfaction Survey

2014

Final Report

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APPROVALS

Sign-off signifies acceptance of the content. Conditional signature can be made, with space provided to express conditions.

Name	Designation	Organisation	Date	Signature	Conditions/Comments
Zandile Skosana	Manager: Marketing and Communications	BANKSETA			



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List of Acronyms

ATP	Accredited Training provider
BANKSETA	Banking Sector Education and Training Authority
SDF	Skills Development Facilitator
SSP	Sector Skills Plan

1. Executive Summary

1.1. Introduction

Redflank has been commissioned by BANKSETA to conduct customer satisfaction surveys for 2014 and 2015 to assess how effectively and efficiently BANKSETA is achieving its mandate within the banking sector. This report outlines the findings with regards to stakeholder satisfaction for 2014.

1.2. Research Design

The purpose of the research was to evaluate BANKSETA's performance during the year 2014 as rated by BANKSETA stakeholders. The information was gathered from a variety of stakeholder groups from different regions. Data was also collected from BANKSETA employees in order to assess the gap between how BANKSETA perceives the satisfaction of their stakeholders and the actual satisfaction felt by those stakeholders. The data collection approach employed a number of different techniques and included online surveys and telephonic surveys which were used to collect quantitative data. A focus group and a number of interviews were used to gain insight into trends identified from the data collected in the surveys.

1.2.1. Overview of Data Collection Process

Below is a diagram illustrating the entire data collection process. The survey data collection process was started on the 2nd December 2014, with the closing date being the 26th January 2014. Qualitative information was gathered from focus groups and interviews between 4th of February 2015 and 8th of February 2015.

Figure 1.1: Data Collection Timeline

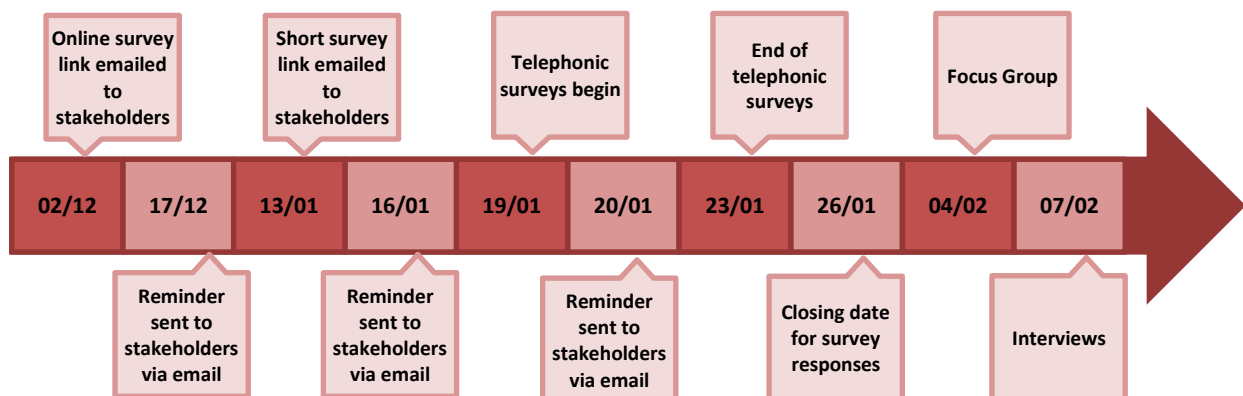
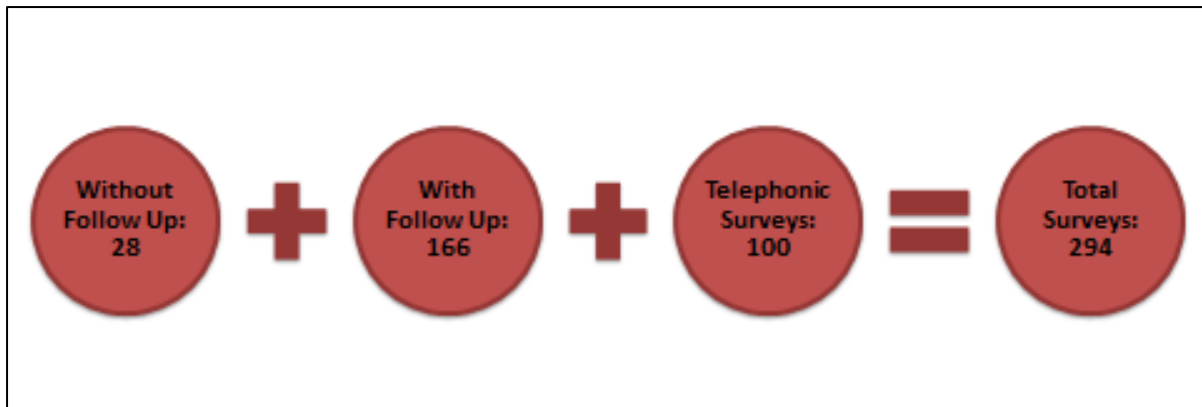


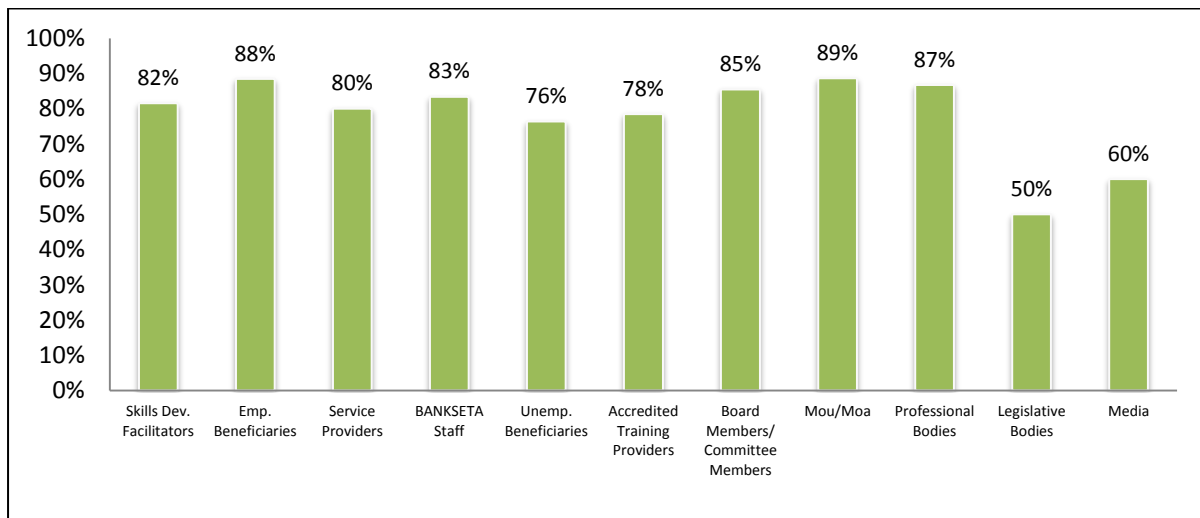
Figure 1.2: Summary of Survey Response Rate



1.3. Key Findings

Based on study findings, it is apparent that BANKSETA stakeholders are satisfied with BANKSETA’s performance in the year 2014. Stakeholders rated BANKSETA 4.12 out of 5, equivalent to 82.4%. This implies that on average, BANKSETA stakeholders are fairly satisfied with BANKSETA as a whole. The figure below depicts this key finding.

Figure 1.3: Overall Satisfaction by Stakeholder Group (n=294)



Source: Surveys (2014)

Other key findings discussed in the report include:

- 1) Stakeholder dissatisfaction with **Contact Frequency**.
- 2) Stakeholders are unaware of BANKSETA’s presence on **Social Media**.
- 3) A disparity in the ratings given by BANKSETA staff and external stakeholders.
- 4) Stakeholders were satisfied with the level of **Professionalism** of BANKSETA staff.
- 5) Stakeholders were satisfied with the **Quality of Training Programmes**.

2. Introduction

2.1. Document Purpose and Content

2.2. Project Context, Focus and Approach

Redflank was commissioned by BANKSETA to conduct a customer satisfaction survey. The objective of the study was to assess how effectively and efficiently BANKSETA is achieving its mandate within the banking sector. The project is set to last for two years starting October 2014 until February 2016. This report outlines the findings with regards to stakeholder satisfaction for the year of 2014.

2.2.1. Overview of BANKSETA

The Banking Sector Education and Training Authority (BANKSETA) is a statutory body with the mandate to be an agent of transformation and to seek to promote employment equity and broad-based BEE through skills development. It was established by the Minister of Labour, through the Skills Development Act of 1998, in order to enable its stakeholders to advance the position of the banking and micro-finance industry at a National and International level.

2.2.2. Overview of Redflank

Redflank is a specialist management consultancy, assisting clients with the delivery of strategy (including research), diagnostic, customer satisfaction, implementation, and assurance projects. The specialist nature of the consultancy relates to the deep management consulting and industry expertise embodied in Redflank project teams. Redflank's client base includes private sector companies (e.g. Old Mutual, BCX, MTN) as well as public sector organisations (e.g. EDTP-SETA, TETA, DPSA).

2.2.3. Project Focus

The Customer Satisfaction Survey focused on swiftly assessing the level of satisfaction experienced by BANKSETA stakeholders over the past year. The study was used to understand satisfaction not only at an overall level but also to explore customer satisfaction in more detail.

The diagram below outlines the areas of BANKSETA's interaction with stakeholders that the research aimed to explore.

Figure 2.1: Areas of Focus for Research



3. Research Design

The methodology used in the data collection and analysis was designed to fit the needs of BANKSETA as well as the time constraints of the project. This initial approach was adjusted to ensure data quality and volume needs were met, in the face of changing circumstances during the project.

The purpose of the research was to evaluate BANKSETA's performance during the year 2014, as rated by BANKSETA stakeholders. The information was gathered from a variety of stakeholder groups from various regions. Data was also collected from BANKSETA employees in order to assess the gap between how BANKSETA perceives the satisfaction of their stakeholders and the actual satisfaction voiced by those stakeholders. The data collection employed a number of different techniques and included online surveys and telephonic surveys which were used to collect quantitative data. A focus group and a number of interviews were used to gain insight in trends identified from the data collected in the surveys.

The information that has been derived from the analysis of the data will be used to enhance BANKSETA's ability to effectively and efficiently work alongside the differing stakeholder groups which in turn will enhance its ability to effectively achieve its mandate.

3.1. Research Sample and Approach

3.1.1. Sample

Survey participants were chosen based on one critical criterion, namely was that they were stakeholders in the work carried out by BANKSETA. In order to achieve a maximum sample, a comprehensive list of all BANKSETA stakeholders was obtained and an email containing a link to the online survey was sent to all stakeholders on that list. This form of sampling can be described as purposive convenience sampling.

Purposive Sampling is described as a sampling technique where individuals are selected by the researcher based on predetermined criteria. In this case the chosen criterion was simply that all individuals were BANKSETA stakeholders. This sampling method is used to actively focus on analysing traits or information specific to that population (i.e. BANKSETA stakeholder satisfaction) (Lund Research: 2012). This technique was used as only the perceptions of BANKSETA stakeholders were of any relevance to the research. Convenience sampling is a technique where individuals are chosen purely due to their convenient accessibility (Lund Research: 2012). This sampling technique was used due to the fact that Redflank had access to a database of BANKSETA Stakeholders and an attempt to contact all stakeholders on the list was made.

Stakeholders were grouped according to their relationship/type of interactions with BANKSETA. Stakeholder groups were segmented as follows:

- Skills Development Facilitators
- Accredited Training Providers
- Employed and Unemployed Beneficiaries
- Board Members/Committee Members/Sub-committee Members
- Legislative Bodies



- Media
- MoU/MoA
- Professional Bodies
- BANKSETA Employees (this group was surveyed separately).

Overall 294 surveys were completed which represents 98% of the target of 300 respondents. Of the 294, 30 surveys were completed by BANKSETA staff (representing 10.2% of the total responses). This means that 264 surveys were completed by external stakeholders (89.7%). Along with the survey responses, one Focus Group was conducted with SDFs and 5 Interviews were conducted with various stakeholders.

3.1.2. Approach

The research design proposed three methods of collecting data. The three methods for collecting data included:

- 1) Surveys
 - Online Surveys
 - Telephonic Surveys
- 2) Focus Groups
- 3) Interviews

The research design called for surveys to be used initially to collect quantitative data. It was decided, along with BANKSETA, that surveys were to be conducted by asking stakeholders to complete an online survey. These were then supplemented by a telephonic survey. The research was largely quantitative but depth was added from a qualitative point of view based on information gathered from a focus group session and a number of one-on-one interviews with BANKSETA stakeholders.

3.2. Field Research Undertaken

3.2.1. Overview of Stakeholders Consulted

The table below provides an overview of the extent of fieldwork undertaken.

Table 1: Overview of Stakeholders Consulted

	Planned Consultations	Actual Consultations	
		Stakeholders Consulted	As a Percentage of Total Stakeholders Consulted
Focus Groups	20	22	6.9%
Surveys	300	294	91.6%
Interviews	5	5	1.6%
Total	300 - 325	321	100%

3.2.2. Surveys

It was decided that the best way to collect data was through the use of online surveys. Online surveys were chosen as they offer a number of advantages over face-to-face or telephonic surveys. These are namely: lower costs; convenience for respondents; design flexibility; and automation and real time access to results (Gingery: 2011).

Surveys were designed based on the need to obtain specific information needed by BANKSETA in order to assess stakeholder satisfaction. The design was geared towards obtaining information on a variety of topics while simultaneously ensuring that these overarching topics could be further broken down in the analysis so as to fully understand stakeholder satisfaction. The primary goal of the survey was to establish a score for overall stakeholder satisfaction; however the survey also contained a number of questions that could be used to assess stakeholder satisfaction with regards to the different aspects of BANKSETA's interactions with stakeholders (e.g. BANKSETA's operational activities and BANKSETA's use of social media platforms). As well as generic questions aimed at all stakeholder groups, a number of unique questions relevant only to specific stakeholder groups were included in the survey. This allowed for a more in depth analysis into how well BANKSETA had performed with regards to each stakeholder group.

Questions within the survey were predominantly based on a 5-point Likert scale (with 5 denoting the most positive responses and 1 indicating the most negative response). Likert-type or frequency scales use fixed choice response formats and are designed to measure attitudes or opinions

(Bowling: 1997). The reason for choosing such a rating system was because responses are easily quantifiable and subjective to computation of some mathematical analysis (LaMarca: 2011). This approach was taken in order to obtain an overall satisfaction score which would make interpretation of data simpler. However, a number of open ended questions were included within the survey in order to give depth and understanding to these satisfaction scores. BANKSETA Employees were given a different yet similar survey specifically designed to assess the difference in perception of stakeholder satisfaction between BANKSETA staff and external stakeholders.

Overall 294 surveys were completed which represents 98% of the target of 300 respondents. Of the 294, 30 surveys were completed by BANKSETA staff (representing 10.2% of the total responses). This means that 264 surveys were completed by external stakeholders (89.7%).

3.2.2.1. Online Survey

Online surveys were conducted using Survey Monkey. A link to the online survey was then sent via email to all BANKSETA stakeholders

The initial email was sent on the 2nd of December 2014. The survey was completed by 28 respondents without any follow up which represents 9.52% of the final total. On the 16th of December 2014 a reminder email was sent to all stakeholders. The low response rate during December can be attributed to the fact that many people were preparing to go on or had already left on annual leave.

Due to the low initial response rates it was decided that the original survey may be too long and that a shorter, more convenient survey may be needed to encourage stakeholders to complete the survey. A shortened version of the survey was designed to contain the most important and relevant questions relating to stakeholder satisfaction. A link to this shorter survey was sent via email to all stakeholders on the 13th of January 2015. Two reminders were sent out on the 16th and 20th of January to try and encourage stakeholders to complete the survey before the closing date on the 26th of January.

The combination of reminder emails and a shorter survey increased the response rate by 166 surveys, bringing the total number of online surveys completed to 193 (which represented 66% of the final total).

3.2.2.2. Telephonic Surveys

As part of the data collection process telephonic surveys were used to supplement the online surveys. It was agreed that 100 telephonic surveys would be targeted¹.

The focuses of the telephonic surveys was to obtain information from stakeholder groups that had not been adequately represented in the data generated by the online survey, or were considered key stakeholder groups by BANKSETA. It was decided that focus should be given to SDFs, Board/Committee Members and Learners.

The Learners (who fall under Employed and Unemployed Beneficiaries) were chosen as most had not provided BANKSETA with email addresses and as such had not received the link to the online survey.

¹ Note: this total is 100 completed surveys, not the number of calls made

SDFs and Board/Committee Members were chosen as they were considered key stakeholders by BANKSETA.

Telephonic surveys were conducted between 19th and 23rd of January 2015. These were carried out by calling SDF's, Learners, and Board/Committee Members on the database. All individuals were called, if no response was elicited on the first attempt the stakeholder was called on another two occasions. In total 100 surveys were completed, with a number of calls actively serving as reminders for stakeholders to refer back to the email and complete the online survey.

3.2.3. Interviews

Interviews were conducted on the 5th and 6th of February. The purpose of the interviews was to generate qualitative data that would lend depth to the quantitative data generated by the surveys. Interview questions were derived from trends/patterns that had emerged from the survey data. It was decided that 5 interviews would be conducted and that an individual from each key stakeholder group would be interviewed. The key stakeholder groups identified for interview include: SDFs; Learners; and Board Members. Two interviews were conducted with SDFs and two were conducted with learners, while one interview was conducted with an individual from the Board Member stakeholder group.

3.2.4. Focus Groups

A focus group was conducted on 4th of February 2015. Participants of the focus group belong to the SDF stakeholder group. The purpose of the focus group was to explore information obtained in the surveys in more depth.

Data gathered from the surveys was analysed to identify patterns and trends that had emerged with regards to stakeholder satisfaction. These patterns and trends were used to develop questions and topics of discussion (to be posed to the focus group) to aid in generating qualitative data that would lend depth to the quantitative data generated by the surveys.

