

THE IMPACT OF CULTURE ON COMMUNICATION DURING USER REQUIREMENTS GATHERING: A SOUTH AFRICAN BANKING CASE STUDY

by

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Submitted in fulfilment of the requirements for the degree

MCom in Informatics

in the

FACULTY OF ECONOMIC AND MANAGEMENT SCIENCES

at the

UNIVERSITY OF PRETORIA

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Date of submission

27 November 2024

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ABSTRACT

There are limited studies on how societal culture impacts communication during the user requirements gathering process. In the South African context, this issue is more prevalent than in other societies because of different dominant ethnic groups. The study explores the impact of societal culture on communication in the user requirements gathering phase of typical projects in the banking industry. The study sought to determine the role different societal cultures in South Africa play in the communication processes involved in gathering user requirements within the banking sector.

The study employed an interpretivism research philosophy and an inductive research approach. The research strategy was a case study strategy which utilised a qualitative research method with semi-structured interviews. Sixteen business analysts (BAs) were interviewed. Thematic data analysis was employed to generate understanding and insights into the phenomenon under investigation.

Several insights were identified during this study, key of these include - the importance of cultural sensitivity; the role of digital communication tools; and the need for inclusive communication strategies. The study participants emphasised the necessity of understanding and adapting to diverse communication styles, balancing directness with respect for hierarchy, and using culturally appropriate metaphors and idioms. The findings highlight the challenges posed by linguistic diversity and the significance of promoting cultural awareness and sensitivity training. There was also emphasis on the importance of considering different factors such as communication style and cultural values when understanding how users from various cultures share their needs. The key communication techniques for effective user requirements gathering were found to be, pre-session preparation, openness, adaptation to stakeholders, emotional control, trust building, engagement maintenance and goal setting.

Recommendations include improving language proficiency, fostering cultural sensitivity, and investing in relationship-building efforts. Future research should explore broader geographic representation and use quantitative research methods to gain more understanding of the phenomenon under investigation.

Keywords: *user requirement gathering, business communication, culture, societal culture, South African banking*

ACKNOWLEDGEMENTS

I would like to firstly thank my creator – God who has presented this opportunity for me to be part of this program and produce the work to the best of my ability.

I would like to thank my institution for creating this platform so I can pursue my passion via the masters degree. Special thanks go to my supervisor for having faith in me and being patient in guiding me in the right direction to this point.

I would also like to thank my family: my husband and three children for holding my hand throughout the two years and giving me the time to concentrate on my schoolwork – I say to them, it will all be worth it in the end.

Lastly, I would like to thank the organisation and the study participants that allowed me to conduct this study. I have enjoyed every minute of the interviews.

Thank you and God bless you all.

LIST OF ABBREVIATIONS

- BA – Business Analyst
BRS – Business Requirements Specifications
IIBA – International Institute of Business Analysis
IPACC – Indigenous Peoples of Africa Co-ordinating Committee
IS – Information Systems
IT – Information Technology
SARB – South African Reserve Bank
SOHA – South African History Online

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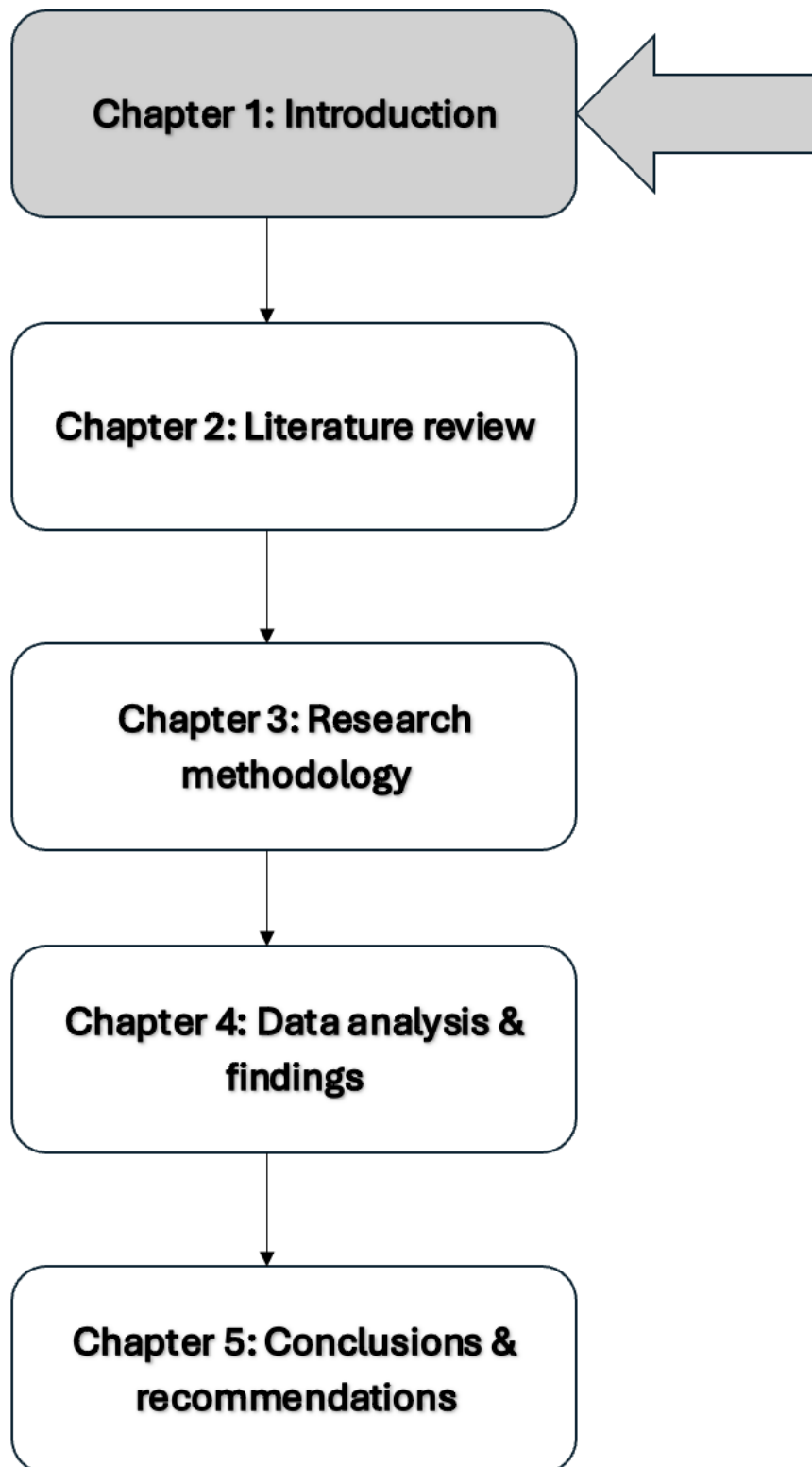
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Figure 1: Chapter map – Introduction and background



CHAPTER 1: INTRODUCTION TO THE RESEARCH

1.1 INTRODUCTION

Societal culture is an integral part of the existence of human beings, as it influences the way people act, think, and associate with one another while being governed by values, beliefs, and norms that are deemed acceptable in the community or society (Alsanoosy, Spichkova, & Harland, 2020). It can be defined as values and beliefs that are socially and collectively developed within a particular social context by a group of people (Hofstede, 2011; Smith & Bond, 2019). Moreover, the culture of a country (i.e., national culture) can have an impact on the work practices and the way people communicate with one another within the business environment, and this may also have a bearing on the organisational culture within that country (Hofstede, Hofstede, & Minkov, 2010; Fietz, Hillmann, & Guenther, 2021).

South Africa has a unique and diverse cultural background including 11 official languages. ProQuest (2014) divides the South African population into different ethnic groups which have their own heritage and identity, namely: i) Africans – indigenous, which include Zulus, Xhosas, Northern and Southern Sothos, Tswanas, Swazis, Shangaan-Tsongas, Ndebeles, and Vendas; ii) Whites – non-indigenous, which include the English, Irish, Scottish, and Afrikaans; iii) mixed race; and iv) immigrants who speak various languages. This study seeks to explore the impact of culture on user requirements gathering communication in the financial and banking industry. The next section discusses the background of the research problem.

1.2 BACKGROUND

According to Saxena and McDonagh (2022), information technology (IT) project execution and success are driven and led by business analysis activities, communication, and the understanding of the stakeholder's involvement. Research shows that most IT product development projects fail due to poorly defined user requirements related to inadequate or poor communication, time constraints, and cultural misalignment (Stylidis et al., 2016). In this regard, gathering user requirements is essential in the development of usable products that meet the needs of users (Owusu & Chakraborty, 2019). In light of this, business analysis becomes important to

prevent the occurrence of these challenges (i.e., inadequate or poor communication, time constraints, and cultural misalignment) that result in product development failure. Business analysis is (International Institute of Business Analysis [IIBA (2017, p. 12):

the practice of enabling change in an enterprise by defining needs and recommending solutions that deliver value to stakeholders. Business analysis enables an enterprise to articulate needs and the rationale for change, and to design and describe solutions that can deliver value.

One of the activities of Business Analysts (BAs) is identifying and gathering user requirements which constitutes part of the initial stages of discovering and understanding an organisation's needs. Lane, O'Raghallaigh and Sammon (2016) explain that the success of the definition of the IT project is dependent on clearly defined user requirements. These requirements can be gathered using various techniques which include but are not limited to observation, questionnaire surveys, focus groups, interviews and workshops. In light of this, the user requirement elicitation process demands that the BA should engage physically or virtually with relevant stakeholders which include but are not limited to customers (business users) where the requirements originate and the IT development team who are responsible for translating the user requirements into products and/or services. In this regard, thorough and extensive communication is required when gathering user requirements from stakeholders that are coming from various cultures as this can contribute to difficulties in communication (Minbaeva, Fitzsimmons, & Brewster, 2021).

According to Esau and Seymour (2019), different cultural backgrounds can affect planning, identification of problems, understanding of context and the management of conflict, as well as unpredictability control¹. This can lead to user requirements being interpreted differently due to differences in culture, which may result in ambiguity during the elicitation process (Sommerville, 2011; Ferrari, Spoletini, & Gnesi, 2016;

¹ "Unpredictability control" involves managing or reducing unexpected events or outcomes that occur in a project or process. When people from diverse cultural backgrounds work together, their different perspectives, values, and communication styles may cause uncertainties in task execution or problem resolution. Managing uncertainty requires preparing for and addressing uncertainties in a way that prevents cultural differences from impacting the project's development or results. This could involve devising plans to address unexpected obstacles or designing adaptable strategies that consider various perspectives and methods.

