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**FACTORS AFFECTING RETENTION OF BLACK PROFESSIONALS IN THE
SOUTH AFRICAN FINANCIAL INSTITUTIONS INDUSTRY**

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ABSTRACT

South Africa has a very low supply of adequately skilled and experienced Black Professionals and as a result South African companies find themselves competing for the limited resources that are available. Since the government introduced Affirmative Action and Employment Equity Acts which resulted to an increase in the demand for these professionals, this low supply has led to increased salaries for these professionals. What has compounded the problem is the staff turnover problem that these organisations are facing. The literature shows that 65% of black professionals leave organisations within three years when it takes five years to recover all the costs of getting that person into the organization. The objective of this research is to uncover the reasons why these professionals change jobs at the rate that they are.

It was decided that the best research method to use for this exercise is an exploratory study. Depth interviews were conducted by the researcher and the respondents were chosen through a snow-balling technique where the initial respondents were chosen through a judgmental technique. The following are the top five factors that came out of this exercise which, according to the respondents, push them out of the organisation, these have been listed in order of importance: Career Aspirations and Lack of Mentorship Programmes, Treatment and Respect, Salaries, Affirmative Action and Undermining of Black Skills. The details are discussed in the report.

DECLARATION

I declare that this research project is my own, unaided work. It is submitted in partial fulfilment of the requirements of the degree of Master of Business Administration for the Gordon Institute of Business Science, University of Pretoria. It has not been submitted before for any degree or examination in any other university.

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Date:

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Bongumusa Biyela

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LIST OF ABBREVIATIONS

| | | |
|----|---|------------------------|
| AA | - | Affirmative Action Act |
| EE | - | Employment Equity Act |
| BM | - | Business Manager |
| RM | - | Relationship Manager |
| CM | - | Credit Manager |
| CA | - | Credit Analyst |
| SM | - | Services Manager |

CHAPTER 1: INTRODUCTION TO THE RESEARCH PROBLEM

1.1 BACKGROUND

Recently, one of the issues that has been featuring more and more prominently in the organisation's corporate strategy sessions, social gatherings, in political spheres, etc is the perceived black professionals' job hopping in search for the highest bidder for their services. Research by the Unilever Institute at UCT found that a significant 65% of black employees changed their jobs at least once within the last three years. This is well short of the time most HR managers aim to retain staff for - it takes five years to recoup the costs of recruiting and training an employee (Unilever Institute at UCT, 2006). Tito Mboweni, the Governor of the Reserve Bank was quoted as saying, "I have sought to recruit competent black people, and no sooner than we train them they leave. I get so upset... I am stopping this recruitment of black people. I am okay with my Afrikaners. They stay and do the work, and become experts" (Sapa, 2006, p. 1).

This statement has fuelled the debate within Corporate South Africa on this issue and some sectors feel vindicated since they had been sharing the same views but they couldn't openly air them in public. There are two schools of thought when it comes to this issue, the first one feels that this is a direct result of Employment Equity and Affirmative Action Acts and is fuelled by black people's greed:

As one of the measures to eradicate and redress inequalities in the work place and in the communities the government of South Africa passed two pieces of legislation known as the Employment Equity Act 55 of 1998 and the Affirmative Action Act. The main goal for the Employment Equity Act is to ensure that people are not unfairly discriminated against based on any ground and in any shape or form in the work place while the Affirmative Action Act's goal was to ensure that the previously disadvantaged communities or workers become preferred candidates for employment and promotion ahead of their previously advantaged counterparts. The aim of the act being to better reflect the countries demographics in the work place.

The second school of thought is of the view that this is a direct result of the previous government's discriminatory system which saw black people getting inferior education as opposed to their white counterparts: "...legacy of apartheid school system that deliberately gave blacks second-class education. Even as millions of South Africans struggle to find work, employers can't fill the vacant positions. The problem: a massive skills mismatch between what companies wanted what job seekers offer. Some black professionals regularly move jobs and charge a premium for their services (Robinson, 2004 taken from Khanyile and Maponga, 2007)."

The effects of both of these schools are connected. While Employment Equity and Affirmative Action Acts push for the previously disadvantaged individuals to get first preference in the work place, the truth is that this group of individuals lack both in experience and in the know how due to the inferior education system that

they went through. The lack of skills within the previously disadvantaged communities forces South Africa's big corporate businesses to compete for the same limited skills and therefore, as a result, poaching people from other organisations becomes inevitable. This simple means that the highest bidder will always win.

1.2 MOTIVATION

With all the work that has been done to try and identify solutions to the employee retention problem, it does not look like the practitioners are winning the battle. A survey that was done by Global Business Solutions in 2000 showed that 43% of the junior management appointments were of black people and that 39% of all terminations at this level involved black people (Global Business Solutions, 2000). Another survey by the P-E Corporate Services that was conducted in 2001 in South Africa showed that the employee turnover rate had increased from just 7% in 1994 to 14% in 2001 (P-E Corporate Services, 2001; Jordan and Sutherland, 2004). Another survey by the Unilever Institute at UCT found that a significant 65% of black employees changed their jobs at least once within the last three years. This is well short of the time most HR managers aim to retain staff for - it takes five years to recoup the costs of recruiting and training an employee (Unilever Institute at UCT, 2006). This two year gap translates to lots and lots of money.

The costs attributed to this problem are huge and because of the similarities between all the top four banks in South Africa in terms of the types of products that they offer to the kind of service that they deliver, this turnover problem is more

visible and rife in this sector, especially within these “big four banks” i.e. First National Bank, ABSA/Barclays, Standard Bank and Nedbank. The effect of these moves is inflated salaries plus the normal costs of recruitment and training getting them ready to start contributing positively into the bottom line of the business unit or the organisation.

The exercise of endless bulk recruitment is burdensome one. Ever more finicky and demanding B-school grads, and ever more numerous head hunters, have made the economic costs of an almost frictionless turnstile too high for companies to disregard. Human resources executives estimate that replacement costs can be as much as 150% of the departing person’s salary (Ernst and Young Retention Study, 1998).

The costs involved here warrant that this study be carried out so that the cause of this problem may be identified. These would then make it easier to deal with this problem having found out what the enemy looks like.

1.3 THE AIM OF THIS RESEARCH

The aim of this research is to uncover the reasons why these black professionals move between financial institutions at the rate that they are and also to see if there is anything from their responses that the organisations can use to try and put a stop to this costly endless recruitment. The aim of this research is to explore and gain insights on the following issues;

- a) What factors are at play when it comes to retaining black professionals in South Africa?
- b) Would engaging employees make people stay in an organisation?
- c) Does breach of a psychological contract by the employer result to employees leaving the organisation?
- d) Do culture clashes between the organisation and an employee cause an employee to leave the organisation?
- e) Is there shortage of skills among black people in South Africa?

1.4 KEY DEFINITION

Black Professionals: The official definition of “Black” in the South African Constitution includes Africans, Coloureds and Indians. For the purpose of this research “Black Professionals” refers to degreed financial institutions employees holding either managerial positions and/or highly technical positions falling within the above mentioned race groups.

1.5 RESEARCH LIMITATIONS

The sampling methodology used was a non-probability method in the form of a snowballing technique and therefore the extent to which the sample represents the population cannot be claimed with confidence. This approach was chosen to facilitate both access as well as convenience since time in which to do the research was limited. Costs and time constraints were the limiting and the

determining factors on the access to the sample, this also will affect the representativity of the sample.

The researcher was not formally trained in the art of conducting depth interviews as Zikmund recommends. Zikmund, (2003) states that with the depth interviews, the interviewer's role is extremely important, he/she needs to be highly skilled in the art of conducting such interviews. This may have affected the quality of the interviews.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

There is a lot of literature on knowledge, the knowledge era and the knowledge worker. The literature review chapter will cover the following sections:

- a) South African Regulatory Context
 - Employment Equity, Affirmative Action and Black Economic Empowerment Acts
- b) Skills Shortage
- c) The Knowledge Era,
 - The Knowledge Economy
 - The Knowledge Worker
- d) Retention of knowledge workers
 - Retention of Black Professionals
 - Employee Turnover
 - Managing Talent and Engaging Employees
 - Psychological Contracts
 - Organisational Culture

The information gathered from this exercise will determine what factors are at play here and the survey will show us if our findings are consistent with the findings from this literature review.

2.2 South African Regulatory Context

2.2.1 The Employment Equity, Affirmative Action and Black Economic Empowerment Acts

In detailing the various form of discrimination and disadvantage in the labour market, the Department of Labour highlighted, in 1999, as follows:

- whites were estimated to evidence a 104% wage premium over Africans;
- men were estimated to earn 43% higher than similarly qualified women in similar sectors and occupations;
- black women(African, Coloured and Indian) in the lower educational categories earned a 10% lower salary than their white male counterparts with similar education credentials; and
- black men (African, Coloured and Indian) at this level of education had incomes that average 25% of white male incomes for the same level of education (Thomas,2003).

In a bid to try and solve this problem, the South African Government introduced Employment Equity Act in 1998. South African companies employing 50 or more employees or those with a specified financial turnover are required to comply with the provisions of the newly introduced Employment Equity Act (Thomas, 2002).

The Employment Equity Act No. 55 of 1998 (Republic of South Africa, 1998a) aims to ensure that the legacies of apartheid in the South African workplace are redressed. In this regard, employment equity will, over time, be achieved by promoting equal opportunity and fair treatment through the elimination of unfair

discrimination and through the implementation of affirmative action measures to advance black people, women and people with disabilities (Thomas, 2002).

The Affirmative Action Act and the Employment Equity Act have created a demand of adequately skilled previously disadvantaged knowledge workers. The financial sector charter is based on the Affirmative Action and the Employment Equity Acts principles, there are goals that each organisation that has signed and adopted this charter needs to achieve within a certain period of time (Maisela, 2000).

Jimmy Manyi, the Chairman for the Commission of Employment Equity and President of the Black Management Forum, strongly criticised those black people who keep on saying that the Affirmative Action process is too slow. This is what he had to say, "I would urge those people to get out of the victim mentality. People must take responsibility for their development." He also commented on the black executives who are now snubbing this whole process because they want to feel that they are where they are because of their hard work. He commented as follows, "The legislation delivered for Jimmy Manyi. They should remember that even when black people had the skills and experience, they would not be promoted. This law is the one that brought us to where we are." He further asserted that he urges black executives to be developmental and bring others up. He says that every black executive must should be coaching at least 10 people (Pela, 2007, p. 1).

2.3 Skills Shortage

Baker (1999) argues that the shortage of skilled labour is the greatest inhibitor to South Africa's long term economic growth. He notes that education and training, upward mobility of workers and over-reliance on white males in skilled occupations are more controversial issues in South Africa. There is a different school of thought, however, that is championed by Jimmy Manyi, the Chairman for the Commission of Employment Equity and the President of the Black Management Forum, who strongly believe that Corporate South Africa has chosen to ignore and is undermining black talent. He recently commented on the issue of Peter Moyo's resignation from Alexander Forbes as follows, "Moyo's resignation was an indication that he did not want to be undermined." This comment comes after a huge debate on the reasons why the Alexander Forbes board appointed Bruce Campbell, a white male, into the Executive Chairman position (Mafu, 2007). This was a new position that was created and the result of this is that Mr Moyo and Mr Campbell would have had to share responsibilities of the Chief Executive, a position that was held by Mr Peter Moyo (Mafu, 2007). This group also feels that white women have been the main beneficiaries of the Employment Equity Act (Sapa, 2007b, p. 1).

In a Black Management Forum's submission to the National Assembly portfolio committee on labour, the forum requested that the current employment legislation be amended to exclude white women as beneficiaries. Their statement reads as follows, "We...assert that white women bow out of employment equity and that this

committee help institute amendments to the Employment Equity Act through a sunset clause for white women.” This has sparked a serious debate in the country (Sapa, 2007b, p. 2).

Jaco Kleynhans, the Solidarity Labour Union spokes person, argued that this is a skills issue and “if he(Jimmy Manyi) were to take an objective look he would see the essential problems, which include pass rates in science and mathematics, people’s reluctance to be trained in occupations that require manual labour, slow progress with the development of technical training and the serious problems relating to the retention of skills and expertise.” They also feel that Mr Manyi and his commission draw their conclusions from unscientific figures that are not representative of the total South African labour market (Webb, 2007).

This debate shows that there is a great need to further explore this phenomenon and see if South African companies really are undermining the skills of black professionals as Jimmy Manyi alleges. The current debate shows the importance of this study.

Q1: Is there shortage of skills among the black people in South Africa?

2.4 Knowledge era

2.4.1 The Knowledge Economy

Davernport and Prusak (2000) define knowledge as follows: Knowledge is a fluid mix of framed experience, values, contextual information, and expert insight that provides a framework for evaluating and incorporating new experiences and information. It originates and is applied in the minds of knowers. **The Economist Intelligent Unit** () found, in their study of this subject, as follows: Knowledge is sometimes hidden within dozens of databases, reports and information systems. In other cases, knowledge is locked inside someone's head(knowledge worker) and is therefore lost to the organisation when that person leaves the business. Earl (2001) stated that concepts and practices evolved in the 1990s as managements in the post industrial era not only realised that knowledge was perhaps the most critical resource, rather than land, machines, or capital, but also that their organisations poorly managed it.

Cuviller (1974) stated as follows, ...knowledge is both the tool and the raw material, and the result is a very special kind of product. Intellectual workers enrich human knowledge both as creators and as researchers; they apply it as practitioners, they spread it as teachers, and they share it with others as experts or advisers. They produce judgements, reasonings, theories, findings, conclusions, advice, arguments for and against, and so on.

Despress and Hiltrop (1995) define knowledge work as systematic activity that traffics in data, manipulates information and develops knowledge. The work may be theoretical and directed at no immediate and practical purpose, or pragmatic and aimed at devising new applications, devices, products and processes. They further state that the nature of knowledge based work is fundamentally different

from that known previously and requires a different order of thinking (Despress and Hiltrop, 1995).

The economy has progressed from an industrial economy to a knowledge economy (Pine and Gilmore, 1998). Ealier, Cuvillier (1974) stated that a familiar feature of industrialised societies is the steady rise in the number of intellectual workers – particularly the salaried intellectual workers. With knowledge being viewed as a major contributing factor to the organisational success, the purveyors of this knowledge in the organisations need to be focused on. (Jordaan and Sutherland, 2000).

This economy requires that the organisations put proper systems in place to ensure that knowledge is stored and used effectively. This process is called knowledge management process which can be defined as the acquisition and use of resources to create an environment in which information is accessible to individuals and in which individuals acquire, share and use that information to develop their own knowledge and are encouraged and enabled to apply their knowledge for the benefit of an organisation (Brelade and Harman, 2000).

2.4.2 The Knowledge Worker

Scarborough, H (1999) states that knowledge workers can be seen as the beneficiaries of widespread and convergent pattern's of change in the nature of work which cut across existing occupational categories, changing existing roles and creating new ones. Knowledge workers are “intellectual workers that enrich

human knowledge both as creators and as researchers” (Cuvillier, 1974 : 293).

This is a much earlier definition of a knowledge worker.

A knowledge worker, as defined by Harrigan and Dalmia (1991), is a key employee who creates intangible value-adding assets and who often transport those assets in their heads when they change employers. Drucker (1989) defined the knowledge worker as an employee who carries knowledge as a powerful resource, which they, and not the organisation, own. All these definitions have two things in common, they all highlight that the knowledge is sitting in people's or employees' minds and that when these employees leave the organisations they will leave with this knowledge.

2.5 Retention of Knowledge Workers

The objective of retention policies should be to identify and retain committed employees for as long as is profitable to the organisation and the employee (Branch, 1998). Cappelli (2000) suggests that organisations should shift the focus from broad retention programmes to targeted efforts aimed at employees or groups of employees. He maintains that the market driven retention programmes will require organisations to realistically assess the length that an employee is likely to stay in an organisation. Employees with specific skills that are in short supply, such as knowledge workers, will be important to retain for shorter, defined time periods (Capelli, 2000).

McVicker (2007, p. 1) asserted as follows, “Many of us have found that flexible schedules and generous benefits certainly help attract employees. But employees today also want opportunities to build their skills. Trained and skilled employees are more valuable and satisfied. In exit interviews and annual employee performance reviews, we hear that our employees need more training. That means the solution to the workforce challenge must include talent management.” (McVicker, 2007, p. 1).

2.5.1 Retaining the black knowledge worker

A study done by Maisela (2000) revealed that Black Knowledge workers in South Africa differ from other groups of knowledge workers in that affirmative action policies have created competition for their skills and so, unlike their white counterparts, black knowledge workers find it very easy to change jobs (Maisela, 2000). Maharaj, (2003) also found that black knowledge workers differed from other groups of knowledge workers in terms of their career expectations.

A study done recently by Khanyile and Maponga (2007) found that the following factors were more important to them than money:

- Recognition and fair rewards for their efforts,
- Equal opportunities to learn, grow and add value to the business,
- An environment that embraces their individuality and promotes diversity,
- Support and guidance,
- Transformation, not only of policies, but also transformation of management's

attitudes and systems (Khanyile and Maponga, 2007).

This study is intended at adding more insight into the specific needs of black knowledge workers as well as the factors that affect their mobility with a focus on the black professionals in the banking industry.

Reddy(2004) in her study on the retention and factors affecting mobility of black knowledge workers found that the black knowledge workers do not think that their status as an equity candidate contributes to their mobility and that an Affirmative Action job will not entice a black knowledge worker but instead a job that allows a black knowledge worker to apply their skills and education would be more attractive. It found that this group of people, like any other knowledge worker, require opportunities to utilise their best abilities and aptitudes(they don't want to be just another worker, they want to also contribute positively while being challenged to work a lot harder and smarter) and an opportunity to exercise leadership. This study also states that it is as much an organisation's responsibility as it is the employees' to create an environment that will enhance their satisfaction in the work place. This, unfortunately, still leaves a few more questions with regards to the main reason/s for this issue.

It is expected that the results of this survey will show what factors are at play when it comes to retaining black professionals in South African Financial Institutions.

Q2 : What factors are at play when it comes to retaining black professionals in South African Financial Institutions?

2.5.2 Employee Turnover

Employee turnover is defined as the movement of employees out of the organisation, it results from resignations transfers out of the organisational units, discharges, retirement and death (Grobler and Warnich, 2006). Labour turnover is classified as either voluntary or involuntary. Voluntary turnover is defined as employee initiated, with the staff member seeking better employment conditions or prospects or job satisfaction. Involuntary turnover is defined as employer initiated and due to retrenchment or dismissal for disciplinary or performance related reasons (P-E Corporate Services, 2001).

Turnover can also be classified as functional and dysfunctional. Turnover may help rectify poor hiring and placement decisions and may result to new blood being introduced to the business with fresh ideas and methods, innovative and introduce more effective ways of doing things, this is called functional turnover (Grobler and Warnich, 2006). Dysfunctional turnover come from excessive turnover that create instability in the workforce and increases Human Resources costs and organisational ineffectiveness. This turnover hurts the business (Grobler and Warnich, 2006).

2.5.2.1 Factors that affect of Employee Turnover

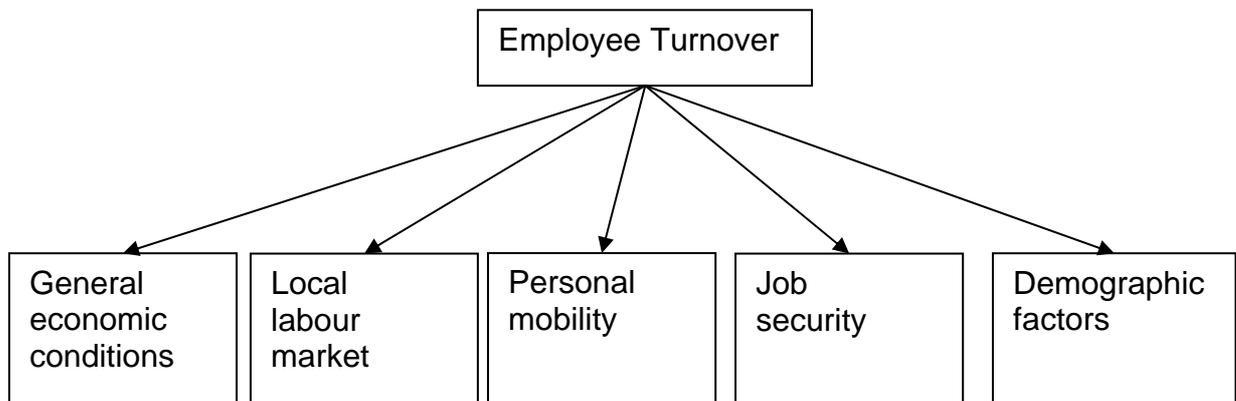


Figure 1: Factors that affect turnover (Grobler and Warnich, 2006)

According to Grobler and Warnich (2006) general economic conditions affects the availability of jobs. Turnover closely follow economic swings, it is generally high during periods of growth and low during periods of recessions or low points in business cycle. Local labour market is determined by both economic conditions and demand/supply ratios for specific kinds of occupations. Personal mobility is the extent to which a person is bound to a particular area because of family or other social ties. An employee who perceive a very low degree of job security may be motivated to seek employment in organisations which they perceive to have a high degree of job security. When it comes to demographic factors, employees with a propensity to quit are young employees with little seniority who are dissatisfied with their jobs (Grobler and Warnich, 2006).

2.5.2.2 Intention to leave

According to the literature, many writers see an intention to leave as the best predictor of turnover (Sutherland and Jordaan, 2004). Currivan (1999) defines an intention to leave as the degree of likelihood of an employee not maintaining membership in the organisation. The Leadership Council (1999) found, in their study, that there is a strong correlation between an intention to leave and the actual turnover. They further stated that the link between employee satisfaction and intention to leave is weakening. This comes from their findings where they saw that, increasingly, highly satisfied employees leave their organisations for new opportunities (Corporate Leadership Council, 1999).

2.5.2.3 Costs of Turnover

One of the characteristics of the knowledge economy is the high level of mobility of knowledge workers. This cost, in both financial and non-financial terms, is high. Staff turnover is expensive and finding replacement skills can be a difficult task (Bussin and Rozanne, 2006).

According to Swanepoel, Erasmus, van Wyk and Schenk (2000), direct costs of turnover include costs of recruitment and advertising costs, agency fees, application expenses, relocation expenses and all employment office expenses. It is interesting that according to the Salary Surveys, the salaries for HR professionals responsible for talent retention were rising faster than the salaries in

most jobs (Bussin and Rozanne, 2006). The indirect costs are those hidden costs that are hard to quantify which cascade over time (Corporate Leadership Council, 2002). These would include loss of productivity due to loss of intellectual capital. Bussin and Rozanne, (2006) argue that when star performers leave, they take their knowledge with them.

In the United States of America, ABA's Community Bank Competitiveness Survey, conducted annually by ABA banking journal, found this year(2007) that 93% of CEOs believe it would be hard or very hard to find a suitably qualified Compliance Officer in their market. Results were similar for Chief Risk Officers, Business Lenders and Trust and IT Officers. (McVicker, 2007). These translate to increased salaries for the limited skills or increased direct costs should the company fail to retain the people that are currently in its payroll.

Kinnear and Sutherland (2000) state that the loss of knowledge workers to an organisation means loss of both tangible and intangible knowledge and possibly, competitive advantage. One major concern about these individuals is their increasing mobility and the consequences that this has in the organisation. To escalate this issue is the fact that knowledge workers identify more strongly with other peers than the organisation, they manage their careers outside of the organisation through years of education and socialisation and are loyal to their own careers rather than the organisation. (Despres and Hiltrop, 1995).

2.5.2.3 Black employees turnover rates

Research by the Unilever Institute at UCT found that a significant 65% of black employees changed their jobs at least once within the last three years. This is well short of the time most HR managers aim to retain staff for - it takes five years to recoup the costs of recruiting and training an employee (Unilever Institute at UCT, 2006).

The gap of two years between the time that the employees exit the organisation and the time by which the organisation would have recovered all the costs of employing that particular person is too long. This further shows the importance of this study.

2.5.3 Management of Talent and Engaging Talent

Jordaan and Sutherland (2004) found, through their study on factors affecting knowledge worker mobility, that the old theories on retention may no longer hold, job satisfaction and organisational commitment do not necessarily lead to loyalty. They further stated, in the same paper, that further theories need to be formulated so that the management can have more clearer understanding of what it is that they are dealing with (Jordaan and Sutherland, 2004).

The definition of "Retain" has two meanings: "to hold or keep in possession" and "to engage the services of". The traditional focus in many HR practices has been to hold or keep rather than to engage a service. High-value employees and hot skills want to be "engaged" and not "kept" (Bussin and Rozanne, 2006).

Organisations need to shift their thinking and focus what they need to do to help these employees become fully engaged in the organisation. Perhaps the focus then is to engage people for as long as possible, rather than trying to retain them for as long as possible. An innovative retention strategy and an accompanying reward strategy will certainly aid this process (Bussin and Rozanne, 2006).

Part of engaging knowledge workers means providing an environment where skills transferal and knowledge sharing is easily facilitated. After a company brings new employees in the door and has filled all of its hot-skills positions, it still can't rest: the reality is that someone is going to leave relatively soon. What should be done is to immediately transfer that knowledge – almost the second new employees walk through the door (Bussin and Rozanne, 2006).

Q3 : Would engaging people make black professionals stay in an organisation?