The Focus Group focussed on five discussion topics derived from trends identified from the analysis of ratings given by SDFs in the survey. It was decided that three negative trends and two positive trends would be discussed, these discussion points were:

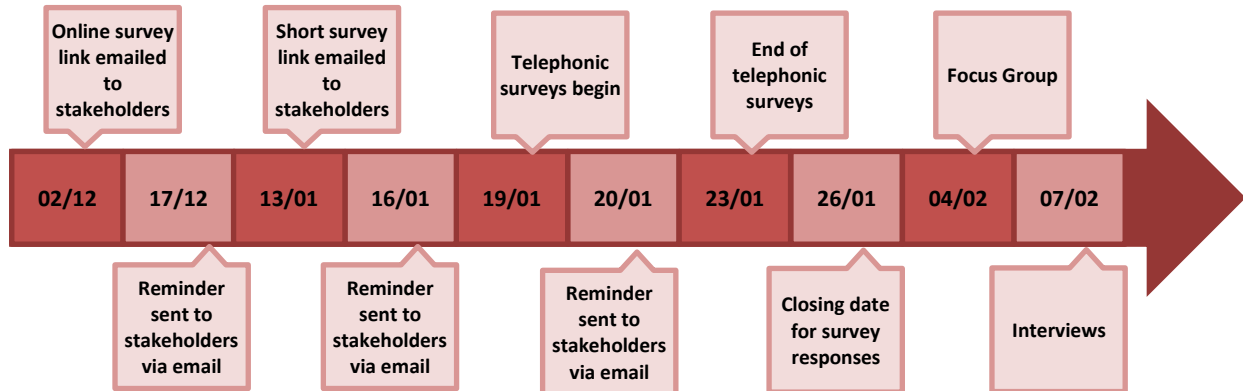
- SDF's experience with BANKSETA based on their interaction with BANKSETA staff in the past year with regards to **Contact Frequency**. (Negative Trend).
- SDF's experience with BANKSETA based on their interaction with BANKSETA staff in the past year with regards to BANKSETA's **Ability of Staff to Solve Problems and Queries**. (Negative Trend).
- SDF's overall perception BANKSETA's use of **Social Media**. (Negative Trend).
- Overall rating for the **Quality of BANKSETA's Training Programmes**. (Positive Trend).
- SDF's experience with BANKSETA based on your interaction with BANKSETA staff in the past year with regards to **Staff Professionalism**. (Positive Trend).

3.3. Overview of Data Collection Process, Response Rates

3.3.1. Overview of Data Collection Process

Below is a diagram illustrating the entire data collection process. The survey data collection process was started on the 2nd December 2014, with the closing date being the 26th January 2014. Qualitative information was gathered from focus groups and interviews between 4th of February 2015 and 8th of February 2015.

Figure 3.1: Data Collection Timeline

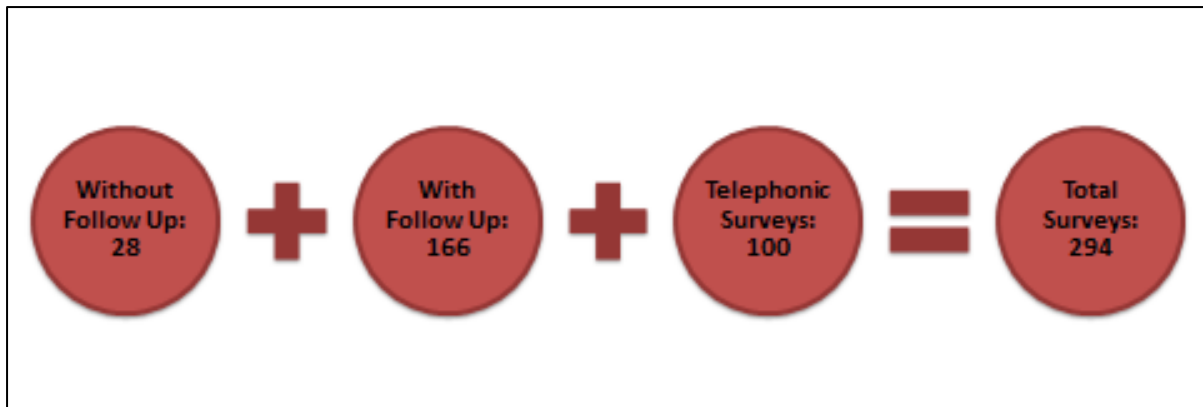


3.3.2. Survey Response Rates

There were a number of factors that hindered the data collection process. The aim of the project was to collect a total of 300 surveys. In total 294 stakeholders completed the survey, this represents 98% of the desired total.

Initial response rates were poor due to the constraints (which will be discussed later), and without follow up initially there were a total of 28 responses representing 9.5% of the final total. Follow up emails were successful in eliciting a response from stakeholders and generated an additional 166 responses (56.5% of the final total). It was decided that 100 surveys would be conducted telephonically. This target was met and represented 34% of the total. Below is a diagram summarising the response rates for the survey collection process.

Figure 3.2: Summary of Survey Response Rate



3.4. Analysis and Rating Scale

As mentioned previously it was decided that a 5-point Likert Scale would be used as the rating system for the questions in the survey. Once all data from the surveys had been collected, average scores out of five for each question were calculated (in some cases this was further broken down into average scores per stakeholder group for each question). Once an average out of five had been calculated these scores were then converted into a percentage. A higher percentage indicates a higher score out of five. For example, a question that has a percentage satisfaction score of 90% means the question received an average rating of 4.5 out of 5 from stakeholders.

3.5. Research Challenges

During the data collection phase of the project, a number of challenges were encountered that hampered the data collection process. Although these issues were overcome by adapting the research design it is worth noting these here, to inform the research approach in future.

- 1) **Inaccuracy of the database:** The database of stakeholders provided by BANKSETA contained a number of inaccuracies including misspelled/incorrect email addresses. This created a situation where a number of emails (containing the link to the online survey) were “bounced back” responses. This means that a number of stakeholders on the database did not receive a link to the survey.
- 2) **Out-dated database:** The database of stakeholders provided by BANKSETA appeared to be out-dated. Many of the stakeholders listed on the database no longer work for the organisations listed by BANKSETA. Another issue emerging from the out-dated database was that many of the individuals/organisations listed as stakeholders had not dealt with BANKSETA in more than a year (some had last dealt with BANKSETA as far back as 2011).
- 3) **Stakeholder willingness to participate** in the research: It was found that many stakeholders neglected/forgot to complete the survey when it was initially sent to them. Even after receiving a shortened version of the survey many stakeholders did not complete it. In particular it was found that stakeholders were reluctant to conduct telephonic surveys and citing that they did not have the available time to sit and complete the telephonic survey with the researcher.
- 4) **Narrow window for data collection:** Due to the project starting later than originally planned this shortened the data collection period to less than two months.

- 5) **Period in which data was collected:** Necessity dictated the data collection period largely fell in the holiday period where many businesses close or individuals take leave, however this hampered response rates.
- 6) **Inadequate representation:** from Media and Legislative Bodies stakeholder groups.

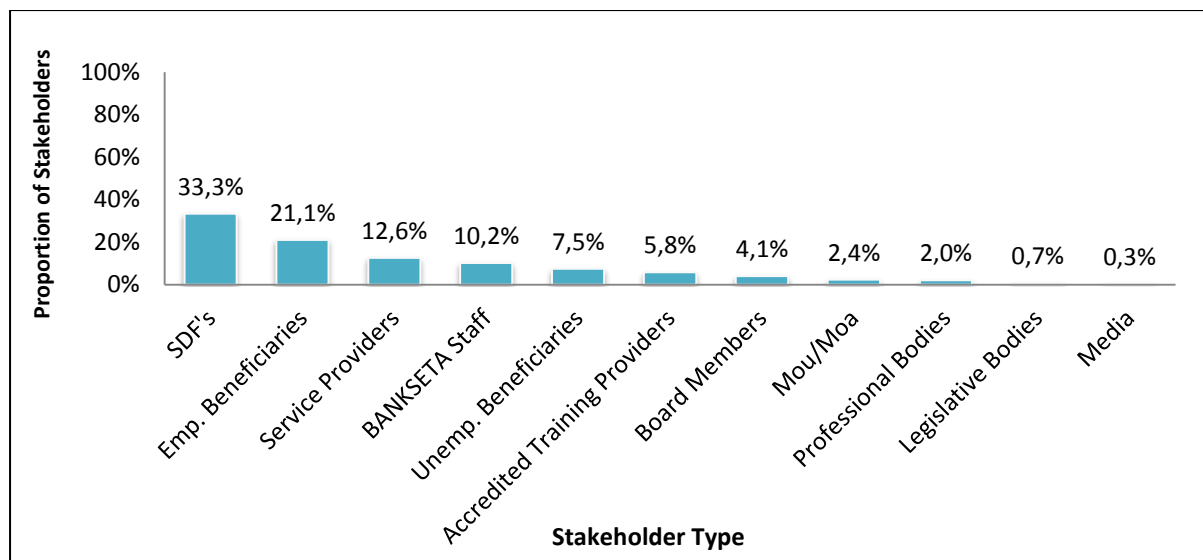
3.6. Stakeholder Segmentation

As mentioned previously BANKSETA’s stakeholders are segmented into unique stakeholder groups. This section analyses response rates per stakeholder groups.

3.6.1. Stakeholder Representation

Figure 3.3 illustrates the representation of stakeholder segments in the response to the survey.

Figure 3.3: Breakdown of Responses by Stakeholder Segmentation (n=294)



Source: Surveys (2014)

From the above figure it can be seen that one third of the respondents were from the **SDF** stakeholder segment, with **Employed Beneficiaries** making up the second highest stakeholder segment. Secondly these two groups were identified as key stakeholder groups and were actively targeted during the data collection phase.

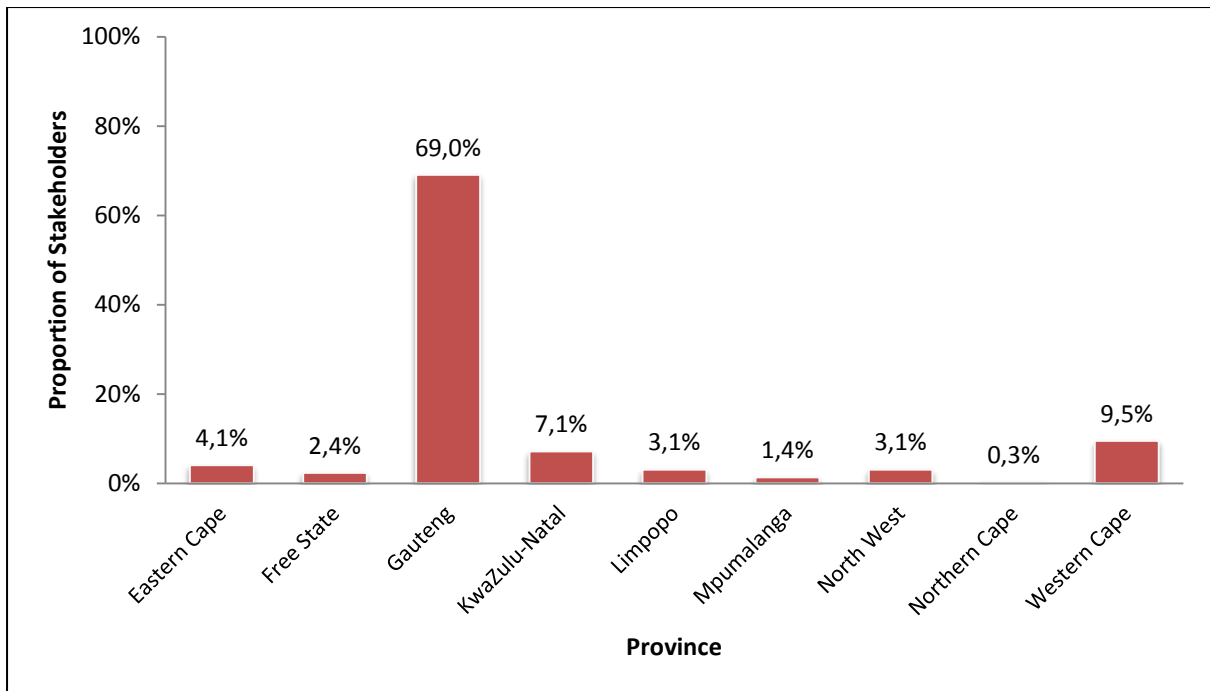
The lower response rates from Board Members; MoU/MoA; Professional Bodies; Legislative Bodies; and Media, are largely due to the low numbers of individuals who fall within these stakeholder segments.

3.6.2. Provincial Spread of Stakeholders Surveyed

The figure below outlines the provincial spread of stakeholders that were surveyed. The province with the greatest representation was Gauteng. Gauteng based stakeholders constitute more than two thirds of the responses to the survey. While there may be a number of reasons for this, primarily due to the fact that most SDFs and individuals from other stakeholder groups are based in Gauteng, this is because most head offices of banking institutions being located in Gauteng.



Figure 3.4: Breakdown of Response Rates by Province (n=294)



Source: Surveys (2014)

4. Survey Findings

The following section of the report aims to analyse overall satisfaction among stakeholders. The section examines scores generated from survey responses with regards to **Overall Satisfaction** as well as examining BANKSETA's rating in its three main areas of focus (discussed in section 5.1). The ratings for these four aspects will be discussed in more detail later in this section.

4.1. Key Areas Evaluated

One of the most important scores is the score for **Overall Satisfaction**, which gives perspective on the general satisfaction of stakeholders with BANKSETA as a whole. Along with Overall Satisfaction BANKSETA was rated on its three main focus areas: **Quality of Service; Corporate Image; and Quality of Training Programmes**. Along with these a number of other areas were evaluated these included:

- Operational activities;
- BANKSETA's website;
- BANKSETA's newflash;
- BANKSETA's bi-annual corporate magazine;
- BANKSETA's SSP publication; and
- BANKSETA's use of social media.

4.2. Overall Score

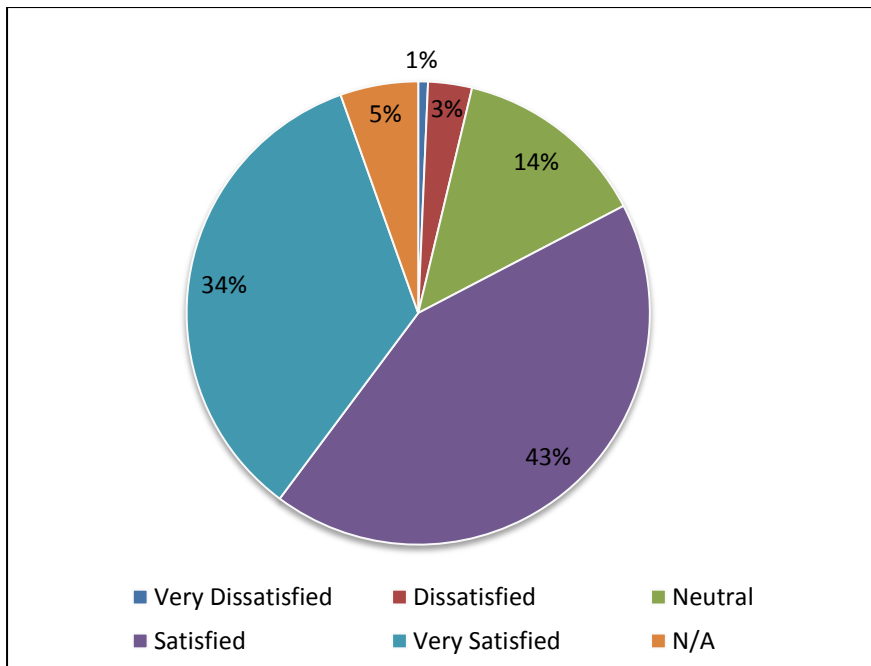
Most important is the overall score stakeholders gave BANKSETA with regards to their performance. This score is the average total out of 5 that each respondent gave BANKSETA overall. Stakeholders gave an overall rating of **4.12** out of 5. This represents an overall rating of **82.4%** for BANKSETA. This is a relatively strong rating but does indicate that there are areas that where service delivery can be improved. The score will be contextualised throughout the report where stakeholder satisfaction will be examined in more depth.

4.3. Overall Stakeholder Satisfaction

4.3.1. Overall Satisfaction

Figure 4.1 represents the Overall Satisfaction scores provided by stakeholders in the survey (with Very Satisfied being 5/5 and Very Dissatisfied representing 1/5). The score for this question is one of the most important scores in the survey as it indicates how satisfied stakeholders have been with BANKSETA overall over the past year.

Figure 4.1: Overall Stakeholder Satisfaction (n=294)



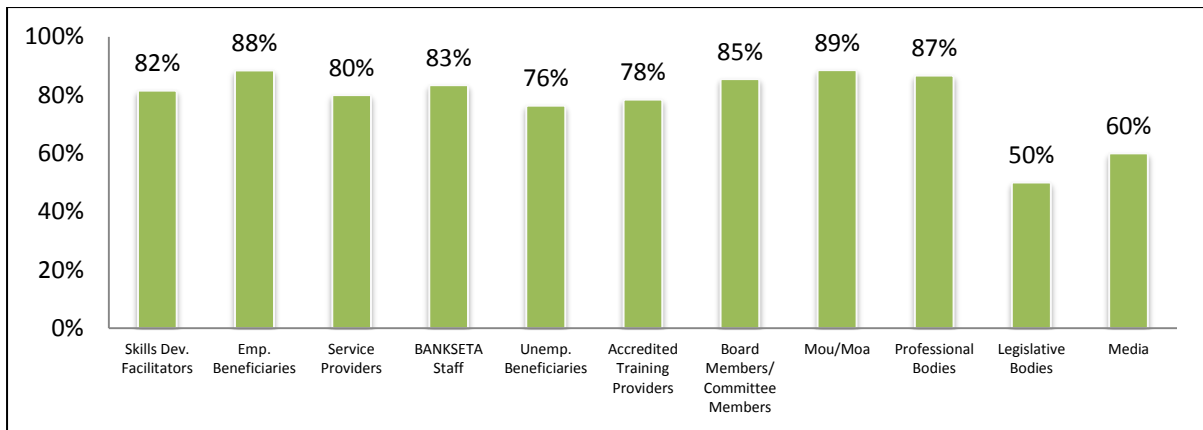
Source: Surveys (2014)

From the figure it is clear that the vast majority of stakeholders (77%) are Satisfied or Very Satisfied with BANKSETA as a whole. This indicates that BANKSETA has successfully worked with its stakeholders to achieve its goals. Only 4% of stakeholders rated their overall satisfaction at less than 3 out of 5. While the **Overall Satisfaction** rating is very positive, more than half of the respondents (57%), while not rating below a 3 did not give BANKSETA full marks. This indicates that while they are satisfied overall there are a few areas in which BANKSETA may improve.