Siakas et al., 2021). Consequently, this makes it difficult for the business/user requirements analyst to interpret and integrate the collected data from different sources, which may also exhibit different cultural backgrounds (Christel & Kang, 1992; Sadig & Sahraoui, 2017; Brewer & Scandlyn, 2022; Johanson, Glow, & Taylor, 2023; Brodowicz, 2024). In view of this, the user requirements elicitation process can easily become too complex, particularly when distinct national cultures are also part of the cultural dynamics (Cunha & Canen, 2008; Sadig, 2017; Todorov, 2022). In such circumstances, BAs with multicultural competencies may be better suited to manage and handle user requirements elicitation process, which may empower them to defuse the cultural difference tensions that may ensue (Canen & Canen, 2002, 2004; Alsanoosy, Spichkova, & Harland, 2018).

In this regard, it should be noted that the South African banking sector presents a unique case where cultural diversity significantly influences communication dynamics, particularly in business analysis processes such as user requirements gathering. Also, the banking sector in South Africa is strongly regulated and competitive, with institutions functioning in a diverse and multilingual setting that mirrors the wider social makeup of the country (The Banking Association of South Africa, 2022; Gwatidzo & Simbanegavi, 2024; PwC, 2024; South African Reserve Bank, 2025). Since financial services play a vital role in fostering economic growth and inclusion, clear communication in IT-led banking initiatives is critical to guarantee that digital transformation efforts meet stakeholder expectations (Diener & Špaček, 2021; Mappingire, Smuts, & Van der Merwe, 2022). However, cultural barriers can impede the articulation and interpretation of business requirements, leading to project inefficiencies and potential financial losses (Ncayiyana, 2019; Van Vuuren, Van Dyk, & Mokoena, 2021; Moonsamy, 2025).

In addition, the country's historical and socio-economic context has contributed to linguistic and cultural fragmentation, necessitating heightened cultural sensitivity in business interactions (Marjorie, 2010; Fanjanirina, 2023; Wildsmith-Cromarty, Reilly, & Kamdem, 2023). Within the banking sector, where IT projects often involve diverse teams spanning multiple linguistic and cultural backgrounds, a lack of cultural communication competence can exacerbate misunderstandings in user requirements elicitation (Xu & Tian, 2019; Van Vuuren et al., 2021). Research indicates that

misinterpretations stemming from cultural variations in communication styles, decision-making approaches and conflict resolution strategies can create ambiguity in business analysis activities (Wang, Lyu, & Pitt, 2024; Xie, 2024). Given the critical role of IT projects in ensuring banking sector competitiveness, addressing these cultural communication challenges is essential for reducing project failure rates and enhancing stakeholder engagement.

Furthermore, while the role of a BA may require a certain level of education, having the right education does not eliminate the possibility that cultural differences could still have an impact. There is still a challenge regarding the different cultural backgrounds BAs, users, and involved stakeholders have. Nonetheless, a level of professionalism regarding the sector standards of conducting the user requirement-gathering activity needs to be kept, regardless of diversity. Looking at the business analysis fraternity and activities, when one needs to gather user requirements, they need to communicate with various stakeholders who come from various backgrounds. Extant literature show that there is inadequate research carried out in the academic arena on cultural differences and their impact on business analysis activities (Alsanoosy et al., 2020). This research gap is also evident and pronounced in the South African context – a country with a diverse culture (Chigudu, 2018; Emuze & James, 2013; Rodolaki et al., 2023). Communication is a key element in business analysis processes and activities. This is significantly more important in the initial stages of the IT projects like the user requirements gathering stage. Lack of cultural communication competence can lead to challenges in the user requirement elicitation process as misunderstandings and conflicts can arise at the beginning of this process (Oladapo et al., 2024). As such, this study seeks to explore this phenomenon [cultural communication competence] to gain a better understanding of how culture impacts the user requirements gathering process from a South African context.

1.3 PROBLEM STATEMENT

An understanding of cultural dynamics in business analysis is critical for effective user requirements gathering in IT projects. However, limited research has explored how cultural differences impact communication during this process, particularly within the South African banking sector (Alsanoosy et al., 2019; Rauf et al., 2023). Given that

the banking industry operates in a highly regulated and competitive environment with stakeholders from diverse linguistic and cultural backgrounds, misinterpretations arising from cultural variations in communication styles, decision-making approaches and conflict resolution strategies can lead to ambiguity, project inefficiencies and potential financial losses. Despite the recognition of these challenges in global literature, the extent to which cultural barriers affect user requirements elicitation within South African banks remains underexplored. This study aims to bridge this gap by investigating how cultural communication competence influences the effectiveness of user requirements gathering in the banking sector, thereby contributing to improved business analysis practices and project success rates in a multicultural context.

1.4 MOTIVATION OF THE STUDY

This research offers significant advantages to the South African banking industry, especially for business divisions involved in gathering user requirements. Considering South Africa's varied cultural and linguistic environment, proficient communication is essential in business analysis activities to guarantee the precise collection of user requirements. The results of this research provide essential understanding of how cultural variations impact communication and cooperation in the banking industry, where diverse stakeholders, from business users to IT development teams, need to unite to establish, express and enhance system requirements. This study enhances the effectiveness of user requirements collection by pinpointing significant communication obstacles and suggesting methods to overcome cultural barriers which in turn results in improved project results.

Additionally, the research holds considerable importance for researchers, scholars, business analysts and other professionals aiming to enhance their comprehension of cultural communication dynamics in business analysis. It contributes to the current knowledge base by tackling a research gap related to cultural diversity and its influence on IT project success, specifically within the South African banking sector. The results could additionally be utilised to enhance business analysis methodologies, guide professional development initiatives and create structures that encourage inclusivity and cultural awareness in stakeholder interactions.

Beyond theoretical contributions, this study offers practical recommendations that organisations can implement to enhance communication in multicultural business environments. Besides, through fostering cultural awareness and equipping business analysts with effective strategies for managing diverse communication styles, organisations can reduce misinterpretations, minimise ambiguity in requirements elicitation and improve stakeholder engagement. These improvements contribute to higher IT project success rates and the mitigation of project failures caused by communication breakdowns due to cultural diversity. Ultimately, this study provides a foundation for further research and practical interventions aimed at refining business analysis practices in culturally diverse settings, particularly within South Africa's highly regulated and competitive banking sector.

1.5 RESEARCH OBJECTIVES AND QUESTIONS

This section focuses on the research objectives and questions of the study.

1.5.1 Research objectives

The main research objective of the study is:

To determine the role different societal cultures in South Africa play in communication during user requirements gathering in the banking sector.

The sub-research objectives of the study are the following:

- To identify the different societal cultures in South Africa and establish the communication characteristics of each culture.
- To determine the successful business analysis approaches and techniques that can be used when communicating during the user requirements gathering process to accommodate cultural diversity.
- To understand the key aspects of communication that may impact user requirements gathering in the South African banking sector.

1.5.2 Research questions

Consistent with the main research objective, the main research question of the study is stated below:

What roles do different societal cultures in South Africa play in communication during user requirements gathering in the banking sector?

It follows the sub-research questions of the study shall be as follows:

- What are the various societal cultures in South Africa, and what are the communication characteristics unique to each culture?
- Which business analysis approaches and techniques are effective in accommodating cultural diversity during user requirements gathering in the South African banking sector?
- What are the key aspects of communication that influence the process of user requirements gathering in the South African banking sector?

1.6 CHAPTER OVERVIEW

The structure of the chapters in this study is indicated below.

Chapter 1: Introduction and background

This introductory chapter introduces the study by giving a background to the study overview and describing the rationale of this research. The problem statement is presented so is the significance of the study. The research objectives and corresponding questions are presented.

Chapter 2: Literature review

This literature review chapter consists of four themes:

- *Theme 1: Indigenous and non-indigenous South African cultures* – This theme describes the different cultural groups in South Africa. An overview and background of these cultures is presented. The characteristics of indigenous and non-indigenous South African cultures are defined.

- *Theme 2: Culture and communication frameworks* – This theme explores the various societal cultural frameworks, models and dimensions that have been implemented in different industries and countries, as well as the effectiveness of these frameworks, models and dimensions. An exploration of adoption feedback on success rate and challenges faced is reviewed in terms of real-world applications of these frameworks, their effectiveness and best practice cases.
- *Theme 3: Communication and user requirements gathering* – This theme describes user requirements gathering as well as the different requirements gathering techniques used in the business analysis space. It also touches on the challenges that BAs face when gathering user requirements. This theme also looks at how a person's culture affects the success of their business analysis work, focusing specifically on the South African banking sector.
- *Theme 4: The South African banking sector* – This theme presents an overview (background and nature) of the South African banking sector.

Chapter 3: Research methodology

This chapter presents and discusses the methodological considerations of the study. This includes - research philosophy, target population, data collection and data analysis approaches.

Chapter 4: Data analysis and findings

This chapter outlines the study findings in line with the objectives of the study. The findings are presented and discussed reflecting on key constructs as synthesised in Chapter 2 of this study (the literature review).

Chapter 5: Conclusions and recommendations

This chapter describes the conclusions and recommendations of the study based on the findings of the study in relation to the objectives and extant literature on communication competence.

This chapter describes the conclusions and recommendations of the study based on the results of the study in relation to the objectives and existing literature.

