Stakeholder Satisfaction Survey

2015

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.

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List of Acronyms

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

1. Executive Summary

1.1. Introduction

Redflank has been commissioned by BANKSETA to conduct the Stakeholder 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 2015.

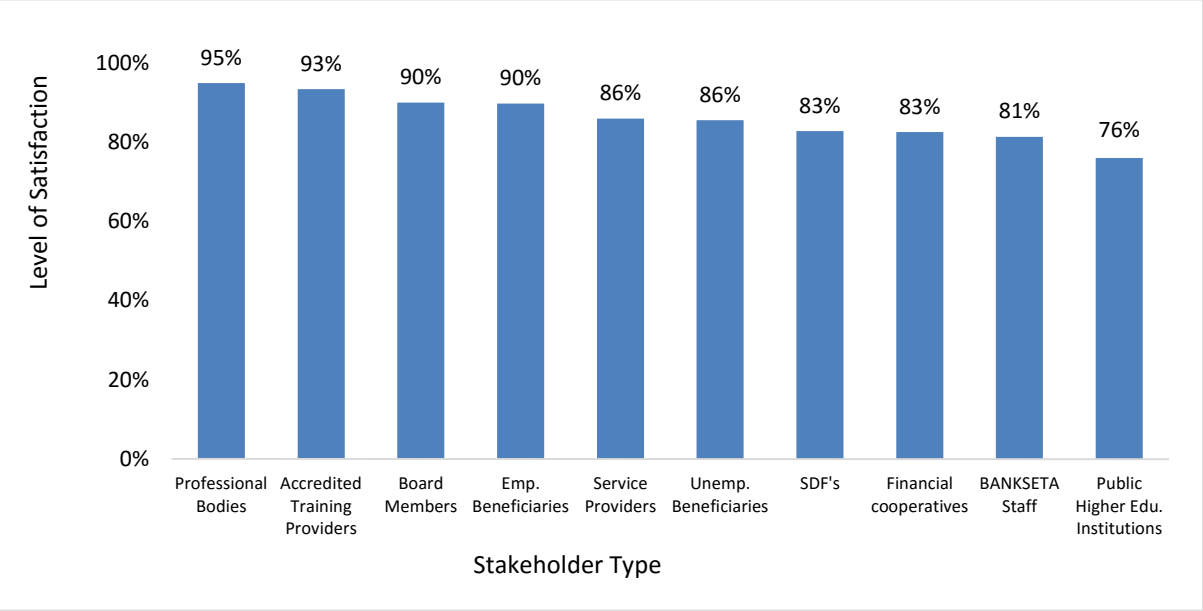
1.2. Research Design

The purpose of the research was to evaluate BANKSETA's performance during the year 2015 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 reported by those stakeholders. The data collection approach employed a number of different techniques including online surveys and telephonic surveys which were used to collect quantitative data. A focus group and a number of interviews were conducted to gain insight into trends identified from the data collected in the surveys.

1.3. Key Findings

The findings of the Stakeholder Satisfaction Survey 2015 have shown that BANKSETA's stakeholders are very satisfied with BANKSETA's service and offerings. Stakeholders rated BANKSETA ***4.19 out of 5***, equivalent to ***83.8%***. The figure below depicts the level of satisfaction per stakeholder group.

Figure 1-1: Overall Satisfaction by Stakeholder Group (n=240)



Source: Surveys (2015)

Other key findings discussed in the report include:

1) Ratings given by external stakeholders and BANKSETA staff were **different.**
2) Stakeholders were satisfied with the level of **Professionalism** of BANKSETA staff.
3) Stakeholders were satisfied with the **Quality of Training Programmes**.
4) Stakeholders mentioned areas that BANKSETA **does well** and those that **need improvement**.

2. Introduction

2.1. Project Context, Focus and Approach

Redflank was commissioned by BANKSETA to conduct a Stakeholder 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 2015.

2.1.1. 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.

2.1.2. Overview of Redflank

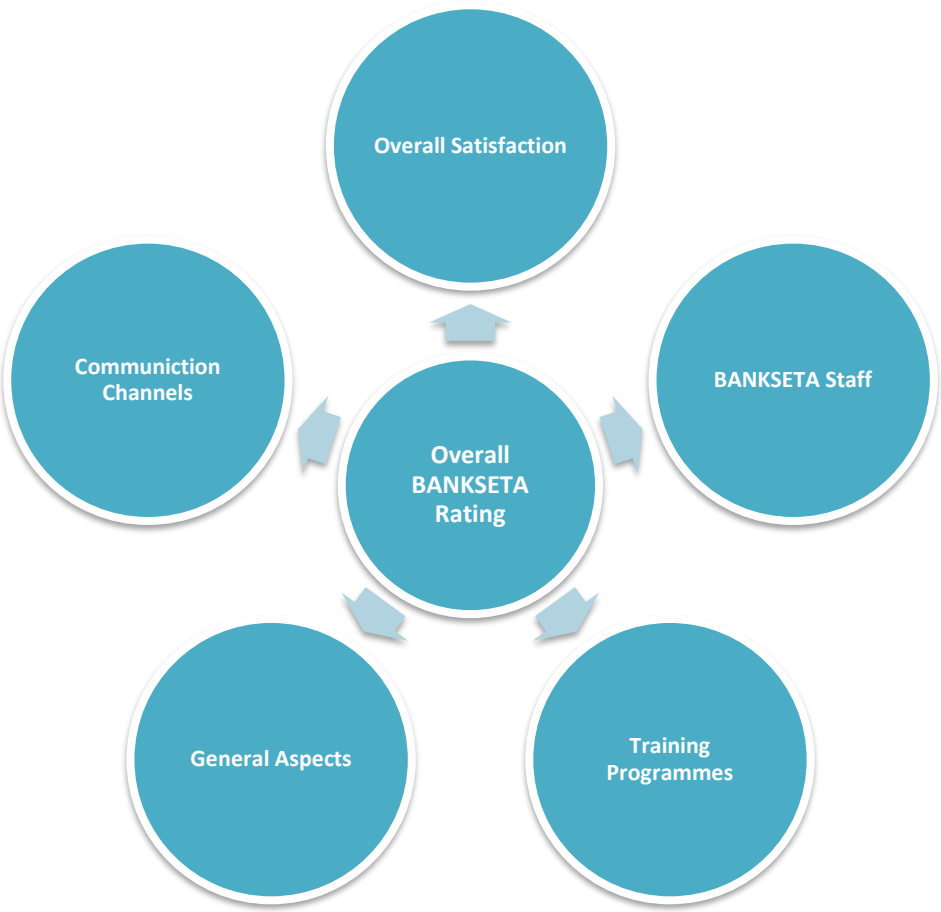
Redflank is a specialist management consultancy, assisting clients with the delivery of strategy, research, diagnostic, stakeholder satisfaction, implementation, and assurance projects. The specialist nature of the consultancy relates to the deep management consulting and industry expertise embodied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

2.1.3. Project Focus

The Stakeholder 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 stakeholder 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 and BANKSETA stakeholders. The approach developed ensured data quality and volume needs were met.

The purpose of the research was to evaluate BANKSETA's performance during the year 2015, as rated by BANKSETA stakeholders. The information was gathered from a variety of stakeholder groups from across South Africa. 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 various stakeholder groups which in turn will enhance its ability to successfully achieve its mandate.

3.1. Research Sample and Approach

3.1.1. Sample

Survey participants were chosen based on one critical criterion, namely by virtue of them being stakeholders in the work carried out by BANKSETA during 2015. In order to achieve a large enough 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.

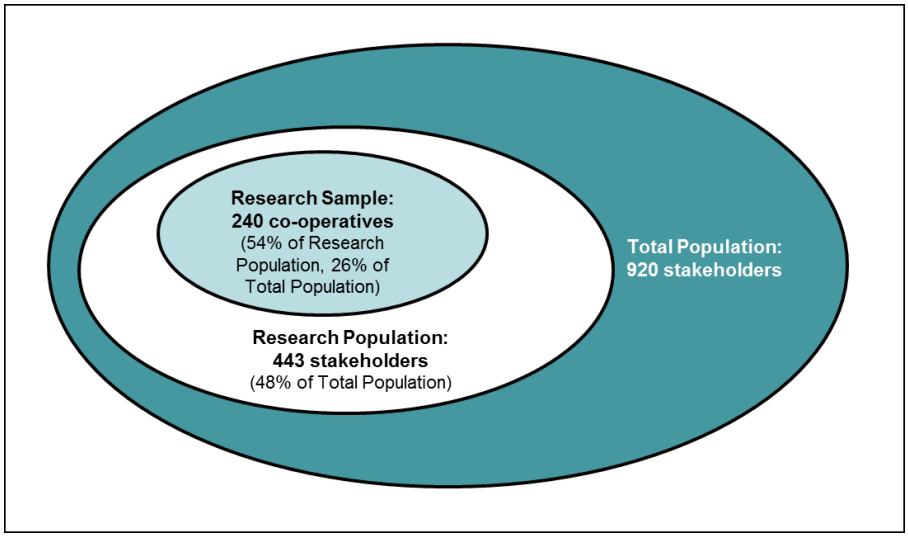
Stakeholders were grouped according to their relationship/type of interactions with BANKSETA. Stakeholder groups were segmented as follows:

- Skills Development Facilitators: Large, Medium and Small Organisations
- Accredited Training Providers
- Service providers
- Employed and Unemployed beneficiaries
- Board members/ Committee members/ Sub-Committee members

- Legislative bodies
- Media
- Public Higher Education Institutions
- Professional bodies
- Financial cooperatives
- Employees

The figure below summarises the breakdown of the research population. The Total Population refers to all stakeholders as per the database provided by BANKSETA. The Research Population includes all contactable stakeholders within the Total Population; and the Research Sample includes all stakeholders surveyed[1].