4.3.2. Overall Satisfaction by Stakeholder Segment

Figure 4.2 represents what each stakeholder group rated BANKSETA for **Overall Satisfaction**. It is important to look at **Overall Satisfaction** by each stakeholder group separately as BANKSETA's interaction with each group is unique. The figure is useful in understanding whether there are any stakeholder groups who are less than satisfied with BANKSETA, and will aid in improving BANKSETA's customer service with regards to these groups.

Figure 4.2: Overall Satisfaction by Stakeholder Group (n=294)



Source: Surveys (2014)

As shown above, the figure depicts that the majority of stakeholder groups rated BANKSETA above 80% (or 4 out of 5) for overall satisfaction. While this indicates a good **Overall Satisfaction** among stakeholders it is important to note that there are a few stakeholder groups who have been less than satisfied with BANKSETA. Consequently, it is important to understand why this may be the case.

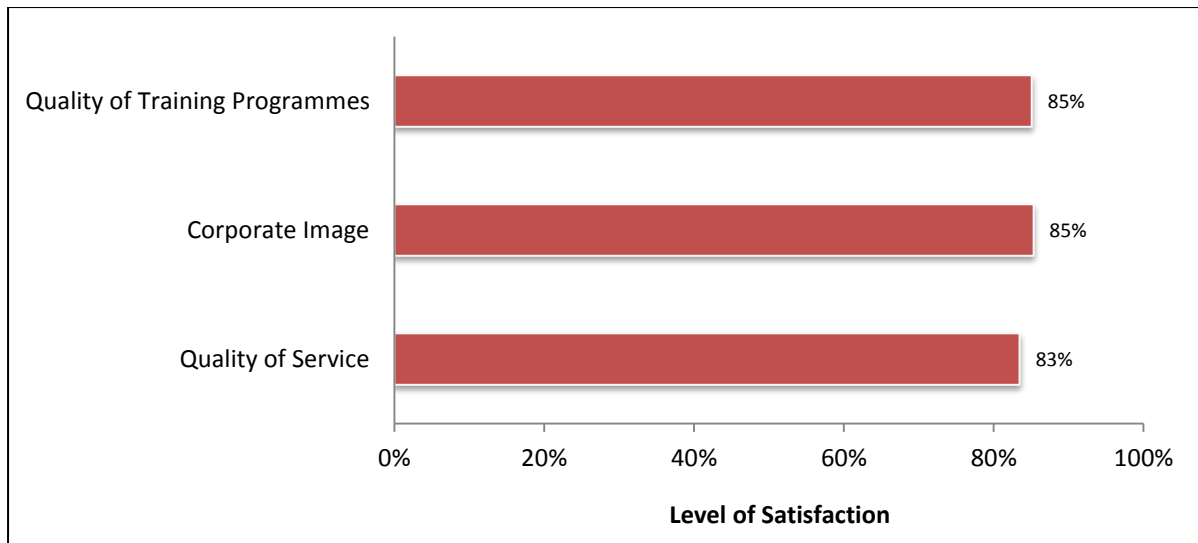
The lowest ratings came from the Legislative Bodies and Media stakeholder groups. While these low scores are of concern, the fact that together these stakeholder groups only make up 1% of the stakeholders who participated in the survey, reduces this level of a concern relative to the ratings from other stakeholder groups.

More significant is the rating from the Unemployed Beneficiary stakeholder group, which sits at 76%. The importance of this rating lies in the fact that this stakeholder group forms part of the Learners stakeholder group, which represents a large and significant stakeholder segment for BANKSETA. While the score is not worryingly low, the importance of the stakeholder group means that any score of below 80% needs to be examined further. A number of the answers given by this group to the open ended questions in the survey, hint at possible reasons for this group's not granting of a more than satisfied rating of BANKSETA. In particular three themes consistently emerged that may explain the level of dissatisfaction, namely: BANKSETA's inability to guarantee permanent placement to learners; BANKSETA's ability to deal with queries of learners while they are completing the practical portion of their training; and the low amount of contact BANKSETA has with learners after their completion of the training programmes. These will be discussed in more detail in Section 5.4.

4.4. Quality of Service; Corporate Image; Quality of Training Programmes

Following **Overall Satisfaction** it was noted that there are three main focus areas BANKSETA needed to assess with regards to stakeholder satisfaction. As mentioned previously, these are **Quality of Service; Corporate Image;** and **Quality of Training Programmes.**

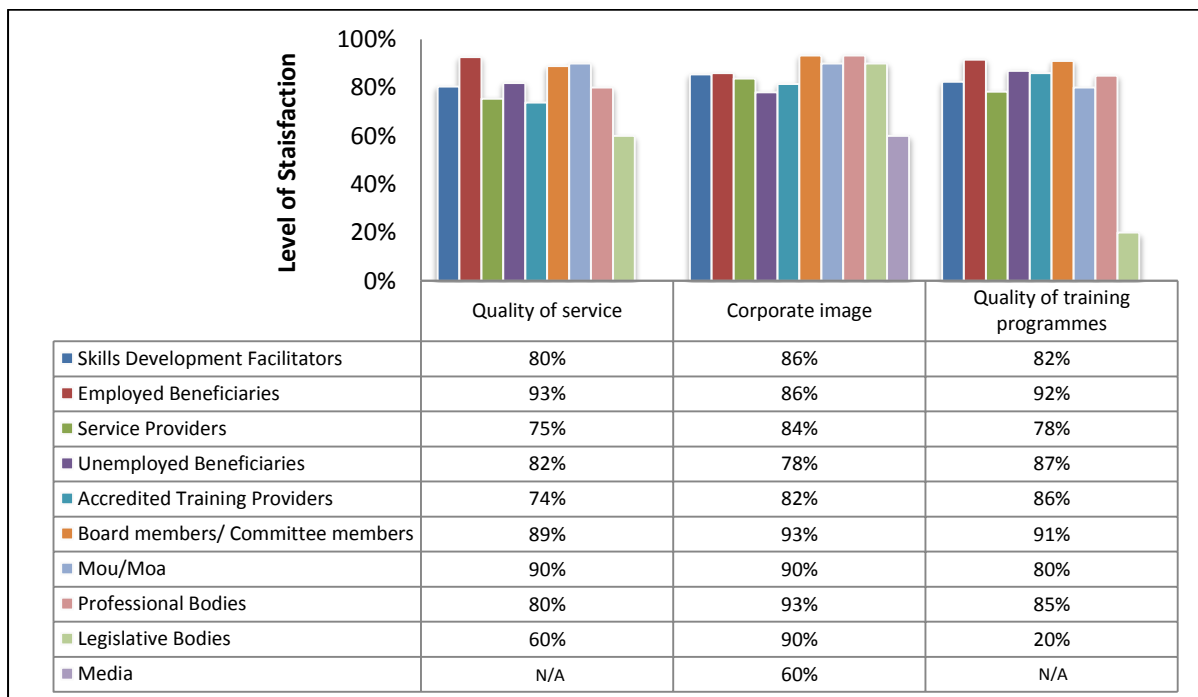
Figure 4.3: Satisfaction Level of Focus Areas (n=294)



Source: Surveys (2014)

Figure 4.3 depicts the rating provided by stakeholders for the three main focus areas, namely **Quality of Service; Corporate Image; and Quality of Training programmes**. From the figure it is apparent that stakeholders are satisfied with BANKSETA with regards to these three areas. BANKSETA was rated above 4 out of 5 in all three areas.

Figure 4.4: Focus Area Satisfaction by Stakeholder Group (n=294)



Source: Surveys (2014)

The figure above breaks down the ratings for the three main focus areas of BANKSETA per stakeholder group. As with the Overall rating, the lowest ratings for the three focus areas came from the Legislative Bodies and Media stakeholder groups. While this does create some cause for

concern, the small number of respondents within these groups to the survey, suggests an inaccurate representation of the groups. Perhaps more concerning are the lower ratings given by Accredited Training Providers (ATP) and Service Providers (SP) with regards to **Quality of Service** (75% and 74% respectively). While neither rating is exceedingly low, they do point to underlying issues that may be creating dissatisfaction among these stakeholder groups.

In the analysis of the open ended responses in the survey, it emerged that Accredited Training Providers are less satisfied with the level of support given by BANKSETA as well as communication with BANKSETA. When asked what BANKSETA could do differently, one ATP responded by saying *“Better support from their employees”* (Survey, 2014). With regards to the issue of communication there were two comments that highlighted the ATP’s discontent in this regard.

- *“Telephone calls are seldom returned”* (Survey, 2014)
- *“Improve communication”* (Survey, 2014)

Service Providers also identified issues with communication, with one respondent commenting: *“om meer met hul klieente kontak te maak (sic)”* [translation: make more contact with their clients] (Survey, 2014). Dissatisfaction with the level of communication also extends to stakeholders not receiving enough feedback from BANKSETA with regards to their interactions within the sector, with one respondent commenting: *“Provide timeous and regular feedback on their interaction with the industry especially DHET and how it impacts skills development going forward”* (Survey, 2014).

A positive that emerged during the research is that stakeholders are particularly happy with the **Quality of the Training Programmes** that BANKSETA has been a part of. Ignoring the low score given by Legislative Bodies in this regard (the score represents the opinion of less than 1% of the survey respondents), BANKSETA scored well from all stakeholder groups. There have been numerous comments illustrating stakeholder satisfaction with regards to training programmes:

- *“[Training] Programmes are good quality and relevant”* (Focus Group, 2015).
- *“They are on the ball [referring to BANKSETA’s ability to adapt training programmes to fit the shifting needs of the sector]”* (Focus Group, 2015).
- *“Provide relevant training programmes”* (Survey, 2014).
- *“Courses are well run and relevant”* (Survey, 2014).
- *“They are very good”* (Interview, 2015).

The satisfaction with training courses also speaks to BANKSETA’s ability to partner with high quality ATPs.

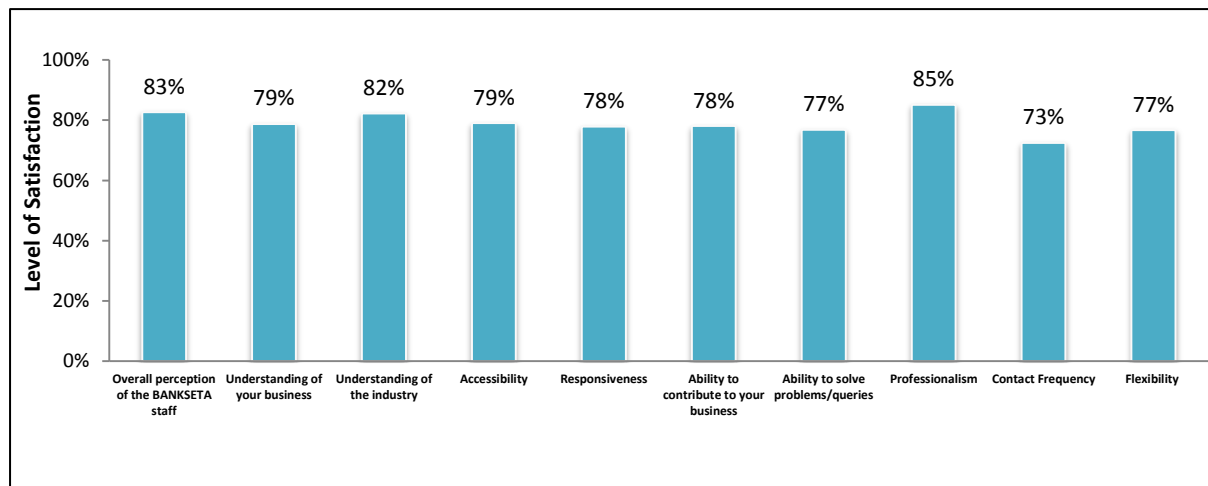
5. Operational Activities

The following section looks at the stakeholder satisfaction with regards to operational activities. Operational activities, in terms of the customer satisfaction survey, focus on **BANKSETA Staff**; **BANKSETA’s Communications Channels**; and **Corporate Image**. This section of the report examines stakeholder satisfaction with operational activities as well as looking at the satisfaction of four specific stakeholder groups (namely Accredited Training providers; Service Providers; and Employed and Unemployed Beneficiaries) with regards to their unique interactions with BANKSETA.

5.1. BANKSETA Staff

The analysis in this section of the report focuses specifically on assessing stakeholder’s perception of BANKSETA staff.

Figure 5.1: Stakeholder Ratings of Operational Activities: BANKSETA Staff (n=294)



Source: Surveys (2014)

Figure 5.1 illustrates the satisfaction levels given by stakeholders for each question within the survey relating to satisfaction with BANKSETA staff. While the ratings for the questions in this section are positive, it is evident that there is a definite need for improvement with regards to stakeholders’ perception of BANKSETA staff. Perhaps the figure of most concern is the rating related to **Contact Frequency** which equates to a rating of 3.65 out of 5 (this also ties in with the lower score given for **Responsiveness**). Findings indicate the BANKSETA’s stakeholders specifically Learners and SDFs who expect more from the customer service experience are looking for an increase in the number and consistency of client interactions as well as resolution feedback.

There were a number of comments made by the Learner group in the open ended questions in the survey that clearly illustrate their frustration with **Responsiveness** and **Contact Frequency**:

- “They need to be more prompt in responding to queries from learners” (Survey, 2014).
- “Communication must improve and become more frequent” (Survey, 2014).
- “They could communicate more with us” (Survey, 2014).

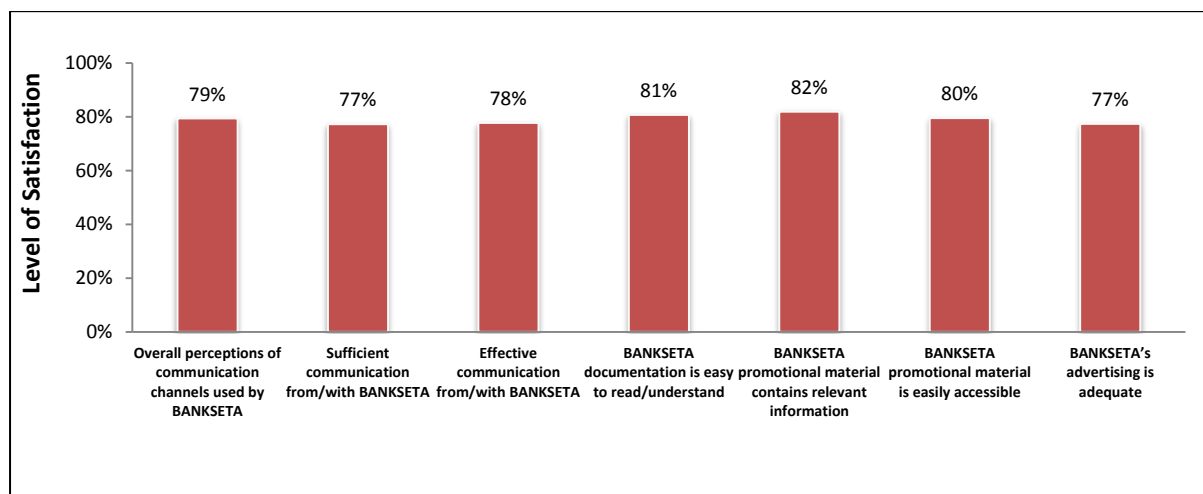
The issue of **Contact Frequency** and **Responsiveness** was also raised during the Focus Group with SDFs. A number of SDFs were unhappy with BANKSETA’s ability to respond to queries or disseminate important information. One individual felt that BANKSETA makes more of an effort to respond/communicate with bigger organisations while smaller institutions were often “*left in the dark*” (Focus Group, 2015). Another individual commented that “*often one has to send several emails and make numerous calls before a response is elicited from BANKSETA*” (Focus Group, 2015). This sentiment was seconded by an interview respondent who stated “*It is sometimes very difficult to get hold of BANKSETA when you have a query, and they have to be contacted more than once to get a response*” (Interview, 2015).

Although one interview participant felt differently, and had been impressed with the level of contact from BANKSETA, “*They do it right [with regards to contact frequency]*” (Interview, 2015).

5.2. BANKSETA Communication Channels

This section focuses on assessing stakeholder’s perception with BANKSETA’s **Communication Channels**. The focus is less to do with one-on-one contact (as this is covered in the previous section) and gives more attention to communication channels and mass communications with stakeholders (e.g. disseminating pertinent information about the industry with stakeholders).

Figure 5.2: Satisfaction with Operational Activities: Communication Channels (n=294)



Source: Survey (2014)

Figure 5.2 illustrates the ratings given by stakeholders for BANKSETA’s operational activities, specifically its communication channels. From analysis of the data (see Figure 6.2) as well as stakeholder input, it has emerged that there are two areas for potential improvement. These are the frequency of communication it has with stakeholders as well as the adequacy of the advertising it engages in. In particular, a number of comments emerged in the open ended questions and the focus group, which suggests stakeholders, would like BANKSETA to communicate important information in a more timeous manner.

- “*Communicate more effectively, and not communicate important information at last minute*” (Survey, 2014).

- “They are not proactive in communicating new policies, such as grant policies” (Focus Group, 2015).