1.7 CHAPTER SUMMARY

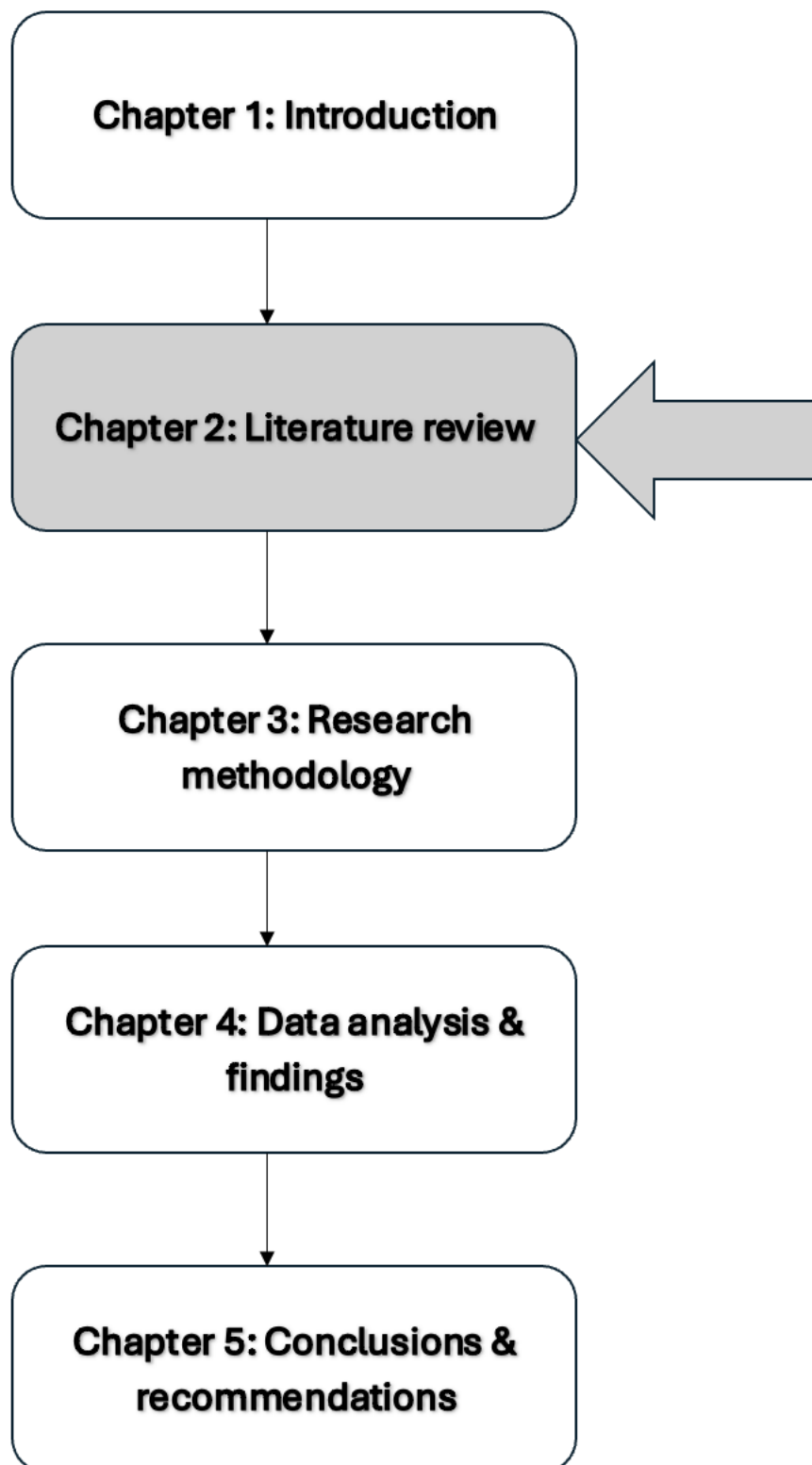
This chapter provided an overview of the research study, the rationale of the research and the problem statement, as summarised in Table 1.

Table 1: Summary of Chapter 1

Summary of the chapter	
Research problem	The identified problem is that there are limited studies on how culture impacts communication during the user requirements gathering process, particularly from a South African perspective, which includes many societal cultures.
Main research objective	To determine the role different societal cultures in South Africa play in communication during user requirements gathering in the banking sector.
Research motivation	This study aims to benefit the South African banking sector by providing insights and strategies to improve requirements elicitation and manage the impact of culture on communication, which could enhance IT project success and interest researchers and other stakeholders in this field.

The next chapter details the review of literature relevant to this study.

Figure 2: Chapter map – Literature review



CHAPTER 2: LITERATURE REVIEW

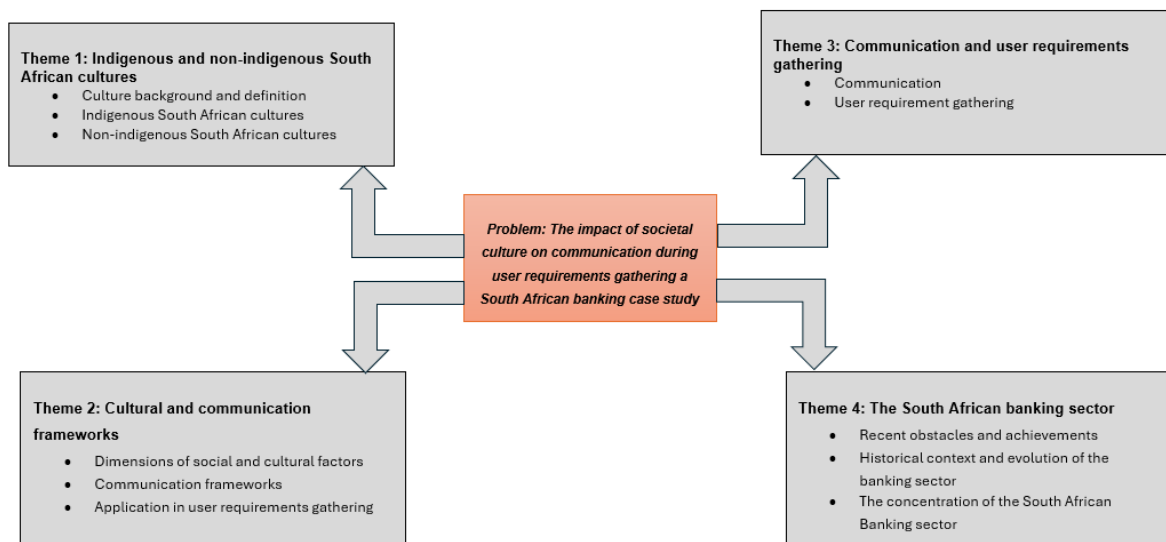
2.1 INTRODUCTION

As presented in Chapter 1 of this report, the main research objective of this study was to determine the role different societal cultures in South Africa, play in communication during user requirements gathering in the banking sector. This chapter presents a review of the literature on the background of the South African cultures split into indigenous and non-indigenous cultures. The chapter also expands on user requirements gathering and communication in the South African context. The current social culture dimensions and frameworks are also explained. The literature review is pitched to the context under study – the banking sector.

2.2 SCOPE OF LITERATURE

Figure 3 presents the scope of the literature for this study.

Figure 3: The scope of the literature review



Source: Researcher's work

This chapter is divided into four themes as illustrated in Figure 3 above. The first theme, indigenous and non-indigenous South African cultures, gives an overview of the current cultural setup in South Africa. This theme explores culture in the context of South Africa. The second theme is communication, user requirements techniques and adoption. This theme explains communication and how it can impact the different types of techniques used to gather user requirements. The theme narrows down to the banking sector, then is further narrowed down to requirements gathering from a South African perspective. The theme also documents the current challenges that have been identified in the sub-sections. The third theme is cultural and communication frameworks. This theme identifies the social cultural dimensions and frameworks that have been implemented and explored in the banking sector, applicable to the country it has been addressed in. The fourth theme, the South African banking sector, gives a detailed overview and background of the South African banking sector. It thoroughly describes the nature of this sector. The next section will elaborate on the identified themes in more detail.

2.3 THEME 1: INDIGENOUS AND NON-INDIGENOUS SOUTH AFRICAN CULTURES

This section will discuss the first theme with the discussions of the following subsections; culture background and definition, indigenous South African cultures and non-indigenous South African cultures.

2.3.1 Culture background and definition

Studying culture has proven to be a particularly difficult area for researchers, mainly because of its intricate nature and the varying societies of people (Creanza, Kolodny, & Feldman, 2017; Naik, Baker, & Mohiyeddini, 2023). There are two commonly acknowledged explanations that demonstrate the diverse characteristics of culture. On one end, Spencer-Oatey and Franklin (2012) define culture as the results of one's experiences, which are organised to varying degrees and are learned or created by individuals within a population, including images or symbols and their interpretations. These are passed down from previous generations – from current peers or developed by individuals. This definition underscores the idea that culture is acquired and transmitted, comprising collective understandings and perspectives that change over

time. In contrast, Hofstede (2011, p. 3) provides a more organised explanation, defining culture as “the collective programming of the mind that distinguishes the members of one group or category of people from others”. Hofstede’s view focuses on culture as a collective mental structure that shapes individuals’ thoughts, actions, and social interactions. These definitions collectively emphasise that culture influences not just individual actions and perspectives but also determines group interactions, societal standards, and communication methods.

Culture is a social and psychological creation that influences how individuals understand and interact with their surroundings (Chen, 2018; Miller & Collette, 2018). This is especially important when comparing indigenous and non-indigenous cultures in South Africa, as the presence of different cultural perspectives results in differing views on values, communication methods, and social engagements (Akpa-Inyang & Chima, 2021; Sister Cities International, 2024). In light of this, Ntuli (2012) demonstrates how these variations are shown in everyday life. He demonstrates the difference in cultural norms regarding respect between Africa and the West. In numerous African traditions, it is customary for youth to show respect by sitting when in the company of their elders (Mbele et al., 2015; Booty, 2017). This gesture represents the honour and recognition of the elderly’s power, a principle deeply embedded in numerous African cultures. On the other hand, Western culture frequently highlights equality and personal independence (Jiang et al., 2019). Western cultural standards may expect people to hold off on sitting until a seat is offered, showing a unique perception of respect and social ranking. Ntuli’s case shows that behaviours that appear universal are frequently shaped by cultural context.

In South Africa, cultural differences play a vital role in shaping communication as indigenous and non-indigenous populations engage in social, political, and economic interactions. To investigate user requirements gathering in the South African banking sector, it is crucial to acknowledge cultural differences for promoting effective communication and incorporating diverse perspectives.