Figure 3-1: Outline of Research Population



Overall 240 surveys were completed which represents 54% of the Research Population and 26% of the Total Population. Of the total surveys completed, 29 surveys were completed by BANKSETA staff (representing approximately 12% of the total responses). This means that 211 surveys were completed by external stakeholders (representing approximately 88% of the total responses). Along with the survey responses, a Focus Group was conducted with committee members and 6 Interviews were conducted with various stakeholders – the focus groups and interviews were focused primarily on exploring areas of interest highlighted by survey responses.

3.1.2. Approach

The research design included three methods of collecting data:

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

[1] The number does not include stakeholders consulted via focus groups and 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

	Actual Consultations	
	Stakeholders Consulted	As a Percentage of Total Stakeholders Consulted
Focus Groups	8	3.15%
Surveys	240	94.49%
Interviews	6	2.36%
Total	254	100%

3.2.2. Surveys

It was decided to collect the bulk of the data through 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 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 communication challenges). As well as generic questions aimed at all stakeholder groups, a number of unique questions relevant only to Beneficiaries were included in the survey. This allowed for a more in depth analysis into how well BANKSETA had performed with regards to its learning programmes.

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 similar survey specifically designed to assess the difference in perception of stakeholder satisfaction between BANKSETA staff and external stakeholders.

Overall 240 surveys were completed. Of the total surveys completed, 29 surveys were completed by BANKSETA staff (representing approximately 12% of the total responses). This means that 211 surveys were completed by external stakeholders (representing approximately 88% of the total responses).

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 online survey received 140 responses, 29 responses from BANKSETA staff and 111 from external stakeholders.

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 conducted[2].

The focus 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 Employed and Unemployed Beneficiaries.

In total 100 surveys were completed telephonically with Unemployed and Employed Beneficiaries.

3.2.3. Interviews

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 individuals from key stakeholder groups would be interviewed. The key stakeholder groups identified for interviews included: SDF's and Beneficiaries.

In total, 6 interviews were conducted, 4 interviews were conducted with SDFs, 1 interview was conducted with an Unemployed Beneficiary and another with an Employed Beneficiary.

3.2.4. Focus Groups

A focus group was conducted with Committee members. 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

[2] Note: this total is 100 completed surveys, not the number of calls made

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:

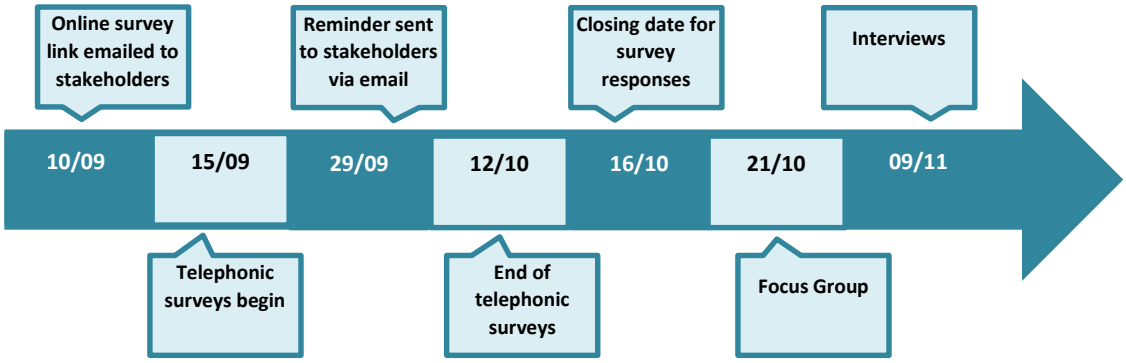
1. Overall Satisfaction with BANKSETA;
2. BANKSETA's Contact Frequency;
3. Effectiveness of BANKSETA Communications;
4. What BANKSETA could do differently;
5. What BANKSETA does well.

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 10th of September 2015, with the closing date for responses being the 16th of October 2015. Qualitative information was gathered from focus groups and interviews between 21st of October 2015 and 5th of November 2015.

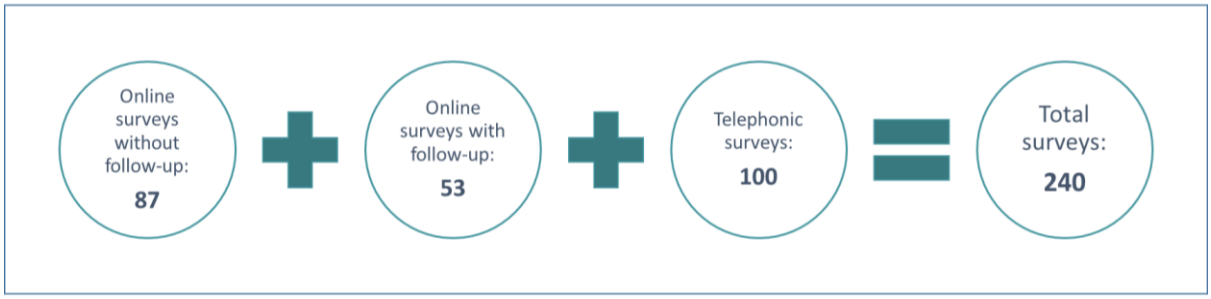
Figure 3-2: Data Collection Timeline



3.3.2. Survey Response Rates

Overall 240 surveys were completed which represents 54% of the Research Population and 26% of the Total Population. Of the 240, 29 surveys were completed by BANKSETA staff (representing approximately 12% of the total responses). This means that 211 surveys were completed by external stakeholders (representing approximately 88% of the total responses). Below is a diagram summarising the response rates for the survey collection process.

Figure 3-3: 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. 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) **Out-dated database**: The database of stakeholders provided by BANKSETA appeared to be out-dated in some instances. A few of the stakeholders listed on the database no longer work for the organisations listed by BANKSETA.
2) **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 the survey reminder many stakeholders did not complete it.
3) **Inadequate representation:** from Media and Legislative Bodies stakeholder groups.

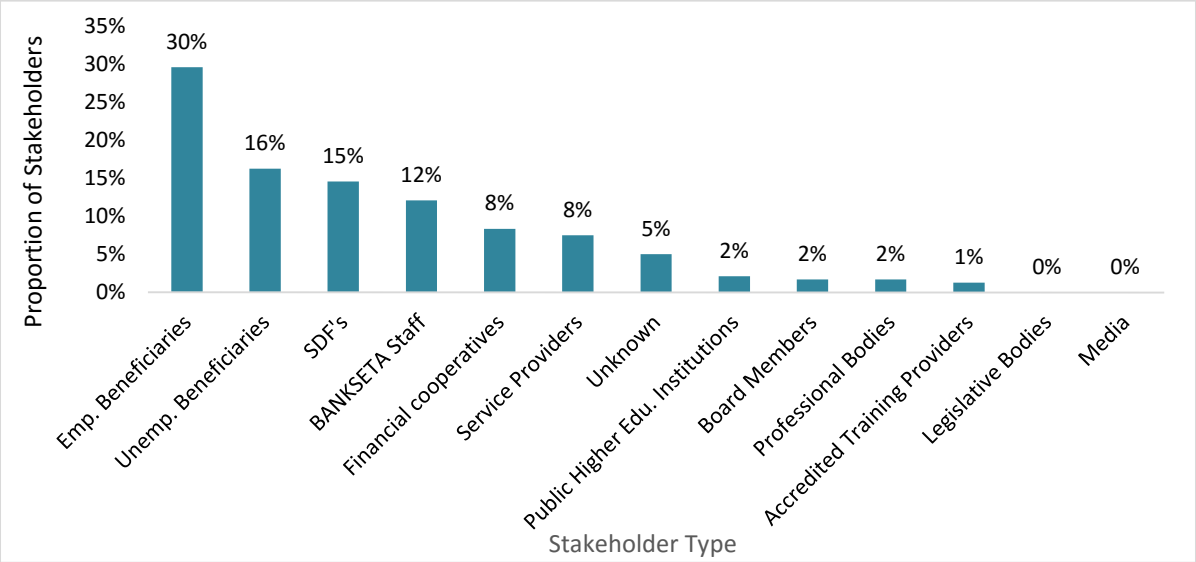
3.6. Stakeholder Segmentation

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

3.6.1. Stakeholder Representation

The figure below illustrates the representation of stakeholder segments in the response to the survey.