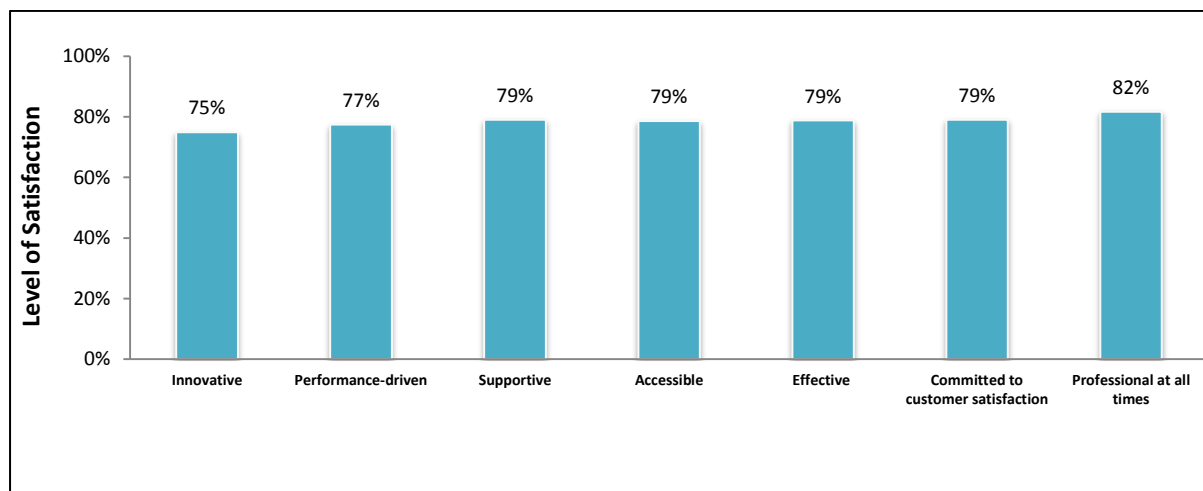
Stakeholders also feel that BANKSETA could be “more visible”, and improve their marketing and advertising. This is evident in the score of only 77% achieved in this regard. Some illustrative comments to this effect are:

- “Be more visible” (Survey, 2014).
- “[Creating]More awareness of BANKSETA” (Survey, 2014)

5.3. BANKSETA’s Corporate Image

The questions answered in this section of the survey focussed specifically on assessing stakeholder’s perception of BANKSETA’s Corporate Image.

Figure 5.3: Satisfaction with Operational Activities: Corporate Image (n =294)



Source: Surveys (2014)

Figure 5.3 indicates stakeholder satisfaction with the corporate image operational activities of BANKSETA. As seen in Figure 4.3 in section 4, stakeholders are satisfied with BANKSETA’s overall corporate image. However, if one looks at figure 5.3 (above) where satisfaction with **Corporate Image** is explored in more depth, it becomes clear that there is definite room for improvement in this regard. In all areas relevant to corporate image, besides professionalism, BANKSETA scored lower than 80%. Of particular concern is the perception of stakeholders with regards to how innovative BANKSETA is, which had an average score of 3.75 out of 5. This suggests that BANKSETA may need to try and invest more resources into innovating its procedures and processes as well as its training courses. This rating was however slightly at odds with comments made by SDFs at the Focus Group, which suggested that BANKSETA does well at adapting its training programmes to fit trends in the sector: “They are on the ball [referring to BANKSETA’s ability to adapt training programmes to fit the shifting needs of the sector]” (Focus Group, 2015).

One positive that has emerged consistently during the data collection and analysis is the fact that stakeholders rate the **Professionalism** of BANKSETA staff very highly. Across all stakeholder groups, BANKSETA was rated at above 4 out of 5 for **Professionalism**. When the trend was discussed at the

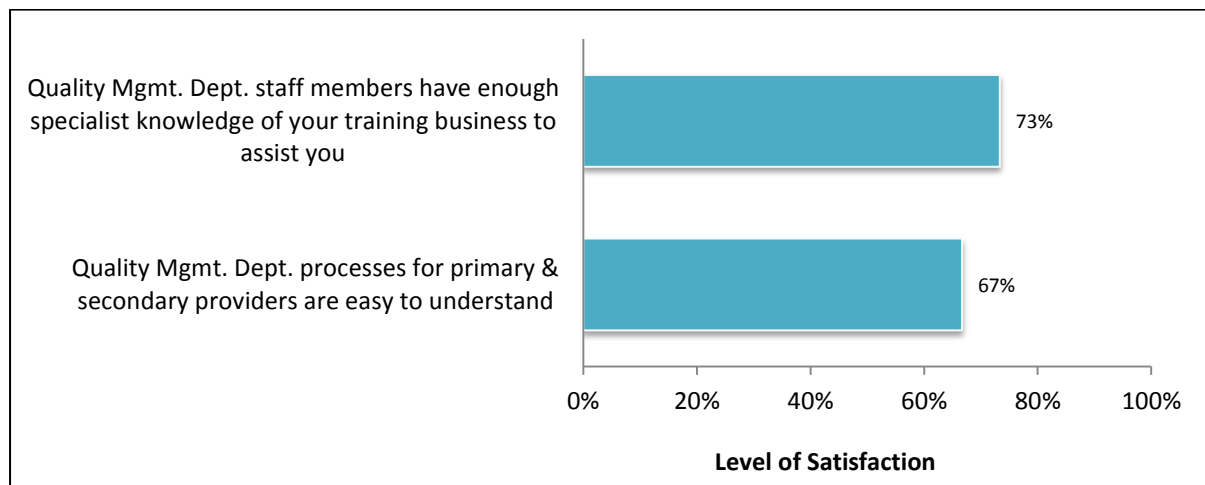
SDF focus group, there was general consensus that BANKSETA staff is professional at all times. Some comments illustrating this point include:

- *“Very professional”* (Focus Group, 2015).
- *“Professionalism and hospitality [referring to two things BANKSETA does well]”* (Surveys, 2014).
- *“Professional in dealing with all stakeholders”* (Survey, 2014).

5.4. Accredited Training Providers

The following section analyses responses to questions in the survey that were specifically directed to Accredited Training Providers. Only individuals within this stakeholder group answered these questions.

Figure 5.4: ATP Unique Satisfaction Questions (n=17)



Source: Survey (2014)

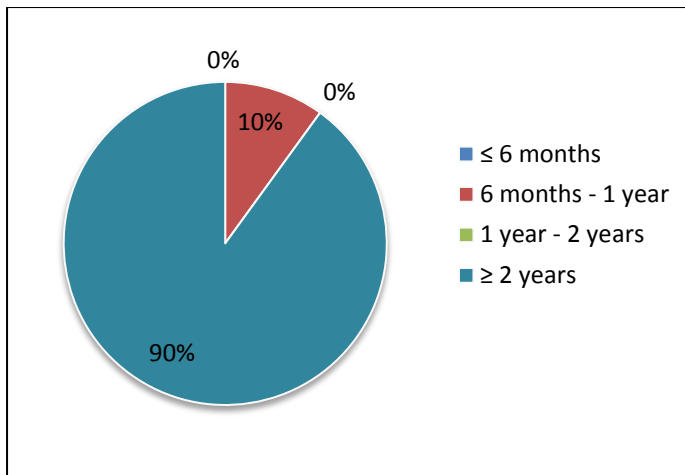
Figure 5.4 illustrates the satisfaction of interactions unique to ATPs. The above figure indicates that there is a lack of satisfaction by ATPs. An important aspect of dealing with stakeholders involves understanding the stakeholders and their businesses. It is for this reason that the rating in this regard by ATPs is of concern. This low rating may be result of a perception of changes in the level of communication between BANKSETA and this stakeholder group. One individual commented in the survey that the quality of communication *“has dropped considerably over the last two years”* (Survey, 2014).

Perhaps of more concern is the distinctly low rating with regards to how easy it is to understand primary and secondary processes. ATP stakeholders gave an average rating 3.35 out of 5. Again this indicates larger issues with regards to BANKSETA’s ability to effectively communicate with stakeholders, and may indicate that BANKSETA is not clearly explaining administrative procedures to stakeholders.

5.5. Service Providers

The following section analyses responses to questions in the survey that were specifically directed to Service Providers. Only individuals within this stakeholder group answered these questions.

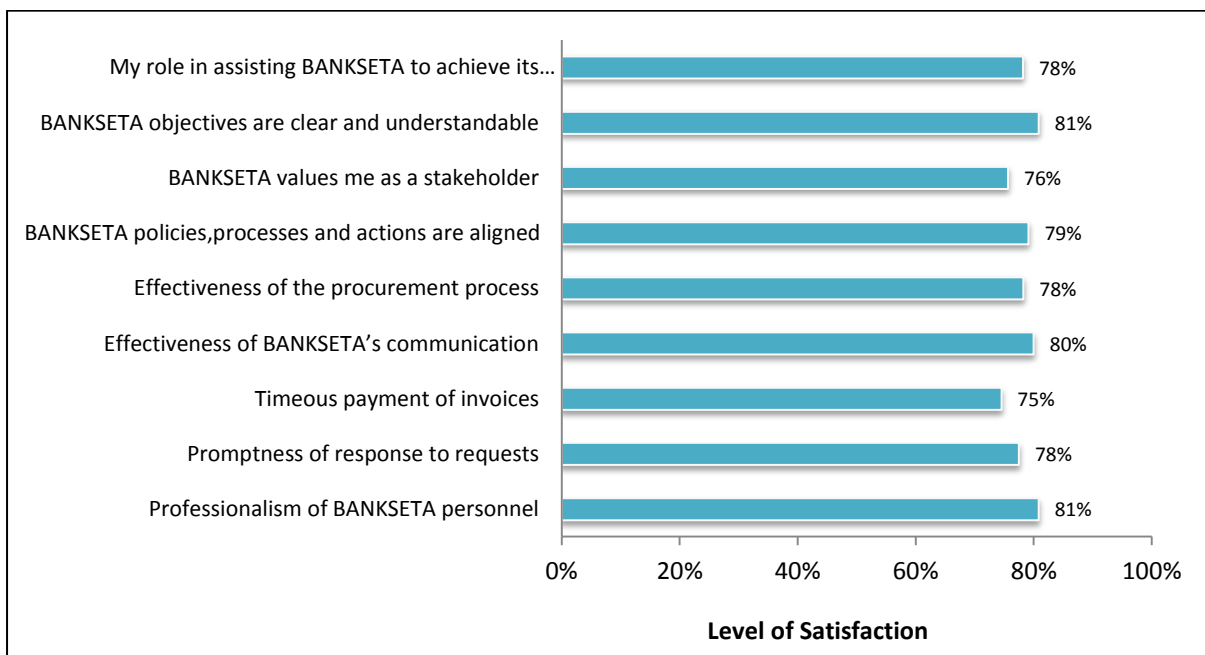
Figure 5.5: Period of time as Service Provider at BANKSETA (n=10)



Source: Surveys (2014)

Figure 5.5 depicts the amount of time that Service Providers have worked alongside BANKSETA. The majority (90%) of service providers have been with BANKSETA for more than 2 years.

Figure 5.6: Service Provider Unique Satisfaction Questions (n=37)



Source: Surveys (2014)

Figure 5.6 depicts the level of satisfaction experienced by Service Providers. In the above figure (5.6) it can be seen that while satisfaction within this stakeholder group is fairly high, there are areas where BANKSETA can improve. Of particular concern is the level of satisfaction with regards to the timeous payments of invoices, a rating of 75% translates to an average score of 3.75 out 5, which can be considered to be an issue. A comment was made in the open ended questions of the survey to further provide evidence on the issue. One individual commented that BANKSETA should “pay invoices on time” (Survey, 2014).

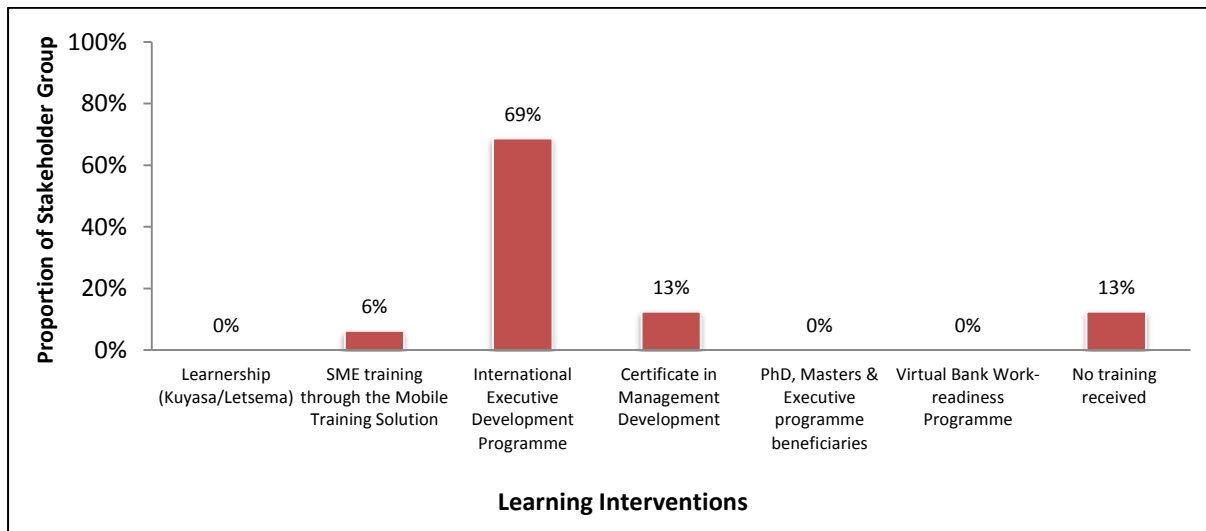
Specific areas highlighted in the surveys, as illustrated by the comments below, in regards to client interaction focussed on query response times and stakeholder communication:

- *“Improve their response times”* (Survey, 2014).
- *“[BANKSETA need to] limit response times to queries”* (Survey, 2014).
- *“[There is a need for] better communication”* (Survey, 2014).

5.6. Employed and Unemployed Beneficiaries

The following section analyses responses to questions in the survey that were specifically directed to Employed and Unemployed Beneficiaries. Only individuals within this stakeholder group answered these questions. Employed and Unemployed Beneficiaries can also be referred to as Learners, and are considered one of BANKSETA’s key stakeholder groups.

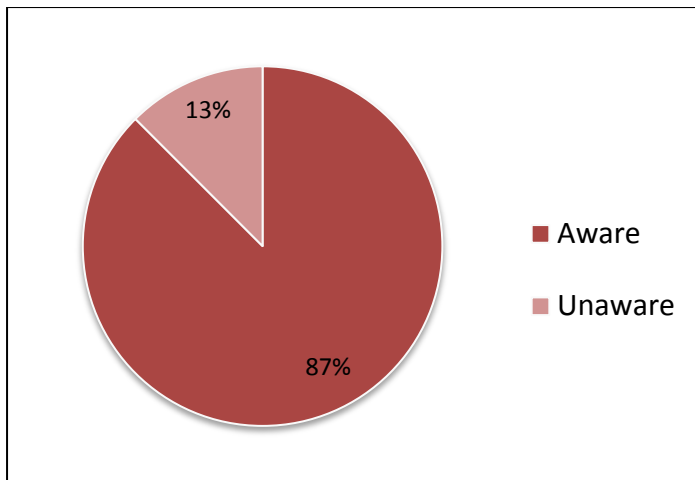
Figure 5.7: Learning Interventions Attended by Employed and Unemployed Beneficiaries (n=16)



Source: Survey (2014)

Figure 5.7 illustrates which learning interventions were attended by Employed and Unemployed Beneficiaries. The figure shows that the majority of stakeholders that answered this question attended the International Executive Development Programme.

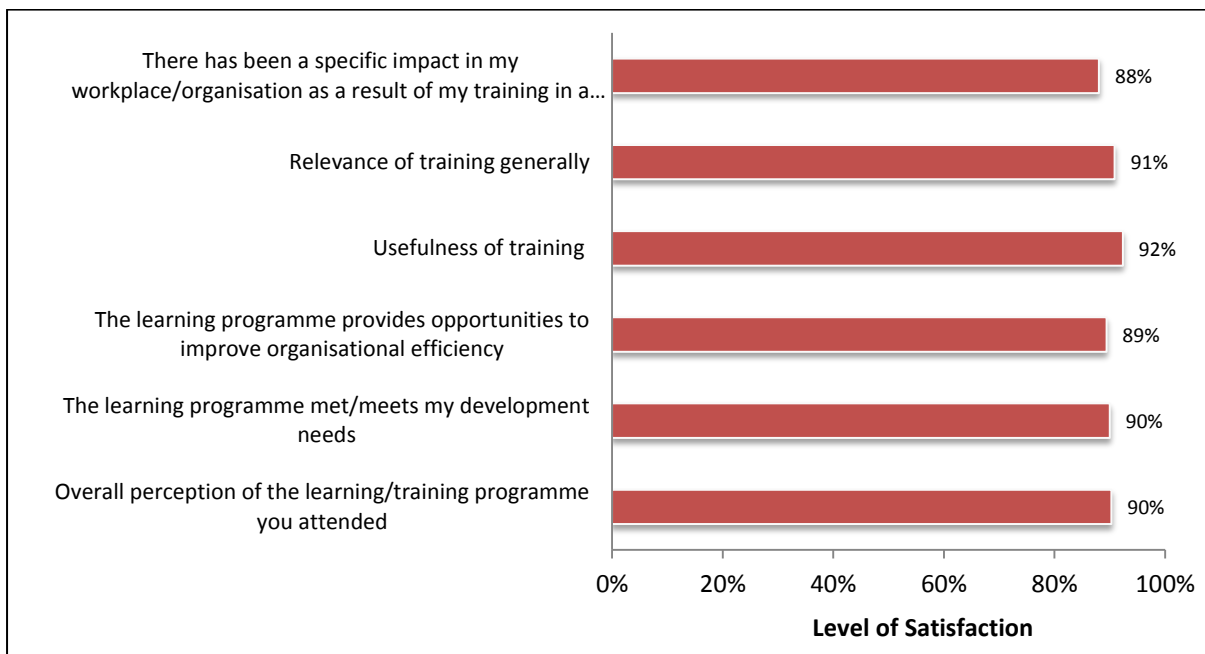
Figure 5.8: Awareness of BANKSETA Funding (n=16)



Source: Survey (2014)

The figure above shows the percentage of Learners that were aware that BANKSETA had funded their training intervention. Although only 16 respondents answered the question depicted above, a pattern emerges that the vast majority of learners are aware that BANKSETA had funded the learning intervention that they attended. However, 16 respondents may be too small a number to infer a definite pattern. This is a positive trend as it shows that BANKSETA does have a degree of visibility.

Figure 5.9: Employed and Unemployed Beneficiaries Unique Satisfaction Questions (n=84)



Source: Survey (2014)

Figure 5.9 illustrates the level of satisfaction Learners had with training programmes provided by BANKSETA. From Figure 5.9, it is clear that as a whole, learners are extremely satisfied with training provided by BANKSETA. The lowest rating for questions posed exclusively to this stakeholder group

is 4.4 out of 5 (the impact of training in stakeholder's workplace). The above figure illustrates that BANKSETA has been extremely successful in interacting with learners.