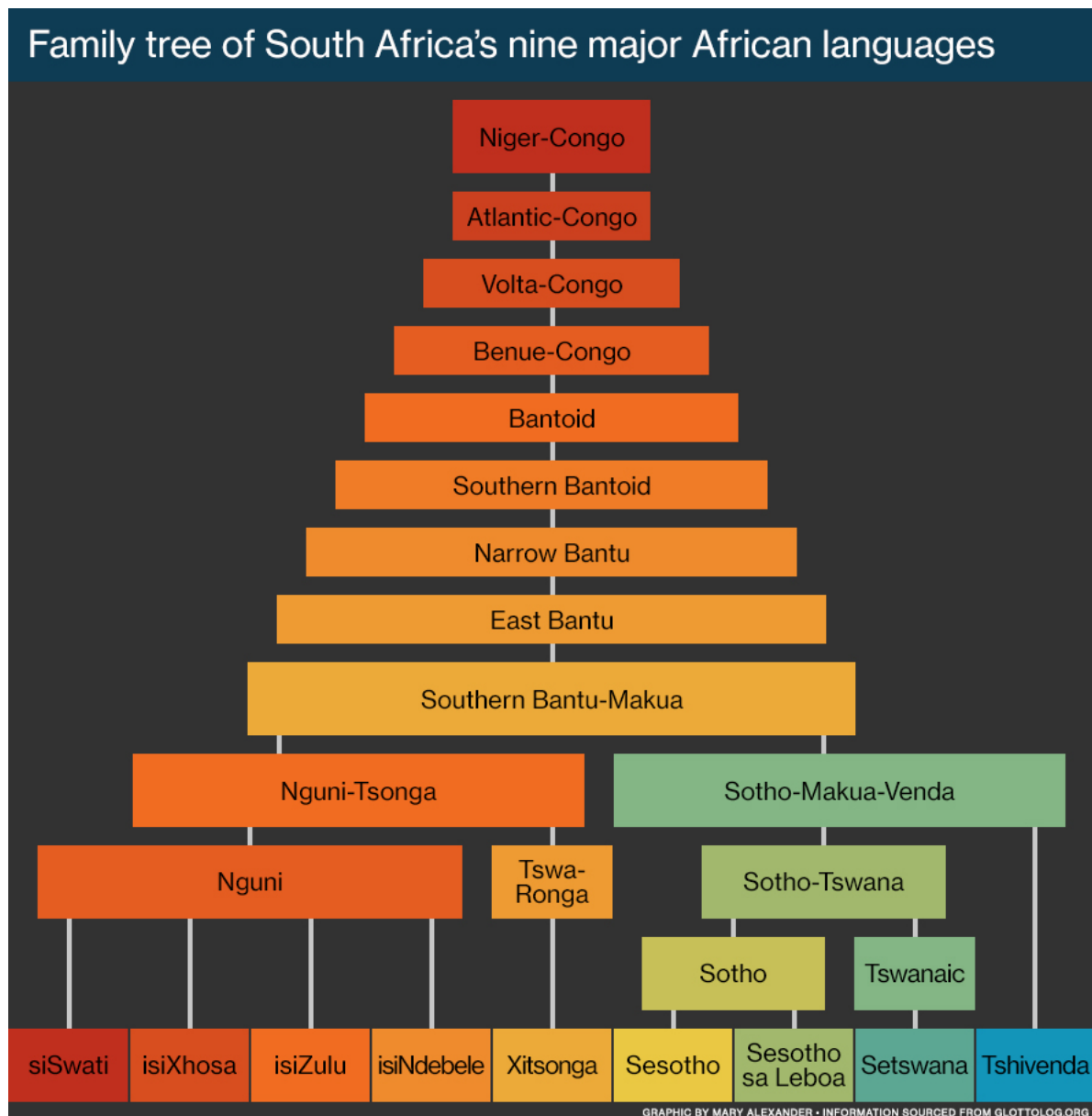
2.3.2 Indigenous South African cultures

Indigenous cultures in South Africa have developed over many years, forming a diverse mix of languages, customs, and social rituals (SAHO, 2019a). There is frequent discussion surrounding the idea of “indigenous people” in the African context. There are some who claim that, in contrast to other regions, every African individual can be categorised as native to the continent. Nevertheless, in the context of the study, indigenous people refer specifically to the Bantu and Khoisan people (IPACC, 2024). These are considered to be the first and original residents of South Africa and still, to this day, have a strong influence on the country’s cultural identity.

In South Africa, the Bantu and Khoisan people are different ethnolinguistic groups with separate languages and histories (IPACC, 2024). The Bantu people speak languages belonging to the Niger-Congo family, including prominent South African dialects such as Zulu, Xhosa, Sotho, and Tswana, as shown in Figure 4 (Alexander, 2024). Around 1 000 B.C.E., these populations moved to Southern Africa and brought with them agriculture, ironworking, and centralised political systems (Alexander, 2024). On the other hand, the Khoisan people, who are native to the area, were known for their hunting and gathering practices (San) as well as herding livestock (Khoi). Also, they used languages containing unique clicking sounds, such as Khoekhoe and Taa, even though these languages are currently at risk of disappearing (McQuillan, 2021). As Bantu populations grew, numerous Khoisan communities were forced out or absorbed. Currently, Bantu languages are predominant, whereas Khoisan languages are at risk of disappearance, with continued attempts to safeguard them in addition to challenges concerning land rights and cultural conservation (SAHO, 2019b; McQuillan, 2021).

In this study, indigenous peoples are characterised by their historical presence, current cultural practices, and attempts to uphold a unique identity amidst modernity. These communities display a powerful collective identity, which is firmly based on their connections with their environment, their language, and their social systems. Indigenous cultures in South Africa are characterised by several defining features, which include distinct languages, diverse cultures and beliefs, deep connections to family and nature, historical marginalisation in developmental processes, and self-identification.

Figure 4: Family tree of South Africa's nine major African languages



Source: Alexander (2024)

2.3.2.1 Distinct languages

Indigenous languages play a vital role in preserving cultural heritage in South Africa (Gwerevende & Mthombeni, 2023; Ellerbeck & Mahkuntsu, 2024). Seven out of the eleven official languages in the country are from indigenous communities, showcasing the importance of linguistic diversity within these groups. It should be noted that language serves as both a tool for communicating and a medium for passing on knowledge, traditions, and values from one generation to another (Rabiah, 2018; Canestrino, Magliocca, & Li, 2022). In this regard, language is deeply intertwined with

cultural identity and plays a central role in maintaining indigenous knowledge systems. Beyond verbal communication, indigenous languages encapsulate unique worldviews, expressions and idiomatic phrases that often lack direct translations in other languages. These linguistic nuances shape how indigenous communities perceive relationships, authority and social obligations. Moreover, the use of indigenous languages in education, governance and business can foster inclusivity and cultural continuity. However, the dominance of colonial languages such as English and Afrikaans presents challenges for linguistic preservation, leading to the gradual erosion of indigenous languages in formal settings. Strengthening language policies that support the active use of indigenous languages in institutions is crucial for ensuring cultural sustainability and intergenerational knowledge transfer.

2.3.2.2 Diverse cultures and beliefs

South Africa's native communities have a diverse range of cultural traditions and faiths (SAHO, 2019a). The range includes traditional religious customs that respect ancestors and natural spirits, as well as various social practices that regulate aspects such as marriage and conflict resolution. The variety found in native cultures mirrors the impact of historical, geographic and social factors that have influenced these communities through the years (SAHO, 2019a; McQuillan, 2021; Alexander, 2024). As such, language is a critical medium through which cultural beliefs and traditions are expressed and reinforced. Indigenous languages serve as carriers of folklore, oral history and spiritual teachings, playing an essential role in maintaining ancestral customs and belief systems. Many rituals, songs and proverbs convey moral values and collective wisdom that guide social behaviour within these communities. Additionally, linguistic diversity reflects the plurality of cultural perspectives, with different indigenous groups possessing distinct terminologies and phrases to articulate concepts related to spirituality, nature and social hierarchy. However, as Western influence continues to shape societal norms, there is a risk of linguistic displacement, leading to the gradual loss of indigenous knowledge embedded within these languages. Efforts to document and revitalise indigenous languages are therefore integral to sustaining the rich cultural heritage of South Africa's native communities.

2.3.2.3 Deep connections to family and nature

Indigenous societies highly prioritise familial ties and the protection of the environment (Department of Social Development, 2021). In this regard, they place a strong emphasis on collective responsibility and the interconnectedness of all individuals. This is commonly referred to as the African philosophy of “*ubuntu*”, and this is also evident in the decision-making process, where family and community welfare are usually given preference over personal wants (Mabvurira, 2020; Paulson, 2020). Moreover, the connection between indigenous populations and their surroundings is essential to their cultural heritage. Land serves as more than just a physical asset; it also represents a spiritual and cultural base that unites communities (Ahmed, Zuk, & Tsuji, 2021). However, it should be noted that the philosophy of “*ubuntu*”, which emphasises communal cooperation, shared values and mutual support; extends beyond indigenous societies and significantly influences the way South African teams work collaboratively. In professional settings, “*ubuntu*” fosters a culture of collective responsibility, where decision-making is inclusive and centred on consensus-building rather than individual authority (Nzimakwe, 2014; Sambala, Cooper, & Manderson, 2019). Within South African teams, particularly in industries that require cross-functional collaboration, such as the banking and IT sectors, this philosophy encourages open communication, trust and the prioritisation of group cohesion over personal gains (Chetty & Price, 2024). This collectivist approach is particularly relevant in user requirements gathering processes, where stakeholders from diverse backgrounds must work together to define project needs effectively. The principle of “*ubuntu*” facilitates the resolution of potential conflicts by promoting respect for different viewpoints which helps to ensure that all voices are acknowledged in the development process (Chasi & Rodny-Gumede, 2022). Consequently, the application of “*ubuntu*” in professional environments not only enhances teamwork but also mitigates the communication challenges posed by cultural diversity. This helps to reinforce the interconnectedness that underpins both indigenous traditions and modern collaborative work structures.

2.3.2.4 Historical marginalisation in developmental processes

Even though they have a long history in the area, indigenous South Africans were deliberately excluded during the colonial and apartheid eras (Strauss, 2019; Marks, 2024). This exclusion also applied to political, economic, and social growth, which resulted in indigenous communities facing disadvantages in their access to education, healthcare, and economic opportunities. Despite efforts to tackle these disparities through post-apartheid reforms, the lingering impact of historical marginalisation is still evident in various aspects of South African society (Shackleton & Gwedla, 2021).

2.3.2.5 Self-identification in indigenous cultures

Indigenous cultures stress the importance of group identity, with individuals identifying themselves in connection to their community, family, and cultural background (Mabvurira, 2020; Paulson, 2020). This feeling of “we” is an essential part of indigenous identity, which differs significantly from the individualistic approach seen in non-indigenous societies. In numerous native communities, personal success is not determined by personal accomplishments but by one’s efforts for the community and the safeguarding of cultural practices (Mabvurira, 2020; Paulson, 2020).

2.3.2.6 Conclusion

Within the field of Information Systems (IS), there has been increasing recognition of the need for research that reflects the unique socio-cultural and economic conditions of developing nations, particularly in Africa (Kroeze, 2019). South African scholars argue that the integration of indigenous knowledge systems (IKS) into IS research is vital to ensuring that digital transformation initiatives are aligned with the contextual realities of local communities. Kroeze (2019) highlights that traditional Western-centric models of IS development often overlook the ways in which African worldviews, including the philosophy of “*ubuntu*”, shape collaborative work, decision-making and communication. This is particularly relevant in the context of user requirements gathering in the South African banking sector, where digital transformation efforts must account for diverse linguistic and cultural perspectives.

Digital inclusion and exclusion significantly influence communication methods in the process of gathering requirements. South Africa, similar to numerous developing

nations, experiences a digital divide where technology access, digital skills and language obstacles influence involvement in IT-related initiatives (Gudmundsdottir, 2010; International Trade Administration, 2024). The absence of digital platforms and communication resources in rural and underserved areas frequently results in the marginalisation of essential stakeholders from the requirements gathering process which perpetuates systemic inequalities (Philip & Williams, 2018; Wyrzykowski, 2023). Furthermore, language continues to be a significant obstacle, as the primary use of English in digital banking platforms might exclude users who are more skilled in native languages (Lake, 2022; Wyrzykowski, 2023). Acknowledging these difficulties, researchers like Kroeze (2019) support the adoption of culturally aware strategies in IS research, making certain that system development methods meaningfully integrate indigenous knowledge and traditions.