2.5.4 The Psychological Contract

2.5.4.1 The old psychological contract

The old psychological contract between an employer and an employee was implicit and it offered security and predictability from the employing organisation in exchange for commitment and acceptable performance from the knowledge worker (Capelli, 1997). There was an emphasis on loyalty and performing finite job duties satisfactorily. In return the organisation emphasized job security, promotion and provided training (Armstrong and Murlis, 1998).

2.5.4.2 The new psychological contract

Grobler and Warnich (2006) stated that “Psychological Contracts entail beliefs about what employees believe they are entitled to receive or should receive because they perceive that their employer conveyed promises to provide those things.” Levison et al (1962) defined this concept as “a series of mutual expectations of which the parties to the relationship maybe dimly aware but which nevertheless govern their relationship to each other.” Rousseau (2004) defines a psychological contract as “beliefs based upon promises expressed or implied, regarding an exchange agreement between an individual and, in organisations, the employing firm and its agent.”

This contract is very important to the knowledge worker and should it be broken, they tend to withdraw themselves from the organisation and eventually leave for

better conditions elsewhere. Capelli (1997) asserted that the length of job tenure has reduced, resulting in little incentive for employers to invest in the development of the knowledge worker. This again has a huge impact on those that had expected the organisation to either finance their studies or to put them in an accelerated training programme.

Despres and Hiltrop (1995) state that the latest version of this contract is short term and situational which assumes that the interdependency between the employer and the employee for survival and growth has now become much less. With the erosion of job security, employees are only retained for the period within which they add value to the organisation. Furthermore, employees must actively seek innovative ways to add value.

Employees and employers must focus both on fulfilling commitments of their psychological contracts as well as on managing losses when existing commitments are difficult to keep (Rousseau, 2004).

The knowledge workers are highly sought after by all the organisations and as such they demand challenging work, the freedom and resources to perform their jobs, receive pay that adequately reflects their contribution and receive training and experience needed to be employable (Despres and Hiltrop, 1995). The retention of this type of workers has as a result become that much harder for almost all the organisations.

Q4 : Does breach of a psychological contract result on the employer's side result an employee leaving the organization?

.

2.5.5 Organisational Culture

According to a study done by the Consumer Insight Agency there was a strong message from the people that were interviewed that culture clash, hostility at work and lack of recognition are big contributors to job-hopping (Cochrane, 2007).

Bassi, Benson and Cheney (1996) stated that global competition and changing technological configurations have changed and will continue to change the nature and content of work. They further state that as a result of the above mentioned, sustainable competitive advantage is no longer based on technology, machinery, or the abundance of natural resources. Business leaders have now recognised that people are our most important resource and the source of our competitive advantage (Bassi *et al.* 1996).

Hyland, Sloan and Barnett, (1998) stated that organisations that successfully implement change understand that their most important resource is people .This therefore means that organisations have got to make sure that they keep their employees reasonably satisfied and willing to work hard for the organisation through providing an organisational culture that promotes that. When employees are dissatisfied at work, they are less committed and will look for other opportunities so that they may quit. If opportunities are not available, they may

choose to emotionally and mentally withdraw from the organisation (Lok and Crawford, 2003).

A study done by the Society of Human Resources Management reveals that the current top five very important job satisfaction aspects for employees, in order of importance, are: compensation, benefits, job security, work/life balance and communication between employees and senior management (Lockwood, 2007).

Organisational culture can influence how people set personal and professional goals, perform tasks and administer resources to achieve them. Organisational culture affects the way in which people consciously and subconsciously think, make decisions and ultimately the way in which they perceive feel and act (Schein, 1990; Lok and Crawford, 2003).

Q5 : Do culture clashes between the organisation and an employee cause an employee to leave the organization?

.

CHAPTER 3: RESEARCH QUESTIONS

3.1 Proposition 1

Is there shortage of skills among black people in South Africa?

- Affirmative Action and Employment Equity
- Poor High School Education and Misguided Graduates
- Unemployed Graduates

3.2 Proposition 2

What factors are at play when it comes to retaining black professionals in South Africa?

- Treatment at work
- Communication
- Professionalism or lack of
- Recognition and fair rewards for their efforts
- Salary
- Equal opportunities to learn, grow and add value to the business.

3.3 Proposition 3

Would engaging employees make black people stay in an organisation?

- Career aspirations of an employee
- Employee's need to learn
- Employee's need to contribute
- Mentorship and training programmes

3.4 Proposition 4

Does the breach of a psychological contract by the employer result to employees leaving the organization?

- Broken explicit promises
- Broken implicit promises

3.5 Proposition 5

Do culture clashes between the organisation and an employee cause an employee to leave the organization?

- Human Resources Management Policies
- Management's behaviour
- Support and guidance,

- Transformation, not only of policies, but also transformation of management's attitudes and systems
- Organisational Structure
- An environment that embraces their individuality and promotes diversity.

CHAPTER 4: RESEARCH METHODOLOGY

4.1 Method

A few studies have been done in the factors that affect retention or attrition of black professionals but none of these were specific to the banking industry. This study focuses on this area and this justifies the usage of an exploratory type of research method. Zikmund, (2003) argues that exploratory research is a useful preliminary step that helps ensure that rigorous, more conclusive further study will not begin with an inadequate understanding of the nature of the management's problem. This is exactly what this research seeks to achieve. The researcher conducted unstructured depth interviews to allow for respondents to express their feelings on the subject without being limited or being lead by the question.

4.2 Population

The population consists of degreed black knowledge workers or black professionals, an exact sampling frame could not be established (Zikmund, 2003) but it is estimated to be about 2000 000. According to Zikmund, (2003) a sampling frame is a list of elements from which the sample is drawn. For the purpose of this study, the terms black knowledge workers and black professionals, which are used interchangeably, refer to individuals who have post metric qualifications which they obtained outside of the work environment. Despres and Hiltrop (1995) argue that knowledge workers are partially defined as people who advance their careers through external study instead of internal training and development programmes.

4.3 Sampling

According to Zikmund, (2003) there are two types of sampling techniques, the probability sampling and the non-probability sampling. Non-probability sampling is a sampling technique in which units of the sample are selected on the basis of personal judgment or convenience (Zikmund, 2003). This is the technique that was used in this study. Due to time and economic constraints, a convenience sampling procedure was used (Zikmund, 2003). The sample size that was considered adequate for this study was 12 respondents. Zikmund, (2003) argues that in cases where a judgmental or convenient procedure was used a researcher can also use his/her judgment when it comes to choosing an appropriate sample size.

4.4 Unit of analysis

Zikmund (2003) argues that a researcher must specify whether the level of investigation will focus on the collection of data about the entire organization, departments, work groups, individuals, or objects. For the purpose of this study, the black professionals are unit of analysis.

4.5 Interview schedule and design

This research was is an exploratory study where the researcher wanted to find out more about factors affecting retention of black professionals in the South African banking industry. Depth interviews were seen to be the best tool that could be

used to gather as much information as possible. A depth interview is a relatively unstructured, extensive interview used in the primary stages of the research process (Zikmund, 2003). Zikmund (2003) also states that with depth interviews, the researcher asks many questions and probes for elaboration.

Eleven research respondents, from the sample defined above, all of whom had changed jobs within the preceding 12 months, were selected for this exercise. The respondents were asked to recall the reasons why they left their previous employer and what that employer could have done to retain them, other questions probing elaborations and examples were asked as well. This data was content analysed to generate the themes that are considered to be very important by the respondents.

4.6 Data collection

The interviews were conducted by the researcher and all the interviews took place at the respondents homes and places of work. This was done so that the quality of the recordings could be of a good quality and for the convenience of the interviewees (Zikmund, 2003).

4.7 Data analysis

Processing of data started with editing and coding of the important themes with the aim of seeing which are the most common themes from the responses (Zikmund,

2003). The themes found from this exercise were matched against the research questions in Chapter 3 and then they were utilised in the analysis of data gathered from the respondents. The findings from this exercise were then matched against the findings in the literature review section to see the validity of current literature and also to enable drawing of conclusions on this topic.

4.8 Assumptions

An assumption that was made here was that the respondents could communicate and are able to express themselves in English since they were all degreed professionals.

4.9 Limitations

Zikmund, (2003) states that for the depth interviews, the interviewer must be a highly skilled individual who can encourage respondents to talk freely without influencing the direction of the conversation. He further states that the role of the interviewer is extremely important here. The greatest limitation here was that the interviewer had not received any training whatsoever as to how to conduct these interviews and therefore may hardly be considered to be highly skilled for this role. The other limitation is that since a non-probability sampling method was used and the number of respondents was only eleven, the sample chosen may not represent the population.

CHAPTER 5: RESULTS

5.1 Understanding their meanings

a) Affirmative Action and Employment Equity Act Candidates

Nine out of Eleven respondents do not have a problem with being AA and EE Candidates but they would never take up jobs that they do not have the right qualifications for. Respondent 1 had this to say, “At this level I am still building a career so I am not there yet so I wouldn't take any job just for the money itself” Meaning that he would take advantage of the opportunities that EE and AA have created for black people.

Respondent 2, however does not like the stigma that comes with the being called an EE and AA Candidate, she went as far as to say, “I would never take a position just because I'm seen as a BEE candidate. I want to know that I've earned it and I want to know that I've qualified for the position and I know that's it's something that I can do.” Respondent 11 commented as follows, “...we find ourselves being labelled AA and EE candidates and we are not recognised for the skill that you bring in, you are marginalised and you are expected to fail.”

This is what Respondent 1 had to say about Affirmative Action and the people who have started to snub it so that they don't look like they also got their opportunities through this process. He was referring to Mr Mboweni, a beneficiary of EE and AA,

after the comment that he made on job hopping and black people. He commented as follows, “I would put that comment against the one that was made by **Mr Vuyani Ngalwana, the former Pension Funds Adjudicator**, who said, “I am an affirmative action candidate and a proud one at that.” This person has an excellent record and has worked really hard and achieved extraordinary results through out his career as an attorney.”

b) Training programmes

Most of the respondents were worried that black people are always the ones who have to go through training programmes while their white counterparts don't. They argue that their white counterparts get on the job mentoring as opposed to this. This how respondent 5 commented on this, “Though I find value in these programs I still do not quite get the fact that a white graduate would not go through a similar type of a program, I feel that there is a thinking that if there is black person in an important position things are likely to go wrong and hence the need to put them in these programs.” Respondent 11 went as far as to say, “I'm not sure but, I can't grasp the development issue, why must a black person always be for development? I mean I went to varsity, I came out and the people of other races that I came out with are not for development but I am. That says to me that I am not in the same capacity as them and I'll constantly have to be developed.”

Eight out of Eleven respondents showed a lot of concern with regards to the training programmes that black people go through which seem to go on for a very

long time. Respondent 1 commented as follows, “Yes I do [see a lot of these programmes] but the problem that I see is that some of these programs seem to go on for life so you are never good enough to get into the position, learn and prove your worth. I believe that black people just need opportunities, they don't want to be hand held for the rest of their lives. Respondent 7 had this to say as well, “As a black person you will be a perpetual trainee, you are never good enough. Black people need to be recognised and respected.”

5.2 Themes from the survey

The results of this survey showed that the following themes were very important, within each theme, quotes from the interviews have been ranked as follows:

- a) Frequency and Strength —→ Themes that have frequently come up and that appear to be strong.
- b) Frequency —→ Themes that have frequently come up.
- c) Strength —→ Themes that appear to be strong.

The table below shows which were the most important 10 factors as per the respondents from which the themes were formulated. These appeared to be both strong and frequent, they have been ranked according to the order of importance.

| FACTORS | Frequency or Ranking |
|--|----------------------|
| 1. Career aspirations of an employee | 28 |
| 2. Treatment and respect at work | 24 |
| 3. Salary | 17 |
| 4. Affirmative Action and Employment Equity | 14 |
| 5. Undermining the Skills of Black People | 13 |
| 6. Employee's need to learn | 13 |
| 7. An environment that embraces their individuality, team work and promotes diversity, | 13 |
| 8. Equal opportunities to learn, grow and add value to the business, | 12 |
| 9. Mentorship vs training programmes | 12 |
| 10. Recognition and fair rewards for their efforts | 12 |

Table 1. Factors that are considered to be the most important in retention of black professional.

Appendix A has the full table showing all the factors that are at play.

5.2.1 Affirmative Action and Employment Equity(Equal opportunities)

Most respondents are worried that their financial institutions seem to be pushing numbers more than anything. Respondent 2 stated as follows, "...we see more black people getting employed, but my problem is that they're not in senior levels they're just managers, but at middle management levels and not the top positions." Respondent 3 also agrees with the above statement and states, "After all, it is just lip service that is paid to this, its a case of almost as if we are chasing numbers and do not care whether this vehicle is used properly or not. They have not made sure that previously disadvantaged people are represented at all levels of the organisation. What I have seen is that they fill positions at the lower end of the organogram with black people, at the top you do not really see the difference. I fear that maybe in that there may never be a fair presentation since they are only working on numbers."

Also what the respondents agree on is that their organizations seem to keep or reserve such high paying sales positions as Relationship Managers and Business Managers for other white people. Respondent 4 stated as follows, "We saw also that when an Relationship Manager position was available they would look for a white person but when the position was an analysts they'd look for a black person. We got used to this, it felt as though a black person is not good enough to take on such roles as the RM's. Black people were just filling the lower end of the organisational chart. [My current organization] used to do this as well, I mean out of 30 BM's in the region there is only one African and she was appointed recently." Respondent 11 also concurs with this and said, "we are simply employed to get

the numbers in shape. When we realise that this was a reason we were employed we leave and get the numbers in shape somewhere else, we are accused of job hopping.”

Some respondents feel that this whole Affirmative Action and Employment Equity process is taking too long. Respondent 3 advised as follows, “I think that the process is very slow.” Respondent 6 feels it hasn’t helped her at all, “No it hasn't really given me lots of opportunities, I feel that I have worked for what I have achieved so far.” Respondent 7 also share the same sentiments as Respondent 6 in that he feels that, “There is no benefit to me since I have the same qualifications as my white counterparts.”

Respondent 5 and most of other respondents feel that we are not close to feeling the gap because of the people that are still dragging their feet when it comes to this. He stated as follows, “No, no we are not even close to filling that gap. The reason we aren't even close, in my opinion is that people are still dragging their feet. We still see a large number of white males dominating the boards to this day, it shows that people aren't really interested in correcting these issues. The other thing is that we cannot expect that white people will be fired so that black people can take over those jobs, we have to wait for them to retire or leave before we get a chance to fill that particular post with a black person. This might take years to correct, especially since even when a chance presents itself for managements to do the right thing they still hire their white friends thereby prolonging this process even further.”

Some respondents feel that white women were never disadvantaged and therefore should not have been included in the designated group. Respondent 5 commented as follows, "...it does worry me and a lot because white women were never disadvantaged, not by the system anyways because the people who wanted to work could find jobs which was not the case with black women for an example. Even now you can see that they've come and dominated this whole process because they went to better schools so they are better qualified to do certain high position jobs. White directors understand them more so they will hire them to fill the top level positions."

Respondent 4 concurs with the previous comment as well and says, "...previously disadvantaged people also include white females because they were previously disadvantaged, so at the moment they are now the ones who are getting these Employment Equity jobs more than their black counterparts. The other thing is that whenever the management in [my organization] is thinking of taking people from previously disadvantaged areas, they are focusing more on Indian people than African people."

The other issue that some of the respondents were worried about is the trend that they see now of some departments such Merchant Banking that won't hire black skills, who reserve those jobs for white people. Respondent 7 feels strongly about this and he advised as follows, "Merchant Banking in SA is too far behind because no one is looking at this, I think that this is an area that needs to be looked at."

There's still very few black staff there, every time there is a position and they have to interview candidates they tell you that there aren't any suitably qualified black people out there. They don't worry about getting the numbers right because they make their numbers up in Retail.”

Respondent 7 continued as follows, “If it were up to them and there were no legislations like Employment Equity and Affirmative Action there wouldn't be any black person in there. In the department there is around 70 to 80 people and out of that there were only 2 black people.”

A few respondents felt that Affirmative Action has not provided any opportunities to them personally, although they have seen some people benefiting from it. They believe the AA process is taking too long. There is also a feeling that white women have benefited more from this process since they are part of the designated group and since white male executives understand them better, they tend to hire them more. It looks like there is a lot of negative sentiments shared by everyone in this sample when it comes to the Affirmative Action and Employment Equity issues and its implementation. It looks like financial institutions are not really worried about doing the right thing and continue to drag their feet and trying to find loop holes in the system, at least that's how the respondents feel.

Their employees on the other hand look like they have heard enough of this and have, as a result, lost all loyalty to these institutions. It looks like most of them believe that all the South African financial institutions are the same and treat AA and EE the same and not as seriously as they should. This, however, could be

because of the lack of skills in the black community, as Corporate South Africa always say.

5.2.2 Skills Shortage

Most respondents seem to agree that there is a skills issue but seem to differ on the severity of the problem, Respondent 4 stated as follows, “To a certain extent I think yes there are no skills but I think something can be done about that , people can be developed within their companies. They must start by employing unemployed graduates, train them, up-skill them when they are ready and promote them, surely they know what is needed for certain positions.”

Respondent 5 feels that Corporate South Africa should do something about this and comments as follows, “Even though there aren't enough black people who have skills, there are people who have qualifications and who are not working as yet so I do not buy that story. Nobody goes to school and learn a certain job so these people, like all of us can be trained and they can fill the skills gap in the work place in no time...”

Respondent 11 agrees with this and comments as follows, Considering that about 80% of the population is black and most of it still unemployed. Black graduates are not employed but we are complaining about skills shortage, I don't know what skills are we looking for because for me a graduate just needs experience.

Respondent 6 feels strongly about this and comments as follows, “So yes, there is

a skills issue but Corporate South Africa should stop singing that same tune over and over again and get up and do something about it. Who do they expect to intervene here, the government? This is certainly not the government's problem only right now, people have gone through the government system and got the education and now need Corporate South Africa to have faith in them and give them a chance in life."

Respondent 1 feels that there are people who are ready to assume certain roles but who are denied these opportunities, "AA and EE have not created new jobs and new careers. There are people here who have been sidelined for years who are ready to assume any role within their respective companies and I think that these are the people who should take those positions." Respondent 4 agrees with this statement and feels that those people are within the organization.

Respondent 4 comments as follows, "If a person has been working there for, say, 10 years surely there is something they can get out of that person by just asking that person."

Respondent 8 comments on this issue as follows, "Honestly, I think that we are being undermined. There are so many degreed black people out there looking for employment but they are not being given a chance. Yes we do not have work specific skills but we have qualifications which would means that we are trainable. Job specific skills are attained at work in any way, you can't learn this at University."

Respondent 5 feels that financial institutions are not interested in training and

empowering black people and other respondents agree with this, “Its not about lack of skills, nobody is interested in empowering black people. Train them to take over a position even before there is a need for those skills, they'd rather sit and wait and then when they face a need to hire a person to fill that particular position they start saying there aren't enough skills and then go and poach people from other institutions. Taking talent from somewhere else again would in many cases mean that you are getting a person that is not loyal to this bank.”

Respondent 7 agrees with this and gives an example of this, “This person had been in this organisation for longer than I had, he was performing well, he gave himself and worked very hard for three years. When it was time to promote him, they took a white graduate straight from varsity and made this graduate this guy's boss. There was no justification for this, I believe.” Respondent 2 says, “[my organization] is failing, they are totally failing to recognise the skills and the potential in the people.” Respondent 7 says this about this problem, “...every time there is a position and they have to interview candidates they tell you that there aren't any suitably qualified black people out there.”

Respondent 3 feels that the problem is more pervasive and that there are no quality people anymore. She comments as follows, “I would not really say that the skills issue is only in the previously disadvantaged community, I think this is across the board. Its like the quality of people is not what it used to be. I say that in comparison with bankers of the old days who would go through the entry level and move up the ranks based on their skills and know how.”

Respondent 11 summarised the issue of skills as follows, "...if white graduates are getting a look at because they have had some exposure or experience then black people need to be given that experience so that everybody is empowered so that everyone would stand an equal chance of being picked."

All the respondent agree that there is a very low supply of black skills in the market but the respondents also believe that organisations have an option to employ unemployed graduates and develop them. They believe that a person who has gone through varsity and obtained a qualification is teachable and will learn a lot faster. They feel that Corporate South Africa is not interested in this because they think that it is not their problem. They also feel that there is talent within the organizations but the financial institutions are undermining the skills of those people and are therefore not promoting them when they should.

5.2.3 Employees' need to learn and their Career Aspirations

When asked for the main reason why they left their previous organizations, all the respondents came up with similar answers. They all left because they saw an opportunity to grow elsewhere, an opportunity that was not available where they were. Respondent 1 responded as follows, "I felt that I had to leave because I did not see any opportunities opening up and that would have obviously hampered my career progression and that is the main reason." Respondent 2 had an even more exiting opportunity, to experience new environment(newness as she calls it) while growing her career. This is here response, "I am going to Dubai to work for Lloyd's and the reason why I decided to leave was because an opportunity presented

itself and being an international opportunity it was something that I felt that I shouldn't pass on at this stage.”

Respondent 4 had a similar answer as well, “also I saw an opportunity for me to get more experience and exposure to lots of other products at [my current organization] and I grabbed it with both hands.” Respondent 5 also left for a better opportunity, “...the job that I was going to at [my current organisation] was more senior managerial although the one at [my previous organization] was also managerial in terms of the grade, the one at [my current organization] was more senior because you have a lending mandate.” Respondent 10 said, “The primary reason is that I wanted to move back into consulting, even though my role at FNB was more or less internal consulting but I wanted to move to an environment where I can deal with different clients and possibly in different sectors.”

Respondent 7 also had a similar answer, “I wanted to do something else, I wanted to get into the financial markets and [my previous organization] gave me the first merchant banking opportunity which I took with both hands. I had to move even though I was happy where I was because the South African Financial Market is closing doors for black people and so I had to take the first opportunity that I got.”

When asked whether she is thinking about leaving her current company, Respondent 4, who had shown that she is frustrated where she was due to the mundane tasks that she had to do, responded as follows, “I am frustrated here because of these things but since I am looking beyond this i.e. a business manager position I am not thinking about leaving.” The same question was posed

to Respondent 11 and he responded as follows, “Yes I am happy, I have been working there for a couple of months and it seems like an environment that can enable me to grow on a personal level as well. If you are satisfied in your job and you feel that you can contribute something to the company and the company contributes something to you, there is no reason to leave, I mean there is no reason not to stay.”

All the respondents spoke about programmes that will up-skill people and get them to a level where they can hold positions of high responsibility. Respondent 2 felt that it is unfair for organizations to keep on hunting for talent outside when they have capable people within the business. She commented as follows, “...instead credit managers get employed from outside and I mean that's not a good sign and you're not even saying those people who want to basically advance themselves must come to a certain program there's no (other) programs in place that is meant to develop people to credit manager positions or other positions for that matter .”

Respondent 5 shares the same sentiments and even went to an extent of saying, “You see the problem is that companies want to be mercenaries in that they want to poach skills from other companies instead of developing skills within their own companies. The problem is that they want to poach talent instead of looking inside the company and going to universities to recruit graduates that can be developed and molded to exactly what the company needs at that point in time. They want to get ready made.”

Respondent 5, who went through a graduate recruitment programme some years ago which he still signs praises about up to now, added the following comments,

“...I think that there is a need for an intensive programme like this that would take people from their current positions to the next level depending on where they want to go with their careers basically to advance within the bank.”

Respondent 4, talking about the mundane tasks that she finds herself doing, “Yes it does stifle my career. I've never been a typist but here I have to do a whole lot of typing and then somebody checks your work to see if all the comas and dots are in the right place. This will not groom me to anything, it is actually taking me back. I think that people in this organization feel that they are regressing with regards to their careers and then leave. The company should get a trained typist to do this type of work.” Respondent 2, talking about the same tasks, said, “ I have suggested this to the top management that they need to re-look at this position because it really isn't what people think it is and therefore people will continue getting frustrated and they will continue leaving because of this.”

It is therefore important to note that people in this sample moved partly or only for growth reasons. Although the job title might be similar in some instances, they will move if there is a chance that they will grow at another company. What is also interesting to note here is that some respondents stated that they are not planning to move anytime soon either because of what has been promised to them or because they are happy where they are because of the good environment that they operate in. There seems to be a common feeling that a programme that will take people from their current levels to the next level is needed and that this should not be left until there is a need for a person in a particular position.

5.2.5 Environment and Management Behaviour

Most respondents agree that the organisation's environment plays a big part in whether they are happy or not at work and eventually in whether they are staying or not. Respondent 1 had this to say about the kind of an environment that he would like, "I think in an environment that will enable you to grow." Respondent 3 agrees with this statement but adds a few things to it, "Where you have support. Where you are able to resolve issues as and when they arise, you know when you have something that you haven't resolved and it stays in your mind for weeks on end."

Respondent 7 also feels that it is imperative that the organisation makes sure that the environment makes people happy, he commented as follows, "...there are a lot of problems that we encounter at work that causes us to move from one place to another seeking a better place where you can be happy. You spend most your time at work and therefore it is wise to seek to be in an environment that makes you happy. For an example, at ABSA there was a lot of Afrikaans people and they would greet you and talk to you in Afrikaans know very well that you do not understand that language. When you go with them to the customer, they would start the conversation in Afrikaans and just ignore you when you try to bring their attention to the fact that you do not understand the language and that they must speak in English they do so for a little while and shortly after that revert back to Afrikaans. You end up giving up."

Respondent 5 spoke about an organisation's environment that he disliked very much while he was working with that organization and had this to say, "...the culture there was very stiff in the sense that people were very conscious of where they are in the organisation i.e ranking, it was not a friendly environment."