Figure 3-4: : Breakdown of Responses by Stakeholder Segmentation (n=240)



Source: Surveys (2015)

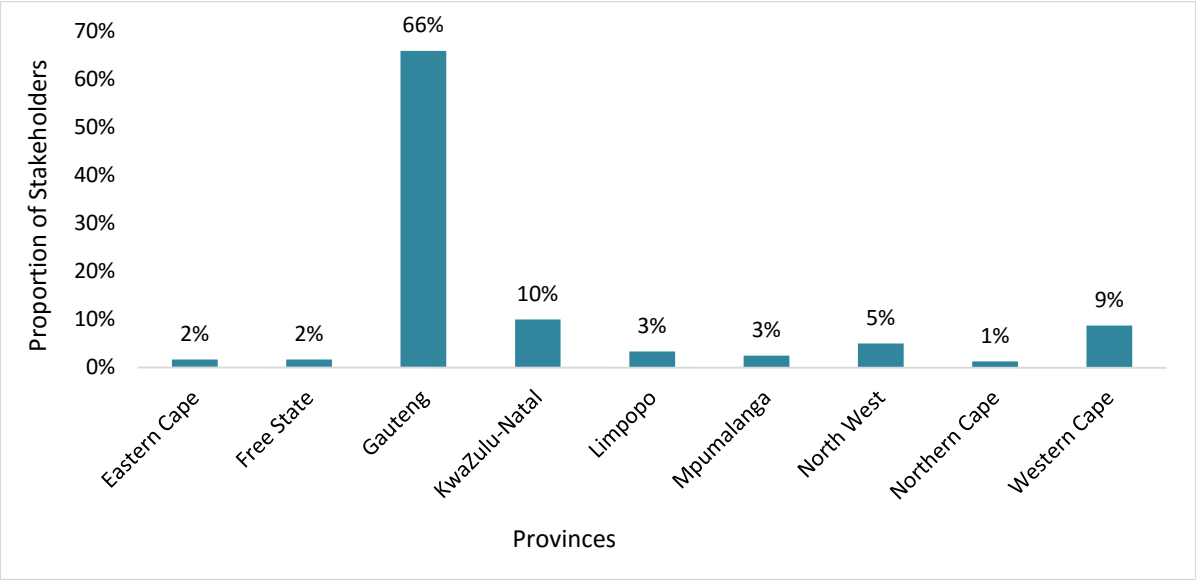
From the above figure it can be seen that almost half of the respondents were from the Beneficiary stakeholder segment, with SDFs making up the third highest stakeholder segment. These two groups were identified as key stakeholder groups and were actively targeted during the data collection phase.

The lower response rates were from Public Higher Education Institutions, Board Members, Professional Bodies and Accredited Training Providers, with no representation from Legislative Bodies and Media.

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 which constitutes approximately two thirds of survey responses. This is due to the high density of external stakeholders that reside in this region. The other two regions with relatively high response rates are Kwazulu-Natal and the Western Cape.

Figure 3-5: Breakdown of Response Rates by Province (n=240)



Source: Surveys (2015)

4. Survey Findings

The following section of the report analyses overall satisfaction among stakeholders. The section examines scores generated from survey responses with regards to Overall Satisfaction, stakeholder satisfaction regarding BANKSETA Staff, General Aspects, Communication Channels and Leaning/Training Programmes.

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 various focus areas which included:

- Stakeholder satisfaction regarding **BANKSETA Staff;**
- Stakeholder satisfaction regarding **BANKSETA Communication Channels;**
- Stakeholder satisfaction regarding **BANKSETA General Aspects;**
- The beneficiary satisfaction regarding their respective **BANKSETA Learning/Training Programmes**.

4.2. Overall Score

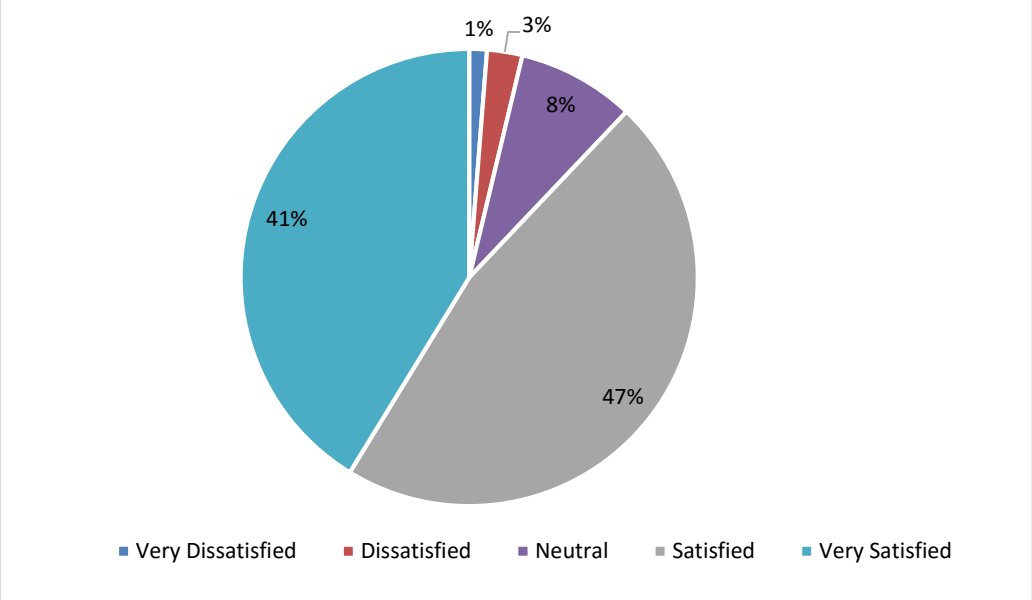
Most important is the overall score stakeholders gave BANKSETA with regards to their performance. This score is the average total out of 5 that each respondent gave BANKSETA overall. Stakeholders gave an overall rating of **4.19** out of 5. This represents an overall rating of **83.8%** for BANKSETA. 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=240)



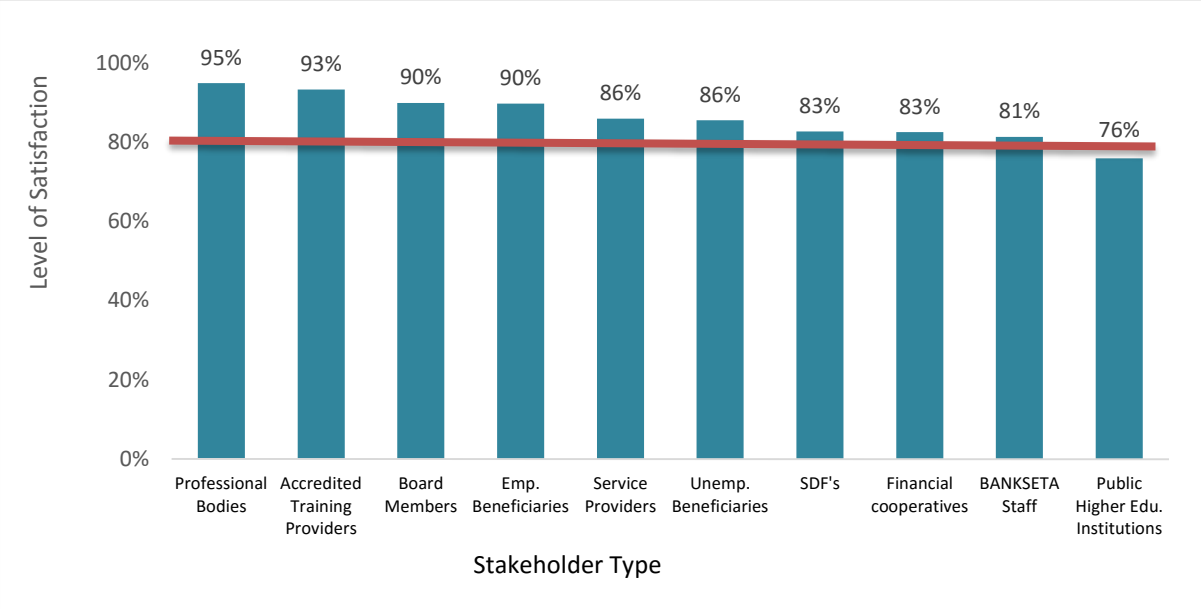
Source: Surveys (2015)

From the figure it is clear that the vast majority of stakeholders (88%) 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 (55%), 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 stakeholder service with regards to these groups.

Figure 4-2: Overall Satisfaction by Stakeholder Group (n=240)



Source: Surveys (2015)

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 is a stakeholder group who has been less than satisfied with BANKSETA. Consequently, it is important to understand why this may be the case.

The lowest rating came from Public Higher Education Institutes being 76%. While this low score is of concern, the fact that the stakeholder group only made up 2% of the stakeholders who participated in the survey, reduces this level of a concern relative to the ratings from other stakeholder groups.

Very positive comments made by focus group participants displays their satisfaction with BANKSETA is as follows:

- *"BANKSETA is one of the best SETA's to deal with."* (Focus Group, 2015)
- *"They are doing things exceptionally well compared to other SETAs."* (Focus Group, 2015)

4.4. Staff

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

The graph below illustrates the satisfaction levels given by stakeholders for each question within the survey relating to satisfaction with BANKSETA staff. Stakeholders were satisfied with BANKSETA staff as they rated their overall perception of BANKSETA staff at 86%. It is evident that respect and professionalism are two characteristics of BANKSETA staff. However, there is a need for improvement with regards to the innovation shown by BANKSETA. All other characteristics which were assessed achieved scores of at least 80%.