Additionally, the concept of “*ubuntu*” also plays a crucial role in how South African teams collaborate during IT projects. Chetty and Price (2024) argue that business analysts and IT professionals working in multicultural environments must adopt “*ubuntu*” which is a centric approach to communication that emphasises respect, consensus-building and relational accountability. This is particularly important during user requirements gathering, where misunderstandings arising from cultural differences can lead to ambiguous or incomplete specifications. Besides, through leveraging “*ubuntu*” as a guiding principle, teams can foster inclusive participation which helps to ensure that all stakeholders, irrespective of their technological proficiency, are meaningfully engaged in the development process (Muia, Masese, & Rufo).

Also, with the growing demand for digital transformation in South Africa’s banking industry, it is crucial for business analysis and IT project management frameworks to adapt to local cultural factors (Kroeze, 2019). This encompasses the implementation of multilingual interfaces, culturally tailored user experience design and collaborative development approaches that empower participants from various backgrounds. This study enhances a more inclusive and culturally appropriate method for gathering user requirements in the South African banking sector by tackling digital exclusion and incorporating indigenous knowledge into IS research and practice.

Nonetheless, the significance of language in indigenous cultures cannot be emphasised enough. Language functions as more than just a means of everyday interaction; it also holds cultural information. For instance, numerous native languages contain distinct vocabulary and expressions that demonstrate special cultural customs, ecological understanding and religious convictions. The diversity of languages plays a vital role in passing down cultural beliefs and is an important factor in understanding how information is shared among native societies.

2.3.3 Non-indigenous South African cultures

Foreign cultures, mostly Europeans, have had a strong influence on South Africa's politics, economy, and society, especially during the colonial and apartheid periods (Oliver & Oliver, 2017; Sibani, 2018). These societies have their foundation in Western customs and beliefs, which highlight personal independence, logical reasoning, capitalism, and legal principles (Pomerleau, 2024). In this study, non-indigenous cultures in South Africa are defined as the white ethnic group, specifically of European descent. These descendants of colonial-era settlers introduced Western beliefs, which are now firmly ingrained in South Africa's establishments. The impact of Western culture can be seen in the nation's legal system, educational strategies, and economic frameworks, all of which have traditionally prioritised the beliefs and needs of non-native communities (Sibani, 2018). The core values that shape the cultural frameworks of non-indigenous groups reflect the broader Western worldview. These values have greatly influenced the way non-indigenous South Africans communicate, make decisions, and interact with the wider society. However, these can be examined from the following four perspectives: self-determination, empiricism in science, capitalism, and legal principle. These are discussed in the subsections that follow.

2.3.3.1 Self-determination

Western societies value independence and the ability to make personal choices (Humphrey & Bliuc, 2021; Cherry, 2023). In South African cultures that are not indigenous, there is a strong emphasis on individual accomplishments and freedom of choice, where success is often determined by one's ability to demonstrate independence and reach personal objectives. The emphasis on individualism is different from the collectivist values found in several indigenous societies, which

prioritise community and family (Mabvurira, 2020; Paulson, 2020; Humphrey & Bliuc, 2021; Cherry, 2023).

2.3.3.2 Empiricism in science

A fundamental aspect of Western societies is the prioritisation of logical reasoning and exploration through the scientific method (Mazzocchi, 2006; Horton & Mosely, 2020; Tagliapietra, 2023). Non-native South African cultures highly prioritise logic, making decisions based on evidence and seeking knowledge through empirical research. This problem-solving approach is seen in various areas, such as business, governance, and education (Mazzocchi, 2006; Horton & Mosely, 2020; Tagliapietra, 2023).

2.3.3.3 Capitalism

The economic principles of capitalism emphasise individual economic freedom and profit-seeking that have strong connections to non-indigenous South African cultures (Young, 2012; Illing, 2018; Heilbroner & Boettke, 2024). In these communities, people are motivated to participate in business, put money into ventures, and exchange goods, with financial achievements viewed as a representation of individual hard work and worth. Capitalism focuses on competition and market-based economies, which differs from the communal resource management methods observed in various indigenous cultures (Jahan & Mahmud, 2015; Toms, 2020).

2.3.3.4 Legal principle

Western societies place great value on the role of legal frameworks and the fair enforcement of laws (Casey, 2022). In South African cultures that are not indigenous, the rule of law is seen as crucial for upholding order and justice. The emphasis on legal structures has been key in influencing the development of South African society, especially in the post-apartheid period, which saw the implementation of reforms to advance equality and human rights (Whitcar-Nel & Freedman, 2015; Khumalo, 2024).

2.3.3.5 Conclusion

These cultural traits emphasise the unique perspective of non-indigenous South Africans and stress the significance of grasping how these values impact

communication, governance, and decision-making procedures. Acknowledging the cultural distinctions among indigenous and non-indigenous communities is crucial during user requirements gathering to guarantee effective and inclusive communication.

2.4 THEME 2: CULTURAL AND COMMUNICATION FRAMEWORKS

This section will discuss the second theme with the discussions of the following sub-sections; dimensions of societal and cultural factors, power distance in the context of South Africa, communication frameworks and application in user requirements gathering.

2.4.1 Dimensions of social and cultural factors

Hofstede et al. (2010) presented a cultural framework with six main dimensions for studying the impact of cultures on organisational behaviour and decision-making processes. These dimensions provide an understanding of how values, communication styles, and operational dynamics are influenced by national cultures in organisations. This particular model is now a fundamental aspect of cross-cultural research, commonly applied to measure the influence of culture on different types of organisational environments such as businesses, governments, and educational institutions (Jan, Alshare, & Lane, 2024). Hofstede's theory highlights six cultural dimensions: power distance index, individualism vs collectivism, comparison of masculinity and femininity, uncertainty avoidance index, long-term vs short-term orientation, and indulgence vs restraint. These are discussed in the subsections that follow.

2.4.1.1 Power distance index

Power distance index measures the willingness of lower-ranking individuals in groups or cultures to accept and expect an unequal distribution of power (Hofstede et al., 2010; Jan et al., 2024). In cultures with high power distance, hierarchical structures and unquestioned respect for authority figures are more emphasised. In contrast, societies with low power distance emphasise equal opportunity and often opt for distributed decision-making (Shah, Gao, & Mittal, 2015; Dai et al., 2022).

Table 2: Social cultural dimensions

Dimension	Definition
Power distance index	The degree to which the lesser authority individual accepts and expects that power is distributed unequally.
Individualism versus collectivism	The degree to which people within a society collaborate with each other; Thus, in highly individualistic societies would encourage individual authority, achievement, and give the power to make individual-decision.
Masculinity versus femininity	The degree to how the social gender roles are distinct.
Uncertainty avoidance index	The extent of society members to feel either uncomfortable or comfortable in chaotic or confused situations.
Long-term orientation versus short term normative orientation	The degree to which people within a society are linked to its own past while dealing with the present and the future challenges.
Indulgence versus restraint	The degree to which people within a society have fun and enjoy life without restrictions and regulations.

Source: Alsanoosy et al. (2018, p. 160)

2.4.1.2 Individualism versus collectivism

Individualism versus collectivism compares the significance of personal objectives with shared objectives (Hofstede et al., 2010; Jan et al., 2024). Personal independence and self-sufficiency are greatly esteemed in societies that prioritise individualism, where individuals are anticipated to care for themselves and their closest relatives. In cultures that value collectivism, individuals prioritise the goals of

their larger community or organisation over personal desires, with a focus on group cohesion and loyalty (Kawamura, 2012; Nickerson, 2023).

2.4.1.3 Comparison of masculinity and femininity

Hofstede's framework utilises this aspect of masculinity and femininity to illustrate how much importance is placed on traditional gender roles and values in a society (Hofstede et al., 2010; Jan et al., 2024). Masculine societies prioritise competition, assertiveness, and material success, while feminine societies emphasise relationships, quality of life, and nurturing others. This aspect can also mirror beliefs about balancing work and personal life and society's standards for achievement (Walga, 2018).

2.4.1.4 Uncertainty avoidance index

Uncertainty avoidance index evaluates how comfortable a culture is with ambiguity and uncertainty (Hofstede et al., 2010; Jan et al., 2024). Societies that have a high level of uncertainty avoidance typically follow strict guidelines to reduce uncertainty, whereas cultures with low uncertainty avoidance prefer flexibility and are willing to embrace risks.

2.4.1.5 Long-term versus short-term orientation

Long-term versus short-term orientation distinguishes between cultures that emphasise future goals and delayed gratification and those that give more importance to quick benefits and instant outcomes (Hofstede et al., 2010; Jan et al., 2024). Furthermore, long-term-focused cultures prioritise persistence, frugality and forward-thinking, whereas short-term-focused cultures prioritise tradition, societal duties, and preserving the current state.

2.4.1.6 Indulgence versus restraint

Indulgence versus restraint aspect gauges how much freedom a society gives its individuals to follow their wants and experience life's pleasures (Hofstede et al., 2010; Jan et al., 2024). Permissive cultures are characterised by a greater allowance for the gratification of personal desires and enjoyment. In contrast, restrained cultures

regulate pleasure through societal norms and emphasise control over individual indulgence.

2.4.1.7 Conclusion

Understanding the workings of different cultures within organisations requires considering six key dimensions. These dimensions provide a structure for evaluating how cultural influences affect business practices, communication, and decision-making in organisational settings. Within the South African banking sector, Hofstede's cultural model is specifically helpful in analysing how cultural aspects impact the user requirements gathering process. South Africa, known for its intricate cultural diversity, faces a distinct challenge in reconciling the beliefs and demands of native and non-native communities. Also, having knowledge of the cultural aspects influencing the South African banking industry assists in developing improved communication tactics and ensuring integration with the varied cultural beliefs of stakeholders, clients, and staff.

2.4.2 Power distance in the context of South Africa

South Africa's past, especially during the apartheid period, witnessed major power disparities, leading to a high number of people being deprived of their rights (SAHA, 2024). After apartheid, attempts have been made to decrease the power distance in governance and organisational environments. Nevertheless, vestiges of hierarchical systems remain, particularly in official organisations (Roberts, 2014; Judin, Lissoni, & Hlongwane, 2024). Despite efforts to promote inclusivity and flatten hierarchical structures, the banking sector, which is highly organised, may still exhibit these patterns. Besides, having a grasp of this dynamic is crucial for ensuring that communication between business analysts and users, particularly in gathering user requirements, honours the historical sensitivities surrounding authority and power (Alsanoosy, Spichkova, & Harland, 2019; Li et al., 2023).