Accessibility of management and support is considered to be one of the most important things by most of the respondents in this sample. Respondent 3 commented as follows about her previous organisation's management, "...management is not accessible for starters. They are forever in meetings, you'd think that they'd change the world when they come out of these meetings. Some people are not supportive at all." Respondent 5 stated as follows about his previous organisation's management, "At [my previous organisation] our management was not easily accessible, they'd never come and greet you and ask how everything is going like they do in other areas of the business and other banks, you had to make an appointment with them just so that you can talk to them. It was not an open environment like the one that I am working in now."

Respondent 4 feels that the employee growth need or problem can be resolved easily if the management can be more accessible, she commented as follows, "...that open door from management's side to know that if you want to advance yourself you can actually go and speak to them and it will be easy for them to arrange for you to advance yourself without having to look outside." Respondent 3 went as far as to say, "This problem could be easily solved by getting the managers to start playing a role of a trainer and mentor to the analyst, this will allow them to see potential if there is any in that particular individual. If we don't

have these types of managers who have the ability to see potential I think that our problem is not going to be solved.”

A few points about the environment came out really strong, Respondent 1 lost his opportunity to grow within his previous company because of the change in leadership, had this to say, “If the unit's leadership has so much power that it can stifle your development, really addressing those problems won't be as easy as it would seem, especially if the leadership of the organisation seem to adopt that kind of an attitude of saying we do not care what your goals are, we need you at your desk doing what you are hired for and when you take it further than just your unit, you find the same type of atmosphere. So chances of addressing that are limited.”

Respondent 7, also speaking about an environment that he disliked at his previous company, went as far as to say, “The other reason is that there is very few black people working there, mostly its white people that work there who have formed their circles of friends and their own social lives with each other so much that you are just seen as an outsider. So the other reason why you'd want to move is because you haven't found a place where you won't feel like an outsider and until you do you will keep moving.”

Respondent 9 liked his previous working environment which was family like. He commented as follows, “We were a family, even when I left when I was giving a speech it was emotional and I almost cried because it was like I was leaving my

family now. There was this thing of a family relationship and it was strong. We depended on each other, so the whole thing came together and we were like one family.” He further added later that he would go back to his previous organization in a heart beat should he find something interesting there. Speaking about an environment that he prefers, Respondent 9 continued as follows, “I would like an environment that encourages people to come up with ideas. An environment that allows you to raise a point that differs with your superior’s without feeling that you might jeopardise your chance of moving further within an organisation. An environment where your manager will not feel that you are challenging their position when you are challenging their idea.”

What can be noted in the responses from this sample is their need to have an environment that makes them happy at work. While some prefer a more family like relationship, others feel that the most important thing is that people should get along with each other. All the respondents want an environment where they will grow, where there is support for employees, that is not stiff or too hierarchical and where the management of the company is accessible. They also feel that if the management could start playing a role of a mentor and trainer to them and start pointing out people with potential who can be fast tracked the problem of skills and unhappiness at work will be eradicated.

5.2.5 Treatment (Communication, Favouritism and Respect)

Most respondent agree that an environment with a good dosage of respect will make them happy at work. When expanding on the issue of respect, Respondent 3 had this to say, “Each person has their own combination of beliefs, background, preferences, morals, etc. So, when I say respect I mean that in the work environment you are bound to meet another person who either has a completely diff combination or a slightly different combination, bottom line is they won't be the same as yours.” Respondent 9 seems to agree with this, he commented as follows, “The way we used to work. It was the respect that you get and the way that they would listen to you when you come with a new thing. They would give you a platform to address whatever you would like to address.”

Respondent 2 on the other hand had a rougher experience, she commented as follows, “...there is more to it than training people for an example in Nedbank there is a lot of soft issues that will need to be addressed. One of the things that make people leave Nedbank is the treatment of people. People weren't treated with respect, I'm one of those people.” She continued as follows, “...since I have moved, it has become clear, as in black and white, that where I come from there was lack of respect for people because of the way that I'm being treated where I am now.” Respondent 4 also had similar issues, this is what she said, “In the environment that I am currently working in there is a lot of rudeness and disrespect...”

The other issue that came out frequently was favouritism. Most of the respondents commented on this and each of them had their little story to tell on this. Respondent 10, for an example, commented as follows, “ Yes and I know a lot of people who have left and who left for these kinds of issues. We felt that there was a lot of favouritism, even in the incentive scheme there was definitely a feeling that these people were favoured and were earning a lot more than others.”

Respondent 2 clarified this favouritism issue and commented as follows, “The fact that for an example they would say the same thing that they said to you in a disrespectful tone to someone else in a very respectable tone made me see this.” “People from other races are never yelled at so that everyone in the office could hear. Respondent 7 advised as follows, “I must feel respected, I must feel like I'm rewarded fairly like everybody else.”

Commenting on the example of a black person that was mistreated, that is, where they hired a white graduate to be his boss when they had similar qualifications, respondent 7 commented as follows, “They just told him that they were not happy with his performance but for the past three years they were happy with it. They never told him once in performance appraisal or any other platform that they were not happy with his performance. If that was the case, they wouldn't have asked him to teach his manager how to do the job.”

Respondent 11 feels that employers do not play their part in making a black employee feel at home. He went as far as to say, “If they could just show that you

know what, we appreciate you being here and show this by actions. I didn't see any of that, I didn't feel appreciated. Like when I was leaving they were like, okay and then I left. In fact I would have left had the money been exactly the same, I would have left. Maybe my state of mind also was a major contributing factor, I needed to change.”

Respondent 9 felt that he was unable to shake the graduate trainee status after two years working for the same company. He stated that that kind of an attitude from his bosses annoyed him. This is what he had to say, “...when ever we were in meetings you'd here someone introducing us as graduates. I was a specialist and I was a very good one at that, I knew all the ins and outs of my job but now this guy comes and introduce us as graduates and that to me didn't make sense.”

What can be noted here is that these respondents feel really strongly about respect, favouritism and communication break down that leads to being ignored when it comes to promotions. Most of the people in this sample want to be treated the same as their counterparts, they are not asking for special treatment. They need to be respected, to be treated and rewarded fairly.

5.2.6 Recognition

Most of the respondents felt say that they were underpaid in their previous organisations. Respondent 7, for an example, responded as follows, “Well, at

ABSA capital I felt that I wasn't rewarded the same as my white counterparts and not as well as I should have been." Respondent 4 also felt the same way and this is what she had to say about this, "First of all I think the motivating factor was the package, although I wouldn't say that to the managers, but it was the package I think I was being underpaid I mean the amount of work that I was doing there, to my mind, was more than what I was earning. I wasn't happy with the package that I was getting at FNB, I felt that I deserved more." Respondent 9 also commented on this point, "I must be treated fairly and if I do well I must be rewarded."

There is one individual, however, who was happy with the salary at his previous organization and that was Respondent 6, he commented as follows, "I think it was a fair salary given what my role was. I certainly did not think about leaving because of the money, I was okay and I would have stayed for two or three years if there was more scope for me to grow within the group." This ties in with what Respondent stated when he said, "If you are happy as a person you won't make a move, its not all about the salary. There are more important things in life than salary we know that the salary will come at the right time and as long as we are happy, we will put forward our best work and everything else will fall into place after that." Respondent 1 commented as follows to this argument, "Moving from one employer to another, especially in too short a space of time, would have to be worth it in terms of a salary package because it would affect my CV. Its about mitigating the risk that I would have taken."

The respondents were also worried about the other form of recognition that they were not getting. Respondent 11 even went as far as to say, "If they could just

show that you know what, we appreciate you being here and show this by actions. I didn't see any of that, I didn't feel appreciated. Like when I was leaving they were like, okay and then I left. In fact I would have left had the money been exactly the same, I would have left." This is how Respondent 2 commented, "...knowing that I'm being recognised for that, knowing that I am making a difference and that the management is aware that I am making a difference."

Respondent 5 gave us the following as an example of the failure of Corporate South Africa to recognize and reward hard work. This is what he had to say, "At [my previous organisation] corporate I worked for a number of years doing the same job as the credit manager but I was not recognised as one in terms of grade and salary. This happened for more than four years, I spoke to them about this for a number of times. When I resigned that is when I they started saying to me they'd give me a grade and an increase. I refused to take this because I felt that they knew that I was good at what I was doing but they were holding back on me."

Most respondents agree that recognition has got to come both in the form of money and compliments or certificates of achievement. You cannot have certificates only. Respondent 9 commented as follows, "I think that if you get a performance certificate you must get a financial reward with that." He further commented on this issues as follows, "When it came to performance appraisal time I was rated 4.5 out of 5 and that was a very good rating but at the end what I got was something that I couldn't even believe." Respondent 4 said the following

when asked what would make her happy at work, “Knowing that I am getting a good salary and recognition for what I am are doing.”

Respondent 6 took this further and gave an example of a situation that he sees at work, this is what he said, “I work with this guy who is a Credit Analyst, a hard worker who always gets praises for writing good reports but his salary is way below the market rates for that particular job. This guy is now thinking of leaving this job due to this.” He further stated that, “Recognition is also important. Financial and otherwise. People must acknowledge that you have done well if you have.”

One other issue that came out strongly in these interviews was that the respondents believe that one of the ways of showing acknowledgement of hard work is developing employees further so that they may assume bigger roles in the organization. Respondent 2 commented as follows, “I'd rather develop ,if I was an employer, I'd rather develop people who have the capability and potential within the organisation and know that I'm satisfying them, they are getting job satisfaction from what they are doing than loose them cause eventually you are going to loose those people.”

It is interesting to note that most of the respondents felt that they were underpaid, what is even more interesting is that they felt that they were underpaid compared to their white counterparts. Also, what has been stated is that Indians and Coloureds are also paid more than their black African counterparts. The other

important thing here is that these respondents say that salary or compliments are not good when they don't come together. They feel that since an employer has noted the quality of work that they put in, they must give them a financial reward as well to go with those compliments. The last thing is that the employer must then, after paying compliments, up-skill this employee with the aim of getting them to the next level.

5.2.7 Broken promises("The Last Straw")

Speaking about one of the reasons he leaved his previous organization, Respondent 7 stated that there were promises made to him which were never fulfilled. This is what he advised as follows, "I was also promised a promotion in January which would have taken place in July which they reneged on. They told me that it cannot be done in July anymore and that we should wait until the end of the year." Respondent stated later that when his employer did this, he didn't argue or bother taking the matter up because he knew that he is on his way out. This is what he had to say, "They just expected me to take what they told me and I didn't argue with it since I felt that they have broken the trust between myself and the employer but I knew that I was going to leave." Respondent 3 feels strongly about this issue, though it didn't happen to her. She commented as follows, "That will make me sit down and think whether I should continue working for this person who operates this way because then it becomes a moral issue."

This also happened to Respondent 6, this is what he advised, “At[my previous organization] the management told me that they were going to promote me at a certain time but they were not committed to that. When I spoke to them they told me that they'll give me 2 candidates to train before they give me that promotion. This only came afterwards, why did they not make this a condition before? This made me feel that they do not care about my career development, they are happy seeing me where I was doing the same job I had been doing for a while.”

Respondent 10 also felt that he was misled on employment, he commented as follows, “They did mention this, because I was interested in this I asked a question with regards to vertical growth during the interview and they led me to believe that there was ample opportunity to grow. That was the undertaking that I was given and obviously the impression that I had as well.”

The other issue that came out quite frequently was the promise of a certain kind of job from the advert to the interviews but when the respondents started working they noticed that the job was not the same in terms of time spent on certain tasks. Most of them felt that they had been lied to. This is what respondent 2 had to say on this issue, “Some people get given a very rosy picture of the job when it is being advertised and during interviews but when they get to the job they find something completely different. I mean, a person will leave if they feel that they had been lied to, I mean here in [my organization] we have been having staff turnover issues because of this.” Respondent 10 believes he was misled as well, here is why, “...Key Performance Areas appealed to me because there was a lot of emphasis on the analysis part, as the title say that you are a business analyst

and it stated that a large percentage of your time will be spent on analysis. This was my expectation before I joined the bank.”

Respondent 5's frustrations with the job itself started after his previous organisation was bought by an overseas bank. A lot of changes came with this acquisition, this would also result to the change in the job that he was doing. He commented as follows, “Firstly the change that was taking place at [my previous organisation] at that time which was being introduced by Barclays, ...such as the job that I was doing there which is basically credit analyst – the content of the job changed.”

Respondent 11 and respondent 1 were on a graduate recruitment programme but due to changes in leadership this programme was cancelled and they were forced to hold permanent positions before getting to the managerial level that this programme promised. This is what respondent 1 had to say about this, “I believe that I was employed by [my previous organization] though I had to report to that management so when the changes that took place resulted in the leadership ignoring my career development plan, I was disappointed at this company. I was looking up to [my organization] to take this up and make sure that they do not renege on their promises.”

What is important to note here is that the respondents in this sample believe that once an employer has broken his promises, there is no element of trust anymore. They believe that it becomes a moral issue and they would not like to continue working for an employer like that. Also what is apparent here is promises do not

have to be explicit only and that an employer does not have to make a verbal promise for the promise to be in effect. This is considered by most of the respondents to be the last straw and they believe that it is hard to salvage a relationship between themselves and an employer after this. There is no trust anymore, it just won't work and they will stay for as long as it takes to secure another job elsewhere just like what the respondents did.

CHAPTER 6: DISCUSSION AND IMPLICATIONS

6.1 Discussion

6.1.1 Affirmative Action and Employment Equity(Equal opportunities)

The Employment Equity Act No. 55 of 1998 (Republic of South Africa, 1998a) aims to ensure that the legacies of apartheid in the South African workplace are redressed. In this regard, employment equity will, over time, be achieved by promoting equal opportunity and fair treatment through the elimination of unfair discrimination and through the implementation of affirmative action measures to advance black people, women and people with disabilities (Thomas, 2002).

A few respondents, however, felt that Affirmative Action has not provided any opportunities to them personally, although they have seen some people benefiting from it. They believe the AA process is taking too long. Respondent 3, for an example, advised as follows, “I think that the process is very slow.” Respondent 6 feels it hasn’t helped her at all, “No it hasn't really given me lots of opportunities, I feel that I have worked for what I have achieved so far.” Respondent 7 also share the same sentiments as Respondent 6 in that he feels that, “There is no benefit to me since I have the same qualifications as my white counterparts.”

Jimmy Manyi, the Chairman for the Commission of Employment Equity, strongly criticised those black people who keep on saying that the Affirmative Action

process is too slow. This is what he had to say, “I would urge those people to get out of the victim mentality. People must take responsibility for their development (Pela, 2007, p. 1).”

There is also a feeling that white women have benefited more from this process since they are part of the designated group and since white male executives understand them better, they tend to hire them more. Respondent 5 commented as follows, “...it does worry me and a lot because white women were never disadvantaged, not by the system anyways because the people who wanted to work could find jobs which was not the case with black women for an example.

Jimmy Manyi and the Black Management Forum seem to be sharing the same sentiment when it comes to this. In a Black Management Forum’s submission to the National Assembly portfolio committee on labour, the forum requested that the current employment legislation be amended to exclude white women as beneficiaries. Their statement reads as follows, “We...assert that white women bow out of employment equity and that this committee help institute amendments to the Employment Equity Act through a sunset clause for white women (Sapa, 2007b, p. 1).”

It looks like there is a lot of negative sentiments shared by everyone in this sample when it comes to the Affirmative Action and Employment Equity issues and its implementation. It looks like financial institutions are not really worried about doing the right thing and continue to drag their feet and trying to find loop holes in the system, at least that’s how the respondents feel. The Commission for Employment

Equity is looking into this problem, they are aware that some corporates are dragging their feet when it come to this. According to Jimmy Manyi, Minister of Labour, Membathisi Mdladlana is introducing a national roving inspectorate unit and the director-general review system with a clear aim of conducting highly specialised inspections and effective monitoring mechanisms (Pela, 2007).

The literature seems to take a very strong stand when it comes to people saying that the process is taking too long. Jimmy feels that people are relying too much on the AA and EE and as a result will tend to sit back and wait for things to come to them hence he urged them to get out of the slave mentality. People need to take responsibility of their development. He and the BMF agree with most of the respondents in that white women have been the main beneficiaries of the AA process. They have, as a result, asked for white women to bow out of this process in their submission to the National Assembly.

With regards to the organisations that are dragging their feet, it looks like the government has something in store for them. These inspections should help put pressure onto these organisations so that they can hasten the process of redressing the imbalances from the past.

6.1.2 Skills Shortage

Baker (1999) argues that the shortage of skilled labour is the greatest inhibitor to South Africa's long term economic growth. He notes that education and training , upward mobility of workers and over-reliance on white males in skilled occupations

are more controversial issues in South Africa. All the respondent agree that there is a very low supply of black skills in the market but the respondents also believe that organisations have an option to employ unemployed graduates and develop them. They believe that a person who has gone through varsity and obtained a qualification is teachable and will learn a lot faster. Respondent 6 feels strongly about this, he commented as follows, “So yes, there is a skills issue but Corporate South Africa should stop singing that same tune over and over again and get up and do something about it. Who do they expect to intervene here, the government? This is certainly not the government’s problem only right now, people have gone through the government system and got the education and now need Corporate South Africa to have faith in them and give them a chance in life.”

They feel that Corporate South Africa is not interested in this because they(Corporate South Africa) think that it is not their problem. They also feel that there is talent within the organizations but the financial institutions are undermining the skills of those people and are therefore not promoting them when they should. Respondent 2 says, “[my organization] is failing, they are totally failing to recognise the skills and the potential in the people.” Respondent 7 says this about this problem, “...every time there is a position and they have to interview candidates they tell you that there aren't any suitably qualified black people out there.” Jimmy Manyi also strongly believe that Corporate South Africa has chosen to ignore and is undermining black talent (Sapa, 2007)

The literature and the respondents agree that there is a skills issue. The respondents, however, feel that it is Corporate South Africa’s responsibility to

provide the job related experience and training to the large numbers of unemployed graduates out there. They argue that this will benefit organisations in the long run. The respondents also agree with the literature on the allegations that Corporate South Africa is undermining black talent.

6.1.3 Employees' need to learn and their Career Aspirations

The literature talks about engaging the employee instead of trying to retain them. The definition of "Retain" has two meanings: "to hold or keep in possession" and "to engage the services of". The traditional focus in many HR practices has been to hold or keep rather than to engage a service. High-value employees and hot skills want to be "engaged" and not "kept" (Bussin and Spavins, 2006). It is important to note that people in this sample moved partly or only for growth reasons. Although the job title might be similar in some instances, they will move if there is a chance that they will grow at another company. Respondent 1 for an example responded as follows, "I felt that I had to leave because I did not see any opportunities opening up and that would have obviously hampered my career progression and that is the main reason."

What is also interesting to note here is that some respondents stated that they are not planning to move anytime soon either because of what has been promised to them or because they are happy where they are because of the good environment that they operate in. Respondent 4 commented as follows, "I am frustrated here because of these things but since I am looking beyond this i.e. a business

manager position I am not thinking about leaving.” Respondent 11 shares the same sentiments, he commented as follows, “Yes I am happy, I have been working there for a couple of months and it seems like an environment that can enable me to grow on a personal level as well. If you are satisfied in your job and you feel that you can contribute something to the company and the company contributes something to you, there is no reason to leave, I mean there is no reason not to stay.”

This agrees with the literature where it says that knowledge workers are highly sought after by all the organisations and as such they demand challenging work, the freedom and resources to perform their jobs, receive pay that adequately reflects their contribution and receive training and experience needed to be employable (Despres and Hiltrop, 1995). Bussin and Rozanne (2006) believes that organisations need to shift their thinking and focus what they need to do to help these employees become fully engaged in the organisation. Perhaps the focus then is to engage people for as long as possible, rather than trying to retain them for as long as possible. An innovative retention strategy and an accompanying reward strategy will certainly aid this process.

There seems to be a common feeling that a programme that will take people from their current levels to the next level is needed and that this should not be left until there is a need for a person in a particular position. Respondent 5 commented on this issue as follows, “...I think that there is a need for an intensive programme like this that would take people from their current positions to the next level depending on where they want to go with their careers basically to advance within the bank.”

The literature also agrees with this and says that organizations need to facilitate skills transferral as quickly as possible. Bussin and Rozanne, (2006) asserts that part of engaging knowledge workers means providing an environment where skills transferral and knowledge sharing is easily facilitated. After a company brings new employees in the door and has filled all of its hot-skills positions, it still can't rest: the reality is that someone is going to leave relatively soon. What should be done is to immediately transfer that knowledge – almost the second new employees walk through the door.

6.1.4 Environment and Management Behaviour

Reddy(2004) in her study on the retention and factors affecting mobility of black knowledge workers stated that it is as much an organisation's responsibility as it is the employees' to create an environment that will enhance their satisfaction in the work place. What can be noted in the responses from this sample is their need to have an environment that makes them happy at work. While some prefer a more family like relationship, others feel that the most important thing is that people get along with each other in their respective teams. Respondent 7 commented as follows, "...there are a lot of problems that we encounter at work that causes us to move from one place to another seeking a better place where you can be happy. You spend most your time at work and therefore it is wise to seek to be in an environment that makes you happy.

Reddy (2004) found that that this group of people (black knowledge workers), like any other knowledge worker, require opportunities to utilise their best abilities and aptitudes (they don't want to be just another worker, they want to also contribute positively while being challenged to work a lot harder and smarter) and an opportunity to exercise leadership. All the respondents in this sample also want an environment where they will grow, where there is support for employees, that is not stiff or too hierarchical and where the management of the company is accessible. Respondent 1 had this to say about the kind of an environment that he would like to be in, "I think in an environment that will enable you to grow."

Respondent 4 commented as follows, "...that open door from management's side to know that if you want to advance yourself you can actually go and speak to them and it will be possible for them to arrange for you to advance yourself without having to look outside."

They also feel that if the management could start playing a role of a mentor and trainer to them and start pointing out people with potential who can be fast tracked the problem of skills and unhappiness at work will be somewhat eradicated.

Respondent 3 commented as follows, "This problem could be easily solved by getting the managers to start playing a role of a trainer and mentor to the analyst, this will allow them to see potential if there is any in that particular individual. If we don't have these types of managers who have the ability to see potential I think that our problem is not going to be solved." Hyland, Sloan and Barnett, (1998) stated that organisations that successfully implement change understand that their most important resource is people. This therefore means that organisations have got to make sure that they keep their employees reasonably satisfied and willing to

work hard for the organisation through providing an organisational culture that promotes that. When employees are dissatisfied at work, they are less committed and will look for other opportunities so that they may quit. If opportunities are not available, they may choose to emotionally and mentally withdraw from the organisation (Lok and Crawford, 2003).

6.1.5 Treatment (Communication, Favoritism and Respect)

Treatment of employees in any form or shape is embedded in each organisation's culture. According to a study done by the Consumer Insight Agency there was a strong message from the people that were interviewed that culture clash, hostility at work and lack of recognition are big contributors to job-hopping (Cochrane, 2007). What can be noted from these respondents is that they too feel really strongly about respect, favouritism and communication break down that leads to being ignored when it comes to promotions. respondent 7 commented as follows, "They just told him that they were not happy with his performance but for the past three years they were happy with it. They never told him once in performance appraisal or any other platform that they were not happy with his performance. If that was the case, they wouldn't have asked him to teach his manager how to do the job."

Most of the people in this sample want to be treated the same as their counterparts, they are not asking for special treatment. Respondent 10, for an example, commented as follows, " Yes and I know a lot of people who have left

and who left for these kinds of issues. We felt that there was a lot of favouritism, even in the incentive scheme there was definitely a feeling that these people were favoured and were earning a lot more than others.” Respondent 7 advised as follows, “I must feel respected, I must feel like I'm rewarded fairly like everybody else.” They need to be respected, to be treated and rewarded fairly. Organisational culture can influence how people set personal and professional goals, perform tasks and administer resources to achieve them. Organisational culture affects the way in which people consciously and subconsciously think, make decisions and ultimately the way in which they perceive feel and act (Schein, 1990; Lok and Crawford, 2003).

Bassi, Benson and Cheney (1996) stated that global competition and changing technological configurations have changed and will continue to change the nature and content of work. They further state that as a result of the above mentioned, sustainable competitive advantage is no longer based on technology, machinery, or the abundance of natural resources. Business leaders have now recognised that people are our most important resource and the source of our competitive advantage (Bassi, et al., 1996). What the respondents are saying here is in line with this piece of literature.

6.1.6 Recognition

A study done by the Society of Human Resources Management reveals that the current top five very important job satisfaction aspects for employees, in order of

importance, are: compensation, benefits, job security, work/life balance and communication between employees and senior management (Lockwood, 2007). It is interesting to note, however, that most of the respondents felt that they were underpaid, what is even more interesting is that they felt that they were underpaid compared to their white counterparts. Also, what has been stated is that Indians and Coloureds are also paid more than their black African counterparts. The other important thing here is that these respondents say that salary or compliments are not good when they don't come together. They feel that since an employer has noted the quality of work that they put in, they must give them a financial reward as well to go with those compliments. The last thing is that the employer must then, after paying them compliments, up-skill this employee with the aim of getting them to the next level.

6.1.7 Broken promises(The Last Straw)

Grobler and Warnich (2006) stated that "Psychological Contracts entail beliefs about what employees believe they are entitled to receive or should receive because they perceive that their employer conveyed promises to provide those things." This contract is very important to the knowledge worker and should it be broken, they tend to withdraw themselves from the organisation and eventually leave for better conditions elsewhere.