Overall learners felt that the training programmes offered by BANKSETA were very useful and relevant. This not only illustrates that BANKSETA is successfully achieving its mandate, but may also point to a successful ATP selection process by BANKSETA.

Most learners surveyed mentioned that, in particular, they were grateful for being given the opportunity to further develop themselves professionally. A number of comments were made illustrating this point:

- *"This provided a good opportunity for me to gain experience"* (Survey, 2014).
- *"Offering people the opportunity to study"* [when answering what BANKSETA does well] (Survey, 2014).
- *"The training was very useful"* (Survey, 2014).

One area where BANKSETA may look to improve is with regards to their post-training support for learners. A number of learners commented that they felt that BANKSETA could have made an effort to follow up with them after the training to assess their development and to perhaps assist them in finding permanent employment.

- *"They could help us find a job after training"* (Survey, 2014).
- *"I think they need to reach out to all the people they have trained and check to see if they are employed and how they are getting on and to assist them in finding employment if they are unemployed"* (Survey, 2014).
- *"I would have liked them to contact me after the training to see if I was happy"* (Interview, 2015).

A number of learners also indicated that they felt as if BANKSETA could have been more responsive to their queries and concerns during the course of the training programme.

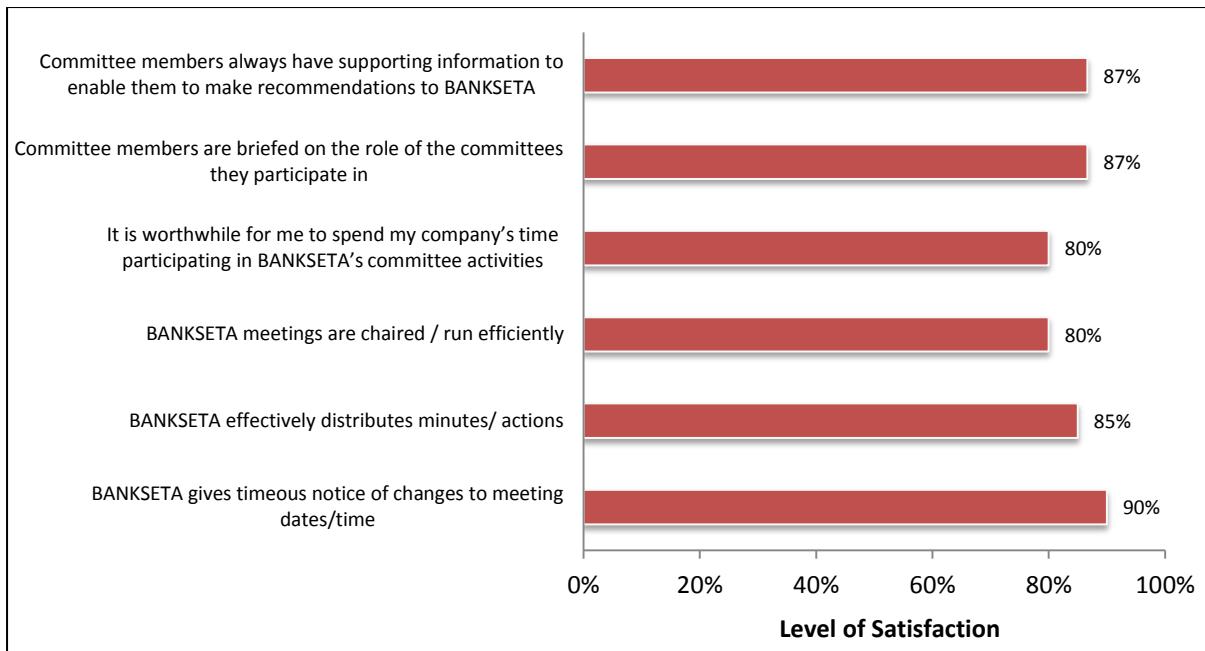
- *"They need to improve their availability to learners when they have queries"* (Survey, 2014).
- *"BANKSETA can be more helpful in assisting us with issues"* (Survey, 2014).
- *"When I was with them there was no visibility, they had very little communication with learners"* (Survey, 2014).

According to feedback from employed and unemployed beneficiaries, training programmes provided by BANKSETA have been useful in affording learners the opportunity to study and gain experience. Areas for improvement include learner communication, learner assistance, and post-training follow-up and potential employment assistance.

5.7. Board Members/Committee Members/Sub-Committee Members

The following section analyses responses to questions in the survey that were specifically directed at Board Members. Only individuals within this stakeholder group answered these questions.

Figure 5.10: Board members Unique Satisfaction Questions (n=12)



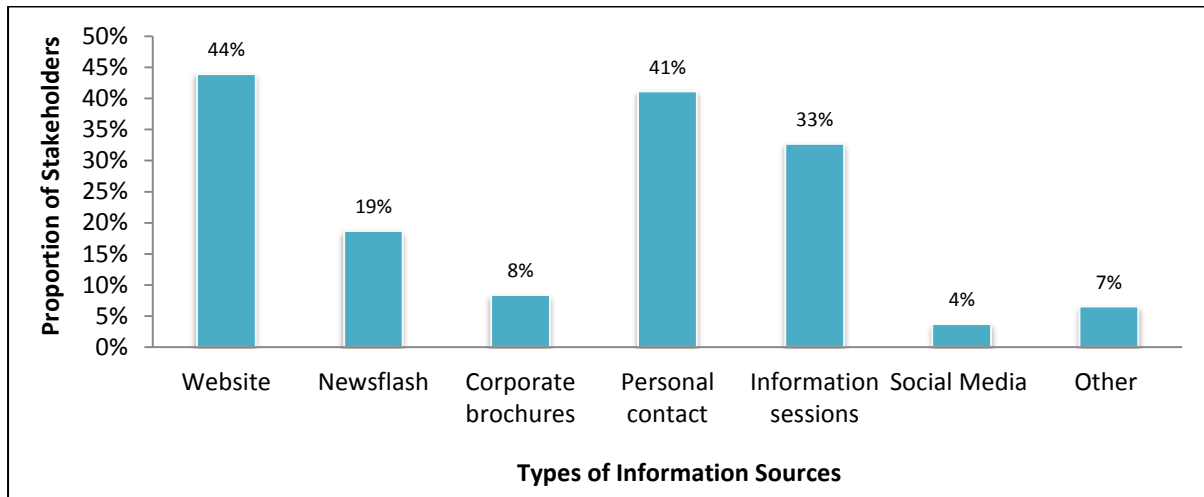
Source: Surveys (2014)

Figure 5.10 illustrates that overall Board Members/Committee Members/Sub-Committee Members are satisfied with BANKSETA. With all ratings sitting above 80%, BANKSETA is evidently working well with this stakeholder group. From qualitative data gathered, stakeholders in this group are particularly satisfied with the level of professionalism displayed by BANKSETA staff. With one stakeholder commenting that the two things BANKSETA does well are their *“Professionalism and management of the funds”* (Survey, 2014).

6. Information Sources

The following section of the report examines how BANKSETA stakeholders access information regarding BANKSETA.

Figure 6.1: Stakeholder Sources for BANKSETA Information (n=82)



Source: Surveys (2014)

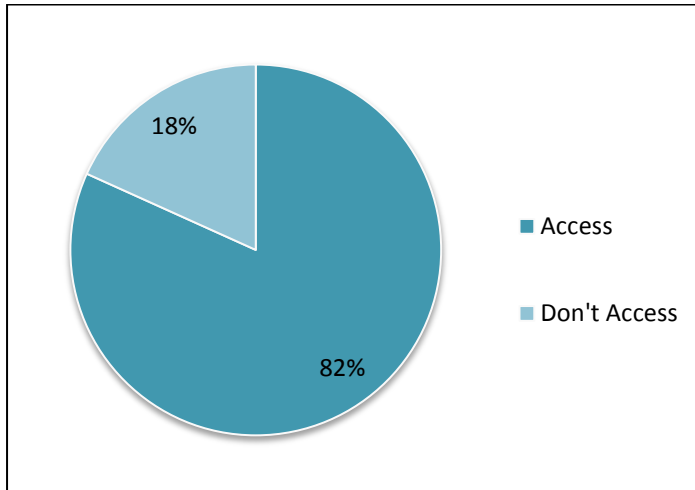
Figure 6.1 shows us that the majority of stakeholders rely on BANKSETA’s website and personal contact with BANKSETA for information². One third of survey respondents used information sessions organised by BANKSETA to gather pertinent information. What does become evident is that BANKSETA’s social media pages are being under-utilised by stakeholders as a source of information, with only 4% of respondents using Social Media to obtain information from BANKSETA (this will be discussed in more detail in Section 12). All of the respondents that marked other indicated that they received their information via direct email correspondence with BANKSETA.

² One stakeholder can rely on more than one source for information; therefore percentages do not add up to 100%.

7. Website

The following section of report focuses on stakeholder satisfaction with regards to the BANKSETA website.

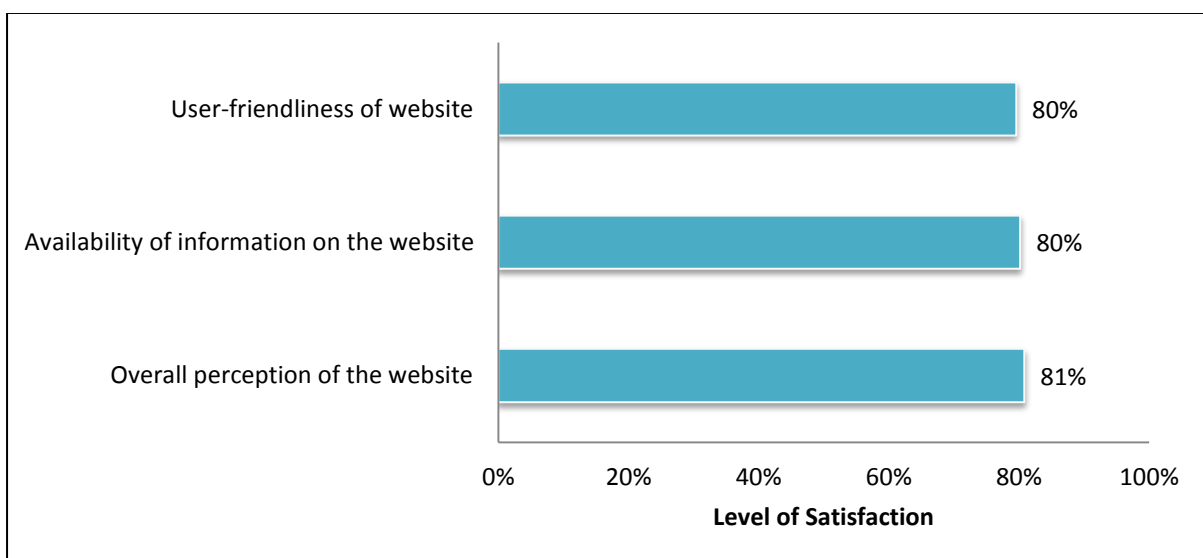
Figure 7.1: Proportion of Stakeholders that Access BANKSETA Website (n=137)



Source: Surveys (2014)

Figure 7.1 illustrates the percentage of respondents that accessed the BANKSETA website. The figure clearly shows that the vast majority of stakeholders do use the website. This finding is firmly in line with the data depicted in Figure 6.1 that shows that stakeholders primarily access the BANKSETA website for information.

Figure 7.2: Level of Satisfaction with the Website (n=112)



Source: Surveys (2014)

Figure 7.2 depicts the satisfaction of stakeholders with BANKSETA's website. From the figure above, one can deduce that stakeholders are generally satisfied with the BANKSETA website. Stakeholders rated BANKSETA's website 80% or above (or 4 out of 5) for user-friendliness, availability of

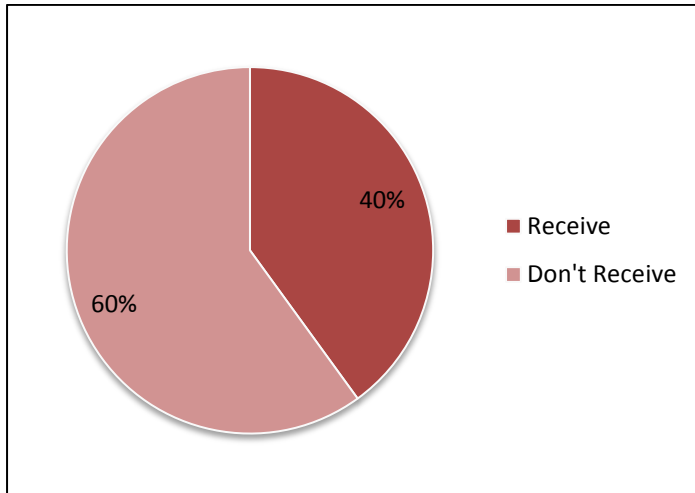


information and overall impression of the website. This indicates that the website has been a key tool in the dissemination of information to stakeholders. With this in mind BANKSETA can focus on improving other communication tools, however, this should not come at the expense of the quality of the website.

8. Newsflash

The following section of report focuses on stakeholder satisfaction with regards to BANKSETA's monthly Newsflash.

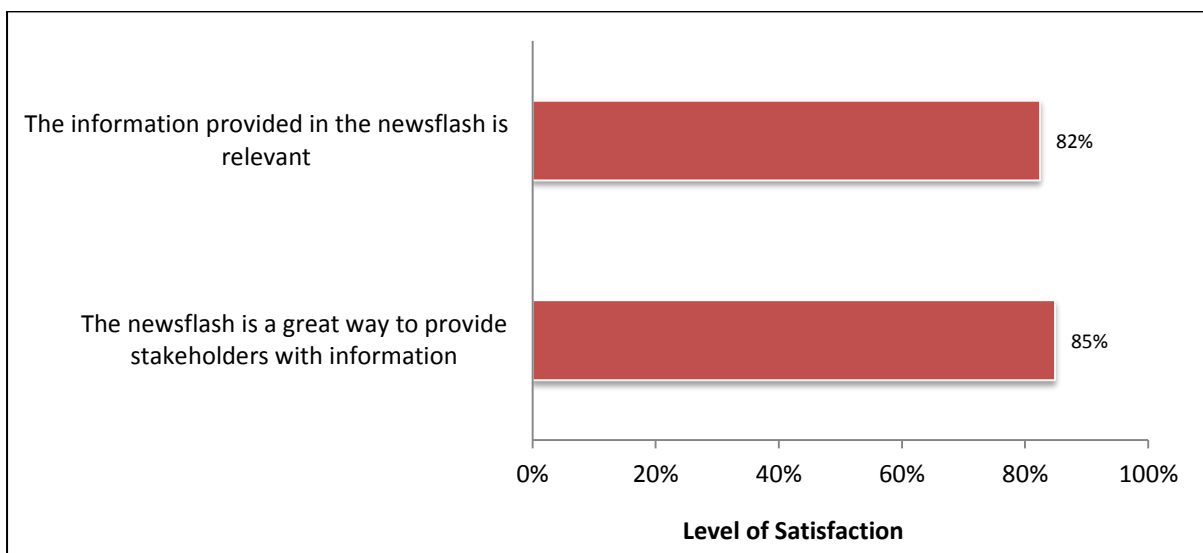
Figure 8.1: Percentage of Stakeholders that Receive Monthly Newsflash (n=107)



Source: Survey (2014)

Figure 8.1 shows the percentage of BANKSETA stakeholders that receive the Newsflash. As depicted in the figure above (8.1), the majority of BANKSETA stakeholders that responded to this question indicated that they do not receive the monthly Newsflash disseminated by BANKSETA. This indicates a need to review the Newsflash dissemination process. A potential reason for the poor reach that the Newsflash is achieving could be related to issues around BANKSETA's stakeholder database. It has become evident that the current database has gaps in accuracy and could be out-dated.

Figure 8.2: Level of Satisfaction with Newsflash (n=43)

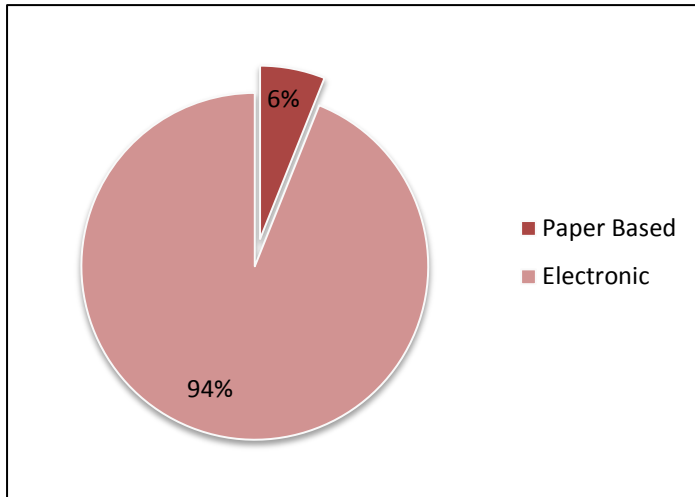


Source: Survey (2014)

Figure 8.2 illustrates stakeholder satisfaction with the Newsflash. While dissemination of the Newsflash may be an issue, one can see from Figure 8.2 that stakeholders who do receive the

Newsflash are satisfied with the content being put forward within the document. Below in Figure 8.3, it is evident that stakeholders prefer the Newsflash to be distributed electronically (as opposed to a paper-based version). BANKSETA should therefore focus on distributing the electronic version, not only because it is the preferred format of stakeholders, but also because an electronic version is easier to distribute to stakeholders.