Figure 4-3: Stakeholder Satisfaction with BANKSETA Staff (n=240)

Source: Surveys (2015)

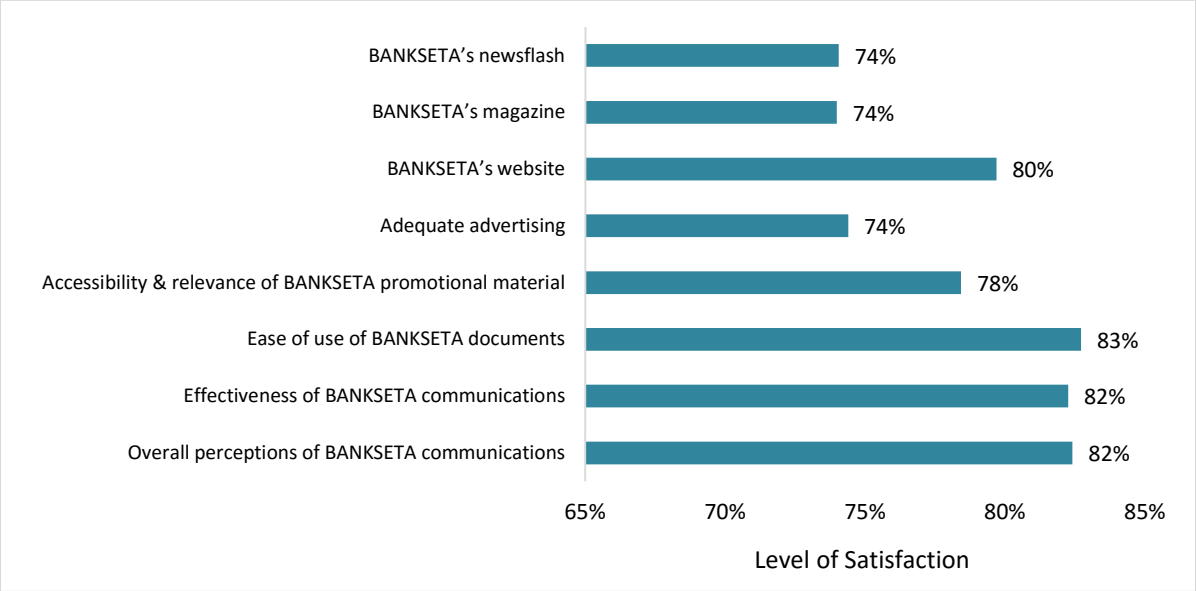
4.5. Communication Channels

The analysis in this section of the report focuses specifically on assessing stakeholder's satisfaction 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).

The following graph depicts stakeholder's satisfaction with BANKSETA's communication channels and various aspects regarding BANKSETA's communication channels.

Stakeholders are overall satisfied with BANKSETA's communication channels, however there is room for improvement with regards to BANKSETA's newsflash, magazine, advertising and promotional material.

Figure 4-4: Stakeholder Satisfaction with BANKSETA's Communication Channels (n=240)



Source: Surveys (2015)

The research process also focused on the channels that stakeholders prefer to use and currently use. The top 3 desired communication channels were telephone calls, emails and text based messaging (SMS, WhatsApp and instant online messaging). This desire aligns itself with the more modern forms of communication which are handheld and constantly available.

The channels which are currently being used by BANKSETA to communicate with stakeholders are partially aligned with the channels that stakeholders prefer to use. Two (emails and telephone calls) of the three channels are currently aligned with the channels being used. The third most popular communication channel which is currently being used is the website. This channel does allow itself to including an instant messaging service, this is an option which may be looked at in the future.

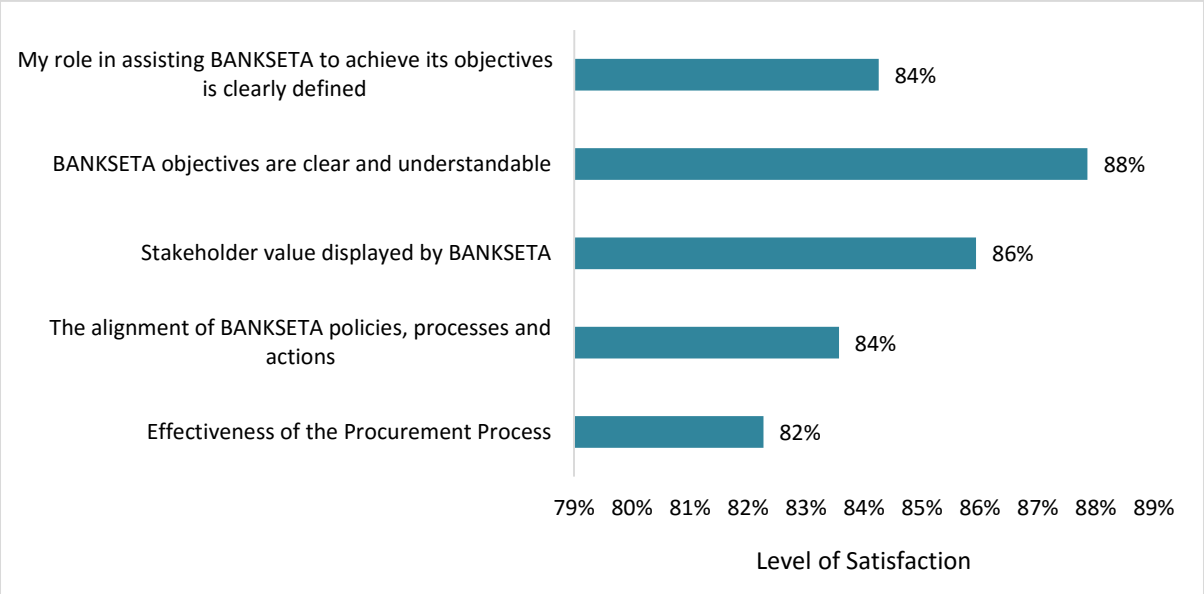
There is an alignment between the preferred communication channels and the communication channels which are currently being used. This is a good indication of how BANKSETA has been able to align itself to the communication needs of its external stakeholders.

4.6. General Aspects

The following section looks at the stakeholder satisfaction with regards to general aspects of BANKSETA.

These aspects include and relate to the following: BANKSETA's objectives, stakeholder value, policies and processes. Stakeholders are satisfied with all the general aspects of BANKSETA as depicted in the graph below.

Figure 4-5: Stakeholders Satisfaction with General Aspects of BANKSETA (n=240)



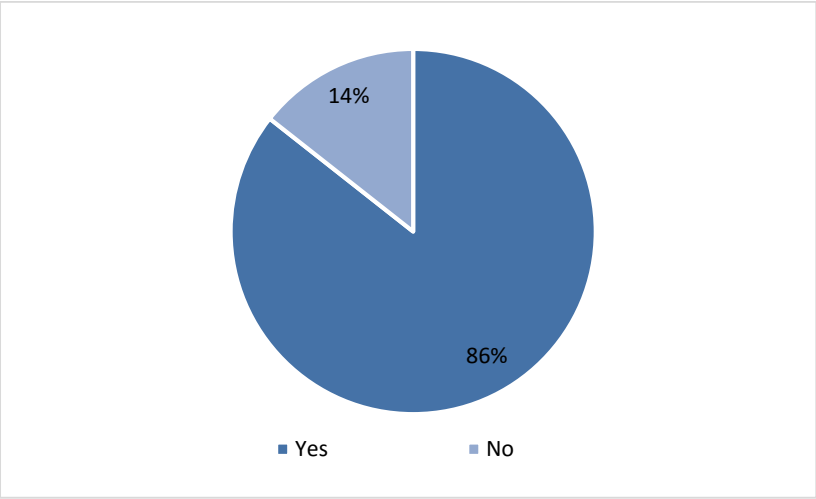
Source: Surveys (2015)

4.7. Learning/Training Programmes

The following section looks at stakeholder satisfaction with regards to learning programmes and training programmes offered and funded by BANKSETA.

The graph below illustrates that the majority of stakeholders were aware that BANKSETA had funded their learning/training programme.