What is important to note here is that the respondents in this sample believe that once an employer has broken his promises, there is no element of trust anymore. They believe that it becomes a moral issue and they would not like to continue

working for an employer like that. Respondent 7 commented as follows, “I was also promised a promotion in January which would have taken place in July which they reneged on” He further said, “They just expected me to take what they told me and I didn't argue with it since I felt that they have broken the trust between myself and the employer but I knew that I was going to leave.” Also what is apparent here is promises do not have to be explicit only and that an employer does not have to make a verbal promise for the promise to be in effect. This is considered by most of the respondents to be the last straw and they believe that it is hard to salvage a relationship between themselves and an employer after this. There is no trust anymore, it just won't work and they will stay for as long as it takes to secure another job elsewhere just like what the respondents did.

Capelli (1997) asserted that the length of job tenure has reduced, resulting in little incentive for employers to invest in the development of the knowledge worker.

Despres and Hiltrop (1995) state that the latest version of this contract is short term and situational which assumes that the interdependency between the employer and the employee for survival and growth has now become much less. With the erosion of job security, employees are only retained for the period within which they add value to the organisation. Furthermore, employees must actively seek innovative ways to add value.

This is where the clash is now, employees expect the employer to invest in their development while employers see very little value for themselves in that exercise. This affect the psychological contract as well since most respondents stated that their previous organization promised them growth and development which they

later become reluctant to facilitate. Respondent 11 and respondent 1 were on a graduate recruitment programme but due to changes in leadership this programme was cancelled and they were forced to hold permanent positions before getting to the managerial level that this programme promised. This is what respondent 1 had to say about this, “I believe that I was employed by [my previous organization] though I had to report to that management so when the changes that took place resulted in the leadership ignoring my career development plan, I was disappointed at this company. I was looking up to [my organization] to take this up and make sure that they do not renege on their promises.” This is considered by the respondents to be a broken promise and it send these two respondents straight to the market.

6.2 Implications per Stakeholder

6.2.1 Black Professionals

If the issues that the black professionals are not attended to and resolved soon these employees will continue being mistreated and they may develop bad attitudes as a result. They will also continue to move in search of an environment that will make them happy. This may also result in these employees emotional withdrawal from the work place which may result in them only doing the bare minimum at work.

6.2.2 The Organisation

Failure to address any of these issues by an organisation would result in these employees seeking organisations where they think that they will be happy. This will mean loss of talent to the department, division and an organization. The company will have to replace that person or those people but since there is relatively low supply of adequately skilled personnel in the market, the employer will be forced to pay a premium for a person that still needs to be trained and time to find their feet. If they let this continue this way they will end up with very high salary bills.

6.2.3 The Line Manager

Line Managers will be forced to continue working under really frustrating environments where there is no stability. This environment makes it difficult to form teams because people join and leave the organisation quicker than it takes for the team to gel. They will continue training people who will soon leave to join other companies.

The departure of a subordinate most of the times mean that that employee's superior would need to see to it that that employees job is done. This will cause unnecessary stress for the line manager and they might develop some serious health issues as a result of the stress that come as a result of this.

6.2.4 The Government

The government will be forced to take action against companies that do not comply with EE and AA requirements. One of the possibilities here could be that the black people will get tired of waiting for the companies and the government to include them and as a result they may take the law into their own hands and the situation could deteriorate to such low levels as most of the African countries. The government needs to be seen to be doing something to avoid this.

CHAPTER 7: CONCLUSION AND RECOMMENDATIONS

7.1 Conclusion

The research results from our sample showed that the respondents did not just opt to leave because they were promised higher salaries or a better environment elsewhere. Each of the respondents had his or her own story to tell about the treatment that they got from their previous organizations. The issues that came out were the following: broken promises, treatment and disrespect, lack of support, no clear key results areas and performance appraisals, communication, organisational structure issues, failure of the organisation to provide the necessary training for the current and future positions, favouritism and some employees were being underpaid.

The analysis revealed that there is a black skills shortage, what it also revealed is that people lack job related skills which would come from work experience. The respondents advised that there are thousands of unemployed graduates that the South African companies can employ and mould to whatever it is that they need or that they think they will need in the future. Also what came out is that companies are undermining the skills of their existing employees who would need little or no up-skilling in order to assume bigger responsibilities.

The five factors that came out as the most important were Career Aspirations and Mentorship Programmes, Treatment and Respect, Salaries, Affirmative Action and Undermining of Black Skills. If an organizations wants to attract and retain this group of people they will need to make sure that these issues have been addressed.

The last issue that came out strongly is the failure of these organisations to keep their promises, whether implied or explicit promises. The respondents saw this as breach of trust and a moral issue and said they will not work with an organisation like that. Most of the respondents cited one or two promises that were made to them that their previous organisations failed to honour and these lead to their resignation.

7.2 Recommendations to Stakeholders

7.2.1 Black Professionals

Black professionals have little or no control over this issue but they have or can have full control of their lives and development. This group of professionals should start working hard as if there were no legislation favouring them. They need to continue up-skilling themselves so that when opportunities do come they will be in a good position to take advantage of them, not only should they up-skill themselves but they should also start bringing everybody else up with them by

way of mentorship programmes. They need to stop complaining and start doing something about their situation.

They need to communicate more and get their line managers to commit to their development plans. All the respondents agreed that the problem is not with their organizations top level management(executive level) but it is sitting with line managers and their reporting lines. If these are the people that are stopping or slowing this group of professionals down with regards to their development then the black professionals would have to be more vocal and take this to the next level. This includes all the issues that the respondents commented about from salaries, mentoring, broken promises to treatment issues. If they don't do this, the culprits will never be caught out and as a result the Affirmative Action process will continue moving at a very slow pace. One of the respondents stated that he knows one person who took his issue to the next level and that nothing came of it, this can happen again but it should not stop these individuals to take their issues to the next level, a level above that until it reaches the Chief Executives office if it has to.

They need to stop being cry babies and do something right now, it is clear that the people that are in power are afraid of loosing their jobs to this group of individuals. This is normal, it is expected and anyone would have these fears under these circumstances therefore it will take a very long time if black professionals don't learn to confront issues as they come up. The professionals that have made it should not forget about those that haven't made it, they need to mentor them and get them to achieve even greater things. They need to remember their cultural responsibility of "Ubuntu" and start acting like Africans again.

7.2.2 The Organisation

The employer needs to start doing the right thing, they need to realize that the AA and EE policies are now the law and start doing something towards the achievement of goals that have been set for them. If they don't do this they will get into trouble and the last thing that they need is for the government to make an example out of them by giving them the harshest punishment ever.

Employers need to realise this is not only about getting the numbers right, its also a business imperative. Jimmy Manyi was quoted as saying, "Employers need to realise that this is a business imperative, if we are to achieve 6% growth that we are aiming for the black people would need to be included."

The employers or Corporate South Africa need to realise that they are the ones who are inflating their salary bills by bidding for the skills of the limited number of black suppliers or black professionals. They need to find a way of ensuring that this vicious circle doesn't continue operating this way. Stopping this process means that the organisations stop bidding for the talent, the question here would now be, how can they do that in the face of Employment Equity pressures? It won't be easy to pull this off, especially since they have ignored developing people for so long but it is possible to pull it off. They need to make sure that there is enough talent in the market that the supply is greater than its demand and in this way they

can influence the price that they are paying for these employees. This can only be achieved if all the organisations can pull towards the same direction together.

The employer needs to start looking at skills development as one of the ways to engage and thereby retain staff, at least for an acceptable period of time. This will also ensure that overtime, the supply of skills is more than their demand and as such the employer will start paying only what they want to pay for those skills. The law of demand and supply will now be working in their favour as opposed to what is happening now. One respondent who had been looking to make yet another move has decided against this after she had been promised a job that will give her the kind of growth that she is looking for. This shows the importance of employee engagement as a retention strategy.

7.2.3 The Line Manager

Line Managers need to start acting as coaches to their subordinates, both black and white. They need to be held responsible for their subordinates failures and successes. This needs to be included in their balanced score card and they would need to achieve this each year, failure to achieve this should lead to some sort of punishment.

He/she needs to start up-skilling people as soon as possible. They need to realise that black graduates may have problems with acclimatising quickly in the work

place because of the gap between varsity and the work place. This gap, as per the respondents, comes from the fact that varsities do not teach a person how to do a certain job and as a result when an employee comes into the work place they would need to be taught how to do the work, the only difference is that they will learn the job a lot faster. This means that they too need to be mentored just like their white counterparts.

7.2.3 The Government

The government needs to start implementing the inspectorate services monitoring strategy as quickly as possible so that the ones that are deliberately not willing to comply can be punished and also forced to get their numbers and quality of those numbers in shape.

The government needs to look at introducing career days in all the rural and township schools so that the gap between high school and varsity can be addressed.

7.3 Future Research Ideas

A quantitative study on this issue to see if the findings of this research can be generalized for all the black professionals in South Africa.

A quantitative study to see if Corporate South Africa is getting their numbers and quality of those numbers in place with regards to the EE and AA Acts.

A qualitative study to see why organizations are taking so long with regards to meeting the Affirmative Action and Employment Equity targets.

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APPENDICES

APPENDIX A: FACTORS AT PLAY WHEN MANAGING BLACK TALENT

The results of this survey showed that the following themes were very important, these have been ranked in Table 1 below as per order of importance.

| | |
|---|----|
| Treatment at work | 24 |
| Communication | 8 |
| Professionalism or lack of | 3 |
| Respect | 11 |
| Recognition and fair rewards for their efforts, | 12 |
| Salary | 17 |
| Equal opportunities to learn, grow and add value to the business, | 12 |
| An environment that embraces their individuality, team work and promotes diversity, | 13 |
| Career aspirations of an employee | 28 |
| Employee's need to learn | 13 |
| Employee's need to contribute | 5 |
| Mentorship vs training programmes | 12 |
| Broken explicit promises | 11 |
| Broken implicit promises | 1 |
| Human Resources Management Policies and the Job Description | 6 |
| Management's behavior | 6 |

| | |
|---|----|
| Support and guidance, | 4 |
| Organisational Structure and leadership | 10 |
| Systems | 1 |
| Transformation of not only policies but also transformation of management's attitudes and systems | 5 |
| Affirmative Action and Employment Equity | 14 |
| Poor High School Education | 1 |
| Misguided Graduates | 1 |
| Undermining the Skills of Black People | 13 |

APPENDIX B: RESPONSES FROM THE INTERVIEWS

The respondents have elected to remain anonymous and therefore their names will not appear anywhere in this report.

Respondent 1

Me – Heard that you left FNB to join Standard Bank a few months ago, could you please tell me what motivated that decision?

BM – I have a few reasons, my first is the lack of opportunities due to changes in leadership that took place. One would obviously look to be in a place where there are opportunities that are available it seemed like there was nothing available at the time, this is what I found and it is my main reason to leave. I felt that I had to leave because I did not see any opportunities opening up and that would have obviously hampered my career progression and that is the main reason.

Me – You mentioned change in leadership as the cause of lack of opportunities, did this affect the whole organisation or did it only impact on you?

BM – For me having been there for about a year I think it has a lot to do with the organisation itself. The organisation has everything the change came as a result of change in the organisation of the structure. Our unit had now to report to a different leader and that change affected my career development plans.

Me - Prior to the change, would you say that you knew where you were going and there was some structure in your development program?

BM – Yes, my career development plan was clear and it was possible for me to get where I wanted to go in terms of the plan. The changes that took place made it quite impossible for me to get to where I wanted to be.

Me – What do you think about career pathing, that is, staying in one organisation for a longer period with the aim of progressing to a level that you wanted to be within that same organisation? Do you think there is value in this and if you do, don't you think that there could have been other ways for you to address your issues?

BM – Well, it actually depends it makes value to stay, I believe, in one place for a longer period especially in a company that has a flat structure like FNB, there are more opportunities there ,but on the other hand, it depends on how much emphasis has been put by the leadership on whatever you need to achieve and how much role they plan in terms of your career progression. If the unit's leadership has so much power that it can stifle your development, really addressing those problems won't be as easy as it would seem, especially if the leadership of the organisation seem to adopt that kind of an attitude of saying we do not care what your goals are, we need you at your desk doing what you are hired for and when you take it further than just your unit, you find the same type of atmosphere. So chances of addressing that are limited.

Me – So did you feel that it was not worth it to stay there?

BM – If there were more opportunities, I would have stayed. You see for me I would prefer seeking opportunities inside as opposed to outside but one outside opportunities start being more attractive than where you are, then I believe it is time to leave.

Me – Your decision obviously would have nothing to do with an increase in salary or something like that?

BM – It does, to some extent because I would leave for a lesser or the same salary. Moving from one employer to another, especially in too short a space of time, would have to be worth it in terms of a salary package because it would affect my CV. Its about mitigating the risk that I would have taken.

Me – Would you take an opportunity because there is more money there regardless of whether or not it will lead you to where you want to go it terms of your career?

BM – At this level I am still building a career so I am not there yet so I wouldn't take any job just for the money itself. For now I am still building my career and as the time goes and once I have achieved that I would then start looking for lucrative opportunities and that I know that I am capable of doing. So for now I am working on my career and have set a time limit which coincides with finishing my studies. Chasing money would not work to my advantage, I can chase money now but I may not have the necessary skills to do that job. So my thinking is, build my career, gain experience and get the qualification at the same time and then go to the market with money being the priority.

Me – When the change took place, what happened to the plan that they had for you?

BM – This is my think and I have always had this thinking and it is one should not confuse the relationship with their boss with that which one has with the company. I believe that I was employed by FNB though I had to report to that management so the changes that took place resulted in the leadership ignoring my career development plan. I do not think that such things as the change in leadership should change plans like these but it happened. I expected that since I was working for FNB, FNB(leader) would sit down with me and look at my plan and together with me we would decide what to change and explain why they want to change certain things in that plan. So basically, I was looking up to FNB to take this up and make sure that they do not renege on their promises. So the people who were good leaders and who were sensitive to my needs got opportunities elsewhere and it turned out that the plan was dependent more on people than the organisation itself.

Me – Did anybody come and talk to you about this or did they just ignore this issue?

BM – It was not communicated to me, the first time that it was communicated to me was when I submitted my resignation letter and it had been about 4 months since the changes took place. The structure of the programme did not have anything to do with who I reported to so I did not expect things to change due to change in management. It was not controlled in the department that I was working in, but by the human resources department unfortunately changes in HR had also taken place so I believe that my program was not handled very well in that regard.

Me – Do you see more opportunities now as an EE and AA candidate? Do you think that these opportunities should be taken now or should people work on their careers first and then start taking advantage of these?

BM – I believe that these opportunities should be take now. There are people who are already on that level that can take advantage of these opportunities. AA and EE have not created new jobs and new careers. There are people here who have been sidelined for

years who are ready to assume any role within their respective companies and I think that these are the people who should take those positions.

Me – Do you think that there is enough skilled black people to assume these roles?

BM – I believe that its in the nature of the market, in some markets there is not going to be as many skills as the markets demands. I believe that programmes like the one that I was on are meant to solve those problems.

Me – Do you see a lot of those programmes?

BM – Yes I do but the problem that I see is that some of these programs seem to go on for life so you are never good enough to get into the position, learn and prove your worth. I believe that black people just need opportunities, they don't want to be hand held for the rest of their lives.

Me – Was that programme meant for black people or was it for everybody?

BM – No, it was for graduates that wanted a career in Credit. Though colour was not a factor, it made sense to look at developing black individuals so that they may assume important roles in the future so that the organisation can meet the financial sector charter targets. Though I find value in these programs I still do not quite get the fact that a white graduate would not go through a similar type of a program, I feel that there is a thinking that if there is black person in an important position things are likely to go wrong and hence the need to put them in these programs.

Me – Tito's comment

BM – I think that this is not a fair comment and that it is an irresponsible thing to say, especially when it comes from also a beneficiary of AA and EE. I would put that comment against the one that was made by Vuyani Ngalwana who said “I am an affirmative action candidate and a proud one at that.” This person has an excellent record and has worked really hard and achieved extraordinary results through out his career as an attorney. What I find amazing with this leader is that he does not seek to find out what the problem is, he does not seek to see whether there is such a problem and for me it is baseless. He is entitled to his opinion, I guess. It is a very irresponsible thing to say though because now everyone will start using that as an excuse.

Me – You are currently holding a full time position at Std Bank and also training to hold a bigger position, how has this been handled.

BM – My program does not only depend on my immediate superiors though they are the ones who facilitate training for me but it is controlled by the HR so no change in reporting lines will affect this unless if I leave. They develop the programme and it is negotiated with the candidate. It is their duty to play this part.

Me – It looks like you are more empowered here than you were at the time of your departure at FNB.

BM – Yes, in more ways than one. I am holding a full time position so I am adding value to the company while I am learning. I will grow in terms of the work and the developmental program.

Respondent 2.

Me – You have recently moved from one department to another within Nedbank and I heard that in the process you were contemplating leaving this bank. Could you tell me what the reasons for this were?

SL – I think the main reason for leaving was because I was not getting any response from the HR in terms of advancing myself towards my career in terms of what I'm studying towards, but basically I needed to ally myself with the position that will provide me with the practical experience that I need for what I'm currently studying and you know, having applied so many times and even things sent by an agency outside to Nedbank I was just not getting any response from them so, well I decided to start looking outside.

Me – I didn't mean to say your reason's move had actually nothing to do with ...?

SL – No, definitely not.

Me – What is the most important thing to you in an organisation or working in an organisation?

SL – I think in an environment that will enable you to grow, when you see that it is easy and actually possible and there is that open door from management's side to know that if you want to advance yourself you can actually go and speak to them and you will be easy for them to arrange for you to advance yourself without having to look outside. I think for me it's important to know that my immediate management is willing to be open-minded. In that level basically to know that if I need to make a move, she or he will be the first person I will approach if I need to advance myself

Me – The people you were working for before and your previous bosses, didn't they look at things that way ?

SL – No, they didn't.

Me – Could you tell me more about this?

SL – Sure, in fact I just felt they always say they had an open door policy, but that's not the case. As soon as people feel they want to leave, the first thing they offer is money and they don't realise that there is actually more than a person can live for than the money. I think now they are working towards something like a mentorship where people are allowed to go where they are not threatened by people moving, when I left there was a program that they were starting that will allow people to be mentored towards what they want to do in the future or something like that, but at the time I was there it was not the case at all.

Me – If the mentorship program was in place when you were still there, would you have stayed?

SL – Yes, I probably would have, I wouldn't have looked outside if I knew that there were channels for me to grow within Nedbank, but I knew there was but they didn't look possible to me after trying so many times without getting jobs from anybody.

Me – What are your feelings about affirmative action with respect to your situation, the effect that it had and whether there are more opportunities now for black people and if there are is that something that you would basically want to benefit from?

SL – For me the whole affirmative action thing is good, I think that it addresses a whole lot of issues which were previously not addressed in the workplace, but I think on a general level not with just Nedbank, sometimes it is used to front. I think people can be used to front the whole BEE thing in terms of if you still look at the top management position, there is still way too few black people there, but if I talk about myself personally, I think I would never take a position just because I'm seen as a BEE candidate. I want to know that I've earned it and I want to know that I've qualified for the position and I know that's it's something that I can do. So I would never apply for a position, for example, I just don't know I can do it I'm not ready for it, but I probably stand a better chance than other people because I'm black so I don't think I would want to take a position if I think I'm not qualified or don't have the skills to do it.

Me – What if you get head hunted for the job, would you not take it, I mean it's not something that you do and obviously when you head hunt you they think you probably can do it? Taken on those bases, would you then still look at whether or not you'll be able to do it?

SL – I think it's a question that is relevant where I want to be in my career dreams and it's obviously it's something I don't have experience on, they would have to give me some kind of training to get me there, obviously, because you don't to be taking a position and then you get there in the end and fail at the end of the day. I think it would depend on whether it is relevant on my career plan or is there going to be some mentorship that they are going to provide me with.

Me – With respect to the department you've been working for they basically choose to disregard anything that ...or did they actually do something or rather ???

SL – I think to a certain extent they've addressed it.

Me – In what way?

SL – In ways that we see more black people getting employed, but my problem is that they're not in senior levels they're just managers, but at middle management levels but not the top positions, so I don't know if that answers your question.

Me – But then obviously the affirmative action also contributes to such things as actually training people to get to where they want to go, obviously none of it was done.

SL – It's not, I'd honestly say it's not done.

Me – So what they would train you for I would assume that, is it something that that you were doing already or they would train you for something that you would do in the future, for example if you want to become a credit manager, do they train other people to get to that level or do they train a person on what they are going to do?

SL – they most probably train people in what they are currently doing which is what I was discussing with the manager when I left, the regional manager, I said to him they keep on employing people from outside instead of grooming the internal people, that's why they keep on losing staff, specifically CA's because they are growing the impression that they are giving the CA's is that they are not, they don't have basically the potentials to become

credit managers and I strongly believe that they are people who have the potential, who are CA's, to become credit managers, for example, but they are never given that opportunity instead credit managers get employed from outside and I mean that's not a good sign and you're not even saying those people who want to basically advance themselves must come to a certain program there's no (other) programs in place that is meant to develop people to credit manager positions or other positions for that matter .

Me – When it comes to the credit managers, the people that you're talking about, I don't know whether you'd know, but do you think that they used a plan of actually getting them to senior management roles?

SL – I don't think so, well I haven't really asked them but I doubt that there is any.

Me – Do you think anybody would move from middle to senior management ?

SL – No, not really especially when it comes to ..

Me – Is it similar to everybody or can I say that there could be issues of colour involved?

SL – there's definitely issues of colour involved, there is no doubt about that. It's very much possible, I'm not saying..

Me – Can you just elaborate on that , you don't have to give me names, ..

SL – I know of people who have applied for the positions for senior management levels and they've, I don't want to say they've been promised ,but there's been indications and they had been recommended for the positions and told to apply and the next thing that never happens and there's people who actually approached, I don't want to mention any names but there's a case where somebody was approached by a provision for a senior management position and they said no I don't think you'll be able to do this role there's another one coming, they recommended another position to him, but when the time came and he couldn't obtain it and I just felt they wouldn't have recommended him to that position if they didn't feel he was ready for it, he wouldn't have applied for it if he felt he was not ready for it.

Me – So you don't think that maybe the person who was hired was more qualified to do the job than he was?

SL – It also ...still it goes back to what I've just said to you , I'd rather develop ,if I was an employer, I'd rather develop people who have the capability and potential within the organisation and know that I'm satisfying them, they getting job satisfaction from what they are doing than loose them cause eventually you are going to loose those people you going to get a skilled person which you'll have to pay then you'll pay more at the end of the day, but what happens to the person who's been waiting for the special opportunity and they not going to enjoy their job anymore because the minute they find another job they should call you that somebody's ready to advance themselves, so you should get them there and you promise to make other possibilities for them. First of all, they're not going to be happy they're going to leave ,so that's my take maybe they've a different way of looking at it but...

Me – lets look at the leadership in the organisation, the current leadership has introduced such things as a mentorship programme. Do you think that they are changing and that they may just get to a level where they are able to things as they are supposed to be done? In other words, do you think that they are headed to the right direction?

SL – Huh, I think they are but its in the way that do it I mean you could talk mentorship but if things don't happen and people don't get what is due to them at the time that it is, at the end of the day its nothing so I guess time will tell.

Me: Can we talk about the skills that people have, there is an argument that there aren't many skills out there and this forces employers to compete for the same limited skills and as a result they find themselves being pushed to hire white women who are part of the designated group according to the Employment Equity act. What is your take on that? Is this a serious issue as far as you know and if it is, how big is it? Is it an education problem or is the organisations that do not want to train people so that they can get to those levels?

SL – I think that most black people come from disadvantaged backgrounds and obviously you will have to train them but there is more it than training people for an example in Nedbank there is a lot of soft issues that will need to be addressed. One of the things that make people leave Nedbank is the treatment of people. A lot of people that left for an example left because they were not treated well not because they didn't want to up-skill themselves or that they aren't skilled. You must remember that these people come from the other banks and therefore they are skilled, these are the people that they get from such banks like ABSA and FNB. They feel that they are under utilised. You can't say that these people aren't skilled but they might be in terms of Nedbank Systems in trying to get to know the systems and everything. I think that first of all credit is credit everywhere whether you are at ABSA or FNB so i think its not an issue of skills when we talk skills maybe we can talk in terms of top level positions because I don't see a lot of black people there but I can confidently say that a lot of black people that I know who are employed in our office and I'm going to talk only about our office are highly skilled people and that's why they employ them I mean we would employ people who don't know what they are doing. I'm probably the only CA that does not come a credit environment, I came from private banking all the other CA's that are there come from the other banks and they are skilled Credit Analysts. These are the people that I was working with. Its not an issue of skill.

Me – Is there a skills problem?

SL – Nedbank is failing, they are totally failing to recognise the skills and the potential in the people. I think not everybody, especially for somebody who has been at Nedbank for 6 months. They will obviously be focusing on their role and not everybody knows what channels are involved in Nedbank so setting a certain programme up would take somebody realising or recognising someone's talent I don't think that I will be in position if i was not recommended by the people that recommended me in my work environment. So I think as a new person in the organisation you won't know all the channels that are there but if you know that it is possible for you to grow you will find out where, I think that people's skills are not being recognised and therefore they are not groomed to take up other roles.

Me – I think that i heard you say that people were being ill-treated, could you tell me more about that?