Non-indigenous South African cultures, especially those with European roots, typically favour individualism, while indigenous cultures in the region commonly prioritise collectivism (Yates & de Oliveira, 2016; Jiao & Zhao, 2023). Nonetheless, it should be recognised that individualistic cultures emphasise personal freedom, self-sufficiency

and success; where achievements are evaluated based on personal milestones and autonomous choices. Conversely, collectivist societies prioritise group identity, social unity and shared responsibility which places higher value on contributions to family and community than on individual achievement. These cultural differences affect communication methods, workplace settings and social systems, as individualistic cultures prefer straightforward communication and rivalry; whereas, collectivist cultures emphasise agreement, reverence for elders and collective duties. In the context of South Africa, these variations influence business operations, governance and social engagements. This renders cultural awareness vital for promoting inclusivity and effective communication within a diverse community. In the banking industry, this differentiation can affect the process of gathering user needs because cultures that emphasise individualism may prioritise personal financial objectives and independence. In contrast, cultures that prioritise collectivism may concentrate on community-based financial options such as group savings or cooperative banking structures, which include stokvels (NASASA, 2024). Comprehending these distinctions is essential for customising financial products and services to cater to the requirements of various user demographics.

South Africa's economy is marked by fast shifts and uncertainties, ranging from volatile markets to changing political environments (Bishop, 2024; BTI, 2024). Societies that have a high aversion to uncertainty tend to value stability and traditional financial methods, while those with low uncertainty avoidance may be more inclined to embrace new ideas and take risks. Besides, having knowledge of the different levels of uncertainty avoidance within various cultural groups in the banking industry can assist BAs in creating strategies that address risks or promote adaptable methods based on the specific audience (Alsanoosy et al., 2019; Satpathy, 2023).

2.4.3 Communications frameworks

Efficient communication is crucial for every organisation, especially in settings where a variety of cultural backgrounds come together. Van Ruler (2018) points out three main communication models, each providing a unique viewpoint on how meaning is formed and understood in communication. These are the sender-centric communication model, sharing meaning construction communication model, and

dynamic meaning construction communication model. First, in the sender-centric communication model, the message sender dictates the interpretation, while the receiver must understand the message according to the sender's intent (Chanty, 2023). The sender-centric approach believes communication is a one-way process where the sender has control over the message's interpretation. Although this approach may work well in structured environments requiring precise guidance, it may not be suitable for collaborative settings that rely on communication and input (Schellhas, 2022).

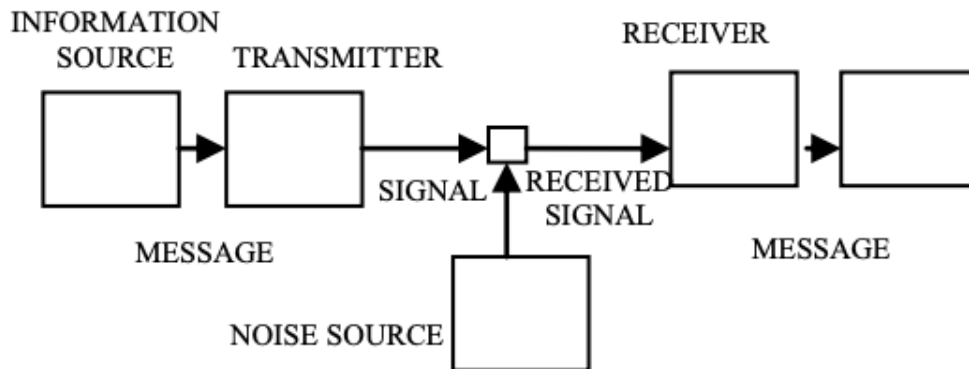
Secondly, in the shared meaning communication model, the sender and the receiver are both actively involved in creating the message's meaning (Ashcraft & Owen, 2017; Taylor, 2023). Communication is viewed as a mutual process in which the interpretation is agreed upon by both parties. This method promotes deeper comprehension by urging feedback and clarification, enabling the recipient to enquire and revise the message according to their understanding. In a diverse setting such as South Africa, creating shared meanings is crucial for people from various cultural backgrounds to enhance communication effectively and ensure cultural understanding (Harunavamwe & Palmer, 2020).

Finally, the dynamic meaning communication model builds upon the shared meaning construction model by highlighting that communication is a continuous and fluid process. Furthermore, it should be pointed out that meaning is not static but changes as the sender and receiver interact. Both parties in this method continually analyse and reassess messages in light of fresh information, context, and feedback (Shruti, 2024). This model is well-suited for complex environments such as user requirements gathering in the banking sector, where understanding the needs of diverse users requires ongoing dialogue and adaptation.

While Van Ruler's theories lay the groundwork for grasping communication, the Shannon and Weaver model of communication, shown in Figure 5, presents a practical structure that emphasises the technical aspects of successful communication. Created in 1948 by Claude Shannon and Warren Weaver, the model was initially intended to enhance communication within telecommunication systems (Shannon & Weaver, 1948). Nevertheless, its concepts have been utilised in different

domains, such as organisational communication, to enhance the effectiveness and precision of communicating messages.

Figure 5: Shannon and Weaver communication model



Source: Al-Fedaghi (2012, p. 2)

The Shannon and Weaver model analyses communication by identifying six main elements: sender, encoder, communication channel, noise, decoder, and recipient (Kubota, 2019; Kapur, 2020). These are illustrated in Figure 5 and are also briefly described as follows (Kubota, 2019; Kapur, 2020):

- **Sender** – The individual who sends the message. During the process of collecting user requirements, the sender may be the Business Analyst (BA) who is trying to comprehend the user's requirements. A BA's communication skills are the linchpin of their effectiveness. Their ability to convey complex information clearly and concisely is crucial in translating business needs into actionable plans for the receiver.
- **Encoder** – The act of transforming the sender's ideas into communication. In a banking setting, this could mean converting intricate financial terms into user-friendly language.
- **Communication channel** – The means by which the message is conveyed, such as verbal language, written communication, or digital platforms. Selecting the appropriate channel is essential to guarantee that the message effectively reaches the desired audience.

- Noise – This is the interference that disrupts or hinders communication. Noise can manifest as background sounds or language barriers and cultural misunderstandings.
- Decoder – The receiver's way of understanding the message. The outcome of this phase relies on the recipient's skill to interpret the message as intended, a process that is impacted by their cultural heritage, expertise, and background.
- Recipient – The person the message is meant for. During user requirements gathering, the recipient is the user who gives feedback to the BA.

In view of the above, The Shannon and Weaver model highlights the importance of clear, structured communication, crucial for effectively transmitting business requirements and minimizing misunderstandings in business analysis. Additionally, the Shannon and Weaver communication model highlights how clarity and feedback are crucial for messages to be correctly comprehended by breaking communication down into different components (Kubota, 2019; Kapur, 2020). In the banking industry of South Africa, cultural diversity is crucial in communication. This model emphasises the importance of reducing noise, such as language barriers, cultural distinctions, and technical jargon, that may impede effective communication between BAs and users.

2.4.4 Application in user requirements gathering

In the South African banking sector, Hofstede's cultural dimensions (Hofstede et al., 2010; Jan et al., 2024) and the Shannon and Weaver communication model (Kubota, 2019; Kapur, 2020) provide valuable insights for user requirements gathering. Cultural aspects impact how individuals perceive their needs, interact with BAs, and decide on financial products. Understanding these cultural factors is crucial for BAs seeking to gather accurate and relevant user requirements (Lalwani, 2024). The Shannon and Weaver communication model, combined with Van Ruler's communication theories, highlights the need for clear, dynamic communication processes that account for cultural differences. Moreover, by fostering collaborative and flexible approaches to meaning and understanding, BAs can ensure that user requirements are fully understood (Andersen & Moldstud, 2024). This, in turn, can lead to the development of banking products and services that meet the needs of South Africa's diverse population. In view of this, the combination of cultural dimensions and communication

frameworks offers a comprehensive approach to improving communication in multicultural environments such as the South African banking sector. As such, acknowledging the impact of cultural factors on communication and utilising models that promote clarity and understanding, organisations can enhance their ability to gather user requirements effectively and inclusively (Hofstede et al., 2010; Ntuli, 2012; Rabiah, 2018; Andersen & Moldstud, 2024).

2.4.5 Conclusion

Hofstede's cultural model comprises six dimensions that aid in examining the influence of national cultures on organisational behaviour and decision-making. This comprises power distance, individualism versus collectivism, masculinity versus femininity, uncertainty avoidance, long-term versus short-term orientation, and indulgence versus restraint. Besides, values, communication styles, and business operations are influenced uniquely by each dimension. In the banking sector of South Africa, it is crucial to grasp these cultural dynamics for successful communication and collection of user requirements, especially in a diverse environment. Nevertheless, communication models such as the Shannon and Weaver communication model highlight the importance of clarity and feedback in this diverse environment.

2.5 THEME 3: COMMUNICATION AND USER REQUIREMENTS GATHERING

This section will discuss the third theme with the discussions of the following sub-sections; communication and user requirements gathering.

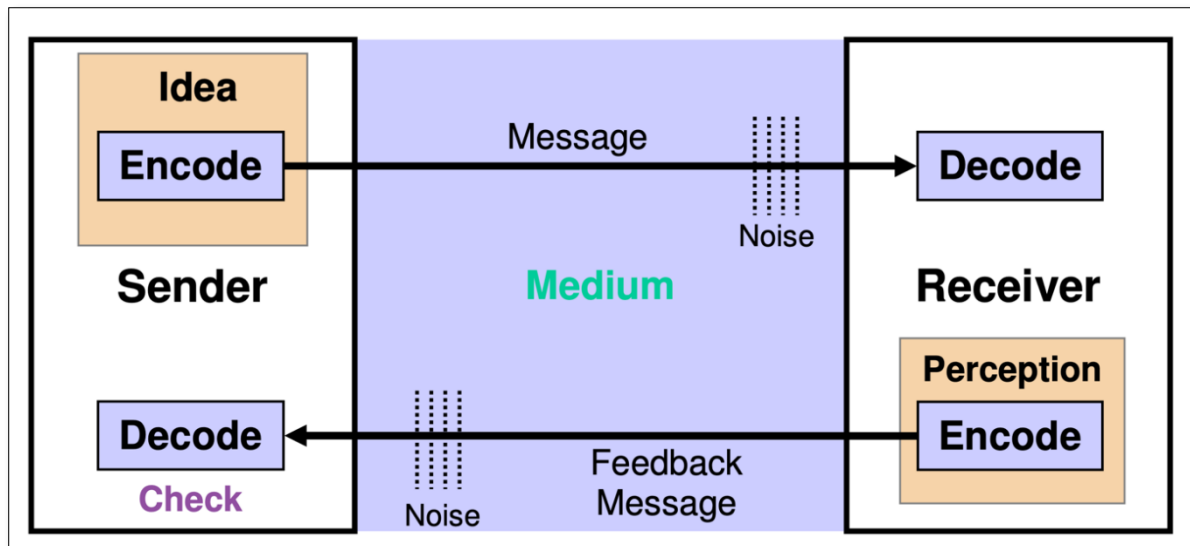
2.5.1 Communication

Communication has broad concepts as well as broad definitions due to its nature. For this study, communication will be defined as the means of speaking to another person regardless of the distance, using direct interaction, through digital media, body presentation, and signs (Dunn & Goodnight, 2016). Language is the basic form used during this communication; through language, ideas, thoughts, information, and needs are transferred. Communication was identified in the previous chapter as one of the problems in user requirements gathering, given that the users can come from various cultural backgrounds and speak different languages. In this regard, communication is equally important in user requirement gathering as it is in project success. It should be

noted that it is not just the communication process that is important to the requirements elicitation but the scale at which the communication is done. Furthermore, organisations comprise diverse employees and create environments that have unique and different individuals who come from different cultural backgrounds (Emuze & James, 2013; Khumalo & Zondo, 2021; Turi et al., 2022). It is important to consider the different communication streams and norms that one can consider as professional.