Figure 4-6: Stakeholders Awareness of BANKSETA Funding (n=139)



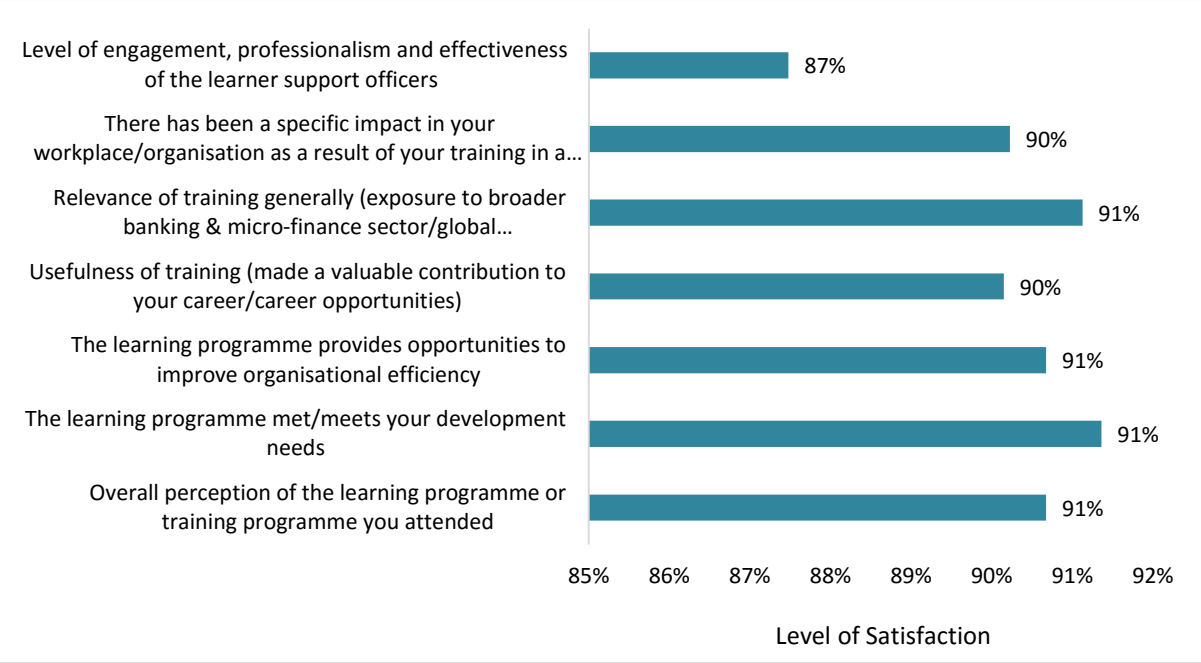
Source: Surveys (2015)

A positive finding that emerged during the research, as depicted in the graph below, is that stakeholders are particularly happy with the learning/training programmes that BANKSETA has been a part of. All aspects relating to the programmes have scored above 85% implying that BANKSETA is meeting its mandate when it comes to providing training to beneficiaries.

There have been numerous comments illustrating stakeholder satisfaction with regards to training programmes:

- *"Gives young people an opportunity to develop skills and gain experience in the workplace which would have been difficult had it not been for BANKSETA."* (Survey,2015)
- *"This* [the training] *and the qualification opens up doors and new opportunities for learners."* (Survey,2015)
- *"*[The training] *Empowers job seekers who do not have the necessary skills to secure a job."* (Survey,2015)
- *"They have done their research well. They know which learning requirements the learners need to best suit the industry and companies they are approaching."* (Survey,2015)

Figure 4-7: Stakeholders Satisfaction with BANKSETA's Learning Programmes (n=139)



Source: Surveys (2015)

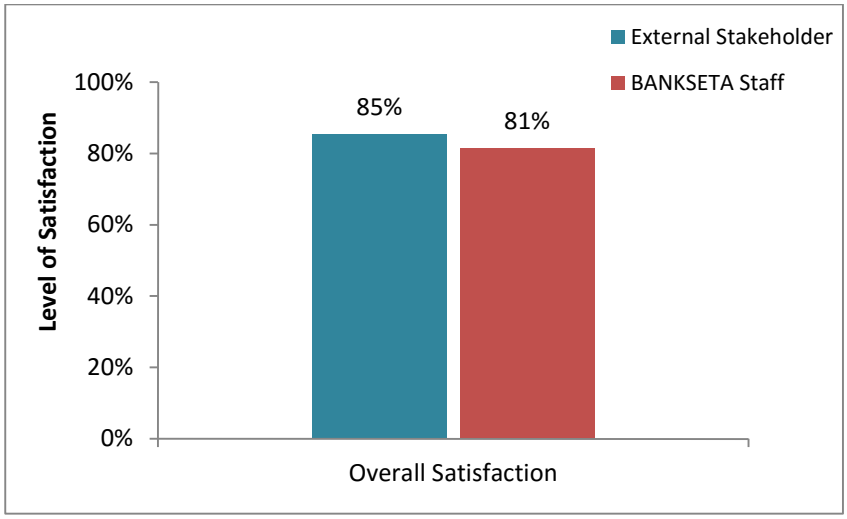
Beneficiaries are very satisfied with the programmes and appreciate the opportunity however they would like post training support in terms of further education and training or assistance in finding a job, as mentioned below:

- *"BANKSETA can maybe offer further courses in business writing and report writing, leadership, engagement and communication."* (Survey,2015)
- *"I was satisfied with the learnership and gained a lot of experience, but if possible, it would be nice if they could help me find another learnership or a job."* (Survey,2015)
- *"The regulatory exams (such as RE5) were not included in the programme, therefore it would be beneficial if training and material could be provided for it after the learnership."* (Survey,2015)

5. 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. Gaps of 5% or greater should be of concern, and actions should be taken to correct such disparities. 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 lower than external stakeholder ratings. There were no instances where employee's perceptions of external stakeholder satisfaction levels were higher than the ratings by the external stakeholders themselves. This may be due to staff being more objective than external stakeholders, or may point to the high standards that BANKSETA staff are aiming to achieve.

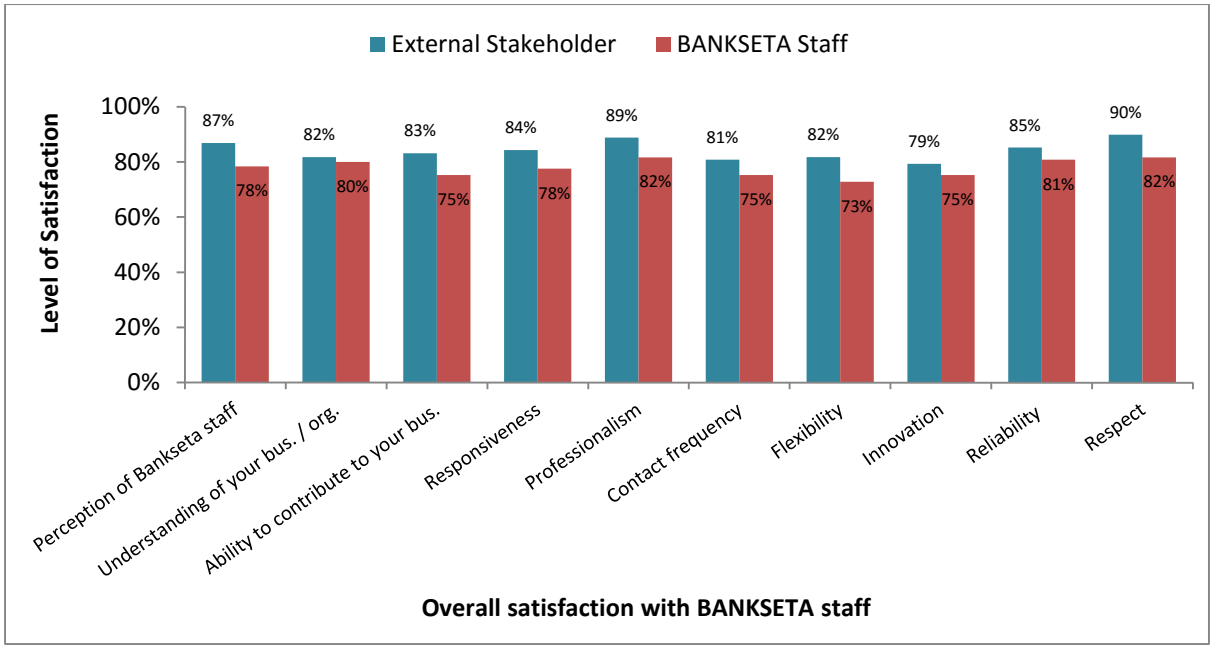
Figure 5-1: External vs. Internal Stakeholder Perceptions of Overall Satisfaction (External Stakeholder: n=211, Staff: n=29)



Source: Survey (2015)

The above figure looks at how the perceptions of overall satisfaction differ between external stakeholders and BANKSETA employees. The data has indicated that in this regard perceptions are aligned between the two groups, however BANKSETA staff have rated themselves a little lower than the external stakeholder, approximately 4% lower.

Figure 5-2: External vs. Internal Perceptions of BANKSETA Staff (External Stakeholder: n=211, Staff: n=29)

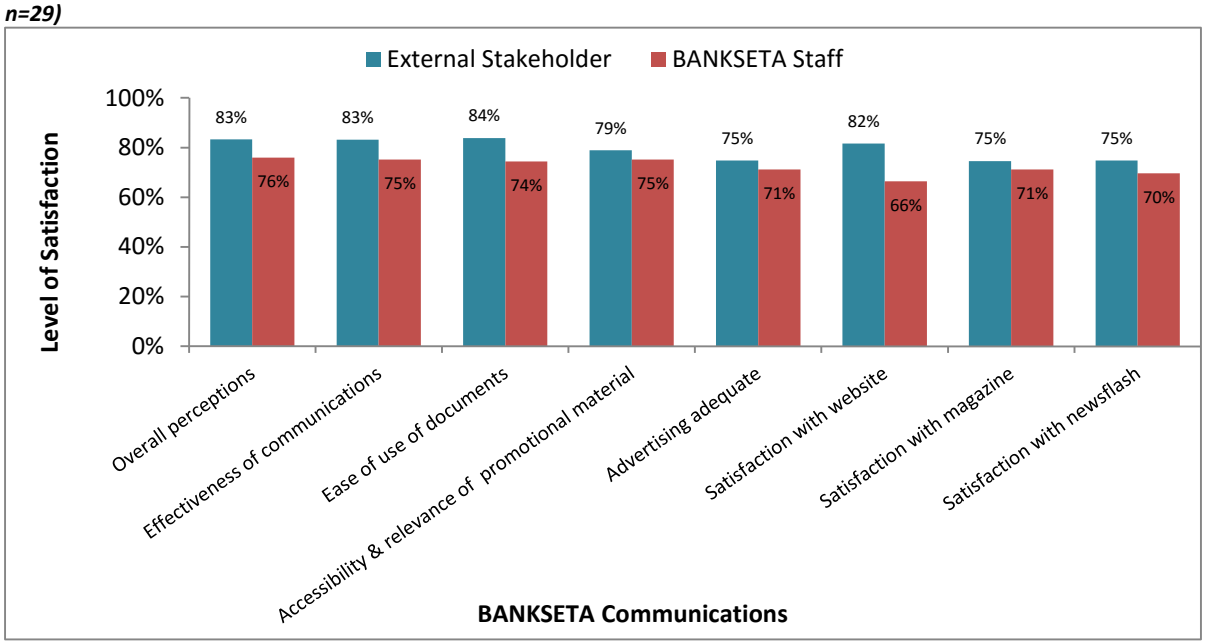


Source: Survey (2015)