SL – People weren't treated with respect, I'm one of those people. Professionalism was just lacking in some instances, since I have moved to another position and another department it has become clear, as in black and white, that where I come from there was lack of respect for people because of the way that I'm being treated where I am now. So i think that that helped me in a way to see this, there is definetely lack of respect I don't

know whether it is due to people undermining some roles that are there because I don't know if it happened to everybody else or is it just happening to CA's and Service Manager's or whatever but there's definitely lack of respect. It is not everybody that does this but there's certain critical people, management people that I are doing this and I feel that as long as these issues are not being addressed people will continue to leave. I am basically one of those people that believe that people do not leave the organisation but their manager.

Me – What do you think are the reasons for this?

SL – There could be other reasons why this happened but certainly in my case but in most cases where we people left it was because they felt that they were being disrespected and they felt that they were underutilised, they were expected to fail even before they were given a chance to prove themselves, which is what happened to me as well, I'm one of those people that this happened to. They were regressing in terms of their careers because, the mgt would get these highly skilled people from ABSA who I'd say are close to becoming credit managers in terms of skill but now when they get here they find that their Analysts positions are such that they are now administrators and that's what frustrated a lot of people and that's why people left. It is not because of money, it is because people felt that they were regressing and had no chance of achieving their goals in this environment. So I think that those are the main, main issues that I found in our office. People were expecting that this role would allow to grow to such an extent that they can basically take over the reigns where the credit manager is not available but it was just not happening, there were not enough facilities to get that going and there was just too much admin involved even if their credit managers were willing to train them, this was just impossible because of the time constraints on any given day. I know with myself, I tried a lot of times to get training from my credit manager, who showed willingness to train me, but this was just impossible due to the volumes of admin that I had to get done. There is a lot of pressure and you get caught up in what you have to do and not get time to do anything else.

Me – This sounds more like an organisation's problem as opposed to just your previous department.

SL – I could say so because even where I am now, I guess its different man.

Me – Are the processes different in other areas to the processes that you had in your department?

SL – I think so because I'm in finance now and I don't have as much pressure as I had before. I still have to meet deadlines here but it is unlike the pressure of being in front of the customer. I guess it depends where you are but it all goes back to the staff turnover because for an example they keep asking, why are people leaving? But it has been said so many times what the issues are but nothing has been done about it. People will continue leaving as long as this has not been addressed, when people leave you find that you as a CA will have to cover for those people and that is the problem. When do you now advance yourself? when do you go for training? This happens through out the year and there you will never get time to up-skill yourself, so as long as these issues are not being addressed people will continue being frustrated and will continue to leave.

Me – When you said that you were not treated well, what exactly did you mean about that? Did you look at the way that other people were being treated as compare to the way that you were treated?

SL – I think that if the other people were being treated the same way I probably would not have noticed . The fact that for an example they would say the same thing that they said to you in a disrespectful tone to someone else in a very respectable tone made me see this. You can see when somebody else is being treated with respect or in a more respectful way than you are. To answer your question Yes I was being mistreated and some of my colleagues were treated with more respect.

Me – What do you think was the cause of this? What factors played part in this? Who did they respect and did they not?

SL – Its hard to say, its a personal thing I guess. I think that it is about who stands up for themselves, the people who stood up for themselves were usually the ones who would get more respect. Its mostly the CA's that were disrespected, an Area Credit Manager for an example would approach a Business Manager or a Credit Manager in a different way. I think that basically it was about who stands up for themselves. I've had people coming to me in a rude and very disrespectful way and as soon as I raise my head and say something in a very assertive way you find that the person is nicer to you next time and they treat you like a human being. If you are not assertive, people will continue to do that.

Its a racial issue as well.

Me – Are people from one race being treated differently from people from another race?

SL – Yes. People from other races are never yelled at so that everyone in the office could hear. You get someone that screaming at you in the office and to me that is not professional at all.

Me – Has the management not done anything about this? This doesn't sound like something that will promote teamwork.

SL – that's one of the reasons why people leave because they get embarrassed in front of the whole office. There is a lot of people who have left because of this. I guess, when you look at BM's and since there are BM's who bring in a lot of money and have established relationships with the customers obviously the bank does not want to loose those people and they know this so they become arrogant and they think that they can talk to people in anyway they like. They fail to realise that we work as a team, at the end of the day the BM is useless without a Credit Manager, a CA and an SM. A lot of business managers are very arrogant, not all of them but a lot. These things have been said by the people who leave and they come out in the exit interviews but what worries me is that the management is not doing anything about it. People are still leaving and they are citing the same issues that were said a by the people who left months ago. It really does not look like anything is being done.

Me - You said that you feel like people are being set up to fail, could you please tell me more about that?

SL – I can tell you that I personally experienced that. Coming from a sales environment and I was thrown in the deep end, I was given a busiest portfolio when they knew that I was very new in this department. I was not given any assistance and no training was provided to me. I think that the kind of attitude that I got was also not correct in that what I would have expected is that when a new person comes in especially a person who comes from a different environment would be allowed at least one chance of making a mistake and especially since no training had been provided to them. That to me was not the case,

files were put on my desk and I had to figure it all out. I was not even taken through the basic credit principles.

Me – Did they know that you had not done credit before joining them?

SL – Yes they did. They knew that I was about to finish my BCom Accounting Degree but that did not mean that I knew credit. My performance appraisal was not done until it was too late, I did not know what my outputs were. I supposed I should have asked but you know when you are new in an environment it becomes difficult. I was never told what it is that was expected from me which is what I got when I took up this position here. I had to go from one person to another trying to figure this whole credit thing out. So I think it's been really bad.

Me – Some people argue that being thrown in the deep end helps you learn fast, do you agree with this?

SL – It's not necessarily a bad thing but nobody has ever done it alone. You need to know what you need to know before you start doing it. I am very independent and I don't mind taking an initiative and going to the next person to ask what you need to do but you need to know what you need to ask before you do. I had no clue what I had to do and this was the problem here. I think that for me it was worse because the credit manager was also new, he came from another bank and was still trying to figure things out.

Me – Tito Mboweni statement, What is your take on this?

SL - If I could make an example, my sister works for Procter and Gamble. People there are well trained professionals but the only people that leave are the people that are retiring or the people who have been offered higher positions elsewhere. They don't make lateral moves at all unlike what we see here at Nedbank. My sister is still very young, she is 21 but she says she does not see herself leaving that organisation anytime soon. This organisation has about 60% black people, so this means that this company is doing something different that other companies need to learn so that they can retain black professionals. I think that it all boils down to how you treat people. For me for an example I would not stay in an organisation if I do not see an opportunity for me to grow like with Nedbank, I chose to stay because I had been offered a better opportunity.

I think that the Governor's stats are flawed, I worked with a white lady in Private Banking, she has now changed jobs 5 times while I have only changed it twice and within the same company. I know that there will be people who leave for money but these are not only black people.

I am a black person and I got offered more money at Edcon but I chose to stay because I know what I want to achieve and it would not have happened as fast as I think it will at Nedbank.

Me – what is it that motivates you?

SL – Knowing that I add value to somebody, somehow. Knowing that I'm being recognised for that, knowing that I am making a difference and that the management is aware that I am making a difference. Knowing that the management has confidence in me and nobody is constantly looking over my shoulder to see if I am really doing the job. Knowing that there's channels for me to move from where I am, I don't want to be doing the same thing for 20 years.

Me – Are these the things that you will look for in an organisation if you had to move?

SL – Definitely, I will.

Respondent 3.

Me – You are leaving Nedbank soon, could you please tell me where you are going and what motivated your decision?

DM - I am going to Dubai to work for Lloyd's and the reason why I decided to leave was because an opportunity presented itself and being an international opp it was something that I felt that I shouldn't pass on at this stage.

Me - So your move was more about career progression?

DM – Yes

Me – Are you clear in your mind with regards to what it is that you would like to become?

DM – To this date I've always wanted to do what I am doing i.e. this business manager role. It encapsulates so many diff aspects of banking. It gives me an opportunity to deal with everything and customers(individuals where you get exposure to retail and businesses of different sizes) from different sectors of the economy and different industries. You deal with all kinds of businesses from a one man business to biz that employs more than 50 people. This is something that makes you feel like you are at the fore front of the business world. So in my mind I've always wanted to do this and now that I have done it for some time I'd like to expand on it and hence I decided to take this opportunities because I'd be doing what I was doing at Nedbank but only in a different place experiencing a different culture and a diff climate as well and also meeting people from all over the world. So for me that is basically it, I would have said 5 years ago that I'd be doing this but i do know for sure is that right now I enjoy this job and the role suits me and suits my personality and my needs it fulfils me.

Me – f the management had offered you more money, say R100k – R150k more, would you have taken that counter offer?

DM – No i would have, you see when it comes to a decision that is going to change your life like this one will people immediately start saying “Oh you are doing this for the money” but life is more important than that, it is not about the money. After having achieved you objective in terms of the level that you wanted to get to, you make a decision whether you stay as you are forever or you look for something different and this is that something different. I wouldn't say that money was a deciding factor for me, so if they had to counter it wouldn't be as important as this decision to experience this newness.

Me – If they had to give you an Area sales Position, would you have taken it?

DM – No

Me – EE and AA?

DM – I see that there is a platform for this to happen as an organisation we have to take advantage of it and empower people who come from previously disadvantaged backgrounds. However, I feel that in our environment it is highly subjective because it is not as clear cut as it should be. After all, it is just lip service that is paid to this, its a case of almost as if we are chasing numbers and do not care whether this vehicle is used properly or not. They have not made sure that previously disadvantaged people are represented at all levels of the organisation. What I have seen is that they fill positions at the lower end of the organogram with black people, at the top you do not really see the difference. I fear that maybe in that there may never be a fair presentation since they are only working on numbers.

Me – Isn't this a direct result of lack of skills?

DM - I have seen some shocking appointments where you just wonder what criteria was used to get that right.

Me – What do you think are the reasons behind these appointments?

DM – It feels as though that appointment was done with a reason to set that individual up for failure because it was clear that they were out of their depth. It was also clear that there were other candidates who were suitably qualified and who had applied for this job. Qualified in terms of experience, know how and qualifications.

Me – So they chose a person who does not possess either one or all of these?

DM – In my opinion, yes.

Me – So it looked like it was more about window dressing?

DM – Yes, If I may say so.

Me – Would you then say that this appointment was only done because of the lack of skills in the previously disadvantaged community?

DM – Yes. I would not really say that the skills issue is only in the previously disadvantaged community, I think this is across the board. Its like the quality of people is not what it used to be. I say that in comparison with bankers of the old days who would go through the entry level and move up the ranks based on their skills and know how. They almost knew everything and you don't find that these days. And you find these days that a person who has been appointed senior manager does not understand the ins and outs of banking like it used to be, things that they are supposed to know because they are dealing with customers and you find that they fail to deliver as good a service as someone who does know it.

Me – Do you think that this is a direct result of EE and AA, that is people apply for jobs that are way above their skills level and as a result fail?

DM – There are two things in this issue, there are people who would go for any position as long as they are happy with the money regardless of whether they have the necessary skills to do that particular job or not. You then get the other group of people who also are part of the designated group who have the skills and the drive but who are not as good in selling themselves as the ones that I've mentioned before which results to employers choosing a wrong candidate.

Me – Do you think that that is the employers' fault or is it that of the person who is good as selling themselves, thereby misleading the employer?

DM – Its definitely the employers' fault because if you think about the process that is followed to recruit staff. First there is a process of going through your CV, then there is the interview process and then they have got psychometric tests. That stuff, I believe, is sufficient especially for our environment to ascertain whether that person is able to do the job or not but they still get it wrong. This must be looked at.

Me – Tito's statement

DM – I think in our environment no it is not a fair statement to say because people of all races do leave organisations and I do not think that the black people leave organisations quicker than their white counterparts. People get fed up with the things that are not working and leave. I don't think that he understands why black people leave orgs, if you think about it all along black people were not given recognition at work and in the society now its a case of, jobs get advertised and they specifically ask for black candidates and offer more cash and promise a better environment for the same job that this individual is getting at his/her current job. I think that anybody in his right mind would take that offer, unless there is something else that they are aiming for in that organisation that has been either promised to them or that they are currently training for. Maybe its also a way that they are trying to make up what they have lost out on.

Me – In your case, are you trying to make up for what you lost out on?

DM – No, for me its about growth.

Me – Could you tell me more about that decision that was made that you told me about earlier, what did you think were the reasons behind this?

DM – It was a case of an ASM that was advertised, there were many candidates who had been in business for a long time, with necessary skills. They all applied and they were all turned down because another white candidate was chosen from another environment, had no experience in that particular job. He had no knowledge of the job.

Me – Was this decision, according to your opinion, based on this candidates skin colour?

DM – There is more to this, at the same time there was another ASM position that was vacant, the same individuals that I told you about before also applied for this position. For this position, another white candidate was hired from another region. This person, unlike the first one, had the experience and skills to do this job. It turned out that both of these people were friends with the decision makers, that is in terms of appointing people. The person who had no skills for the job left in the same month that they were appointed because they realised that they were out of their depth in terms of doing the job. In my point of view, and of many people in the region, we felt that this should never have happened.

Me – In your case, was there anytime since working for Nedbank where you felt that they have renege on what they had promised you? Have you always been happy with the mgt?

DM – Through out my experience, I didn't really have such an experience. There are some cases where for an example they'd give you a portfolio and say everything is up to

date and clean but when you get to it you find a lot of issues. To answer your questions, No.

Me – What kind of an organisational culture would you like?

DM – I like the structure like Nedbank's, maybe its because it is smaller that the other banks but here you get to do more that just specialising on a certain kind of a product. Here you get to look at the customer as a whole and have the responsibility to ensure that you get him/her any banking product that he/she may need. In terms of the culture itself though, the culture at Nedbank is a bit uptight as opposed to, for an example, FNB. FNB is like a big family, you know when you have a big family and there's always fun, you do things together and no matter how many people come the food will always be enough. This is FNB's culture. At Nedbank, it feels a bit withdrawn and I think that the main reason for this is because of its history with regards to losing market share and retrenchments so I think that maybe people and as a result Nedbank are still trying to recover from that. Each place has its challenges but with FNB they have systems and processes have been in place for a very long time and they don't change it as often as Nedbank does even though it may seem antiquated to a Nedbanker but it works where as with Nedbank they try to implement new systems so quick that, I think, they miss the boat sometimes. So many diff systems have changed over a very short period of time.

Me – Do these system changes make it easier for one to work?

DM – No. I think change is good because I think that you have got to be on par with what is happening in the world but if you are going to change systems too often you will miss the point. For an example, the systems that we have now do not work half of the time, there is duplication of functions and just when you were starting to get used to a certain system, it changed again. It frustrates the staff and eventually the customer due to the effect this has on turnaround time. This would then translate to bad reputation in the industry. I have now seen resistance where people are starting to say why should I get used to this system if they'll change it again.

Me – Do you think people leave because of this?

DM – Of course, some people that come from other banks get here and find these problems and leave within 6 months.

Me – Is the mgt doing enough in terms of the

DM – No, mgt is not accessible for starters. They are forever in meetings, you'd think that they'd change the world when they come out of these meetings. Some people are not supportive at all.

Me – What motivates you? What is that you

DM – Environment where people know each other firstly, you spend more time at work than you do at home. We work in teams, each member has his own functions however, we are only as strong as our weakest link because everybody contributes to the success of the team as a whole. Where you have support. Where you are able to resolve issues as and when they arise, you know when you have something that you haven't resolved and it stays in your mind for weeks on end.

Its not about being friends, its about getting along with each other, we can relate to each other. Show an interest to the person. If for an example someone is in a bad mood you will know that something happened, you don't need to find out but just show that you care.

Me – Kind of an environment that you would like.

DM – People you report to are in tune with the needs of the people. The leaders should be close to the people and try to find out if all is going well for an example processes might be an issue to a new person, the leaders must be able to provide guidance in such cases.

Me – Anything else?

DM – Open communication between the members of the teams and departments within the region. Accountability for our actions. Respect for an individual, because each person is diff and I need to accept that and that you will probably operate differently to the way that I would. I need to respect that. If there are any grey areas we need to be able to resolve these without problems.

Me – Respect?

DM – Each person has their own combination of beliefs, background, preferences, morals, etc. So, when I say respect I mean that in the work environment you are bound to meet another person who either has a completely diff combination or a slightly diff combination, bottom line is they won't be the same as yours. For us to coexist we need to be aware of what each of our combinations are and forget about ranks because a person is a person first before they get to a certain position. We need to accept these and then start respecting that we therefore will not react similar to certain issues, etc. Humanity in a nutshell.

Me – What motivates you? What makes you get up in the morning?

DM – Anticipation of what that day will bring and that I will be doing this job that I love doing and this makes me happy. The support structure that you have, knowing that you are not alone.

Me – What else?

DM – Although I have said that money is not a motivator I think that it is in a way. For an example, if you come to me and say you are recruiting me to do a certain job and you only tell me about the salary thinking that I'll jump at the opportunity because of that, I will not. Also if you say that here is the job and this is the salary but I will not give you an increase for five years I wouldn't take that job either. If however they'd say here is your salary, if you achieve this we will give this more that will be great.

Me – If they reneged on their promisses, would you quit?

DM – That will make me sit down and think whether I should continue working for this person who operates this way because then it becomes a moral issue. But if that was because you didn't do well, that will be okay. You can accept that and move on.

Me – What would make you stay?

DM – Nothing will because what has been offered to me cannot be offered to me here.

Me – Thank you.

Respondent 4.

Me: You recently moved from FNB to Standard Bank, would you please tell me the reasons for this move?

L2: Must I give like, okay, my movement from FNB to Nedbank? First of all I think the motivating factor was ,although I wouldn't say that to the managers, but it was the package I think I was being underpaid I mean the amount of work that I was doing there, to my mind, was more than what I was earning and also I saw an opportunity for me to get more experience and exposure to lots of other products an Nedbank and I grabbed it with both hands.

Me: So basically, it seems like the two reasons for this is

No. 1- salary

No. 2- it was the fact that you will work for the corporate which means that you are going to be paid on career progression more than anything

L2: yes

Me: Could you please tell me what it is that you look for, or let me just say you are looking to becoming?

L2: In the past I used to like credit, but at the end of the day you also have to take care of yourself in terms of finance, I mean looking at my age I looked at the credit jobs that i wanted to be in but, honestly speaking I didn't think I was going to get a lot of money in those positions for, because I have been .. before. I thought that maybe if I could be not focused and maybe looking at me going in those positions and finance reasons because even at the business manager you could still do credit because I have a passion for credit but I still wanted to do maybe some little bit ...

Me: A business manager at the corporate level? Your move was basically more about that because by going there you get a chance of going to the sales side?

L2: ..also doing some credit

Me: You had some experience?

L2: yes

Me: Affirmative Action Question?

L2: in my view I think it depends from bank to bank, because to me I think that the process is very slow. If it's going to happen it will happen after a very long time, I mean taking banks like FNB, for me I saw that the process was very slow and here at Nedbank I think there is, that thing is going to happen, the .. are going to show a few days whereby they are being addressed to say that they have to be implemented and they have to be implemented very fast of which i never heard of while I was still at FNB, so I think it depends from bank to bank. In some banks the process is very slow, in others it's very fast

Me: Do you Nedbank is still getting there or

L2: I think it was

Me: Compared to other banks

L2: I think Nedbank is getting there, there're going to move at a faster pace. I'm not sure as to whether that is going to happen at FNB because when I was there I never heard anything about that. Here I heard that people are going to be developed , I mean there are a lot of people coming from previously disadvantaged places who Nedbank is already focusing on at the moment of which at FNB nobody ever mentioned those kinds of things like some positions were for certain types of people only. There was no development programs which focused on developing previously disadvantaged people of which is taking place at Nedbank right now

Me: You felt that the was.(not sure what you said #57)..the job was reserved for certain people

L2: For certain people, like they used to... previously disadvantaged people also include white females because they were previously disadvantaged, so at the moment I think they are now getting, they are now the ones who are getting the jobs more than the black counterparts and another thing I think what was also addressed at the road show , more than anything I think it's management I think they are thinking of taking people from previously disadvantaged areas, but they are focusing more on Indian people than African people at Nedbank. This was also addressed at the road show to say that focus has been placed on Indians than the actual Africans, so apparently they will be looking at appointing black people as well like Africans

Me: ??

L2: Yes it does..

Me: Does that makes you feel a lot better, I mean now that they are addressing this?

L2: Yes it does. It brings me hope to say maybe saying you will work better with people who were previously disadvantaged

Me: In the case of FNB a lot of people who got the jobs, would you say that they unfairly got the jobs, in other words did they not qualify to get those jobs?

L2: No I can't say that, I think they did qualify, but there are still people..., in other banks if you work there for a long time you have service there, in their cases I notice that there are people who are working there for a long time who were experienced, but if it was an African person who was also working in the same place as those people they wouldn't even consider that person, so that's why to me I can't say they were not qualified, they were qualified but for the fact that they were white they were given first preference

Me: So what you are saying is they were no more qualified than their black counterparts

L2: Yes

Me: Skill Shortage? As much as organisations want to employ black people, there just aren't enough skills out there? Do you think that this is true that there are not skills out there?

L2: Yes. To a certain extent I think yes there are no skills but I think something can be done about that , people can be developed within their companies. I'm sure people can be...there was a program that was implemented there, I mean they could do something like that , I mean if the see somebody maybe is lacking, because I mean if a person has.(not sure what is said #61)...they can definitely see, so you can start by employing them, promoting people and up-skilling them, train them surely they know what is needed for certain positions. If a person has been working there for, say, 10 years surely there is something they can get out of that person by just asking that person

Me: Do you think that there is a few people who are ready to take on bigger roles but that have not been given a chance?

L2: Yes, this starts with the line manager. If the line manager fails to see or recognise a person's potential then there is a problem because what we have been experiencing now is that management hires people from other organisations to fill the roles that could have been filled by the analysts within the region. These people come to this company and stay for a short while, get frustrated and then move on to another company. This problem could be easily solved by getting the managers to start playing a role of a trainer and mentor to the analyst, this will allow them to see potential if there is any in that particular individual. If we don't have these types of managers who have the ability to see potential I think that our problem is not going to be solved.

Me: What is it that frustrated you at FNB?

L2: I wasn't happy with the package that I was getting at FNB, I felt that I deserved more. I think also I had outgrown the position. A few other things were petty things that we had to do as analysts that I felt that they should not have been part of the analysts role. I just got tired of all of these things and I thought to myself, I need a break.

Me: What about the company that you are working for now, does it look like they are starting to groom people to these positions?

L2: They have started because I've seen analysts and service managers being appointed as BM's. These people were promoted from within.

Me: Tito's Mboweni's statement.

L2: I cannot speak for everybody else but with me job stability is very important. I think he has to investigate and find out why those people are leaving because there could be issues that they have failed to resolve within their respective organisations. Really and truly, I mean a person cannot in his right mind come into a company and leave within 2 months, I think that that is a signal that there are issues that that person has failed to address or resolve.

Me: What sort of issues?

L2: Some people get given a very rosy picture of the job when it is being advertised and during interviews but when they get to the job they find something completely different. I mean, a person will leave if they feel that they had been lied to.

Me: has this happened to you before?

L2: Yes, I mean here in Nedbank we have been having staff turnover issues because of this. Coming from another bank, you will think that since its a credit analysts job you will be analysing financial statements but when you get here you find out that you have to deal with admin issue everyday so much that you do not get the time to give justice to your analysis. If you come from another bank, having been a proper analyst doing financial statement analysis and making recommendations you will get frustrated when you come to a place like this.

Me: Do you feel that that stifles your development?

L2: Yes it does. I've never been a typist but here I have to do a whole lot of typing and then somebody checks your work to see if all the comas and dots are in the right place. This will not groom me, it is actually taking me back. I think that people feel that they are regressing with regards to their careers and then leave. The company should get a trained typist to do this type of work.

Me: Would I be right is saying that you are frustrated here as well? If yes, are you thinking of leaving?

L2: Yes and No. I am frustrated here because of these things but since I am looking beyond this i.e. a business manager position I am not thinking about leaving. I have suggested this to the top management that they need to re-look at this position because it really isn't what people think it is and therefore people will continue getting frustrated and they will continue leaving because of this.

Me: Did they try to retain you at FNB?

L2: They did, they said I need to start visiting customers with the RM so that I can be groomed for the Relationship Manager position. By this time though I had already made up my mind that I was leaving and I was going to accept nothing else from them.

Me: the culture at FNB.

L2: It was open, very nice and it was nice. FNB was more English whereas Nedbank is more Afrikaans. I think FNB had a nicer culture compare to Nedbank.

Me: What in the culture was more important to you?

L2: The openness and closeness between an RM and an Analyst is one of them. Here at Nedbank for an example you are made to feel that you are an analyst and are less important. At FNB we felt that we were all equal.

Me: Is there anything else in the culture that is worth mentioning?

L2: Road shows at FNB where you'd meet CEO's and get told where we were with regards to the targets that had been set for us. Things like this made us feel that we belonged to the team. The management was supportive but sometimes they'd leave you with a query that is not part of your role because some managers refuse to deal with some product houses. We respected each other at FNB, this rudeness really was not there at all.

Me: This rudeness? Could you please tell me more about this?

L2: In the environment that I am currently working in there is a lot of rudeness and disrespect, that's where the cultural issues come in. We get told that new have to respect Business Managers because they are bringing money into the business and I think this is one of the causes of this problem. Business managers feel that they are more important than anybody else in the team and they get big headed and start thinking that they can treat and talk to people anyhow. It makes you feel that since you are not contributing directly in terms of assets you do not deserve to be respected.

Me: Has a comment like that been made before.