It is important to note that the process of communicating typically involves a sender of the message, a receiver of the message, the medium to which the message is communicated through, and the feedback message from the receiver, as shown in Figure 6 (Mosaic, 2021). The sender is the person who wants to communicate a message, while the receiver which can also be the BA is the audience to which the message is directed towards. In addition, the message is the information that needs to be communicated to the receiver, while the feedback message is the response to the message by the receiver. Also, the medium is the channel that the sender uses to convey the message. It can be done in three ways: i) verbal communication, which involves speaking and listening in which tone of voice can be useful to decode emotions of anger, happiness, and sadness; ii) non-verbal communication, which involves body language, eye contact, facial expressions, posture, touch, and space; and iii) written communication, which can be conveyed via hardcopy and/or electronic written documents. Nevertheless, the most common forms of communication are written, electronic, telephonic, and face-to-face communication, which are briefly discussed next.

Figure 6: The sender-receiver model



Source: Mosaic (2021)

In written communication, information can be shared by the sender with the receiver in the form of letters, memos, reports, and manuals (Sharma, 2021). Also, electronic communication can be done via electronic mail (i.e., email), fax, audio message, video/picture message, and text message that is conveyed by the sender to the receiver (Elprocus, 2021). As for telephonic communication, the sender engages in an oral conversation with the receiver in which the sender is able to receive the feedback message almost instantaneously (Nestor-Harper, 2019). Additionally, face-to-face communication is much better than telephonic communication in that the sender is able to engage in an oral conversation in person with the benefit of reading the facial expressions and body language of the receiver to enhance the quality of the conversation (Light, 2018). It is also important to note that, culture plays a big role in the communication process, as it can lead to different interpretations depending on the context in which the communication is taking place.

Body language, such as a handshake, can be interpreted differently in different cultures; in some cultures, a strong handshake conveys confidence, vigour, and good health, which signifies trustworthiness (Patel, 2020). On the other hand, in cultures such as those seen in China, the Philippines, and South Korea, a strong handshake may be interpreted as inappropriate, as a weak and soft handshake is a norm in these cultures (Mental Floss, 2013; Kiaer & Kim, 2024); in the United States of America, the opposite is true (Oxlund, 2020). Additionally, eye contact in the United States of

America is often interpreted as a sign of trustworthiness (Verma, 2015; Tuong, 2023) and yet in some Asian cultures, it can be viewed as rude and disrespectful (Jordan, 2019). Also, touching someone's head in Indonesia is regarded as being offensive (eDiplomat, 2016). In light of this, BAs should be aware of the different nuances of how different cultures may influence the communication process so as to make it more effective during the process of gathering user requirements.

BAs need to have effective communication with users in order to give them high-quality service by capturing the right user requirements. As such, Mosaic (2021) outlines five steps that would help a sender (i.e., BAs) to communicate effectively with a receiver (i.e., user). These are:

- i. Step 1 – The BA should identify what information should be conveyed to the users.
- ii. Step 2 – The BA should decide on which specific user the information is relevant to.
- iii. Step 3 – The BA should decide on what time would be best to convey the message to the user.
- iv. Step 4 – The BA should decide what medium of communication would be the most appropriate to convey the message to the user.
- v. Step 5 – The BA should assess whether the user has received the message as intended.

Cenage (2021) states that communication can be used to persuade, convey goodwill, and establish credibility in the business environment. In view of this, BAs may use communication to convey information to users as a means of updating them on the performance of financial assets and what is generally happening in the financial industry and things to look out for. In addition, BAs can use communication to convey goodwill to users, which helps them gain more trust, which is also enhanced by their past performance. Lastly, when BAs are in constant communication with users over a long period of time, they can gain credibility by displaying honesty, steadiness, and reliability through numerous communication encounters.

Human beings are inherently social beings that often engage in complex interactions that require effective communication to conduct various activities at personal, family,

and professional levels (Wilson, 2012; Singh & Duraipappah, 2020). In this regard, effective communication allows two or more people to interact in a manner that allows the parties involved to achieve mutual understanding, which permits them to adjust their cognitions and behaviours within the context of the culture and environment in which the communication process is taking place. Furthermore, communication has been made more sophisticated by the measured cognitive complexity (Dunbar, 1993; Roberts, Dunbar, & Roberts, 2022) and enhanced cultural diversity, which makes communication dynamic and variable (Fay et al., 2010; Stahl & Maznevski, 2021; Zhang, 2023; Yousef, 2024). However, face-to-face communication has been regarded as the richest form of communication, as it allows the parties involved to transfer their knowledge, emotions, and other non-verbal cues that may help the communication process. Additionally, being able to see one's face can be useful in extracting some non-verbal information from the person being communicated to, and such information includes but is not limited to gender (Little et al., 2008; Islam & Kirillova, 2020), age (Van Rijsbergen et al., 2014; Abbas & Fatima, 2023), physical health (Jones, Kramer, & Ward, 2012; Faulkner, 2024), expression of pain/pleasure (Williams, 2002; Fernández-Dols, Carrera, & Crivelli, 2011; Sauter, 2017), and personal traits (Sutherland et al., 2013; Bowman, 2024).

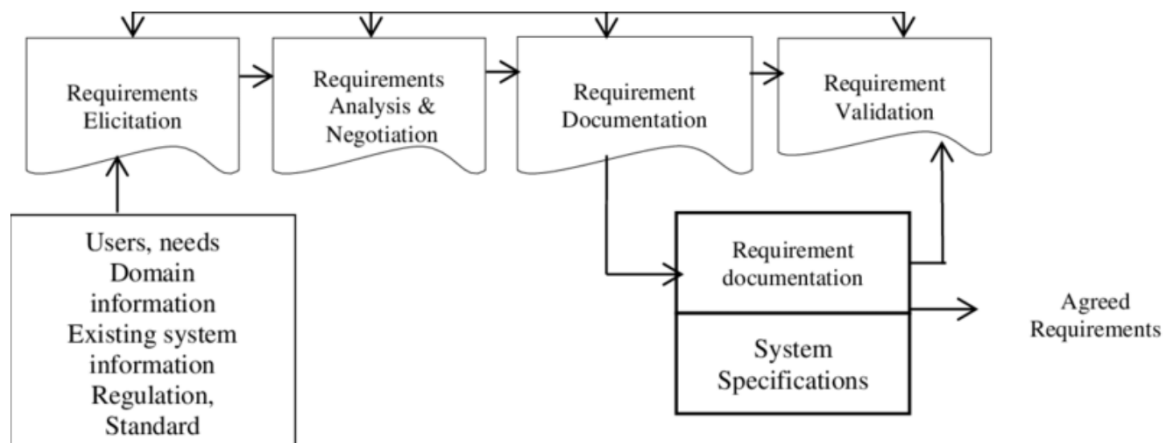
During a consultation, the BA may be able to utilise non-verbal information from the stakeholder to extract more information about stakeholder requirements that would not have been otherwise realised through normal verbal conversation. Also, when conducting face-to-face consultations, as is typical with BAs, understanding the facial expressions of users may be a big part of the communication process. Additionally, there are three dimensions of facial variation: dynamics, morphology, and complexion. First, facial dynamics are associated with facial expression patterns that can be generated as a result of voluntary facial muscle control. Secondly, facial morphology is associated with the shape and structure of the face, which usually changes with age. According to (Hummert, 2014; Barrett et al., 2019; Tanikawa et al., 2019; Grondhuis et al., 2021). changes in facial morphology in older individuals may lead to their facial expressions being erroneously interpreted as displaying negative emotions, leading to miscommunication between the parties involved. This scenario can also happen in the context of a consultation, in which the BA may misinterpret the needs of the stakeholders during requirements elicitation due to age stereotyping. Lastly,

facial complexion is associated with skin colour and texture, which can be used to deduce the health, attractiveness, and age of a person, and it can also influence the manner in which the communication process unfolds (Liu, 2016).

2.5.2 User requirement gathering

Munir, Ali and Saeed (2022) state that many projects are initiated based on basic requirements, but later, they find out that there were other requirements that were not captured and/or were not fully understood. In view of this, requirement gathering is an exploratory process that requires research and documentation of the user requirements from when the project was initiated until the completion of the project. User requirements gathering forms part of the initial stages of business analysis activities. The following model represents the requirements engineering process, which has four main stages: requirements elicitation, requirements analysis and negotiation, requirements documentation, and requirements validation. This is illustrated in Figure 7.