The above graph depicts 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 stakeholder satisfaction ratings and the perception BANKSETA staff has regarding stakeholder satisfaction. BANKSETA staff have rated themselves lower, on average 6%, in all aspects stated above compared to external stakeholders. Of particular concern are the areas in which the disparity between the two groups is close to 10%, mainly, perception of BANKSETA staff, ability to contribute to your business, flexibility and respect.

This disparity alludes to the fact that BANKSETA staff are setting very high standards for themselves, and feel that they aren't meeting those standards, however, stakeholders are overall satisfied with BANKSETA staff giving them a high rating of 87%.

Figure 5-3: External vs. Internal Perceptions of BANKSETA Communication Channels (External Stakeholder: n=211, Staff: n=29)

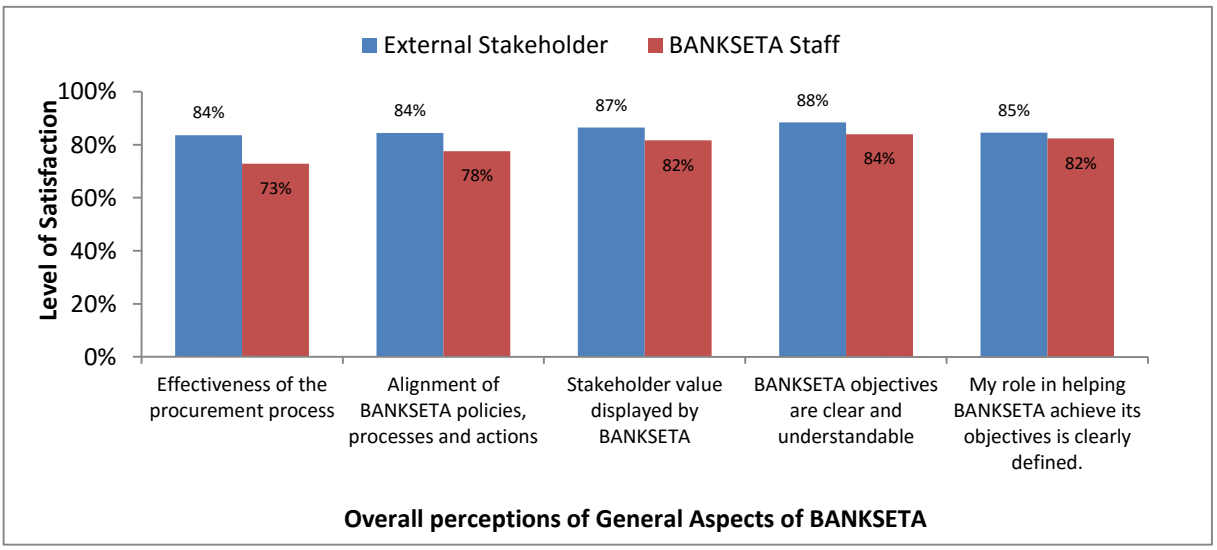


Source: Survey (2015)

The graph above looks at the comparison in perceptions of stakeholder satisfaction with BANKSETA's communication channels. The disparity between external stakeholders and employee perceptions, vary from 4% to 15%. The highest disparity of 15% is with regards to BANKSETA's website. BANKSETA staff are of the opinion that stakeholders aren't satisfied with the website however the data shows that stakeholders are indeed satisfied with the website.

What one can then see from the above figure is that BANKSETA believes it is inadequately communicating with stakeholders, however stakeholders believe BANSKETAs communication channels are effective and the only areas for improvement are BANKSETA's promotional material, advertising, magazine and newsflash.

Figure 5-4: External vs. Internal Perceptions of General Aspects of BANKSETA (External Stakeholder: n=211, Staff: n=29)



Source: Survey (2015)

The graph above looks at the comparison in perceptions of stakeholder satisfaction with various general aspects of BANKSETA. The disparity between external stakeholders and employee perceptions, vary from 3% to 11%. The highest disparity of 11% is with regards to the effectiveness of the procurement process. BANKSETA staff are of the opinion that stakeholders aren't satisfied with the effectiveness of the procurement process however the data shows that stakeholders are indeed satisfied by rating BANKSETA 84% of its procurement process.

6. What BANKSETA Does Well?

Part of the research process focused on what BANKSETA does well. The following table lists these areas by stakeholder group.

Table 2: What BANKSETA Does Well

Unemployed Beneficiaries
The help and support provided to learners
The learning/training programmes
The professionalism shown by the staff
Employed Beneficiaries
Work experience provided to learners
Identifying the areas of importance within the sector and allocating the students to these areas
The professionalism shown by the staff
The learning/training programmes
Providing emotional support to the learners
Providing jobseekers with opportunities they would not normally have.
Accredited Service Providers
The administration process
BANKSETA Staff
Building and maintaining relationships with clients
Providing opportunities to the youth who have limited opportunities
Communications with all external stakeholders
Professional Bodies
The sponsorship of the IEDP programme
Public Higher Education Institutions
The financial support provided to the learners
Service Providers
The communication about BANKSETA needs
The administration and interaction processes
The professionalism shown by the staff
The procurement process

Source: Survey, Interviews, Focus Group (2015)

7. BANKSETA's Areas for Improvement

During the research process stakeholders mentioned areas where they believe BANKSETA requires improvement. These areas are listed in the table per stakeholder group.

Table 3: BANKSETA's Areas for Improvement

Unemployed Beneficiaries
Increase the amount of advertising to create greater awareness about the learnerships.
Provide greater direction and coaching on how to find permanent employment once the learnership is done
Ensure there are proper structures within the banks to ensure learners are provided with a rounded experience
Create a rotation programme to ensure exposure to different areas within the sector
Employed Beneficiaries
Ensure adequate warning if lectures are changed
Provide post training support
Create a rotation programme to ensure learners are not stuck in areas which don't match their qualifications
Soft skills training. (Computer skills, presentation skills etc.)
Create an alumni network for the learners
BANKSETA Staff
Adjust the approach of BANKSETA to suit different stakeholders and not have a single model.
Ensure only relevant information is shared regarding the different projects
Provide consistency when dealing with multiple stakeholders within a project
Strengthen relationships with stakeholders
Be more attentive to stakeholders needs
Create greater brand awareness
Board members/ Committee members/ Sub-Committee members
Communicate changes within BANKSETA more effectively
Ensure there is ground level communication with the banks at least once a quarter
Financial cooperatives
Improve the time management of staff members
Provide a selection of exam dates for learners as many struggle to find time to write
Provide more learning resources for the learners
Professional bodies
Create more engagement opportunities to discuss possible synergies or opportunities.
Service Provider
Provide funding for additional courses for the learners
Select a new learning institution
Ensure there is accessibility of BANKSETA staff
Ensure the quality of the briefs, they should be complete and not require multiple revisions.
Skills Development Facilitators: Large, Medium and Small Organisations
Improve the response times when dealing with queries particularly the returning of phone calls and emails
Improve the distribution of media and invitations to events and seminars
Improve the clarity of cut off dates for submissions
Provide WSP approval letters quicker
Investigate possible areas of improvement within the sector

Source: Survey, Interviews, Focus Group (2015)

8. Conclusion

It is evident that as a whole BANKSETA has been successful in dealing with its stakeholders and maintaining a high level of stakeholder satisfaction. This is demonstrated by the overall score of 4.19 out of 5 BANKSETA received from its stakeholders.

While BANKSETA has achieved a large amount of success in its overall dealings with its stakeholders, some “areas of improvement” emerged from the study, which BANKSETA should aim to focus on going forward.

BANKSETA has improved their stakeholder satisfaction score from 2014 by 0.07 and should therefore retain such a focus on continuous improvement.