L2: Yes. One Area Sales Manager once told us, "the sooner you guys know that you are working for the BM the better." This, I think, was irresponsible and does not promote team work. People were very angry at that statement.

Me: Was there any decision that was made while you were still at FNB that unpopular?

L2: Yes there was, I remember there was a vacant RM position which was filled without that position being advertised. A guy was hired, he was asked to apply, for this position.

Me: What do you think were the motivating factors for this?

L2: they said that this guy had been working in the portfolio for a long time and he knew the clients. We knew though that he was never at work and was always on leave, he never did the work.

Me: Was he not pulling his weight?

L2: Yes he was not, we had to assist his customers most of the time. This behaviour didn't change even after this promotion.

Me: What do you think the reasons for that were?

L2: We felt that it was favouritism, this guy knew one of the top managers so we thought that that was the reason for this. These days you just need to know people in the right places, you do not need to work hard.

Me: Is there anything else that you would like to add on this issue?

L2: There was a comment that was made by one of the new Relationship Managers that did not sit well with us. She was surprised to see that there was a white lady in our department that was an analyst, to her an analyst job was for non-whites. We saw also that when an RM position was available they'd look for a white person but when the position was an analysts they'd look for a white person. We got used to this, it felt as though a black person is not good enough to take on such roles as the RM's. Black people were just filling the lower end of the organisational chart.

Me: What about Nedbank?

L2: They used to do this as well, I mean out of 30 BM's in the region there is only one African and she was appointed recently.

Me: What motivates you?

L2: Knowing that I am getting a good salary and recognition for what I am are doing. I expect to be paid the same amount of money as the people doing the same job as you are. Knowing that you are working with a person that has your best interests at heart. Knowing the company is training you to get to the next level.

Respondent 5.

Me: You recently moved from ABSA to Nedbank could you please tell me what the motivating factors were for that?

M: My move from ABSA to Nedbank was motivated by a number of things. Firstly the change that was taking place at ABSA at that time which was being introduced by Barclays, as you know that Barclays in a couple of months back took over ABSA and it's taken them a while to introduce new systems and new processes, such as the job that I was doing there which is basically credit analyst changed- the content of the job changed- which was one of the reasons and apart from that, the processes changed as well, so that was one of the things that caused me to move and the other was financial.

Me: So you think that you were not paid what you actually deserved to be paid or did you feel that you needed to take a bigger responsibility where you can also increase your salary?

M: Yes, actually I was happy, initially I was happy with my pay at ABSA which was an increment from when I joined ABSA from my previous employment, but there are things that I needed to have which I couldn't afford with that salary and for me to afford those things I had to move. Secondly the job that I was going to at Nedbank was more senior managerial although the one at ABSA was also managerial in terms of .grade, the one was more senior because you have a mandate and also there's stuff reporting to you

Me: A mandate would be that the amount of money that you can work for?

M: A mandate that is allocated to you that you can use to approve facilities which ...,in other words if you are given a one million mandate than that, is what you can approve up to.

Me: Could you please tell me about the content of the job that you did at ABSA, you said that it was a credit analyst job but it was not similar to the current job that you have at Nedbank.

M: The difference is, there were differences with the job I'm doing here than the one I did at ABSA in a sense that purely here as credit manager the job is to get applications and to approve limits and to manage a portfolio plan and the Credit Analyst at ABSA I was required to write applications from beginning to end. I was managing the portfolio there as well but I was also responsible for writing the applications and making recommendations and taking charge of the portfolios plan, because the main difference is that credit where I am now is decentralised and there credit is centralised so in our region we don't have any credit people- if you write an application you must send it to the head office so that they can approve, those are the people with mandates. At the region we didn't have any money there.

Me: And then what did it change to when Barclay took over?

M: The change that was brought about by Barclays there was, in the sense that they didn't have anyone to look at your application, it was being sent straight from you writing the application, it goes straight to credit and before it was the regional credit manager who would look at the application and sign with you and make his own comments of whether he supports the application or not so that by the time it goes to credit it's a complete product not the application coming back(with problems) and another change was that the credit process was automated, you automated it, so you would have it on a system- you would write your comments on the system and send it automatically and you would get a reply automatically so that they could reduce the turnaround time ,but now the downside of that is that if you are not there at that time then someone must load that information on the system ,so the credit analyst are the ones who are going to load that information on the system and all of that was just too much

Me: And unnecessary?

M: yes

Me: What was the reason then to actually look elsewhere as opposed to looking at growing within that organisation, within ABSA?

M: I got a opportunity to join another bank because of the kind of position which was more senior than what I was doing at ABSA, first of all and also financially it was more rewarding for me than what I was doing at ABSA

Me: So, I take it you didn't even apply for another or higher position at ABSA?

M: No

Me: What do you think about the skill when it comes to black people? Firstly with the comment that was made by Tito Mboweni, he being the governor of the Reserve Bank once said that they sought to recruit competent black people and no sooner than you retain them they leave...

First of all, do you think that this statement is fair, do you think that this statement is true and what are your feelings about this?

M: I think it's a very general/generic statement, also it's an unfair statement because all that you are saying is that there's a problem and you are not trying to address the cause of the problem. He might well be right to say that black people do move, but he doesn't address the reason why black people move from one place to another. First of all their historic circumstances have to be taken into account , like for instance the fact that in terms of stay, black people are still left behind and for you to catch up -because you can say to your colleagues at work, your Afrikaaner colleagues , they have big houses in nice suburbs and driving nice cars and they have all these things and we are doing the same work and basically the same thing and also for us we don't have(nice stuff) like them whereby everything for you ... by the time you drive/join you find that you don't have any depth to be all, all you do is just to continue with your life and try and build for the future. Once you start working you must educate your brothers or sisters and that's just an example. There are many other things , you must look after you parents because by the time you probably start working they are probably old and with you extended family you have more responsibilities than an average Afrikaaner , so to say that black people move is not addressing the problem and if he would have addressed the problem as to why black people move from one place to another

Me: So you think that people move for the money?

M: Partly, but only because they do not earn the same salaries as their white counterparts. There is more to this though, there are a lot of problems that we encounter at work that causes us to move from one place to another seeking a better place where you can be happy. You spend most your time at work and therefore it is wise to seek to be in an environment that makes you happy. For an example, at ABSA there was a lot of Afrikaans people and they would greet you and talk to you in Afrikaans know very well that you do not understand that language. When you go with them to the customer, they would start the conversation in Afrikaans and just ignore you when you try to bring their attention to the fact that you do not understand the language and that they must people speak in English they do so for a little while and shortly after that revert back to Afrikaans. You end up giving up.

The other reason is that there is very few black people working there, mostly its white people that work there who have formed their circles of friends and their own social life with each other so much that you are just seen as an outsider. So the other reason why you'd want to move is because you haven't found a place where you won't feel like an outsider and until you do you will keep moving.

Me: What kind of an environment that you'd like in a work place?

M: Its a few things because now there are things that you need to accept in the environment but also there are things that do not sit well with you that would either need to change and if not they may lead to your resignation. For an example, everyone has a need of being respected by everyone or by his/her colleagues. I expect this to be there. Secondly, you expect good working conditions, if you do not find this you may leave the employer. For instance, working hours should be acceptable and if you are required to work overtime or the work is such that you cannot reasonably finish it within the normal working hours, one should be compensated for that. Also, while we are on this point, the overtime should be acceptable and be agreed upon by the two parties, I need to have enough time to spend with my family.

Me: Anything else that you'd like to add?

M: Things like respect and good working conditions, I expect those to be there. One other thing that I think is important but that is usually vague in the way that people define it is culture. The cultural environment has to match your beliefs and if there is a mismatch a person can leave. When I was at Corp Banking at Nedbank, prior to joining ABSA, the culture there was very stiff in the sense that people were very conscious of where they are in the organisation i.e. ranking, it was not a friendly environment.

Me: More hierarchical?

M: Yes it was. One other important thing to me when it comes to culture is management's support. At ABSA our management was not easily accessible, they'd never come and greet you and ask how everything is going like they do in other areas of the business and other banks, you had to make an appointment with them just so that you can talk to them. It was not an open environment like the one that I am working in now. Where I am right now they are concerned about the well being of employees and the fit between an employees beliefs and expectations and the culture. If you feel like your management really cares it will contribute towards your staying in that particular company. This is a very broad concept and I am just merely scratching the surface here.

Me: Sounds like at ABSA the culture was not as good as you expected it to be?

M: No, I was happy with the environment at ABSA I think that you misunderstood me. The management at ABSA cares about people even though it was very Afrikaans I still liked it. I liked it so much that I can go back to ABSA anytime, I spent years at ABSA and I have fond memories of the place, I got along very well with my colleagues be it white or black. It was really different at Nedbank, there I would struggle to get people to give me information or to get the management's support, things that you expect to see.

Me: Could you tell me how you find the place that you are at now?

M: there is a lot of things that they need to work on here. I think that Nedbank is still behind ABSA in terms of people management. ABSA has won the best company to work twice and that should tell you something. This shows how employees value ABSA. Nedbank, on the other hand, just play lip service to that. In the long run, once they get the right people to drive this, they will get it right.

Me: Are they showing any intention of doing the right thing?

M: The starting point here is that they make their employees aware how important they are to the bank, they then need to make sure that they keep them reasonably happy. This promotes a good working environment and people's attitudes and this results to happy customer which results to repeat business which translates to lots of business and lots of profits. They have acknowledged that the employees are their most important assets, however, they have not done much to change this around. Maybe they don't have the right talent who would actually carry this project.

Me: EE and AA?

M: EE is a problem because lots of companies don't really understand it, they realised though that they need to do this. It is the same here at Nedbank, we went to Tom Boardman's road show a few days ago and he was talking about and showed us some figures which looked good but "the devil is in the details". It depends on whether the managers on ground share that vision, at ABSA as well it was the same, the top management knew what they wanted to do but the managers on the ground were dragging their feet. Sorts of excuses from the famous, "we can't find the right candidate" to "there's not enough talent in the market," all those types of excuses. These people are given targets to meet in terms of the financial sector charter which includes among other things filling top positions with the right black candidate and in terms of procurement i.e. Spending a certain percentage of their spending on previously disadvantaged suppliers. The excuses there are the same, "there isn't enough black companies" "their standards are low" and "the service levels are very low," etc. In the mean time you find that they are reserving posts and contracts for white candidates and white companies. This is a serious problem and it is going to take a while before it is resolved.

Me: You just touched on BBBEE, skills? No talent out there? Are there enough skills out there?

M: You see the problem is that companies want to be mercenaries in that they want to poach skills from other companies instead of developing skills within their own companies. Its like Real Madrid wanting to buy Drogba instead of developing players in Madrid. The problem is that they want to poach talent instead of looking inside the company and going to universities to recruit graduates that can be developed and moulded to exactly what the company needs at that point in time. They want to get ready mades.

Me: Is this what you have seen at ABSA?

M: Yes, every where I go but I must say that I am a product of a programme that was started by ABSA a long time ago where they hired ten black graduates straight from university and they put us through a 2 year intensive training programme where we went through various divisions and department learning what banking was about this included among other things a short stint as a teller, working at what is now ABSA Capital, Risk Department and Corporate Credit. This was a very good programme for us and I think that there is a need for an intensive programme like this that would take people from their current positions to the next level depending on where they want to go with their careers basically to advance within the bank. That programme helped us get in and find our feet in the bank and now a similar programme is required for getting the people to advance to higher position.

Me: Are you not worried that that will result in a person advancing based solely on these programmes? They may stay in such programmes for ever, wouldn't this disadvantage some people who would not get a chance to go through these continuous programmes based on the colour of their skin?

M: No, all the programmes must have time limits just like ours had a time limit of two years. We then took permanent positions within the bank, this can be done this way as well. If you have a board of say 20 members and in that board there is either one or not a single black person surely that means there is a problem there and this is the only way that we could get people to acquire the skills that they have been denied before to allow them to hold such positions. A person must be developed from inside because getting a person from outside never helps, they'd stay for a year and move on and you will go back to square one while the one who has been appointed from within the organisation has some level of loyalty to the organisation within himself.

Me: The programme that you went through, was it worth it?

M: It was a very helpful programme in the sense that it gave me a basic understanding of how the bank works, after the programme I could not really do the work but I knew what each department that I spent time on did and what their outputs were.

Me: Job reservations? Have you seen these everywhere?

M: Yes I know of a case at ABSA where one department was full of people with the same surname and when it was looked into they found out that it was a mother, father, kids, daughter in law, etc and that whole cabal was dismantled and people were fired. It still does happen but it is not as wide spread as it probably was before. It certainly isn't the reason why I left ABSA.

Me: Do you see any of that where you are now?

M: No I have not seen it, I thing that there is more pressure from the top management to hire black generic people as opposed to hiring white women and so this would be really hard to pull off.

Me: Does it worry you that white women have benefited from the EE?

M: It does worry me and a lot because white women were never disadvantaged, not by the system anyways because the people who wanted to work could find jobs which is not

the case with black women for an example. So tell me if that person is disadvantaged, black people were not allowed to work in certain jobs by the system. Even now you can see that they've come and dominated this whole process because they went to better schools so they are better qualified to do certain high position jobs. White directors understand them more so they will hire them to fill the top level positions. Even Tom Boardman specifically mentioned that he needs to see black Africans moving to the top positions because the level of being disadvantaged in the past is not the same, its about doing the right thing and not chasing the BEE compliance status. I feel very strongly about that, I think that they have had their chance now and it is now time for them to be excluded in this rule.

Me: They might argue that we've also had enough time to reverse all the imbalances created by apartheid.

M: No, no we are not even close to filling that gap. The reason we aren't even close, in my opinion is that people are still dragging their feet. We still see a large number of white males dominating the boards to this day, it shows that people aren't really interested in correcting these issues. The other thing is that we cannot expect that white people will be fired so that black people can take over those jobs, we have to wait for them to retire or leave before we get a chance to fill that particular post with a black person. This might take years to correct, especially since even when a chance presents itself for managements to do the right thing they still hire their white friends thereby prolonging this process even further. I reckon that this will take about 30, maybe to 40 years.

Me: Think that at Nedbank you now have a better chance of achieving your goals?

M: They are still dragging their feet, I mean they do not have a black generic person in the top management. This is two layers of three layers of top level management, you will only find black people in the fourth layer.

Me: Is it skills?

M: Its not about lack of skills, nobody is interested in empowering black people. Train them to take over a position even before there is a need for those skills, they'd rather sit and wait and then when they face a need to hire a person to fill that particular position they start saying there aren't enough skills and then go and poach people from other institutions. Taking talent from somewhere else again would in many cases mean that you are getting a person that is not loyal to this bank.

Me: But do you think that there is a black person in your current environment that you'd say is qualified to take on a bigger role?

M: Yes.

Me: Have they applied for these roles before or did they just sit and expect to be approached by senior management?

M: I wouldn't know much about that but I do believe that this has to be addressed because its glaring that there is no person in this region who is in top management.

Me: What motivates you?

M: I'm a very ambitious person and would like to see myself in the top management level in the near future so I'd say what motivates me is the possibility that if I work hard enough

I will get to that level. For me to be able to fulfil my ambitions motivates me to wake up every morning.

Me: Do you still have faith though, having stated what you see in the management, that you will get to that level here?

M: I can never lose faith, once you lose faith you might as well stay at home. As to whether I will achieve this here, I do not know. There's people who have been here for longer who have not achieved this, on the other hand I must look at my self and not compare myself to them. I can't say whether I will or not because I am still new here.

Me: What would have made you stay at ABSA?

M: Like I said my problem at ABSA was not finance related only. It was the position itself as well because of the changes that had been introduced. I would have stayed if I knew that I had a chance of going to the next level and that chance is realistic enough and you are dealing with honest people you would stay in that company.

Me: Has anybody ever broken a promise either an implicit or an explicit?

M: At Nedbank corporate I worked for a number of years doing the same job as the credit manager but I was not recognised as one in terms of grade and salary. This happened for more than four years, I spoke to them about this for a number of times. People that we worked with thought that I was a credit manager, they had no idea that I was still an Analyst. When I resigned that is when I they started saying to me they'd give me a grade and an increase. I refused to take this because I felt that they knew that I was good at what I was doing but they were holding back on me.

Respondent 6.

Me: Please tell me why you left Rennie's to join Nedbank.

MM: The reason for this was growth, Rennie's is very small and my career growth was limited as a result. Normally within a big financial institution one could grow by moving from one department or division to the other and unfortunately this could not happen at Rennie's due to the size of that bank.

Me: Was it not possible to apply for another job within the group, not only your branch in this case?

MM: No, like I said the bank was very small and I could not find any job that would meet my needs.

Me: The job that you are holding now, is it giving you the growth that you need?

MM: Yes it does, it has given me exposure to risk and at a higher level. They specialise in a whole lot more products than Rennie's and this has allowed me to grow faster. I left Rennie's because I wanted to get Basel exposure and at Rennie's there were just too few products to allow me to get this exposure. Nedbank, on the other hand has given me that exposure.

Me: What do you think about the EE and AA?

MM: No it hasn't really given me lots of opportunities, I feel that I have worked for what I have achieved so far.

Me: Does this mean that this piece of legislation is not important?

MM: Yes it is important, it is meant for balancing the work environment instead of it being dominated by a particular group as it was under apartheid.

Me: Tito's statements

MM: No, it is not fair. The main reason why black people move from one place to another is that they are not getting as good a treatment as their white counterparts.

Me: Treatment?

MM: Yes, there is a problem with the way we are being treated especially with jobs that we do. One of the things that happen in the work place is that as a black person you are not given the job that you would like to do and that you applied for and make you do something else that does not lead you to where you'd want to go.

Me: Do you have an example of this?

MM: No, I cannot recall of any specific incident that can be used as an example. It is important though to note that even the salaries that we get are much lower than our white counterparts, doing the same job as us. This can force a person to hop from one place to another so that they can get to the same level with his white counterparts. At Nedbank, for an example, I work with this guy who is a Credit Analyst, a hard worker who always gets praises for writing good reports but his salary is way below the market rates for that particular job. This guy is now thinking of leaving this job due to this.

Me: Is the financial reward more important than career pathing?

MM: I think these work hand in hand, if I see that I can still advance my career elsewhere I see no harm to my career if I make a move to that institution for a higher package.

Me: you and Rennies?

MM: Its a treatment issue. At Rennies the management told me that they were going to promote me at a certain time but they were not committed to that. When I spoke to them they told me that they'll give me 2 candidates to train before they give me that promotion. This only came afterwards, why did they not make this a condition before? To me it did not make sense at all, I could not see how the two were related. Why couldn't they promote me first and they make me train those people as soon as they hire them?

This made me feel that they do not care about my career development, they are happy seeing me where I was doing the same job I had been doing for a while. It was more about the organisation than myself, it was no longer the win-win situation that I was promised earlier.

Me: Do you think that they treated you this way because of the colour of your skin?

MM: Yes I think so, I do not believe that a white person would have been treated this way.

Me: Is the only time where you were ill treated?

MM: Yes it was.

Me: Was the salary not competitive at Rannies?

MM: No, I wouldn't say that, I think it was a fair salary given what my role was. I certainly did not think about leaving because of the money, I was okay and I would have stayed for two or three years if there was more scope for me to grow within the group.

Me: What did they do when you told filed a letter of resignation?

MM: They insisted on the counter offer and even offered that promotion again but it was all too late and besides I was joining a bigger bank with a much bigger scope for me to grow. This was the only important thing to me, I wanted to grow and I wanted exposure to Basel II and nothing was going to stop me from attaining this, certainly not money.

Me: Are doing this now? Are you getting the exposure that you wanted?

MM: Yes I am, I'm still training for now but have been exposed to it and it will be the tool that I'd use everyday once I start working on my own.

Me: Are you still on track in terms of where you want to be in a few years time?

MM: Yes I am.

Me: Why did you leave the other bank where you worked before?

MM: I had not chosen the right programme, I think that I just took a job because I was unemployed and was looking for anything that will give me some work experience so that I can then move on to do what I love. I was not interested in Credit and approving applications, I wanted to be the one who was drawing up those applications. I wanted to be in the front line, interact with customers and then send the application through to Credit for approval.

Me: Did you try to move to a front line position at FNB?

MM: Yes I did, I applied for two positions and went to one interview while I was waiting for an outcome Rannies came through and I left.

Me: Did you talk to the management about your aspirations?

MM: No, I didn't. To be honest, I didn't know that they can channel me to the right role which I was interested in.

Me: How is Nedbank?

MM: What I've discovered from Nedbank is that people are more reluctant in giving you the information that you need to get a particular task done, something that you really need as a new employee. Even though they do train you can just see that there is something missing and that they must have withheld some important information. Some people are okay while some are not.

Me: What would have made you stay?

MM: Nothing, the scope was just too small I would have wasted time by staying there.

Me: Environment?

MM: The treatment is important, how team members interact with you and whether there is respect for an individual in that environment. Recognition is also important. Financial and otherwise. People must acknowledge that you have done well if you have.

Me: What does respect mean to you?

MM: Respect in the way that you communicate with each other. If you have not done well people must tell you that you have done but this must not be a screaming and shouting session, there must be some level of respect in the way that you are approached and that you approach others. This does not mean we should be friends but if we could get along and then have respect for each other that should be okay.

Me: Skills?

MM: Even though there aren't enough black people who have skills but there are people who have qualifications and who are not working as yet so I do not buy that story. Nobody goes to school and learn a certain job so these people, like all of us can be trained and they can fill the skills gap in the work place in no time so once everybody who has a good degree has been hired I will not buy that argument.

So yes, there is a skills issue but Corporate South Africa should stop singing that same tune over and over again and get up and do something about it. Who do they expect to intervene here, the government? This is certainly not the government's problem only right now, people have gone through the government system and got the education and now need Corporate South Africa to have faith in them and give them a chance in life. I feel really strongly about this. Employers need to start investing in the communities as well.

Me: What else do you think about this gap?

MM: I think that for black people there is a big gap between high school and tertiary and between tertiary and the work place. Due to the quality of education and poor career guidance, if any, received by the black pupils at high school they finish high school only knowing about 2 to 4 options of things that they can become. They do not know what the best thing to learn is based on the environment because, unlike their white counterparts, they do not get taught this at school. For an example, I was not guided properly the only thing that was more interesting than being a teacher that I knew was to become a CA. This gap extends to the work place, what is worse is that white graduates are almost put under the top managers' wings in order to get them to acclimatise faster to the work place while their black counterparts are left to fend for themselves.

Me: More on environment?

MM: The support is very important, management must be accessible and must provide this support. Here at Nedbank I see this.

Respondent 7.

Me: Tell me why you left ABSA to join Std Bank

MU: Well, at ABSA capital I felt that I wasn't rewarded the same as my white counterparts and not as well as I should have been. I was also promised a promotion in January which would have taken place in July which they reneged on. They told me that it cannot be done in July anymore and that we should wait until the end of the year.

Me: What was the reason for that?

MU: They just expected me to take what they told me and I didn't argue with it since I felt that they have broken the trust between myself and the employer but I knew that I was going to leave.

Me: How did that promise come about?

MU: I wanted to leave at the beginning of the year but since another black guy had just left they called me in and said we know what is happening and asked me if I was on my way out, I said No but I told them what my issues were so they said that's fine we understand where you are coming from but we cannot change things now and we will have to wait for 6 months to give you this promotion. July came, August came and nothing happened, they were giving me a run-around. The staff turn over at ABSA Capital, especially for black people is very high and it is such issues that are chasing people away.

Me: Do you have any specific examples of incidents that made you feel that you were not treated the same as you white counterparts?

MU: Well, let me just give you a background of my division. ABSA Capital has a few small divisions, I was the only black person in my division and one other black guy in another division. There was also about five other non whites in that division.

The incident that took place didn't happen to me but to the guy that left in January. This person had been in this organisation for longer than I had, he was performing well, he gave himself and worked very hard for three years. When it was time to promote him, they took a white graduate straight from varsity and made this graduate this guy's boss. There was no justification for this, I believe.

Me: Was he more qualified maybe than the black guy?

MU: No, actually the black guy had graduated from a better institution than the white guy and they both studied the same degree, black guy at Wits and the white guy at Potchefstroom.

Me: What did he do about this?

MU: He took this to HR and everywhere else where he could but the head of department just said that's the way it is and that's the way it will be. The HR then did not know what else to do. This guy felt that he could do the job and that's why he had to leave.

Me: Did they explain to him why they did this?

MU: They just told him that they were not happy with his performance but for the past three years they were happy with it. They never told him once in performance appraisal or

any other platform that they were not happy with his performance. If that was the case, they wouldn't have asked him to teach his manager how to do the job.

Me: Tito's statements

MU: I don't this statement is fair and I don't think that it is justified. My reasons are, for an example, what they do these days is that they hire a black person to lead the organisation but below this person there's white people, below them there's more white people. This means that as a leader, like Tito is, you do not get to know first hand why people are leaving. All you know is what you immediate subordinates tell you. Chances are, if the reason for leaving has to do with them and the culture that they have created the reasons for leaving will be censored and therefore the only reason that you'd get is that they are leaving for money.

I don't think that the organisations try to make sure that black people feel welcome and part of the team as they should. It is still a white company, no matter who is heading it. We black people still need time to get to a level where this transition from varsity to the work place would just happen automatically as it does with white people.

Me: Is it the work itself or the environment?