Figure 8.3: Preferred Newsflash Format (n=43)

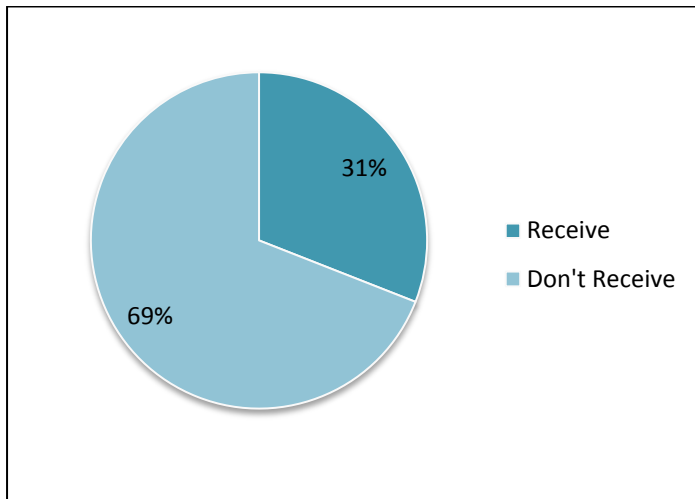


Source: Survey (2014)

9. Magazine

The following section of report focuses on stakeholder satisfaction with regards to BANKSETA's Bi-annual Corporate Magazine - *The Account*.

Figure 9.1: Proportion of Stakeholders that Receive the Bi-annual Magazine (n=107)

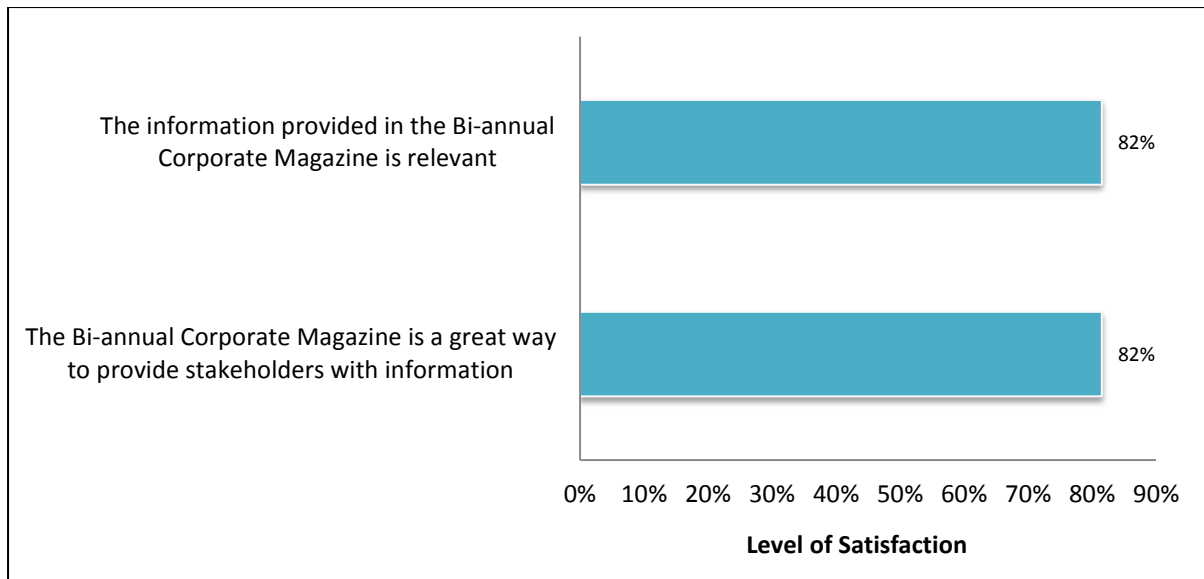


Source: Survey (2014)

Figure 9.1 shows the percentage of stakeholders that receive BANKSETA's Bi-annual corporate magazine. As with the Newsflash it is evident that BANKSETA is struggling to effectively distribute the bi-annual magazine to stakeholders. This is evidenced by the fact that more than two-thirds of stakeholders do not receive the magazine. This again may be due to issues surrounding the stakeholder database.

Below is Figure 9.2 that depicts stakeholder satisfaction with *The Account*. As with other information sources published/produced by BANKSETA (see figure 8.2 above), stakeholders are happy with the content and amount of information in the magazine. We can therefore deduce that BANKSETA has been extremely effective with the information it is reporting to stakeholders, however, it needs to review the adequacy and sufficiency of its distribution of the information.

Figure 9.2: Level of Satisfaction with the Bi-annual Magazine (n=33)



Source: Survey (2014)

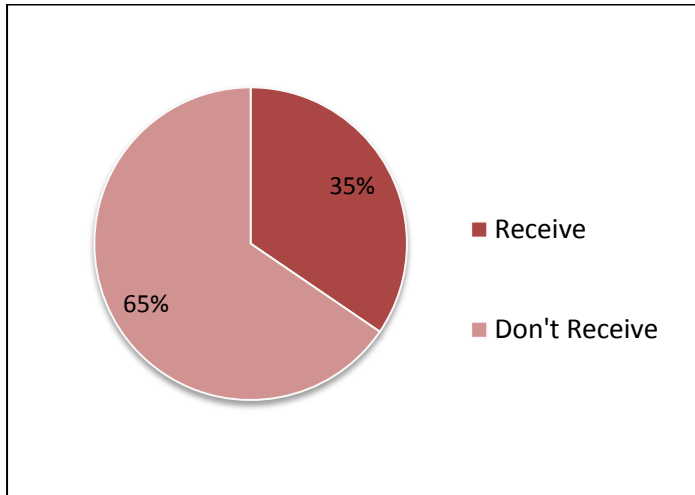
In open-ended survey questions stakeholders made some suggestions regarding possible content to include in the magazine. The most popular suggestions were to include profiles/stories of learners who have attended training and to include industry specific information such as new legislation and policies affecting the sector. Below are comments illustrating the above point:

- *“Profile some of the individuals who have been on BANKSETA training”* (Survey, 2014).
- *“Include learner feedback and developments within the sector”* (Survey, 2014).
- *“Update on legislation issues concerning the skills development, regulatory programmes, and more information on capacity building programmes”* (Survey, 2014).

10. BANKSETA Sector Skills Plan Publication

The following section of report focuses on the stakeholder satisfaction with regards to BANKSETA's Sector Skills Plan Publication (SSP).

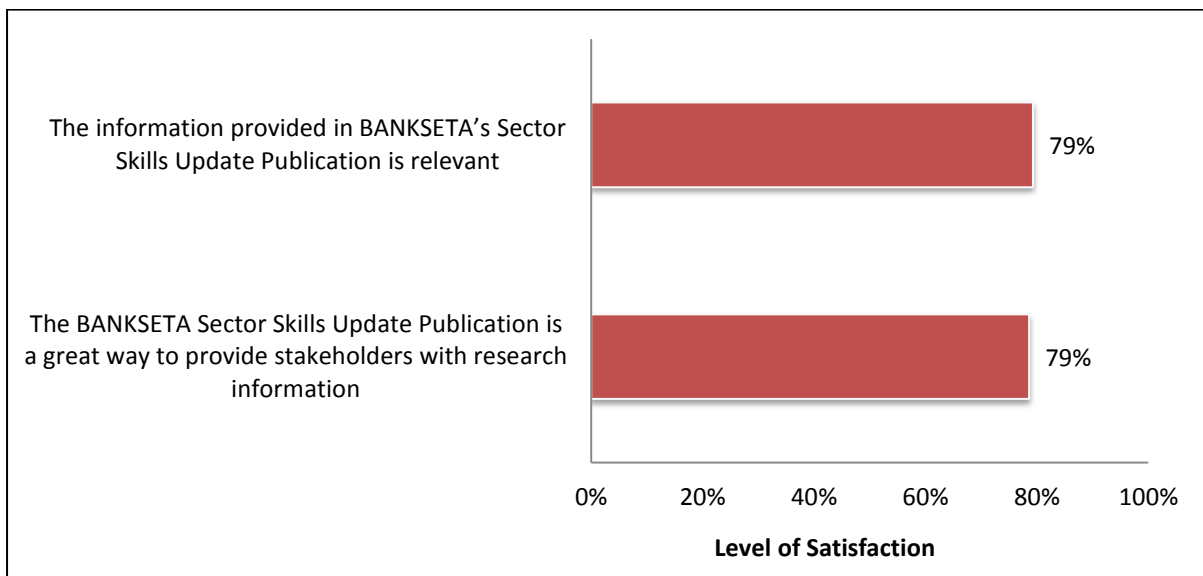
Figure 10.1: Proportion of Stakeholders Who Have Received SSP's (n=107)



Source: Survey (2014)

BANKSETA appears to be having the same issues with its SSP publication as it has had with its other publications. Figure 10.1 illustrates that almost two-thirds of stakeholders do not receive the SSP publication. However, unlike with its other publications, it does seem that stakeholders have some satisfaction issues with the content of the publication. Figure 10.2 displays stakeholder satisfaction with the SSP's. It can be seen in Figure 10.2 that stakeholders scored the publication at just under 80% which shows that there is probably some room for improvement in terms of the content put forward in the publication.

Figure 10.2: Level of Satisfaction with SSP (n=37)

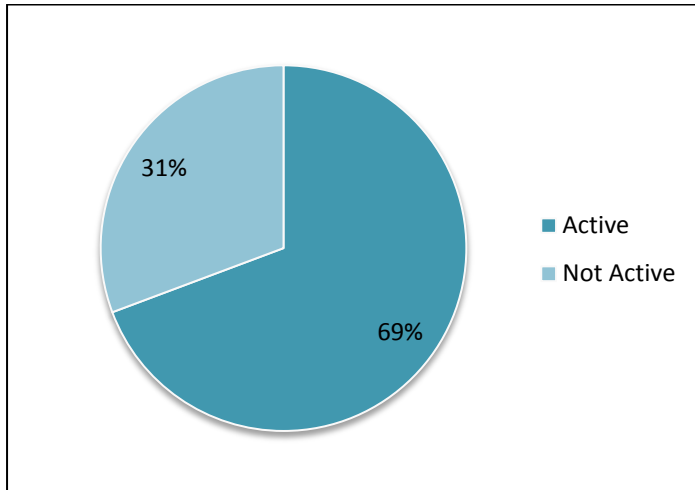


Source: Survey (2014)

11. Social Media

The following section of the report focuses on the stakeholder satisfaction with regards to BANKSETA’s Social Media Pages.

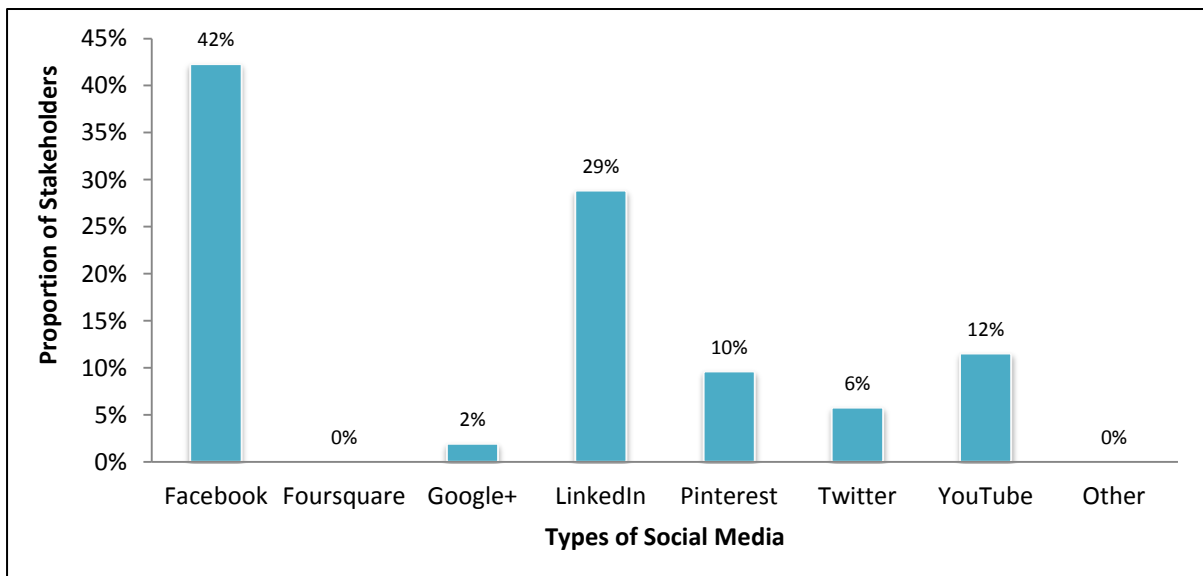
Figure 11.1: Proportion of Stakeholders Active on Social Media (n=137)



Source: Survey (2014)

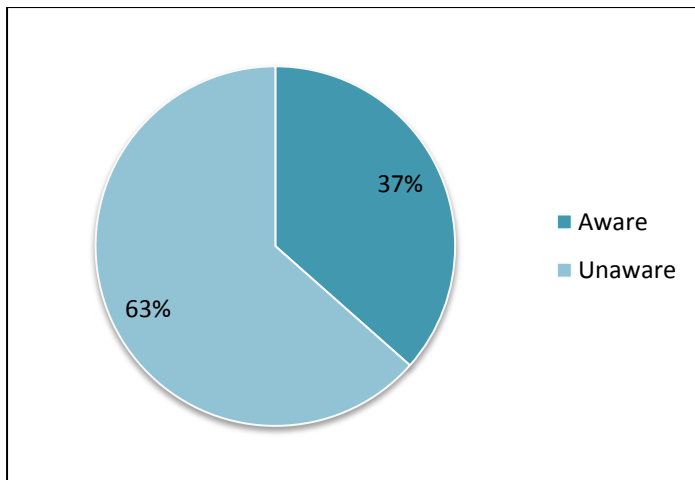
Figure 11.1 shows the percentage of survey respondents that are active on social media. More than two-thirds of stakeholders use social media. This demonstrates the potential of social media as a useful tool in disseminating vital information to stakeholders. While, Figure 11.2 illustrates the types of social media primarily utilised by stakeholders. Facebook (49% of stakeholders) and LinkedIn (29% of stakeholders) are by far the most popular forms of social media among stakeholders and as such BANKSETA should focus specifically on increasing their presence on these social media platforms.

Figure 11.2: Type of Social Media Used by Stakeholders (n=65)



Source: Survey (2014)

Figure 11.3: Proportion of Stakeholders that are aware of BANKSETA Social Media Pages (n=65)



Source: Survey (2014)

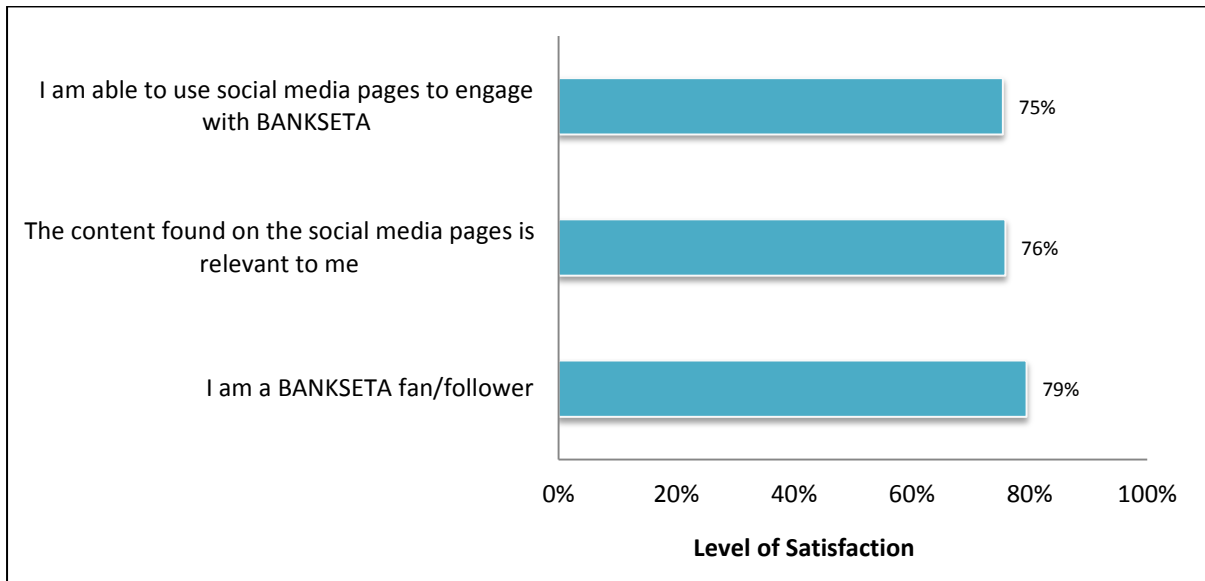
Figure 11.3 represents the percentage of BANKSETA stakeholders that are aware that BANKSETA has social media pages. The majority of BANKSETA stakeholders are unaware of BANKSETA’s presence on social media. Only 37% of survey respondents that answered this question were aware that BANKSETA has social media pages (See Figure 11.3 above). All 5 of the interview respondents were unaware of the fact that BANKSETA had social media pages, and felt that if they had known, they would have used these to engage BANKSETA with one interviewee commenting, *“If I had known I would have definitely tried to use these to communicate with BANKSETA”* (Interview, 2015). This was corroborated by comments made in the open-ended questions of the survey as well as the focus group:

- *“I was unaware of BANKSETA’s presence on social media”* (Focus Group, 2015).
- *“Communication from BANKSETA about social media is insufficient”* (Focus Group, 2015).

As with the SSP stakeholders have indicated some dissatisfaction with BANKSETA with regards to their use of social media (as can be seen in Figure 11.4). Of particular concern is the ability of stakeholders to engage with BANKSETA via social media. Considering the fact that the majority of stakeholders surveyed are active on social media, BANKSETA should make better use of social media to engage its stakeholders due to its large potential reach on these platforms. BANKSETA should consider not only better marketing its social media, but should also increase its capacity to engage one-on-one with stakeholders on social media platforms. These issues are simple to rectify as they amount to basic capacity and marketing issues.