9. References

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10. Appendices

10.1 List of External Stakeholder Survey Respondents

Table 4: List of External Stakeholder Survey Respondents

#	Name	Organisation	Stakeholder Type
1	Alice Bosman	ABSA	Accredited Training Providers
2	Nishana Nandkumar	RMB	Accredited Training Providers
3	Wilhelmina J Lombaard	CJC	Accredited Training Providers
4	Anonymous	Unknown	Board members/ Committee members/ Sub-Committee members
5	Gideon	Bella Beleggings	Board members/ Committee members/ Sub-Committee members
6	Maymoona Ismail	Standard Bank	Board members/ Committee members/ Sub-Committee members
7	Nathan Motjuwadi	Capitec Bank	Board members/ Committee members/ Sub-Committee members
8	Alexander Thomas	BankservAfrica	Financial cooperatives
9	Andile	Woolworths financial services	Financial cooperatives
10	Anonymous	Unknown	Financial cooperatives
11	Bradley Smith	WFS	Financial cooperatives
12	Bronwyn Marshall	Old Mutual Finance Pty Ltd	Financial cooperatives
13	Charlton Fortuin	Woolworths Financial Services	Financial cooperatives
14	Claudelle Abrahams	Woolworths Financial Services	Financial cooperatives
15	Elizabeth	Kwazulu ladies Empowerment	Financial cooperatives
16	Jestine	Iemas	Financial cooperatives
17	Jonathan Bishop	WFS	Financial cooperatives
18	Karen Niemand	Lande Bank	Financial cooperatives
19	Lebogang Kgwale	eduloan	Financial cooperatives

#	Name	Organisation	Stakeholder Type
20	Nicolene Labuschagne	BankservAfrica	Financial cooperatives
21	Ouma Marumo	ABSA	Financial cooperatives
22	Rhoden Moss	Summerlane Trading	Financial cooperatives
23	Sizakele Mbebe	Bank of Athens	Financial cooperatives
24	Trish Munsami	Aspire Voice	Financial cooperatives
25	Werner Kleingunther	ABSA	Financial cooperatives
26	Byron Riddle	SAICA	Professional bodies
27	Chantyl Mulder	SAICA	Professional bodies
28	Gugulethu Makhanya	SAICA	Professional bodies
29	Leonie Van Pletzen	MFSA	Professional bodies
30	Alta Van Wyk	Land Bank	Public Higher Education Institutions
31	Alta Vd Merwe	University of Pretoria	Public Higher Education Institutions
32	Benji Seitlhamo	Wits University	Public Higher Education Institutions
33	Noko Madibana	Central Johannesburg College	Public Higher Education Institutions
34	T Mosholi	Central University of Technology	Public Higher Education Institutions
35	Aluwani	NYT Financial Depository ltd	Service providers
36	Anonymous	Standard bank	Service providers
37	Carel Burger	Land Bank	Service providers
38	Leah	Woolworths financial services	Service providers
39	Lebogang	Land Bank	Service providers
40	Lero Herclass	ABSA	Service providers
41	Liesel Joubert	SHP	Service providers
42	Masingita Petunia	Avis Fleet	Service providers
43	Mfanufikile Joseph Khumalo	Landbank	Service providers

#	Name	Organisation	Stakeholder Type
44	Mike Kgatla	Maborotho Trading Enterprise	Service providers
45	Raashida Khan	Indigo New Media	Service providers
46	Rachel Mohlala	Consumer Profile Bureau	Service providers
47	Rina Venter	Northam Finance CC	Service providers
48	Tarryn Domingo	Sage HR & Payroll	Service providers
49	Thaakirah	Woolworths Financial Services	Service providers
50	Trevor Abrahams	Unknown	Service providers
51	Tshiamo	Deloitte& Touche	Service providers
52	Victoria	ICAS	Service providers
53	Abdullah Vahed	Albaraka	Skills Development Facilitators
54	Andile Nxasana	Ithala Development Finance Corporation	Skills Development Facilitators
55	Angela Schultz	Standard Bank	Skills Development Facilitators
56	Annelene	SA Banking Services	Skills Development Facilitators
57	Anonymous	Visa	Skills Development Facilitators
58	Anonymous	Mercedes-Benz Financial Services	Skills Development Facilitators
59	Anonymous	Real People (Pty) Ltd	Skills Development Facilitators
60	Anonymous	ooba	Skills Development Facilitators
61	Anonymous	bidvest bank	Skills Development Facilitators
62	Antoinette Napier	ABSA Group Limited	Skills Development Facilitators
63	Ayanda Radebe	Co-operative Banks Development Agency	Skills Development Facilitators
64	Cessy Frazao	The SA Bank of Athens Limited	Skills Development Facilitators
65	Chantel Bennett	Atlas Finance	Skills Development Facilitators
66	Debbie	SABRIC	Skills Development Facilitators
67	Devika Govender	Development Bank of Southern Africa	Skills Development Facilitators
68	Devilliers Rolihlahla	ESKOM FINANCE COMPONY SOC Ltd	Skills Development Facilitators

#	Name	Organisation	Stakeholder Type
69	Elisabeth Jones	SA RESERVE BANK	Skills Development Facilitators
70	Emily Tselane	SARB	Skills Development Facilitators
71	Gregory Buthelezi	Standard Bank	Skills Development Facilitators
72	Hlamalani Mashaba	FNB	Skills Development Facilitators
73	Iris Key	ABSA	Skills Development Facilitators
74	Jason Riley	GIG CFI	Skills Development Facilitators
75	Jennifer Carolin	ooba	Skills Development Facilitators
76	Lerato Seriba	Bayport Financial Services 2010 PTY LTD	Skills Development Facilitators
77	Magda	Octogen	Skills Development Facilitators
78	Mervin Gounden	BMW Financial Services	Skills Development Facilitators
79	Mina	SARB	Skills Development Facilitators
80	Mphagi Konanani	VBS Mutual Bank	Skills Development Facilitators
81	Ntombi Skosana	tembeka social investment	Skills Development Facilitators
82	Ryan Rooza	Woolworths Financial Services	Skills Development Facilitators
83	Samuel Berman	African Bank	Skills Development Facilitators
84	Sandra Inggs	Virgin Money	Skills Development Facilitators
85	Shivesh Maharaj	Standard Bank	Skills Development Facilitators
86	Sitha Ramsamy	FUSION ASSET RECOVERIES (PTY)LTD	Skills Development Facilitators
87	William Chauke	Phakamani Foundation	Skills Development Facilitators
88	Bandile Ngcolomba	ABSA	Unknown
89	Charlotte Moodliar	Standard Bank	Unknown
90	Corlise Le Roux	University of Johannesburg	Unknown
91	Ernest Yaw Nyarko	ABSA Bank Ltd	Unknown
92	Jeremia Letswalo	SARB	Unknown
93	Jj Botha	Introstat	Unknown
94	Jo-Anne	SA Homeloans	Unknown

#	Name	Organisation	Stakeholder Type
95	Kenny	NHFC	Unknown
96	Lindiwe	SAHL	Unknown
97	Mama Legodi	Landbank	Unknown
98	Mampedi Dinala	Small Enterprise Finance Agency	Unknown
99	Marcelle	ABSA	Unknown
100	Matilda	South African Reserve Bank	Unknown
101	Mosoeu Ruth	Central Johannesburg College	Unknown
102	Motshabi Tau	The Moliko Finance Trust	Unknown
103	Pamela Nomsa Mabuza	ABSA	Unknown
104	Peter Motsepe Ngazire	Unknown	Unknown
105	Riaan H Stroebel	Land Bank	Unknown
106	Rowel	Unknown	Unknown
107	Shirley Smith	Old Mutual Finance	Unknown
108	T Singh	Mercantile Bank Ltd	Unknown
109	Trusha Naidu	SA Home Loans	Unknown
110	William Doku	FirstRand	Unknown
111	Yasmin Mayet	Citibank	Unknown

10.2 List of Internal Stakeholder Survey Respondents

Table 5: List of Internal Stakeholder Survey Respondents

#	Name	Organisation	Stakeholder Type
1	Paulette Bourne	BANKSETA	Staff
2	Khanya Matshaya	BANKSETA	Staff
3	Busisiwe Lubisi	BANKSETA	Staff
4	Morongwe Shai	BANKSETA	Staff
5	Ntakadzeni Ntlobe	BANKSETA	Staff
6	Elaine Thompson	BANKSETA	Staff
7	Christine Fritz	BANKSETA	Staff

#	Name	Organisation	Stakeholder Type
8	Dimakatso Seete	BANKSETA	Staff
9	Precious Sikhosana	BANKSETA	Staff
10	Mary Baloyi	BANKSETA	Staff
11	Angie naidoo	BANKSETA	Staff
12	Elelwani Netshituni	BANKSETA	Staff
13	Nobuhle Dlamini	BANKSETA	Staff
14	Silindile	BANKSETA	Staff
15	Timothy	BANKSETA	Staff
16	kgomotso khoale	BANKSETA	Staff
17	Eva	BANKSETA	Staff
18	Anonymous	BANKSETA	Staff
19	Anonymous	BANKSETA	Staff
20	Anonymous	BANKSETA	Staff
21	Anonymous	BANKSETA	Staff
22	Anonymous	BANKSETA	Staff
23	Anonymous	BANKSETA	Staff
24	Anonymous	BANKSETA	Staff
25	Anonymous	BANKSETA	Staff
26	Anonymous	BANKSETA	Staff
27	Anonymous	BANKSETA	Staff
28	Anonymous	BANKSETA	Staff
29	Anonymous	BANKSETA	Staff