MU: Its the environment, and the work itself. When talking about the work itself I mean, I have seen white people withholding information and not sharing information as you'd expect employees of the same organisation would do. I mean, there's so many reasons, maybe they feel threatened that if they give you enough information you might excel and in no time become their boss. In an environment like treasury where it is more about your expertise you won't see many black people, not because they are not interested or maybe they are not good enough to be in this area of the business but because when they get here no one is prepared to give them a break and train them the way that their white counter part are being trained. For an example, lets say a white person and a black person join the organisation at the same time. The back person will be given a book to go and read about how the division works while the white guy is taken to lunch or for coffee and have his boss explaining to him how everything functions. Just looking at this, I'd say that that statement is not justified. If you are happy as a person you won't make a move, its not all about the salary. There are more important things in life than salary we know that the salary will come at the right time and as long as we are happy, we will put forward our best work and everything else will fall into place after that.

We are looking for a place where we will fit, be happy and where we will be rewarded for doing well.

Me: What else is important to you?

MU: I must feel like I'm learning, I must feel like I'm gaining by being in that position and I must be going somewhere. There must be some structure showing me the organisations plan of getting me to where I want to be. I must feel respected, I must feel like I'm rewarded fairly like everybody else. I must be treated fairly and if I do well I must be rewarded. Its not only the salary issues, I mean like if I can give an example, lets say you are in a meeting and someone asks a question and you know the answer but put your hand up and raise your own opinion and expect them to say something but they don't say anything and keep quite and the person chairing the meeting just moves on to the next point. But is a white guy does the same they give him an ear and discuss that issue.

Me: Do they just ignore you?

MU: Yes they do. I'm not saying that anything that you say should be considered but as a person you need people to acknowledge that you have spoken.

Me: Is there more to respect related concerns?

MU: They should also acknowledge that we are different, for an example, if you ask for an explanation of a certain concept and someone explains it in an English accent to you but when they make an example they talk about something that does not relate to you and when you say elaborate further they just say never mind and continue with what they were doing. This has come about due to Barclays taking over and as a result there a lot of English people coming to ABSA.

Me: Have the issues increase due to Barclays taking over?

MU: Yes, I don't think that they are making things better. I know that they are not taking employment equity seriously, I know obviously in London they do not have to deal with this. Unfortunately now senior management is from London and as you know if a top manager comes in he would like to bring on board people that he knows and trust and since they are coming from London those people are bound to be white.

I don't think that EE means much to them and it does not look like they will be pushing for this at all. What I have seen happening is that they boost their numbers in retail so that at the end of the day they'll appear to be compliant. They do that in treasury too so that at Capital they just have 1 or 2 black people, so the best jobs in the company would always be reserved for white people.

Me: EE and AA?

Me: I think that in certain industries like engineering it does work, I have friends who are engineers and they have good jobs and good salaries. In the financial sector, on the other hand, especially in the merchant banking environment, its not working. Its not even a buzz word that anybody is concerned about because what they do is they go to the same University and they hire black and white people with the same qualifications. There is no benefit to me since I have the same qualifications as my white counterparts. Unfortunately, as soon as you get in there you are on your own while they concentrate on the white graduates who they train properly and mentor so that they ease the transition from University to the work place. For an example, there were about 20 graduates that joined us from the University of Potsch and all of them were white, there wasn't a single black person there. I think, in certain industries it does work. Merchant Banking in SA is too far behind because no one is looking at this, I think that this is an area that needs to be looked at. There's still very few black staff there, every time there is a position and they have to interview candidates they tell you that there aren't any suitably qualified black people out there. They don't worry about getting the numbers right because they make their numbers up in Retail.

Me: Skills?

MM: I do not agree with the argument that there aren't any skills out there, I think that its just an excuse that they use so that they can continue to hire white graduates and train and mentor them. My boss asked me to get him good black graduates, I brought him a few people and not one of them were employed. They just came up with silly excuses like the black guy took a month longer than the white guy to finish so they end up employing another white candidate. I think in financial markets the few black people that are there

are now starting to exit this industry because there are no growth opportunities for them so they leave to start their own businesses on the side. This is a white dominated industry.

Me: Is it not possible that the reason white they employ so many white grads is that there aren't enough black graduates out there?

MM: That's not the case, I know they are not as many as white grads but I mean the main requirement here is a maths degree and then a person gets trained to do the job in the work place and there are black candidates who have such qualifications who have unsuccessfully applied for these positions. You really do not have to be a rocket scientist to do that job, anyone with a sound mathematical background can actually do it with proper training and nurturing. I think its just an excuse for them to say, he's not a straight A student or something like that.

Me: Do they look for straight A students?

MM: If its a Black guy and a white guy the symbols matter but if it is two white guys the symbols are not important. Its those kinds of issues that I kept on seeing over and over again while I was in there.

Me: Training and mentoring? Did they give it to you?

MU: I did not get any training or mentoring, you'd get into a position and get expected to know everything but then your boss, who is a white guys, has other graduates under him. What I'd see most of the time is that when people have the colour and same background, whether they are racist or not, they tend to relate to each other better than you as an outsider. These people would then get more training time and above all they'd get to be mentored as well.

Me: Did you ask them to put you in this mentorship programme?

MU: I did that a couple of times, I raised it to them and said these are my concerns. My first concern when I got there was that they did not tell me what my KPA were and as a result you would not know if you are doing well or not. Performance appraisal were done but you wouldn't know what they were talking about, I'd just get a rating and you wouldn't know why you got that particular rating. When you ask why they'd tell you that it comes from the feedback that they got from your colleagues. As to what feedback they were referring to, you'd never know. Its like they'd go from one person to the next asking what they think about a certain person and then use that as a performance rating. This was flawed and what made it worse it was implemented in an environment where black people are the minority and where they are not really liked so one would never get a good rating.

To tell you the truth I think that they just thumb suck those numbers because I've never seen anybody doing that exercise and besides if your colleagues rate you they also should ask you to rate them as well.

What I wanted was simple and that was, what are my deliverables? how will you measure my performance? When will this be done? I fought this every 6 months, that is when ever we had a performance appraisal.

Me: What scores did you get? Would you say that the ratings were fair?

MU: I always believed that I was in the top quartile while they thought that I was average but they never told me once why they believed that I was not a top performer that I thought I was.

Me: What would they have had to do in order to convince you to stay?

MU: They did want me to stay there was no way I was going to stay. The whole structure would have had to be diluted because there is no way that anyone can penetrate it. I would need to see them giving more respect to black people.

Me: Culture?

MU: At ABSA, organisational culture requires a major overhaul. Its just white Afrikaans people all over and if you are not Afrikaans or at least white I see no future.

Me: Specifically? What to change?

MU: I would have changed the way of thinking that says as soon as a black person comes in they would have to be in a training programme and then we can decide whether we want to hire them on completion but when a white person comes in, they are sure of their positions and they get mentoring in addition to the more proper training that they get. As a black person you will be a perpetual trainee, you are never good enough. Black people would need to be recognised and respected. Just like what I told you earlier, where you mention something in the meeting and everyone ignores and when things start going wrong and you tell them that you did mention this and the say, when? Showing clearly that not only were they just ignoring you but they actually thought that your point of view, no matter what it is, will be weaker than theirs and therefore your opinion is not worth listening to. Racism is still alive, the fact that we don't get called names does not mean that its gone it just changed shape. I don't remember anyone saying some racially inclined utterances but actions spoke louder than words.

Me: Work environment and motivation?

MU: What would motivate me is that when I get to a new role I get told what my deliverables are, what I would get if I meet expectations and what would I get if I exceed expectations. Everything should be as transparent as possible. This perpetual trainee thing has got to stop, you end up getting people trying to explain to you how the organisational structure is and why it is there and silly things like that. For an example, at Standard Bank my boss wanted to show me how Outlook works, I said I've been using that tool. I also worked at FNB and I think FNB has a much better culture that more accommodating to black people. Maybe I'm saying this because I was working in a unit that was run by a black person but it was good. An example of this is that at FNB we would be asked to suggest where we should go for the Christmas Party while at ABSA they'd tell you where it is and it will be in Ventersdorp, they'd play boere musiek and the invitation would state that you'd have to dress in khakis.

The other thing is that when a new employee joins the unit they'd take him to lunch if he were white but if he were black, they wouldn't do that. If a white employee leaves they organise finger lunch or something and bid him/her farewell but when a black person leaves they do nothing. When I left nobody did anything for me or even say good bye and I just did the same as well.

If it were up to them and there were no legislations like EE and AA there wouldn't be any black person in there. In the department there is around 70 to 80 people and out of that there were only 2 black people.

Me: Does it look like they were trying to make people stay?

MU: No.

Me: How different was it working under a black person at FNB than at ABSA?

MU: I also worked under a white person at FNB but it was nothing compared to this, actually it was great as well. Working under a black person was also great, I didn't speak my language but the culture there was more welcoming maybe because it was more English compared to ABSA which is more Afrikaans. I mean, they'd start talking in Afrikaans and when you raise it with them they reply to what you have raised in Afrikaans.

The other thing is that you leave work on Friday having been in a meeting knowing exactly where everybody got stuck, when you get back on Monday you find that people have moved on to the next point showing you very well that these people met during the weekend and they discussed work related stuff. This is how you get left behind while your white counterparts move on to the higher levels.

Me: Why did you leave FNB if they had this great culture?

MU: I wanted to do something else, I wanted to get into the financial markets and ABSA gave me the first merchant banking opportunity which I took with both hands. I had to move even though I was happy where I was because the South African Financial Market is closing doors for black people and so I had to take the first opportunity that I got.

Respondent 8.

Me: Please tell me why you moved from FNB to join Nedbank

ER: The reason why I left was more about growth. I was specialising in just one product at FNB which is called Property Finance and when I saw an opportunity to join Nedbank where I'd get an opportunity to deal with everything I grabbed it with both hands. The other thing was that at FNB we had a few Analysts and just one Credit Manager so there was no scope at all for me to grow there. I would have had to kill my Credit Manager first before I become one. So there were no opportunities at all and that's the reason why I left.

Me: Did you try moving within the group?

ER: Not really.

Me: Why is that? Were there no opportunities?

ER: I heard through my colleagues that they had been trying and could not get anything so I didn't want to go through that as well. I was like, why should I waste my time with this bank? So I looked elsewhere. These were people who had been there for a long time, who knew this job very well and who had done well for the company and I thought the same thing will probably happen to me.

There is a guy that I know who had a Marketing qualification who had applied for a position in the Marketing department but now they would tell him of experience and they'd say he does not even have even one year's marketing experience and therefore they cannot take him. He had been working there for three years so they had his record which I think should be good enough but they still didn't give him a chance.

Me: How long was your stay there?

ER: 1 year.

Me: Tito's Statement

ER: I don't think its fair in the sense that black people are now getting job opportunities that they were not getting before. If they get these opportunities why shouldn't they take them, white people had the opportunities before and that's why they are at the top now. So, why shouldn't black people take these opportunities.

Me: So you agree that black people are job hoping in search of a better paying company?

ER: Not only salaries but the careers as well.

Me: EE and AA?

ER: I don't see a lot of opportunities for myself but again maybe it is because I am new in this type of an environment. I'm still a junior. I am learning for now.

Me: Have they provided the environment that will allow you to grow at the pace that you prefer?

ER: No, I don't think that it is their responsibility to do that but it depends on an individual who wants to grow, you need to do something for yourself. Even when the opportunity has presented itself it is up to the individual to make a decision whether they want to take it or not. Obviously, if you just sat and never up-skilled yourself at the right time you will lose out.

If after up-skilling myself I do not find anything that that will allow me to grow further I will look elsewhere.

Me: Were they doing enough at FNB for people like yourself to get to the next level?

ER: At FNB they did nothing at all for black people, not where I worked. I think only white people got better opportunities.

Me: White people, maybe this was due to the fact that there weren't any skills. What do you think?

ER: No, it wasn't a question of skills. Other institutions give special treatment to White, Coloured and Indian people and they think that these people are better than us (black generic). So when it comes to EE and AA the employers will fill positions with coloured and Indian people since they too are part of the designated group according to the act.

Me: Was there a specific one where you felt that that appointment was not done fairly?

ER: Yes, I saw it happening at FNB.

Me: What factors do you think were considered?

ER: I think the main one was that coloured and Indian people are much better than us, I think that they probably also relate better to those groups than they do with us.

Me: Did anyone try and find out why they were not chosen?

ER: I know this guy who applied for a team leader position, he was not told why they didn't give him the position. When he asked them they said he just did not qualify but we all thought that it was because of the colour of his skins.

Me: What motivates you?

ER: The fact that I am learning something that I really love. Also this is something that I studied at tertiary so it makes me feel good knowing that I am finally going the right direction.

Me: What kind of an environment would you like?

ER: I would like to be treated the same as other people. No preferential treatment should be given to some people and not others. Some people think that they can just do and say to anything they like to other people, I hate that.

Me: Skills?

ER: Honestly, I think that we are being undermined. There are so many degreed black people out there looking for employment but they are not being given a chance. Yes we do not have work specific skills but we have qualifications which would means that we are trainable. Job specific skills are attained at work in any way, you can't learn this at University.

What I've seen also is that for a black person to get an entry level job they will have to be degreed while if that person was either Indian, coloured or white their metric will be good enough. *****

Me: Training and Mentoring of people that allowed people to learn something else other than what they were doing?

ER: No.

Me: If you had been given a chance to shadow a Credit Manager so that you can take over a similar role in the future.

ER: I would have stayed.

Me: Did you feel at anytime that you were treated unfairly?

ER: No. I had a good relationship with my superiors.

Me: What would have made you stay?

ER: If they had offered a position that involved a lot of accounting I would have stayed. If they were to pay me as much as other people in the department were. I think that people must be paid what they are worth.

Me: What else? In terms of the environment.

ER: If they can implement the EE and AA recommendations as fair as possible. There should be growth opportunities. I cannot be an Analyst for longer than 3 years so there needs to be opportunities for me to take advantage of once I feel that I have spent enough time at Credit.

Me: Organisational Culture?

ER: The management must be accessible and supportive. Where I work now the structure is flat and I am able to go to my boss at any time, I also can go to my boss' boss unlike before where I only had a Credit Manager as a person that I could take things to. It wasn't easy to talk to him so I wouldn't feel comfortable talking to him. Communication is important.

Me: Anything else? How diff is Nedbank's environment to the one at FNB?

ER: Its really, really different. I found the Nedbank environment very welcoming, in some places a person stays for longer than a week before they get their computers. This was not the case with me.

Me: Is the training that you are getting here, is it adding value to you in terms of your career goals?

ER: Yes, for an example here I am being trained by my Credit Manager, and my Area Credit Manager and I attend training during the weekend as well as the Nedbank training so yes, I think that the training is adequate and that I am going towards the right direction.

Respondent 9.

Me: What were the reasons for you to move from FNB to join Nedbank?

RS: There are a few reasons. To start with, it was hard leaving FNB to join Nedbank because FNB is the first ever company that I worked for coming straight out of the University. I had done a lot for FNB to an extent that I was given a Certificate of Recognition for good performance but at the end that recognition came with nothing. I think that if you get a performance certificate you must get a financial reward with that. At the time of getting this reward I was struggling and I was dependant on my credit card.

I didn't just leave FNB, I had a meeting with my boss and advised him what my issues were but at the end nothing was done. That was when I decided to leave FNB to join another bank.

Me: What did he say to you?

RS: He said he will have to speak to his boss and they said there was nothing that they could do financially, that is to counter that offer. The Head of the Department wanted me to stay because he did ask me if there was anything that he could do to make me stay because I had done a lot for the division and I told him that the only thing that motivated my move was the fact that I had been in financial crisis and was dependant on my credit card, which is a bad thing. When you go to varsity and graduate hoping for a good life but only to find that you are now being forced to leave on your credit card it just isn't a good thing.

Me: Was this the only reason?

RS: The other thing was personal growth.

Me: Were there no opportunities at FNB to grant you that chance to grow?

RS: I did not get them. I remember that I did apply for a Quantitative Credit Analyst at FNB card which is an area where I had been hoping to go to. I got an email from them saying that I did not get the job and at the same time my Agency contacted me and advised that there was a position at Nedbank and they would like to interview me. It isn't like I didn't give FNB a chance, I did because I applied, I went into their careers site and applied for jobs.

Me: So if it were up to you, you'd still be working for FNB?

RS: To be honest, I still have a thing for FNB. I enjoyed working there so much its just that I had the issues that I had.

Me: What do you think is the reason why you still feel this way?

RS: It was the culture and that things were done professionally, I never had a problem with the management.

Me: Culture?

RS: The way we used to work. It was the respect that you get and the way that they would listen to you when you come with a new thing. They would give you a platform to address whatever you would like to address.

Me: So you came up with a lot of ideas?

RS: Yes, I came up with a lot of innovative ideas and they did take those up. In the field that I am in that involves a lot of data, you come up with these ideas and they give you a chance to present them to the entire team so that they can challenge some of the basic assumptions which would then allow you to refine your idea into something workable. The other this is that every one was professional because all of us were qualified(degred) so everyone would allow you to present your idea and they will give you positive feedback instead of being negative.

Me: There we no holly cows?

RS: Yes there were no holly cows, people would ask questions so that they can understand where you are coming from with that idea and they will seek ways of helping you improve it.

In our department there were three teams, our team was new and our focus was on activations. Before our team started this project nobody had done this at FNB so we had to start everything from scratch. What happens is that the bank sells cheque accounts to customers but we wouldn't know whether those customers were using the accounts or not and the bank was losing out on that. So, what we did is we came up with a tracking system to track those accounts to see how they behave. When we started we were sitting at only 11% activation, that is the account usage. This helped us move from 11% to 48% in one year.

Me: Who came up with that idea?

RS: There were three of us in that team but the technical aspect of this were done by myself and my other colleague, the third person in the team was our boss. The two of us were the ones who came up with ideas but we would report to him so that we could find out if our ideas would work because he had this broad understanding of the banking industry.

Me: Having done all of that they still failed to give you a financial reward?

RS: No and that was the exercise that I got the certificate of performance for to thank us for the job well done. When it came to performance appraisal time I was rated 4.5 out of five and that was a very good rating but at the end what I got was something that I couldn't even believe. I went to speak to my boss saying that if you guys think I did so well why did you not give me something for it. I mean, I had even gone to the CEO of FNB to present the work that we had done and they were impressed but still the salary review was not good at all. What I got really did not match what I got for the ratings and my boss said he understands.

Me: Don't you think that maybe your expectations were too high?

RS: No. What they said was they had to give everyone in the 3 teams the same. I did understand that but I think they should have rewarded good performance as well. Yes I understand that we were a team and that we could have benefited in some way from being with them in the same team but I expected that at least the three of us who were directly involved in this exercise would get recognition.

Me: Did they make you believe at any point that you'd get that financial reward?

RS: They did, I remember they did. What happened though was that people started leaving which started with the head of department. We had five line managers and three of them left almost at the same time there after the fourth one left as well so there was now one left. We had to join another team and unfortunately for us we had to prove ourselves again since the new manager did not know us. Looking at that situation and the fact that I was now leaving on my credit card forced me to take decision.

Me: Titi's statement?

RS: I don't agree with that statement, we don't go to organizations to get training so that we can then go look for greener pastures. If you look at myself as an example, my heart is still with FNB. I didn't leave FNB because I was tired of the company, it was the treatment that I got that influenced my decision to leave. Our needs were not met when we worked very hard for the unit and for the organization. I was a very dedicated employee, I didn't care or mind staying late to do the work. I would even come to work on Sunday or leave at 12H00 a.m, not because I was behind with the work but because I was enjoying it. I just

wanted to finish what I was doing earlier so that I can explore other issues around that area to see how I can improve those processes and everything. I treated the business as though it was mine, I took ownership of the work and problem and that's why I had to spend long hours at work trying to make sure that everything is perfect.

I know obviously that they are the ones who introduced me to the financial industry and I'm happy for that. The confidence that I now have comes from the training that they provided to me. I have this belief now that nothing will ever be too much of a challenge for me. They taught me a lot of things at FNB from how to work under pressure, where to start when tackling problems, etc. I am using those skills that I attained at FNB at Nedbank.

I am now doing something different to what I was doing and enjoying at FNB, I work with their IT department. Normally in the IT department they do not mix Business and IT together, this is hard to do. For me though it is an advantage because at FNB I was involved in the business side of things so I can link the business requirements easily with the IT solutions that are required. This is the training that I got from FNB and now Nedbank is gaining from that. To be honest, I feel bad that I now add value at Nedbank with the skills acquired at FNB.

Its not a question of being trained by FNB and then taking those skills elsewhere, it is about our needs. They should look after our needs because what I saw there was that they treated us as graduates or trainees for more than two years.

Me: So you felt like you will be a trainee for ever.

RS: Yes because when ever we were in meetings you'd here someone introducing us as graduates. I was a specialist and I was a very good one at that, I knew all the ins and outs of my job but now this guy comes and introduce us as graduates and that to me didn't make sense. Its like we were being undermined and that is one thing that, I think, made them not to meet our needs. This is why I left the bank because I felt that if I am going to be a graduate forever then I won't go anywhere. If I was a graduate trainee then they needed to spoon feed me but like I said I was the specialist in that field. I was not dependent on anyone.

Me: You were the one coming up with ideas.

RS: Yes, that's the thing. I even trained other people on the work that I was doing and showed them how thing should be done and the next thing I am treated as a graduate, it wasn't fair to me.

Me: So Tito's statement? What do you think about it.

RS: I don't want to compare myself to other people and my situation could be different from theirs. For me, I gave them an opportunity to do the right thing but they failed.

Me: If they could call you now and offer something better, would you consider it?

RS: I will consider it but it must be a different department.

Me: Why is that?

RS: Its going to create this impression that I left so that I can inflate my salary. They did call me once asking me to come back but things were not going to be the same because

they could think that this guy can leave at anytime and there will no longer be that trust between us. At the end, this might affect the business. If its another department I definitely will consider it.

Me: Culture?

RS: The culture started with the team building outings that we would have in the department and that relationship comes from that. We were friends, when you are friends you relax and then you start enjoying what you are doing. For an example, If you join a new company all eyes are on you and so you will be working under pressure to try and produce the results and that is where you make mistakes. But when you are relaxed it is when you are thinking clearly and your contribution will be perfect. We created that thing, team work and working well with the team. The structure was flat, you could talk to anyone. Respect was still there, the fact that the structure was flat didn't mean that we can just talk anyhow to our bosses but they were still our friends and they treated us like their friends as well.

My boss for an example was there for me, each time I needed help he would be there for me. We had that bond, there were no boundaries and there was this understanding between us.

Me: What else was important in that culture?

RS: We were a family, even when I left when I was giving a speech it was emotional and I almost cried because it was like I was leaving my family now. There was this thing of a family relationship and it was strong. When I had a problem at work, working with data always includes other things that what you are used to, it was easy to go around asking people for their opinion especially when it comes to jargon that is used by different departments. We depended on each other, so the whole thing came together and we were like one family.

Me: You mentioned that a few peeps left, did you not see that as an opportunity for you to get in the next level.

RS: Not really because after their departure our focus was shifted from Direct Marketing to Credit Risk. This included credit scoring, credit checks, etc. We were new at this so it was always going to be difficult to be a leader on something that you have not been exposed to. It wasn't something hard but I would not have know that prior to us doing this.

I had been involved in a similar project before where I would analyse the scoring results and the rules used in scoring and see if they were applied properly or not and if they were hampering growth of the business in any way. From that exercise we dropped a few of them because some of them were harsh but I would not get involved with the technicalities of changing them. I would just give them a report stating which rules needed changing and why. We used to have a weekly meeting where we would discuss my finding and then I would give my report to the relevant people. One example is the rule that if the customer has had 4 credit bureau enquiries then they would not qualify for the product, this rule was changed to 11 enquiries and we found that that was the rule that disqualified most people and they could not get cheque accounts and overdrafts.

The only time where I was involved on the technical side was when I was asked to take a piece of date and trace it back to create a program, by then I didn't have experience and training on programming so I had to sit down and do it manually which I managed to do and then I told them which process to use.

Me: What would make you stay?

RS: If they could have given me an opportunity to grow within the bank and also if they were to review my salary and compensate me for the quality of work that I have put forward. If for an example you come up with a quicker process of doing something people should give you a chance to air your views, challenge your assumptions and they make a decision. They mustn't ignore you. My problem is the process time, I always look for shorter and more effective ways of doing things.

Me: Which environment do you prefer?

RS: FNB, at FNB I had an office even though it was a cubicle but that was my space. At Nedbank it is just open space and people are passing through every minute, it is not a good environment to work in. They play music and so all the time you have to listen to music while working. I'm not used to that, when I am working it must be quiet, I don't want to be disturbed.

Me: Are you happy there?

RS: I've been there for 6 months but am already convinced that I'm not happy with the culture. We work as a team, there are two other people who do the checking and testing working with a team of programmers. I am one of the quality assurance or testers. My responsibility is checking the developers' work to see if what has been done is right. When these people make mistakes and I give them the test log they get angry with me. They don't realize that this is part of my job and so I cannot ignore things, if I say something wrong when it doesn't it will only come back to me.

Most of the testers are arrogant and so they would just give them a test log. I have, however, gone to an extent of telling them that they can come and ask me or call me to come to their stations and assist them if they need help because I have an idea of how to write programmes. I'd go through their codes and show them where they got it wrong. I even give them pictures of the screens to show that what it looked like and what it was supposed to look like.

I remember there was this guy who came and told me that I was telling him nonsense and I said if that's how you want to treat this it's fine I will just give you a test log and you will see how you solve the problem. At the end he did see the point and he came back and apologized, there are still those people who are not like him. For others I even write the program for them and show them what it was supposed to look like.

The management is the guilty party here because they keep on changing the spec but then expect that these people would come up with a proper program at the end. Things are just not done professionally as they should be. You end up having to work on a program for longer than you should take.