Figure 11.4: Level of Satisfaction with BANKSETA Social Media Pages (n=95)

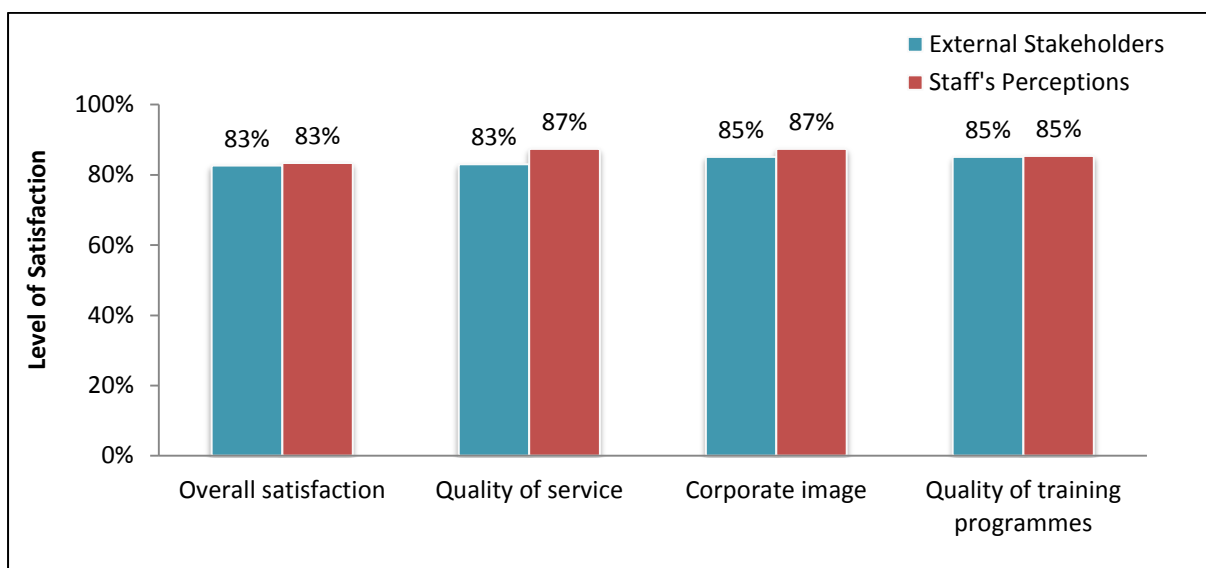


Source: Survey (2014)

12. Internal vs. External Perceptions

The following section compares ratings from the external stakeholder survey against the internal stakeholder (BANKSETA employee) survey. The comparison is important as it highlights the gap between how satisfied BANKSETA employees perceive stakeholders to be and how satisfied stakeholders actually are. Overall, the perceptions of stakeholder satisfaction between employees and external stakeholders are fairly closely aligned. However, in all cases BANKSETA staff gave ratings that were either exactly aligned or higher than external stakeholder ratings. There were no instances where employee’s perceptions of external stakeholder satisfaction levels were lower than the ratings by the external stakeholders themselves. This may be due to staff being less objective than external stakeholders, or may point to deeper issues.

Figure 12.1: External vs. Internal Stakeholder Perceptions of Overall Satisfaction

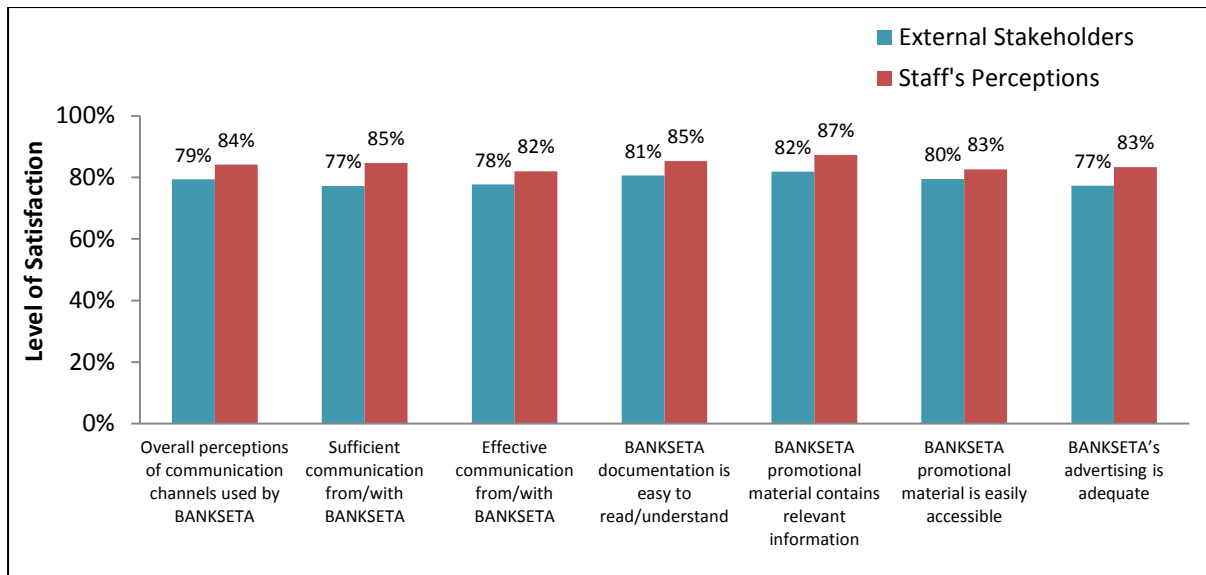


Source: Survey (2014)

Figure 12.1 looks at how the perceptions of overall satisfaction and satisfaction with BANKSETA’s three main areas of focus differ between external stakeholders and BANKSETA employees. Overall the data has indicated that in this regard perceptions are very well aligned between the two groups. **Overall Satisfaction** and satisfaction with the **Quality of Training Programmes** being exactly in line with one another. While there are slight differences in perceptions of satisfaction in the other two areas of **Quality of Service** and **Corporate Image** (differences of 4% and 2% respectively), these are almost negligible and do not point to a deeper misalignment between the two groups.



Figure 12.2: External vs. Internal Perceptions of BANKSETA Communication Channels

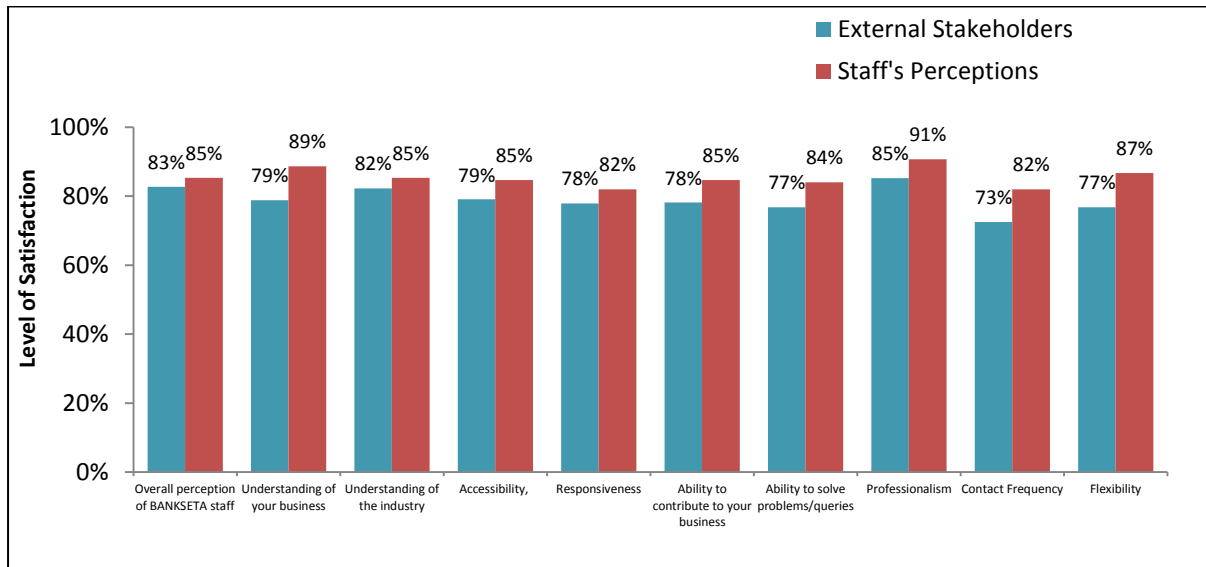


Source: Survey (2014)

Figure 12.2 looks at the comparison in perceptions of stakeholder satisfaction with BANKSETA’s communication channels. While there is disparity between external stakeholders and employee perceptions, these do not vary by more than 5%, except with regards to the question of whether there is sufficient communication from BANKSETA. The difference in perception in this regard is 8%. This indicates what has been previously mentioned that, namely, stakeholders are dissatisfied with the level of communication they are receiving from BANKSETA. What one can then see from the above figure is that BANKSETA believes it is adequately communicating with stakeholders. This perception has potentially compounded the issue of communication with stakeholders, as BANKSETA would be unaware that an improvement needs to be made in this regard.

Another issue raised by the above Figure, and one that has been raised previously has to do with stakeholders’ belief that BANKSETA is not adequately advertising itself. While disparity between external and internal ratings is only 5%, it again could indicate that BANKSETA’s lack of awareness around the problem potentially could be exacerbating it.

Figure 12.3: External vs. Internal Perceptions of BANKSETA Staff



Source: Survey (2014)

Figure 12.3 looks at the comparison in perceptions of stakeholder satisfaction with BANKSETA's staff. With regards to perceptions surrounding BANKSETA staff, there is a more obvious disparity between external satisfaction ratings and the perception BANKSETA staff has regarding stakeholder satisfaction. Of particular concern are the two areas in which the disparity between the two groups is 10%.

While the rating of 79% given by external stakeholders to the question of whether or not BANKSETA staff understand their business is not particularly low, it is concerning that BANKSETA staff have rated this at 10% higher than the stakeholders. The same is true for the gap around the question of staff flexibility.

The gaps in perception in all areas should be more carefully scrutinised by BANKSETA as the gaps (particularly the gaps of more than 5%) indicate a lack of awareness around certain issues. The awareness needs to be developed in order to adequately help resolve certain issues.

13. Additional Issues Raised by Stakeholders

13.1 SDF Administrative Burden

One issue that emerged more from the qualitative data than the quantitative data was the fact that members of the SDF stakeholder group are unhappy with the level of administration/paperwork often involved in BANKSETA processes. At the SDF focus group the issue was raised by one individual and most, if not all other participants, agreed with the sentiment. One individual commented *"I am drowning under the administration"* (Focus Group, 2015).

It was felt that the level of paperwork involved in many processes was too intense and often cumbersome. To add to this many individuals felt that they were often asked for the same documents on numerous occasions for different applications/processes. They felt that there should be a central database of this information that BANKSETA could then access without having them resubmit paperwork.

To compound the administration, many SDFs did not like the fact that BANKSETA used Deloitte as a *"middle-man"* for application processes and felt that Deloitte often rejected applications for being even slightly incomplete and, furthermore, felt that they were too *"harsh"* in their dismissal of many applications.

13.2 Placement of Learners

Feedback from Learners, particularly during the telephonic surveys, indicated a need to review the Learner training placement process.. Stakeholders surveyed felt as if they were being placed in jobs/divisions that did not match their expertise/areas of study and that this put them at a disadvantage. Some comments illustrating this point were made in response to the open-ended questions in the survey:

- *"Place students into departments related to their studies"* (Survey, 2014).
- *"BANKSETA can interact with the organisation to place students in the department of the organisation related to their field of study"* (Survey, 2014).
- *"Match student qualifications with the appropriate institutions; make sure the institution has a place for a student with a specific qualification"* (Survey, 2014).

14. Conclusion

It is evident that as a whole BANKSETA has been successful in dealing with its stakeholder and maintaining a strong level of stakeholder satisfaction. This is evident in the overall score of 4.12 out of 5 BANKSETA received from its stakeholders. This is further evident in the high scores BANKSETA received overall in **Overall Satisfaction; Quality of Service; Corporate Image; and Quality of Training Programmes**, with BANKSETA receiving above 80% satisfaction rating in all four areas.

While BANKSETA has achieved a fair amount of success in its overall dealings with its stakeholders, a number of small “areas of improvement” emerged from the study, which BANKSETA should aim to focus on in the upcoming year, these are:

- The amount of contact or Contact Frequency BANKSETA has with its stakeholders.
- The effectiveness of communicating processes and procedures to stakeholders.
- BANKSETA’s ability to effectively address the issues or queries that stakeholders may have.
- Following up with Learners after the training programmes.
- Awareness of BANKSETA’s presence on social media.
- Issues surrounding accuracy and how up-to-date the BANKSETA stakeholder database is.
- Improve circulation of the BANKSETA Newsflash, SSP Publication and Bi-annual Magazine.
- Improve on communication/explanation of BANKSETA processes to stakeholders.

15. References

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16. Appendices

16.2. List of telephonic survey respondents

#	Name	Organisation	Designation
1	Kevin Wakely-Smith	Guarantee Trust	Accredited Training Providers
2	Ismail	Milpark	Accredited Training Providers
3	Steve Hochfeld	Hochfeld Grains	Accredited Training Providers
4	Greg Culhane	Culhane Consulting	Accredited Training Providers
5	T Bolani	National Consumer Forum Academy	Accredited Training Providers
6	Oupa Sehume	Debtadvise Consulting	Accredited Training Providers
7	Sylvia Mann	Bidvest Bank	Accredited Training Providers
8	Shaun Rozyn	GIBS	Accredited Training Providers
9	Litha Matyumza	Guarantee Trust Corporate Support Services	Accredited Training Providers
10	Anonymous	Zimele Financial Services cooperative Ltd	Board members/ Committee members/ Sub-Committee members
11	Malesela	Unemployed	Board members/ Committee members/ Sub-Committee members
12	Jason	GIG	Board members/ Committee members/ Sub-Committee members
13	Annette Bredenkamp	FirstRand Bank	Board members/ Committee members/ Sub-Committee members
14	Elizabeth Khumalo	kwazulu ladies Empowerment fsc	Board members/ Committee members/ Sub-Committee members
15	Nathan Motjuwadi	Capitec Bank	Board members/ Committee members/ Sub-Committee members
16	Ellen Edwards	Fintech	Employed beneficiaries
17	Dorothy Mogwere	MASASA FINANCIAL SERVICES	Employed beneficiaries
18	Anonymous	WesBank	Employed beneficiaries
19	Genevieve Naidoo	Standard Bank group	Employed beneficiaries
20	Trish Munsami	Aspire Voice	Employed beneficiaries
21	Sandra Inggs	Virgin Money South Africa	Employed beneficiaries
22	Bapi Ntshangase	Ithala Development Finance Corporation	Employed beneficiaries
23	Sonwabo Gqencu	Ubank LTD	Employed beneficiaries



24	Edmund Jeneker	Absa	Employed beneficiaries
25	Anonymous	First National Bank	Employed beneficiaries
26	Anonymous	SARB	Employed beneficiaries
27	Anonymous	Standard Bank	Employed beneficiaries
28	Anonymous	Standard Bank	Employed beneficiaries
29	Munir Cassim	Standard Bank	Employed beneficiaries
30	Whita Tunyiswa	Woolworths Financial Services	Employed beneficiaries
31	Anonymous	FirstRand	Employed beneficiaries
32	Desiree Johnson		Employed beneficiaries
33	Anonymous		Employed beneficiaries
34	Anonymous	FNB	Employed beneficiaries
35	Asrat Tsegaye	University of Fort Hare	MoU/MoA
36	Andiswa Gola	University of Fort Hare	MoU/MoA
37	Gugulethu Makhanya	SAICA	Professional bodies
38	Anonymous	SAICA	Professional bodies
39	Anonymous	Old Mutual	Professional bodies
40	Anonymous	Ideahub Communications	Service providers
41	Bill Wilson	Zeus Fiance (Pty) Ltd	Service providers
42	Magda	Octogen	Service providers
43	Sandra Menezes	Thuthukani Financial Services	Service providers
44	Isabell Victor	Supfin Services cc	Service providers
45	Anonymous	NHFC	Service providers
46	Lakshmee Dewnath	Bidvest Bank	Service providers
47	Paolo Trapani	Concise Consulting Services (Pty) Ltd	Service providers
48	Anonymous		Service providers
49	Lawrence M Watt	Southdale Cash Loans	Service providers
50	Optional	Optional	Service providers
51	Portia Sekati	RUDO Consulting	Service providers
52	Alan Murray	Guarantee Trust	Service providers
53	Suzanne	Gijima	Service providers
54	Nicci	Deloitte	Service providers
55	Melanie Olivier	Deloitte Consulting (Pty) Ltd	Service providers
56	Jane David		Service providers
57	Anonymous	Finbond Mutual Bank	SDF: Large, Medium and Small Orgs.
58	Precious Shai	private	SDF: Large, Medium and Small Orgs.
59	June Coetzee	D&AG FourieCC, Midnight Spark Trading, Eastern blue Investments, Emerald Dunes, Westpoint trading, Greenville Trading,	SDF: Large, Medium and Small Orgs.
60	Neil Fitzgerald	SEESA	SDF: Large, Medium and Small Orgs.
61	Esme Brits	African Bank	SDF: Large, Medium and Small Orgs.



62	Riana De Bruyn	Standard Bank	SDF: Large, Medium and Small Orgs.
63	Dr. Manessah Alagbaoso	Standard Bank	SDF: Large, Medium and Small Orgs.
64	Joy Minnies	Debt Quest	SDF: Large, Medium and Small Orgs.
65	Madala Madela	Masoyi Financial Services	SDF: Large, Medium and Small Orgs.
66	Anonymous	DCM Group	SDF: Large, Medium and Small Orgs.
67	Mathema Matle	SARB Academy	SDF: Large, Medium and Small Orgs.
68	Anonymous	Deutsche Bank	SDF: Large, Medium and Small Orgs.
69	JC Van Der Walt	Thusano Financial Managment cc	SDF: Large, Medium and Small Orgs.
70	Adrienne Goldsmith	Net1 Applied Technologies SA Ltd	SDF: Large, Medium and Small Orgs.
71	Anonymous	Eduloan	SDF: Large, Medium and Small Orgs.
72	Tertia	VIVA CASH LOANS	SDF: Large, Medium and Small Orgs.
73	Anonymous	Eskom Finance Company SOC Ltd	SDF: Large, Medium and Small Orgs.
74	Sharon Keyter	SA Home Loans	SDF: Large, Medium and Small Orgs.
75	Amanda Naude	Sasbo	SDF: Large, Medium and Small Orgs.
76	Finbond Mutua Bank	Finbond Mutual Bank	SDF: Large, Medium and Small Orgs.
77	Anonymous	Phallo Finanacial Services Coop	SDF: Large, Medium and Small Orgs.
78	Priya Rajah	FNB	SDF: Large, Medium and Small Orgs.
79	Joy Minnies	Debt Quest	SDF: Large, Medium and Small Orgs.
80	Nomvelo Masilela	Eduloan	SDF: Large, Medium and Small Orgs.
81	Amanda Weideman	CrediCor	SDF: Large, Medium and Small Orgs.
82	Gugu Mabena	Sanlam Capital Markets	SDF: Large, Medium and Small Orgs.
83	A Francis	Bankers Services	SDF: Large, Medium and Small Orgs.
84	Anonymous	Travelex Africa	SDF: Large, Medium and Small Orgs.
85	Zase Ngema	Ziphakamise	SDF: Large, Medium and Small Orgs.
86	Ron Berko	Lievesley Wolff Financial Services	SDF: Large, Medium and Small Orgs.