10.3 List of Interview Participants

Table 6: List of Interview Participants

#	Name	Organisation	Stakeholder Type
1	Mervin Gouden	BMW	Skills Development Facilitators
2	Lisa Gallon	BidVest Bank	Skills Development Facilitators

#	Name	Organisation	Stakeholder Type
3	Maria Msimango	UBank	Skills Development Facilitators
4	Mandie Nel	CrediCor	Skills Development Facilitators
5	Nyawana Shikwambo	Unknown	Employed Beneficiary
6	Anonymous	Unknown	Unemployed Beneficiary

10.4 List of Attendees from Steering Committee Focus Group

Table 7: List of Attendees from Steering Committee Focus Group

#	Name	Organisation	Stakeholder Type
1	Vanessa Carstens	ABSA Bank Ltd	Committee member
2	Mmalenyalo Galane	First National Bank	Committee member
3	Patience Sibulla	First National Bank	Committee member
4	Maymoona Ismail	Standard Bank Group Ltd.	Committee member
5	Brandon Brown	Standard Bank Group Ltd.	Committee member
6	Lydia Moleko	Nedbank Ltd	Committee member
7	Karmini Pillay	African Bank Limited	Committee member
8	Deliah Sampson	The South African Reserve Bank	Committee member

10.5 List of Telephonic Survey Respondents

Table 8: List of Telephonic Survey Respondents

#	Name	Organisation	Stakeholder Type
1	Jabulani Justice Baloyi	ABSA	Employed beneficiaries
2	Senzo Victor Chamane	Standard Bank	Employed beneficiaries
3	Ayanda Chetsanga	Standard Bank	Employed beneficiaries
4	Cindy Kelly Davids	ABSA	Employed beneficiaries
5	Mbali immaculate Dladla	ABSA	Employed beneficiaries
6	Karabo Hamese	ABSA	Employed beneficiaries
7	Tiyani Khosa	Nedbank	Employed beneficiaries
8	Precious Khumalo	ABSA	Employed beneficiaries

#	Name	Organisation	Stakeholder Type
9	Kgabo Maggie Lamola	FNB	Employed beneficiaries
10	Pamela Nomsa Mabuza	ABSA	Employed beneficiaries
11	Elaine Keitumetse Mampie	ABSA	Employed beneficiaries
12	Thato Mathibe	ABSA	Employed beneficiaries
13	Raymond Sibusiso Mcunu	ABSA	Employed beneficiaries
14	Wondergirl Doris Mkhize	ABSA	Employed beneficiaries
15	Joseph Moaga	ABSA	Employed beneficiaries
16	Tebogo Mokolo	ABSA	Employed beneficiaries
17	Tshepo Vincent Mokwena	Standard Bank	Employed beneficiaries
18	Mercia Gaolebale Monaki	ABSA	Employed beneficiaries
19	Andile Samukelisiwe Msomi	ABSA	Employed beneficiaries
20	Siyanda Putumani	ABSA	Employed beneficiaries
21	Tebogo Wilhelminah Seswike	ABSA	Employed beneficiaries
22	Tshepiso Shabalala	ABSA	Employed beneficiaries
23	Tebogo Charles Tshidi	ABSA	Employed beneficiaries
24	Clinton Rodney Williams	ABSA	Employed beneficiaries
25	Silungile Nomzamo Zungu	ABSA	Employed beneficiaries
26	Lesego Bridget Baloyi	ABSA	Employed beneficiaries
27	Thabiso Bandla	FNB	Employed beneficiaries
28	Nomsa Precious Buthelezi	Nedbank	Employed beneficiaries
29	Nkhensani Calfonia Chauke	ABSA	Employed beneficiaries
30	Simiso Collen Conco	Ithala	Employed beneficiaries
31	Lindiwe Doko	African Bank	Employed beneficiaries
32	Abdul Aziz Essack	Nedbank	Employed beneficiaries
33	Vusumuzi Solomon Gqoloma	ABSA	Employed beneficiaries
34	Kgomotso Kgofelo	ABSA	Employed beneficiaries
35	Lerato Patience Khunou	ABSA	Employed beneficiaries

#	Name	Organisation	Stakeholder Type
36	Mulalo Kutame	African Bank	Employed beneficiaries
37	Tshwene Salome Lebepe	ABSA	Employed beneficiaries
38	Uzanaye Ntshimane Romeo Lehabe	ABSA	Employed beneficiaries
39	Winnie Annah Mahlangu	SARB	Employed beneficiaries
40	Naledi Shine Maseko	FNB	Employed beneficiaries
41	Martin Boikhutso Masela	Nedbank	Employed beneficiaries
42	Jeniffer Mmatshweni Mathabatha	African Bank	Employed beneficiaries
43	Given Lufuno Matidza	ABSA	Employed beneficiaries
44	Rudolph Mhlongo	ABSA	Employed beneficiaries
45	Irene Mosela	FNB	Employed beneficiaries
46	Linda Nthabiseng Mothebela	ABSA	Employed beneficiaries
47	Innocent Mpangeru	African Bank	Employed beneficiaries
48	Nosipiwe Mpini	Nedbank	Employed beneficiaries
49	Andrea Naidoo	Ithala	Employed beneficiaries
50	Damein Daivd Naidu	Ithala	Employed beneficiaries
51	Sinayo Nameka	Euro Dollar	Employed beneficiaries
52	Siphesihle Ngubane	NHFC	Employed beneficiaries
53	Sinovuyo Ntlangu	ABSA	Employed beneficiaries
54	Hazel Kulani Nyathi	ABSA	Employed beneficiaries
55	Chevonne Pamela Paige	Standard Bank	Employed beneficiaries
56	Ephenia Tshepiso Phale	ABSA	Employed beneficiaries
57	Michelle Rapoo	African Bank	Employed beneficiaries
58	Lerato Sekati	ABSA	Employed beneficiaries
59	Milton Kgotso Setswaro	FNB	Employed beneficiaries
60	Buhle Sithole	ABSA	Employed beneficiaries
61	Robert Tieho Tshehla	Standard Bank	Employed beneficiaries

#	Name	Organisation	Stakeholder Type
62	Faith Matebotebo Tshipugu	FNB	Employed beneficiaries
63	Musa Luthando Bila	Standard Bank	Employed beneficiaries
64	Jeremia Letswalo	SARB	Employed beneficiaries
65	Kgotso Albert Ahutu	Nedbank	Unemployed beneficiaries
66	Mpho Pricilla Bogosi	Nedbank	Unemployed beneficiaries
67	Khanyisa Beauty Bvuma	ABSA	Unemployed beneficiaries
68	Leshay Raquel Lasling	ABSA	Unemployed beneficiaries
69	David Vusi Mahlaba	ABSA	Unemployed beneficiaries
70	Fortunate Maimele	ABSA	Unemployed beneficiaries
71	Brian Maluleka	Standardbank SA	Unemployed beneficiaries
72	David Manala	Standard Bank	Unemployed beneficiaries
73	Nomsa Ruth Sikhakhane	Nedbank	Unemployed beneficiaries
74	Nkumbulo Emmanuel Zulu	ABSA	Unemployed beneficiaries
75	Sylvia Selloane Chabane	Nedbank	Unemployed beneficiaries
76	Preston Chetty	Ithala	Unemployed beneficiaries
77	Thandeka Pienkie Dlamini	Nedbank	Unemployed beneficiaries
78	Nomonde Patience Dondolo	Nedbank	Unemployed beneficiaries
79	Zukile john Gabuza	FNB	Unemployed beneficiaries
80	Roland Jeremey Gouws	ABSA	Unemployed beneficiaries
81	Natasha Greeff	Standard Bank	Unemployed beneficiaries
82	Ntombiyoncedo Agnes Hlatshwayo	Nedbank	Unemployed beneficiaries
83	Sibongokuhle Steven Hlomuka	FNB	Unemployed beneficiaries
84	Bavumile Hlongwane	Nedbank	Unemployed beneficiaries
85	Matholeni Prince Hlophe	FNB	Unemployed beneficiaries
86	Tsholofelo Martha Kgosamang	ABSA	Unemployed beneficiaries
87	Happy Precious Mabotja	Nedbank	Unemployed beneficiaries

#	Name	Organisation	Stakeholder Type
88	Brian Sibukosenkosi Madela	Standard Bank	Unemployed beneficiaries
89	Tabea Smangele Majola	SARB	Unemployed beneficiaries
90	Luthando Innocent Matshika	Nedbank	Unemployed beneficiaries
91	Jeanette Barileng Mejelo	ABSA	Unemployed beneficiaries
92	Clementine Mlanjeni	FNB	Unemployed beneficiaries
93	Thabo Thomas Mokoena	FNB	Unemployed beneficiaries
94	France Cassius Mtshali	FNB	Unemployed beneficiaries
95	Loise Munyembate	ABSA	Unemployed beneficiaries
96	Ayanda Sbonakaliso Ngubane	Nedbank	Unemployed beneficiaries
97	Hlengiwe Sanelisiwe Ngwenya	ABSA	Unemployed beneficiaries
98	Tiasha Alldine Schalkwyk	ABSA	Unemployed beneficiaries
99	Katlego Stona	FNB	Unemployed beneficiaries
100	Thulile Faith Thusini	FNB	Unemployed beneficiaries