Me: What is your relationship with management like?

RS: My boss and myself, we get along. She has respect for people, even when I was still new and was still learning when I made a mistake she wouldn't shout at me even when she was loud she would book a boardroom for us to have a one on one meeting there. She would explain that this is what I did and how it could backfire and affect the team. It was then that I said maybe I need to learn all the standards before I continue with my work and that's what I did.

The other people that I don't report to though do not have that respect. They also push numbers instead of the quality. As a tester, my work is about the quality and that's where the clash is and the fighting starts. For those I just send the test log to them as well and not just the programmer so that they'd know why I haven't okayed the program. These issues need to be fixed.

Me: Do you think that you'd stay longer there?

RS: No, and its not about money this time, it is the management, planning and the routine work. I get bored easily so routine work is not for me. When I started it was a challenge but now that I know what it happening all the work has become routine. For an example, there was a program needed being done and they looked for a volunteer and I volunteered because I was tired of doing routine work and I wanted another challenge. I was a developer this time, I also wanted to see what our developers go through each day only to find that it wasn't that hard. It was a four weeks project and I completed it in less than two weeks. I tested it and everything was perfect. This is one thing that got me a certificate again.

Me: Another certificate? Did it come with something this time.

RS: Yes, I got another one at Nedbank. Yes this one came with something.

Me: What motivates you?

RS: Right now for me to wake up and go to work, I think twice because of the routine work that I will be doing. I even tried to come up with a way to automate my work but failed because I am dealing with different programs. When I was at FNB I enjoyed being at work, I even went on Sundays because I enjoyed it so much. My focus was not on the same thing and there was always a bit of research that one had to do. All the time I would want to improve things while at Nedbank all you do is test based on the structure that was set a long time ago. Once you master that, everything becomes routine?

Me: Environment?

RS: Analytics, where you apply equations and manipulate your variables to come up with innovative ideas. This is the environment that I want to find environment.

Me: Team work, respect and communication. The company needs to look after me, I am not asking for big salaries. Treatment is very important. When it comes to these issues people of all colours complain about them, it is not only us black people. Hiring another person means that the organization would have to do without a talented and knowledgeable for some time because they would have to train the new person and that process might take long, something that could have been avoided by just doing the right thing. Besides, the new person is likely to be more expensive than keeping the current employee. For the new person to deliver it might take even longer that 6 months, depending on the type of work that he/she does.

They need to look at the retention strategy.

Respondent 10.

Me: Reasons to leave FNB to join another company?

NM: The primary reason is that I wanted to move back into consulting, even though my role at FNB was more or less internal consulting but I wanted to move to an environment where I can deal with different clients and possibly in different sectors.

Me: Anything else?

NM: there was another reason, maybe it didn't play a major role in my decision making process. I felt that where I was placed there wasn't much room for me to exercise my own judgment during the assignments. For an example, as a business analyst my primary role is to act as an interface between business and IT so sometimes you do not get to use your own ideas but are forced to drive someone else's idea. For an example, as business analyst gets a request from a certain unit to look at problem that they are facing and then propose a solution but sometime you'd get a problem from your line manager and you'd be asked to go look at it and the discussion would end there but most of the time they'd come with a problem and solution at the same time thereby not allowing you to exercise your own judgement. They'd give it to you and tell you how to solve the problem and say you must document that solution and that becomes a problem because if you document that solution and you present it to the people who must implement it obviously they'd have to try and understand the solution so during this presentation they'd challenge you on the assumption used to come up with that solution and if that is not your idea you won't be in a good position to defend that solution so you end up looking like a glorified data capturer because you are not analyzing anything you are just documenting someone else's solution. This was another issue that led me to my decision.

Me: When you applied, didn't they tell this?

NM: The KPA appealed to me because there was a lot of emphasis on the analysis part, as the title say that you are a business analyst and it stated that a large percentage of your time will be spent on analysis. This was my expectation before I joined the bank.

Me: Tito's statement?

NM: I think that this is a gross generalization, I'm sure situation are unique in different organization depending on how each organization treats its people. Also, in the recruitment process, the recruiters need to make sure that the organizations needs are aligned with those of the prospective employees. Obviously, if the employee has different expectations to the needs of the organization but in the recruitment process they make those promises and make the picture really rosy but as soon as the candidate settles in they find that there are huge imbalances.

If one could talk to the people that hop from one job to another you could find that each one of them have something that they didn't like from their previous employer. The other issue that's related to finances is that most people have different financial pressures as you know that most black people do not come from financially stable homes and therefore there are different pressures to accumulate as much wealth as possible in as short a space of time as possible. These people may then decide to job hop in order for them to attain this. I'm not saying that this happens but some people do leave mainly for money.

I wouldn't agree though with such a generalization because I think that it also depends on the different industries, for an example the industry that I am in has a very high turnover

rate. I think that the last time they announced the turnover rate it was sitting at 18%. The economy is growing and people are becoming more marketable because they have those specific type of skills.

Me: Skills?

NM: I think that, realistically speaking, there is a shortage of skills. It also depends on how you define skills, some people think that if you have a degree then you are skilled. If you define skills this way then that statement of shortage of skills will be challenged. But, if you define it academic background and on the job experience and training and the combination of all of these then there is a shortage of skills other wise you wouldn't be seeing certain jobs being advertised over and over on newspapers. On the other hand though, employers need to make a concerted effort to invest in skills development because ultimately it is to their benefit. Obviously you can't expect someone coming straight from varsity becoming productive in the work place on the first day of employment. It takes years to accumulate skills. There needs to be a channel that allows those that have the skills to impart their knowledge on to the ones that want to acquire those skills. Maybe they need to look at incentivizing those people that have skills so that they can willingly impart knowledge. Also, they'd need to find a way to make those people see that the trainee is not a potential threat to their jobs because some people think that way.

My current employer has a programme where they recruit students from the University of Johannesburg where they come and train with us for a year after which they'd have to work for this company for another year. Programmes like these will help in eradicating this skills gap problem.

Me: Did they have any mentorship programmes which would see people moving to higher positions?

NM: FNB as a whole had those initiatives but not our unit, they had a learning centre which was purely dedicated on up-skilling people. It depends on which area you were in, I mean through out my tenure at FNB I never attended even a single course. When you had to motivate for being sent for training you'd find it hard to provide an acceptable reason to the person who is making a decision because whatever reason you put in they would say you do not need to go for training because the on then job training that you got is sufficient. It also depends on the manager and whether he/she appreciates the value of working with people who want to constantly up-skill themselves. If they don't see value in that then this whole thing falls away even though the organization at a higher level believe in this.

Me: Do you think that if there was a programme like that you would still be working for FNB?

NM: The major concern for me is that during the time that I stayed there I didn't really have a development plan which would ideally state that this are the things that I need to work on, where I should improve in order to get to the next level. If I had had a development plan you can then sit with your manger and say this is where I want to go and during the discussion the major can tell you where he thinks that you are lacking and then together with him you can then device a plan to get to that level. We never had a single discussion of this sort. So, given a programme like that I will defiantly still be there.

Me: How did it make you feel?

NM: It made me feel unappreciated, I mean as much as I understand that development is my responsibility but in a working environment the employer will in a way contribute to my development. Ultimately this benefits the employer as well.

Me: Were there any performance appraisal there?

NM: Ours was not sufficiently implemented, they had a balanced score card in place but the only score that I would know are the 360 degrees measurement results. There were quarterly meetings where you one gets an opportunity to voice their opinions with the employer. I was not happy with the rigidity of the balanced score card system though because there were some things that we were not able to influence directly which we were measure on.

Me: What kind of an environment would you like to work in?

NM: If I were to rate this area I was in terms of an Accepted Maturity Model where you look at an organization to see if it is an introductory, growth, maturity and decline stages I would say it was still not at a mature level. It was still at an infant stage where there were no clear procedures, processes and policies. It was not the biggest department but at the same time it was not well organized.

Me: How did this affect you?

NM: It affected me in a way because for an example there were some people who were not qualified to handle big projects but who were given these. This affected the performance of the team because of the expectations to do something that one has not been trained as to how you can tackle this.

Me: Why do you think that the employer gave those jobs to the people who had not been properly trained.

NM: I really do not know but I don't think that our boss knew the value of having suitably trained individuals in any organization. They have a very strategic role to play in the organization but even the head of this department would get data capturers to interview people for analysts position.

Also I saw a trend of people from the same race receiving special treatment.

Me: What group was this?

NM: Indian people. We had weekly Wednesday meetings where we would talk about the status of the projects that each of us are looking at. Some people would get shouted and sworn at if they could say, for an example, that they still have not received response from either IT or Business, where something had been sent to them for their comment because they didn't get response while some people would come into the meeting having done nothing since the previous meeting and having had no progress. They'd probably drag this for 2 to 3 more weeks and keep on having the same comment of, "I'll look at it?" The response from the leader would not be as harsh as it will be on the other people.

Me: Did you see a lot of such things?

NM: Yes and I know a lot of people who have left and who left for these kinds of issues. We felt that there was a lot of favouritism, even in the incentive scheme there was

definitely a feeling that these people were favoured and were earning a lot more than others.

Me: What else did you dislike?

NM: I really felt that I was underpaid. I also got fed up with the environment where there was a lot of petty politics where so and so is not speaking to this person, this person doesn't speak to this one, this group go out and talk about the other person etc. So I felt like this was not a very good atmosphere for me.

Me: So the word team never existed?

NM: It existed superficially, we would also go to team outings but I think that they were just spending money and did not take the team thing too seriously. I think that these people were not even paying attention to these things because as soon as we get to the office everything would go back to normal.

Me: Do you think that the management tried to do the right thing here?

NM: On the face of it I'd say yes, an impression was made that the management was making a great effort but behind the scenes they would convey a completely different message although they had shown during the meetings that progress is being made. Their actions would differ completely with what they said.

Me: Did they mention anything about Growth in the Interviews?

NM: They did mention this, because I was interested in this I asked a question with regards to vertical growth during the interview and they led me to believe that there was ample opportunity to grow. That was the undertaking that I was given and obviously the impression that I had as well.

Me: Did you talk to them about this?

NM: I certainly went and raised the issue with my boss when I saw that we were not starting a process of a personal development plan and that there was no training scheduled for me and the answer that I would always get was that it was not necessary and that the on the job training is more than sufficient.

Me: Stay?

NM: Those development plans would have made a difference because I did not have any direction within FNB, I didn't what I had to do improve myself, how that will be done, when I should do it so that I can get to where I wanted to be. You know these things always come up when you resign and your manager comes and tell you that they had plans for you to move to the next level and they are going to give you x and y but then you ask yourself that if really that was the case then, why was there no proactive communication from the manager to say that this is what is in store for you and when will it be done so that, also, if I had to do something to get it I can take those tests or register that course or do whatever it is that they are recommending.

Me: What drives you?

NM: Knowing that I am doing something that is worthwhile and that I will be rewarded for good work put forward. Something that I can look at in the future and say these are the

results of my efforts, maybe not as an individual but also as part of a team. I am a results orientated person.

Me: Culture?

NM: Open culture where one can interact with whomever they want to interact with. Team based environment.

Me: Is there anything more?

NM: No, there isn't a lot that I can add on that. In terms of work culture, I would like an environment that encourages people to come up with ideas. An environment that allows you to raise a point that differs with your superior's without feeling that you might jeopardise your chance of moving further within an organisation. An environment where your manager will not feel that you are challenging their position when you are challenging their idea.

Me: EE and AA?

NM: I think that these pieces of legislation are relevant and that they will continue to be relevant for a number of years particularly if there is not a concerted effort from the employers side to implement the requirements of these pieces of legislation. This will then prolong this process.

I think that it has created opportunities but for me specifically I do not know because if I apply I do not look whether it is an EE position or not, I just apply when I think that my skills will match the job requirements. I just lost an opportunity also because the employer wanted to employ a black female candidate, I went through the whole process and apparently we got the same results so they chose her. I have no hard feeling about this, it's the law it had to be done.

Me: Did they ever promise you something that they failed to deliver on?

NM: There was a promise that I'd become a team leader so I was asked to shadow someone which I felt that it was an insult to me. It was like being a reserve. I also left in the beginning of July when the final financial year appraisal was going to be in the middle of July so I did not get time to see whether the promises that were made would be kept or not.

Respondent 11.

Me: Why did you leave FNB ?

TT: At the end of the day the package that they offered at Std Bank was a great motivator but also I had felt the edge to move before that offer though. I was looking for work, I needed to move from FNB. For a long time I had been needing to get out of there.

Me: Were u looking for a different kind of job?

TT: I was looking for a different company, I needed to leave FNB because I was recruited as a graduate trainee but I felt that the company didn't put much interest or emphasis in training graduates.

Me: Were you in a certain program?

TT: We were put in a program, obviously with a benefit of hindsight I don't think that it was much of a program. It was a situation of, come in here is your desk you train and after this period you should be qualified to be a manager but you are not given assistance that will help you learn faster. There is nothing in that program, other than the word program that says it was a program and I'm being fast tracked to a particular position after this type of period.

Me: Did you take a decision to work for FNB because of that particular program?

TT: It was one of the key factors in me taking that position but at the end of the day I took a job because I needed employment and they are the people that came up but the proposal that they put forward was a very good one i.e. of a graduate trainee to be trained for 18 months and then assume the responsibility of a credit manager.

Me: Did they not honour that?

TT: In my opinion No, they did not honour this. I think that they were looking for number to add to their graduates and then they recruited somebody and after a while they said you are not cutting it when there were no performance standards set. There was nothing that I could have used as a benchmark for myself to say this is where I must be but I am here and obviously this is the work that I need to do so that I can become a manager within the specified period of time. There was no benchmark and at the end of the day, they said dude you are not reaching the finish line quick enough but there's no time limit that has been put for you to reach the finish line.

Me: Did you raise this with the management?

TT: No, not really. I think as soon as it was time to do the performance appraisal they came up with another proposal to say you know what we will shift you from here and you will move to another place so I moved from one city to another. Because I was not happy where I was I figured that you know what it might be best for me to move, so I moved.

Me: Did you feel that you were not cutting it? Did you understand what they meant about that?

TT: It was quite strange because what they did was that they said I must go to a psychologist and I went to the psychologist and then the guy said he doesn't understand what they want from you because they say that they are looking for leadership qualities but in the environment that they put you in you do not require any leadership skills there and therefore there is no way that you could demonstrate these. He didn't see how leadership qualities were going to be beneficial or even how I could exercise my leadership skills if I had any, he couldn't understand it so in the end he gave me a report back which I took back to them and that's how the story of moving started because now the psychologist said, look what you guys are saying is not right or is irrelevant and then they said I should move to another place.

Me: What do you think influenced their decision or behaviour?

TT: Maybe its just too blunt this way, I don't know some people who have worked in the organization for a long time find it difficult to accept that somebody can just come in and just because they have a qualification and become a manager in 18 months. I mean, I used to get comments like, "you cannot learn everything that you need to learn to become a manager in 18 months." I didn't see anything hard about the work itself though, it was pretty easy stuff, not easy because I was the smartest of all but it was stuff that I could do. I could learn it in 18 months. Because they had people that had worked there for a long time who obviously had aspirations to become leaders in that organisation, the people in charge tend to not want to allow new people to be fast tracked, that's one. The other one is that I got the feeling that since they were specifically looking for black people, they were specifically looking for black people to fail. Obviously the second one is a generalisation but it is what I felt. The attitude or behaviour was like they were looking for black people to fail, I say that because when I first arrived, my first week, when I asked for the programme, a written program of what I would be doing the guy said come back after 10 minutes, came back after 10 minutes he said come after 5 minutes, I came back again and when I came back he was sitting in front of his computer typing it up. At that time I didn't know anything about banking but he was asking me questions like, do you think you will stay there for 2 months or 3 months? I was like, dude come on man aren't you the one who is supposed to have the programme drafted for me and discuss the programme with me? It was a very difficult position.

Me: Do you think that it was their first time doing something like that?

TT: Yes, I think it was the first time that they were dealing with a graduate that they'd have to fast track.

Me: Why do you think it happened?

TT: It think that was a strategy that FNB took but they did not necessarily train or prepare their senior employees for it so as a result their employees thought that they are simply pushing through people because of employment equity whereas what they had to do was to enable people who had been previously disadvantaged to be fast tracked so that the company could be representative of the community that it operates in. They didn't understand what they were doing, I don't think that they were told what they would have to do. I think that employees in general at FNB, not only seniors, were not prepared for it.

The other thing was that you just got hopped around from desk to desk, not that I mind training but I never got enough time to stay in one place and learn it completely because I became now an employee that works when somebody else is on leave. Even then I never got the chance to learn because someone else would go on leave as soon as the other person comes back. So I became a reliever for when people are on leave. That so called programme that was proposed was not a programme anymore because I wasn't following it, I was shipped from one place to another.

Me: When that happened, did you get the necessary support to perform on each task that you were shipped to?

TT: Then, I was no longer being fast tracked I was now an employee of FNB. There was no mentor at the beginning, no mentor at the end and no mentor during my stay there. The only time I had a mentor or something close to that, was when I had to sit next to someone before they hand over to me before they go on leave. I never had a desk of my

own, yes come to think of it, I never had a desk. Yeah, I never had a desk, so the mentor became the person that I was sitting next to, I never had a desk, never had my computer and I never had my own things.

Me: It still irritates you just thinking about this?

TT: Yeah, I mean I worked there for a year and I never had a desk.

Me: How did it make you feel?

TT: You don't feel like you are part of the team because everybody looks at you like you are some beneficiary of the system, you are not here because you deserve to be here.

Me: Tito's statement?

TT: I think it's a lowest form of politics that you can get from such a respectable person, to throw a race card on something like this. First of all as black people we go and study, get our qualifications and are employed but within the organisation you are seen as an Affirmative Action employee or an Employment Equity person. So you are not recognised for your skills and you are not supported, you are expected to fail and you will be put through a developmental programme. I'm not sure but, I can't grasp the development issue, why must a black person always be for development? I mean I went to varsity, I came out and the people of other races that I came out with are not for development but I am. That says to me that I am not in the same capacity as them and I'll constantly have to be developed.

I'm not sure if staying in one company for 20 years doing the same thing would be good for one's development. Black people are employed and they learn what they can learn there and because of the need to improve themselves by learning some more they move from one company to another. There is nothing wrong with it.

Me: Job hopping for money?

TT: I think job hopping needs to be analysed, for black people, one needs to take into cognisance where black people come from, we start at a negative level, we start working with educational loan debts. Obviously, I am generalising right now but everyone I know had the same issues. We start from owing educational fees and then we get employment and from then on because of the situations that we have at home, we find ourselves having to support far more people than an average white person that has just been employed. An average white 25 year old will just be supporting himself and no one else. So yes, money is a contributing factor in what is so called job hopping but also unhappiness in an environment that one finds themselves in contributes. As I have mentioned we find ourselves being labelled AA and EE candidates and we are not recognised for the skill that you bring in, you are marginalised and you are expected to fail. So, when you do fail they'd say he only got the job because he is black in the first place and then when you do succeed more pressure is put on you, you are expected to work twice as hard compared to the people that are in the same level as us. If you take a two hour lunch, you are late but if they do the same they are networking. So, its pretty difficult. I don't think that black people do this because the main drive is money and to benefit from the laws that have been put in place but rather the situation that they find themselves in.

Me: AA & EE relevance?

TT: Yes I think that they are more relevant than ever, I mean its only been 13 years since there was democracy. Most companies are owned by white people, in fact most HR managers are not black and therefore the probability of being employed if you are white is more than if you are black so yes, it is relevant. Considering that about 80% of the population is black and most of it still unemployed. Black graduates are not employed but we are complaining about skills shortage, I don't know what skills are we looking for because for me a graduate just needs experience.

Me: Is there a skills problem? Whites being employed as a result, is this justified?

TT: I doubt it, I mean that would mean that a black person is unskilled, regardless of their qualification. I cannot agree with that one. I believe that a person who has gone through varsity and got a qualification has a certain measure of skill, nobody is born working for a bank but you learn the work when you are there and at varsity they won't teach you to work for a bank. You go through a qualification and then you make a choice of an industry that you want to work in.

Me: Don't you think that maybe an average white graduate already has some exposure to the kind of work that they will be doing and hence them are preferred by the employer?

TT: It would mean that white people are born in jobs. That takes us back to the laws that have been implemented, if white people are getting a look at because they have some exposure or experience then black people need to be given that experience so that everybody is empowered so that everyone would stand an equal chance of being picked.

Me: So you feel that black people are not given that chance?

TT: No they are not, we are simply employed to get the numbers in shape. When we realise that this was a reason we were employed we leave and get the numbers in shape somewhere else, we are accused of job hopping. So, one hopes that in time things will change. Obviously, companies are different with regards to the treatment of employees. I mean people always complain about shortage of skills in the government departments and say it is because of a large number of black people that have been hired but I was at a licensing station in Randburg, almost 40% of the people that worked there are white but the queues that you find there are the same as everywhere else. So the argument that says that the cause of the issue of the dip in the delivery of services is due to the colour of the people that are now working in the government department is flawed and a bit unfair.

Me: What happened after the move to Johannesburg?

TT: When I got to Johannesburg it was completely different from what I had experienced in Durban. Immediately when I arrived, I felt that you know what here I was needed, I was going to be looked after and was required to learn and to work and not required to be super human. There was a programme in place and it was a type of an environment that I had expected in the beginning.

Me: You must have been happy to get into an environment like that?

TT: Yes it was a nice environment but the structure of the department soon changed and we had to now join another group and report to a different management. I found the head of that department to be very similar to the people that I had left in Durban. I think that in Durban they were not ready to train graduates but here was a person who had graduates that he had been training but this person was just ignorant as to how he must deal with them. It then went back to that situation that I left in Durban and then afterwards I felt short

changed, I mean I was here for a graduate programme and there was no programme anymore. The law had been laid and there was no programme.

Me: Was this the only thing that made you leave? Environment?

TT: Also the type of work that I was doing, I needed a change. A change in scenery, a change in the work and the change in the environment, a total change and that is why I was only applying for things outside of the bank only and not inside. I wanted to leave.

Me: What about a change in department? Don't you think that that would have done you some good?

TT: No, not really. Maybe I would have taken employment at FNB if it had been offered and it was something completely different to what I was doing.

Me: Is there anything that would have made you stay?

TT: If they could just show that you know what, we appreciate you being here and show this by actions. I didn't see any of that, I didn't feel appreciated. Like when I was leaving they were like, okay and then I left. In fact I would have left had the money been exactly the same, I would have left. Maybe my state of mind also was a major contributing factor, I needed to change.

Me: What else is important in any work environment?

TT: Willingness to enable me to grow, not only as an employee but also as an individual. Not to be scared that if they train me I might leave because I contribute towards the organisations bottom line and that training helps me do that more effectively and efficiently. The least I would expect is a contribution back into my life in general not only work.

Me: What do you think about career pathing?

TT: If you are satisfied in your job and you feel that you can contribute something to the company and the company contributes something to you, there is no reason to leave, I mean there is no reason not to stay. Obviously you can get offers from other companies but there will be no reason not to stay, if you are happy at work, you are happy with your life in general and you feel that the company is happy with you and you contribute to the company's well being and you do the same. I think all want to be at places where the financial reward is good and the personal development and chance thereof are at the level that makes you happy.

Me: Are you happy now?

TT: Yes I am happy, I have been working there for a couple of months and it seems like an environment that can enable me to grow on a personal level as well.

Me: Are you planning to stay there for a long time?

TT: I do not see a reason for leaving in the foreseeable future.

Me: What motivates you?

TT: It's the idea that I am doing something that I enjoy doing, I enjoy my job. 2. My employer have shown great faith in me to an extent that I am starting to believe in myself also, I mean when I left that other company, I mean if you work for a company for a long time and you don't feel appreciated you start doubting your capabilities. Where I work now they've made me feel at home, I feel I am contributing something everyday. The other this is that I am not working for myself anymore, the job that I am doing there I am doing it for the entire black nation so that the next black person that is employed there is not employed because of the colour of their skin but because they know that black people do the job and work hard. Obviously, I am working for my family as well. The other thing is, lunches are good as well.

Me: What's different in the environment?

TT: I think that it's the leadership style of the managers, my manager sits right next me. My manager at FNB also sat right next to me, I never had a problem at FNB within the line manager it was the head of the department where I used to experience problems. He was the one that used to tell me how I was doing but I never worked with him directly, I never got feedback from my line managers i.e. while I was still in Durban. Where I am working now, the actual head of the department is right next to me, his manager is right here. So if you do something wrong, that person can just help you out right there and say this is what you did wrong and this is what you were supposed to do. SUPPORT. In that situation you are bound not to make the same mistake and it encourages you to learn and contribute effectively because the manager is here, the senior manager is here and the head is here. Communication is very open, also we have meetings every week where you say what is happening in your section. So things will never be allowed to spiral out of control because everybody is right here to help should you experience any problem. The team mentality is very strong where I work now whereas previously we were a team but ranking was very important as well.

Me: Durban? Team?

TT: No, when people feel threatened by your arrival you are never allowed to be part of the team, they don't let you in. maybe I should have been given an opportunity to say I am not here to take people's jobs, I am here to learn. I think that they were not comfortable with the graduate training programme themselves so they couldn't tell anybody else to relax and be comfortable with the situation. I think that from the management to the lower levels, people felt threatened about my arrival because they thought if a person can be trained for 18 months and assume a Credit Manager role, what would stop him or someone else to take over any other job in the department, including the top level positions.



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