87	Anonymous	444	SDF: Large, Medium and Small Orgs.
88	Richard Sambo	Akanani Finance Company	SDF: Large, Medium and Small Orgs.
89	M Fourie	Hemaro CC	SDF: Large, Medium and Small Orgs.
90	Sizakele Mbebe	The South African Bank of Athena	SDF: Large, Medium and Small Orgs.
91	Jenny	ooba	SDF: Large, Medium and Small Orgs.
92	Anonymous	isivuno finance	SDF: Large, Medium and Small Orgs.
93	Mariette Du Toit	Capitec Bank	SDF: Large, Medium and Small Orgs.
94	Aluwani	NYT Financial Depository	SDF: Large, Medium and Small Orgs.
95	Jestine Tingini	Iemas Financial Services	SDF: Large, Medium and Small Orgs.
96	Mandisa Ndodana	NHFC	SDF: Large, Medium and Small Orgs.
97	Shereen Shaik	Habib Overseas Bank	SDF: Large, Medium and Small Orgs.
98	Debbie	SABRIC	SDF: Large, Medium and Small Orgs.
99	Lizel Roodt	OLD MUTUAL FINANCE	SDF: Large, Medium and Small Orgs.
100	Nosie Btui	Woolworths Financial Services	SDF: Large, Medium and Small Orgs.
101	Brandon Brown	Standard Bank	SDF: Large, Medium and Small Orgs.
102	Sonu Nigam	ABD Consultants	SDF: Large, Medium and Small Orgs.
103	Bandla Mbewu	Woolworths Financial Services	SDF: Large, Medium and Small Orgs.
104	Angela	Standard Bank	SDF: Large, Medium and Small Orgs.
105	Wil Abubakari	Tshoaranang Coopertative	Unemployed beneficiaries
106	Bibi Tilly	African Bank	Unemployed beneficiaries
107	Maymoona Ismail	Standard Bank	Unemployed beneficiaries
108	Charity Sibanda	Lionize Consulting	Accredited Training Providers
109	Elizmarie	The Academy of Financial Markets	Accredited Training Providers
110	Anonymous	Finbond	Accredited Training Providers
111	Julian	Milpark	Accredited Training Providers
112	Anonymous	Culhane Consulting	Accredited Training Providers
113	Anonymous	Private	Accredited Training



			Providers
114	Anonymous	Full Value Financial Services	Accredited Training Providers
115	Alan Murray	Guarantee Trust	Accredited Training Providers
116	Mandlakayise Simon Nkwanyana	Zimele Financial Services Cooperative Ltd	Board members/ Committee members/ Sub-Committee members
117	Elvera Van Wyk	Standard Bank	Board members/ Committee members/ Sub-Committee members
118	Tshepo Thafeng	soweto television	Board members/ Committee members/ Sub-Committee members
119	Mawande	Qilimba CFI	Board members/ Committee members/ Sub-Committee members
120	Anonymous	Standard Bank	Board members/ Committee members/ Sub-Committee members
121	Mary Kgola	Boiteko financial	Board members/ Committee members/ Sub-Committee members
122	Christien Frylinck-Steyn	Capitec Bank Ltd.	Employed beneficiaries
123	Anonymous	std	Employed beneficiaries
124	Lize Smith	Net1 Applied Technologies	Employed beneficiaries
125	Llenga Samuel Molatjane	FNB	Employed beneficiaries
126	Makoko		Employed beneficiaries
127	Nomfundo Gwala	ABSA	Employed beneficiaries
128	Sentle	Std bank	Employed beneficiaries
129	Imelda Johnson		Employed beneficiaries
130	Rudzani		Employed beneficiaries
131	Beverly Hill		Employed beneficiaries
132	Matsie Hlapisi	ABSA	Employed beneficiaries
133	Khomotjo	ABSA	Employed beneficiaries
134	Kgotso		Employed beneficiaries
135	Siyabonga Hadebe	Nedbank	Employed beneficiaries
136	Alwyn		Employed beneficiaries
137	Megan Groenewald	ABSA	Employed beneficiaries
138	Nwabisa Gana	Nedbank	Employed beneficiaries
139	Elson	ABSA	Employed beneficiaries
140	Sthabile Buthelezi	Nedbank	Employed beneficiaries
141	Dikeledi		Employed beneficiaries
142	Tlotlo Godwill		Employed beneficiaries
143	Nkosivumile Dyani	Nedbank	Employed beneficiaries
144	Rankotsane	NEDBANK	Employed beneficiaries
145	Ntokoza Dlangalala	African Bank	Employed beneficiaries

146	Sydwell Dlali	Nedbank	Employed beneficiaries
147	Mlunglisi		Employed beneficiaries
148	Dorothy Mogwere	MASASA FINANCIAL SERVICES	Employed beneficiaries
149	Fulufhelo	FNB	Employed beneficiaries
150	Fhalanani	ABSA	Employed beneficiaries
151	Moeti Buthelezi	African Bank	Employed beneficiaries
152	Kyle Bruinders	FNB	Employed beneficiaries
153	Siphiwe	FNB	Employed beneficiaries
154	Seipati	Statistics SA	Employed beneficiaries
155	Lucky	NEDBANK	Employed beneficiaries
156	Vuyiseka Booi	Standard Bank	Employed beneficiaries
157	Thavha		Employed beneficiaries
158	Debbie	SABRIC	Employed beneficiaries
159	Leighmoon	SA Home Loans	Employed beneficiaries
160	Zulaika	Ithala	Employed beneficiaries
161	Louis Baloyi	NEDBANK	Employed beneficiaries
162	Anonymous	Ithala Development Finance Corporation	Employed beneficiaries
163	Anonymous	FirstRand	Employed beneficiaries
164	Mampedi Dinala	Small Enterprise Finance Agency	Employed beneficiaries
165	Lauren	Fasset	Legislative bodies
166	Rene Pietersen	Stelland Finansies	Legislative bodies
167	Francois Williams	Media24	Media
168	Anonymous	Quince Capital	MoU/MoA
169	Aluwani Nengovhela	NYT Financial Depository	MoU/MoA
170	Andiswa Gola	University Of Fort Hare	MoU/MoA
171	Whita Tunyiswa	Woolworths Financial Services	MoU/MoA
172	Thanda Ndaba	NHFC	MoU/MoA
173	Anonymous	Corvest Finance Proprietary Limited	Professional bodies
174	Leonie Van Pletzen	MFSA	Professional bodies
175	Anonymous	Firststrand	Professional bodies
176	Anonymous	Mends Cash Loan	Service providers
177	Anonymous	KATHWILLCASH	Service providers
178	Lallie Dewnath	Bidvest Bank	Service providers
179	Vanessa	Zeus Finance	Service providers
180	Arthur	Absa	Service providers
181	Anonymous	GBS Mutual Bank	Service providers
182	Sherwell Rakhudu	Norufin Housing Pty Ltd	Service providers
183	Anonymous	SARB	Service providers
184	Petro Hugo	Zeus cash loan	Service providers
185	Anonymous	Thornhill Associates	Service providers
186	Nomfundo	ABSA	Service providers
187	Pieter Smit	Money Direct	Service providers
188	D J Fortuin	ABSA	Service providers
189	Anonymous	WO!Communications and Events	Service providers



190	Nicci	Deloitte	Service providers
191	Anonymous	National Empowerment Fund	Service providers
192	Munyai Mulalo	kuvhanganyani financial service	Service providers
193	Anonymous	Times Media (Pty) Ltd	Service providers
194	Anonymous		Service providers
195	Anonymous		Service providers
196	Willem Kuperus	Alfa & Omega Human Capital Mangement	SDF: Large, Medium and Small Orgs.
197	Zinhle	Toyota Financial Services SA	SDF: Large, Medium and Small Orgs.
198	Anonymous	HL Hall & Sons Investments	SDF: Large, Medium and Small Orgs.
199	Marinda Strauss	Sanfen Trade cc	SDF: Large, Medium and Small Orgs.
200	Robyn Pienaar	Bankmed	SDF: Large, Medium and Small Orgs.
201	Sandra Meso	SA Taxi	SDF: Large, Medium and Small Orgs.
202	Natalie Fourie	Wilke Finance t/a Miloc	SDF: Large, Medium and Small Orgs.
203	Elizabeth	Bakenberg	SDF: Large, Medium and Small Orgs.
204	Shereen Shaik	HABIB OVERSEAS BANK	SDF: Large, Medium and Small Orgs.
205	Tessa Lourens	connold	SDF: Large, Medium and Small Orgs.
206	Floris De V Pelsler	Consilia Consult	SDF: Large, Medium and Small Orgs.
207	Anonymous	Mazwe Financial Services	SDF: Large, Medium and Small Orgs.
208	Loelie Huggett	Samba Co-operative Limited	SDF: Large, Medium and Small Orgs.
209	Anonymous	ooba	SDF: Large, Medium and Small Orgs.
210	Kelly Damons	Fevertee Finance (Pty) Ltd	SDF: Large, Medium and Small Orgs.
211	Alveena	Sasfin Bank	SDF: Large, Medium and Small Orgs.
212	Adri Le Roux	THABANG MICRO LOANS	SDF: Large, Medium and Small Orgs.
213	Anonymous	Bank of China	SDF: Large, Medium and Small Orgs.
214	T A Christo	tharabololo investment and consulting	SDF: Large, Medium and Small Orgs.
215	Kgomotso Jackie Tshabalala	Bravura Capital (Pty) Ltd	SDF: Large, Medium and Small Orgs.
216	Nadeem Williams	Credit Matters	SDF: Large, Medium and Small Orgs.
217	Quinton	Seesa	SDF: Large, Medium and



			Small Orgs.
218	Rochelle Benade	Mayville Spares	SDF: Large, Medium and Small Orgs.
219	Nancy Moonsamy	Indo Gold Financial Services CC	SDF: Large, Medium and Small Orgs.
220	Michelle Kisten	Citibank	SDF: Large, Medium and Small Orgs.
221	Charles Botes	The Banking Association South Africa	SDF: Large, Medium and Small Orgs.
222	Mary Maritz	African Bank	SDF: Large, Medium and Small Orgs.
223	Anonymous	Deloitte	SDF: Large, Medium and Small Orgs.
224	Siyabonga Dube	Ithala	SDF: Large, Medium and Small Orgs.
225	Anonymous	MZANSI DEBT COUNSELLING	SDF: Large, Medium and Small Orgs.
226	Nhlanhla Hlangwane	National Credit Regulator	SDF: Large, Medium and Small Orgs.
227	Sitha Ramsamy	FUSION ASSET RECOVERIES	SDF: Large, Medium and Small Orgs.
228	Anonymous	Bridge	SDF: Large, Medium and Small Orgs.
229	Myriam Kheza	Rural Housing Loan Fund	SDF: Large, Medium and Small Orgs.
230	Joe February	NSFAS	SDF: Large, Medium and Small Orgs.
231	W L Chalmers	net1 group	SDF: Large, Medium and Small Orgs.
232	Carle Morkel	FERMAR(PTY)LTD	SDF: Large, Medium and Small Orgs.
233	Maria Msimango	Ubank	SDF: Large, Medium and Small Orgs.
234	Anonymous	Travelex Africa	SDF: Large, Medium and Small Orgs.
235	Elias Matheulab	Tlharihani	SDF: Large, Medium and Small Orgs.
236	Yvette Jacobs	Vertex	SDF: Large, Medium and Small Orgs.
237	Nomvelo Masilela	Eduloan	SDF: Large, Medium and Small Orgs.
238	Andronica Dineo Mopeka	African Bank	SDF: Large, Medium and Small Orgs.
239	Anonymous	Thandabantu Finance	SDF: Large, Medium and Small Orgs.
240	Cessy Frazao	S A Bank of Athens Limited	SDF: Large, Medium and Small Orgs.
241	Nathi Dubazana	Development Bank of SA	SDF: Large, Medium and Small Orgs.
242	Zase Ngema	Ziphakamise	SDF: Large, Medium and



			Small Orgs.
243	Sibongile Maratana	fnb	SDF: Large, Medium and Small Orgs.
244	Ron Berko	LWFS	SDF: Large, Medium and Small Orgs.
245	Mphagi Konanani	VBS Mutual Bank	SDF: Large, Medium and Small Orgs.
246	Pretty Khosa	ABSA	Unemployed beneficiaries
247	Lebogang Kgwadi	Department of Justice	Unemployed beneficiaries
248	Lerato Kgoedi	ABSA	Unemployed beneficiaries
249	Addel Kgoana	Superior quality engineering	Unemployed beneficiaries
250	Susana Keyser	Nedbank	Unemployed beneficiaries
251	Lawson Kethoilwe	Small Enterprise Foundation	Unemployed beneficiaries
252	Thembelihle Kaunda		Unemployed beneficiaries
253	Belinda Goddard	Self employed	Unemployed beneficiaries
254	Mashudu		Unemployed beneficiaries
255	Aphiwe Gongota		Unemployed beneficiaries
256	Botshilo		Unemployed beneficiaries
257	Thabang Faba		Unemployed beneficiaries
258	Mashudu		Unemployed beneficiaries
259	Bongeka Dlamini		Unemployed beneficiaries
260	Nkululeko Dem		Unemployed beneficiaries
261	Siyabonga		Unemployed beneficiaries
262	Thadekile Cindi	Standard Bank	Unemployed beneficiaries
263	Albert Chabangu	ABSA	Unemployed beneficiaries
264	Sibekezelo Buthelezi		Unemployed beneficiaries
265	Max Makhubelo	BANKSETA	Internal Staff
266	David Mthulweni	BANKSETA	Internal Staff
267	Emelda Manjeli	BANKSETA	Internal Staff
268	Nyeko Mayimela	BANKSETA	Internal Staff
269	Deerani Naidoo	BANKSETA	Internal Staff
270	Anonymous	BANKSETA	Internal Staff
271	Beaula Dziruni	BANKSETA	Internal Staff
272	Anonymous	BANKSETA	Internal Staff
273	Thelma	BANKSETA	Internal Staff
274	Anonymous	BANKSETA	Internal Staff
275	Anonymous	BANKSETA	Internal Staff
276	Busiswe Lubisi	BANKSETA	Internal Staff
277	Zandile Skosana	BANKSETA	Internal Staff
278	Mary Baloyi	BANKSETA	Internal Staff
279	Caroline King	BANKSETA	Internal Staff
280	Angie Naidoo	BANKSETA	Internal Staff
281	Pauline Bourne	BANKSETA	Internal Staff
282	Eilane Thompson	BANKSETA	Internal Staff
283	Dimikatso Seete	BANKSETA	Internal Staff
284	Anonymous	BANKSETA	Internal Staff
285	Anonymous	BANKSETA	Internal Staff
286	Timothy	BANKSETA	Internal Staff

	Makolomakwa		
287	Precious Sikhosana	BANKSETA	Internal Staff
288	Mwelase Ndabula	BANKSETA	Internal Staff
289	Anonymous	BANKSETA	Internal Staff
290	Kgomotso Khoale	BANKSETA	Internal Staff
291	Morongwa Shai	BANKSETA	Internal Staff
292	Zaheeda Hoosen	BANKSETA	Internal Staff
293	Anonymous	BANKSETA	Internal Staff
294	Nobuhle Dlamini	BANKSETA	Internal Staff

16.3. List of Interview Participants

#	Name	Organisation	Designation
1	Leonie van Pletzen	Microfinance SA	SDF: Large, Medium and Small Org.
2	Myriam Kheza	Rural Housing Loan Fund	SDF: Large, Medium and Small Org.
3	Ampie Adams	Unemployed	Learner
4	Zulaika Bacus	Unemployed	Learner
5	Anonymous		Board Member

16.4. List of Attendees from SDF Focus Group

#	Name	Organisation	Designation
1	Warren Khoury	Bidvestbank	SDF: Large, Medium and Small Org.
2	Lisa Gallon	Bidvestbank	SDF: Large, Medium and Small Org.
3	Angela Schültz	Standard Bank	SDF: Large, Medium and Small Org.
4	Daserie Moodley	Standard Bank	SDF: Large, Medium and Small Org.
5	Glen G. Kruger	Seesa	SDF: Large, Medium and Small Org.
6	Mampedi Dinala	Sefa	SDF: Large, Medium and Small Org.
7	Nomvelo Masilela	Eduloan	SDF: Large, Medium and Small Org.
8	Jenny Carolin	Ooba	SDF: Large, Medium and Small Org.
9	Nikki Goakes-Venter	Bee Prepared	SDF: Large, Medium and Small Org.
10	Nikki Goakes-Venter	Bee Prepared	SDF: Large, Medium and Small Org.
11	Martinique Govender	Mercantile	SDF: Large, Medium and Small Org.



12	Sandra Menezes	Thuthukani	SDF: Large, Medium and Small Org.
13	Sandra Meso	SA Taxi	SDF: Large, Medium and Small Org.
14	Tshegofatso Maletse	SA Taxi	SDF: Large, Medium and Small Org.
15	Sharmila Govind	HSBC	SDF: Large, Medium and Small Org.
16	Mary Maritz	African Bank	SDF: Large, Medium and Small Org.
17	Gerald Mametse	Ubank	SDF: Large, Medium and Small Org.
18	Gerald Mametse	Ubank	SDF: Large, Medium and Small Org.
19	Catherine Francis	HSBC	SDF: Large, Medium and Small Org.
20	Jade McGrillen	Compliance HUB	SDF: Large, Medium and Small Org.
21	Tsholofelo Motlounq	Nefcorp	SDF: Large, Medium and Small Org.
22	Boipelo Qwemesha	BMW Finance	SDF: Large, Medium and Small Org.