Figure 7: Requirements engineering process



Source: Ekanem, Valentine and Nwakaego (2019, p. 10790)

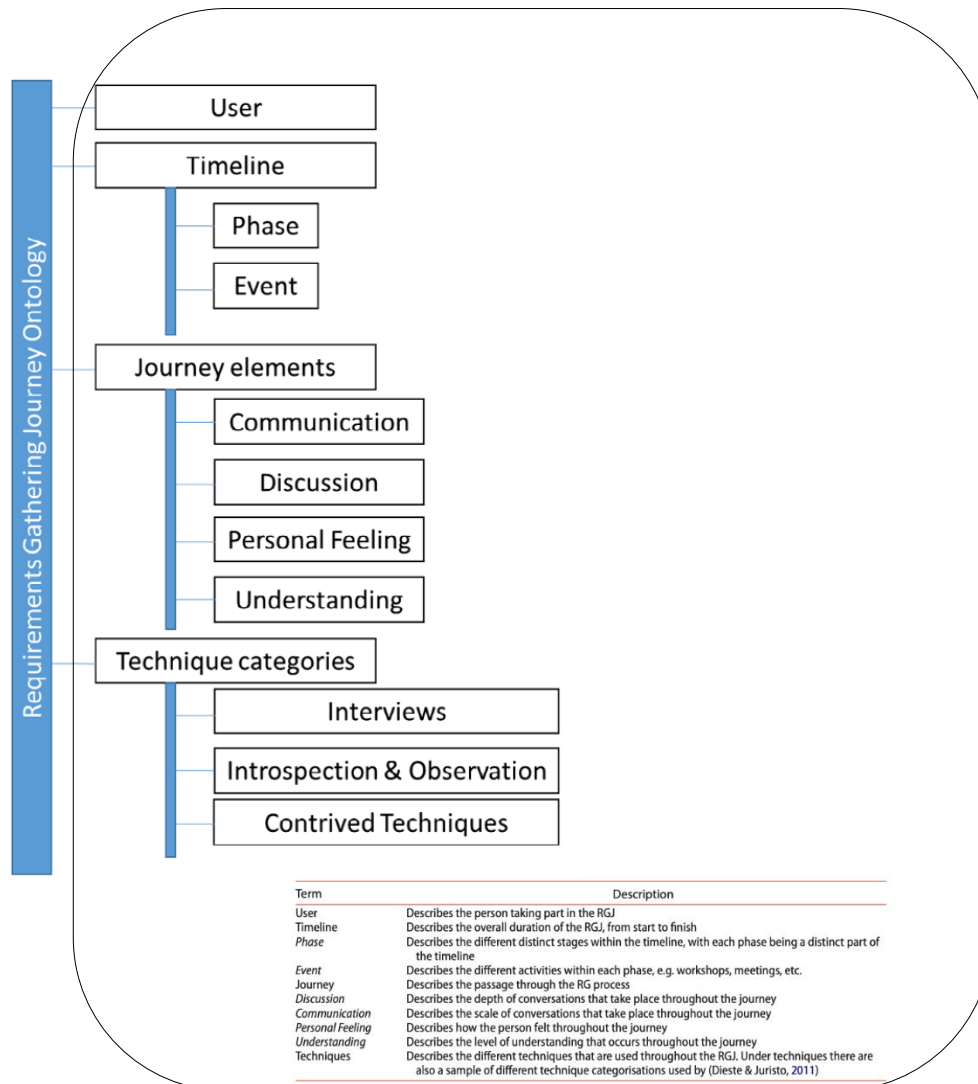
The four states of the requirements engineering process are briefly described as follows by Ekanem et al. (2019):

- Requirements elicitation: The process of gathering information from various stakeholders.

- Requirements analysis: The process of checking the gathered information to ensure there are no contradictions or duplicates.
- Requirements documentation: The process of documenting the validated requirements in a form where the requirements can be developed.
- Requirements validation: The process of stakeholders checking the gathered requirements to ensure that the requirements are aligned.

This study focuses on the requirement elicitation process, and therefore, the other elements of the requirement engineering process will not be discussed further. Also, it should be noted that user requirements gathering is an important initial stage of project execution and success, as it maps and influences the rest of the requirements engineering process. According to Lane et al. (2016), requirements gathering is the capturing of information through the utilisation of multidisciplinary views aimed at generating a solution to the problem. The process of requirements gathering is difficult and is often a complicated process (Vijayan & Raju, 2011; Pacheco, García, & Reyes, 2018); yet little attention is given to it, and as a result, incorrect requirements may be recorded, leading to project failure (Tsumaki & Tamai, 2006; Beaton, 2022). As such, using effective requirements gathering techniques for the given context is essential for capturing the right user requirements needed to produce the intended project outcomes (Lane et al., 2016). On that account, the selection of the right requirements gathering techniques is important, as the use of the most suitable techniques in relation to the project context may improve the quality of the user requirements gathering process (Munir et al., 2022). In light of this, having a proper requirements journey ontology is necessary for having consistent success in project delivery performance. One such requirements gathering journey ontology is illustrated in Figure 8, and it has four main elements, which are user, timeline, journey, and techniques (Lane et al., 2016).

Figure 8: User requirements gathering journey ontology



Source: Adapted from Lane et al. (2016, p. 307)

First, the user in Figure 8 is the stakeholder from whom the requirements are extracted, and he/she has the role of guiding the BAs through the requirements gathering journey to come up with solutions that satisfy the needs of the user (Lane et al., 2016). Secondly, the timeline speaks of the time that it would take to conduct the requirements gathering process from start to finish. However, this timeline may be divided further into certain events or phases that would denote specific time blocks during the requirements gathering journey (Lane et al., 2016). Thirdly, the journey elements consist of communication, discussion, personal feelings, and understanding (Lane et al., 2016). Moreover, as mentioned, effective communication is quite an important part of the requirements gathering journey, as lack of it may result in

incorrect, incomplete, or ambiguous gathering of requirements that lead to poor project delivery performance outcomes. In addition, for the requirements to be accurately defined, exhaustive communication is required. Given the intensity of communication required, cultural influences may have to be considered to try and eliminate project issues from the initial stages of the requirements engineering process, i.e., the requirements gathering (Alsanoosy et al., 2018).

Discussions still typically occur at various points of the requirements gathering journey whenever the user and BA interact. In this regard, discussions are useful for identifying new requirements that may have been previously missed and for refining the existing requirements into clearer and more understandable requirements (Lane et al., 2016). Besides, personal feelings can influence the requirements gathering journey, as they can lead the user to change some of their requirements due to gaining a new perspective that may change their needs. Moreover, the role of understanding cannot be underestimated, as it can help the user fully grasp the user requirements to minimise or eliminate the possibility of collecting ambiguous, incomplete, inconsistent, or incorrect user requirements (Lane et al., 2016). In view of this, understanding user requirements is quite important to avoid time, money, and resource wastage through the creation of a product that does not meet the needs of the user.

Lastly, the requirements gathering technique can be categorised into three parts: interviews, introspection, and observation and contrived techniques (Lane et al., 2016). Besides, Mushtaq (2016) suggests that the following requirements gathering techniques should be employed: interviews, questionnaires, brainstorming, and storyboarding. Moreover, each of these techniques is briefly described in Table 3. However, it should be noted that all the aforementioned techniques require good communication with the relevant stakeholders.

2.6 THEME 4: THE SOUTH AFRICAN BANKING SECTOR

This section will discuss the fourth theme with the discussions of the following sub-sections; recent obstacles and achievements, historical context and evolution of the banking sector and the concentration of the South African banking sector.

The banking industry in South Africa is crucial for advancing the nation's economic growth and ensuring financial security (The Banking Association of South Africa, 2019). It has a history of being one of the strongest banking systems globally, operating under a rigorous regulatory structure and structured into three clear layers (The Banking Association of South Africa, 2017). These levels support a range of financial needs, from corporate finance to more community-oriented financial services. The industry also includes additional financial service providers such as insurance firms, bond issuers, and private lenders, playing a crucial role in South Africa's economy. The Banks Act No. 94 of 1990 is the main regulatory framework in South Africa for banks that operate within the country, establishing stringent rules for the banking sector. This legislation guarantees that banks adhere to particular operational standards, safeguard consumers, and help maintain the stability of the financial system. The industry is also fragmented into three primary categories of banks: i) commercial, ii) mutual, and iii) membership-based banks, each with unique regulatory demands and service priorities (Hamman, 2021).

In addition, the Banks Act No. 94 of 1990 is the legislation that governs South African commercial banks to adhere to very strict regulatory standards. These establishments act as middlemen in monetary dealings and provide various services such as corporate finance, investment banking, and retail banking. Banks play a key role in the economy of the nation, offering crucial services such as loans, savings accounts, and credit products (The Banking Association of South Africa, 2019). The rules overseeing these banks aim to uphold financial stability, safeguard depositors, and make sure that commercial banks follow globally accepted banking practices. Moreover, due to the intricacy of their operations, commercial banks play a vital role in enabling substantial financial transactions, corporate funding, and investment endeavours (The Banking Association of South Africa, 2019). Their function in mediating assists in upholding liquidity in the economy by transferring funds from individuals who save to individuals who borrow.

On the flip side, mutual banks function in accordance with the Mutual Banks Act of 1993 and these banks have less regulation than commercial banks, with their range of services being more restricted. Usually, mutual banks concentrate on offering savings and loan services to their members (Witman, 2023). Contrary to commercial

banks that focus on making profits, mutual banks are frequently driven by the community and aim to cater to specific groups, such as employees in a certain sector or members of a cooperative organisation. The reduced regulatory burden enables them to provide more customised financial products, but it also results in a lack of the extensive services and infrastructure of bigger commercial banks (Hamman, 2021).

Finally, membership-based banks are predominantly informal establishments that are owned and operated by their members (Mashigo, 2020; National Treasury, 2022, 2023). These kinds of banks operate with little regulation, and financial choices are made by all members. These organisations usually come up in areas where traditional banking is not available or does not cater to the specific financial requirements of the community. The casual structure of these banks grants them flexibility but also makes them vulnerable to risks such as poor management and inadequate supervision (National Treasury, 2011; World Economic Forum, 2017). Nevertheless, membership-based banks are essential in promoting financial inclusion by offering essential financial services to marginalised communities. These banks also support savings and micro-lending, aiding in the growth of the local economy (Hamman, 2021).

2.6.1 Recent obstacles and achievements

The banking industry in South Africa has always been known for its stable nature and exemplary operational practices (The Banking Association of South Africa, 2019). Nonetheless, its image was slightly damaged due to the VBS Mutual Bank corruption scandal in 2018, resulting in the institution's downfall (Corruption Watch, 2018). This incident highlighted some of the weaknesses in the regulation of smaller banks, particularly mutual banks, and underscored the need for stronger oversight to prevent similar failures in the future (Businesswire, 2021). Despite this setback, the sector remains robust, dominated by five major commercial banks: ABSA, Capitec, First National Bank (FNB), Nedbank, and Standard Bank (Business Tech, 2024). Together, these banks hold a substantial portion of the South African banking industry and remain crucial in ensuring financial stability and promoting economic development (Businesswire, 2021). The strong presence of these establishments guarantees that the majority of South Africans can utilise various financial services, including simple

savings accounts and more advanced options such as mortgages, credit cards, and investment products.

The banking sector of South Africa is not independent but is connected to the wider financial services industry, which involves insurance firms, private lenders, and the bond market (World Bank, 2022). This environment plays a vital role in the movement of savings and directing them towards productive investments (Verhoef, 2017). Financial services help allocate capital efficiently, ensuring that savings are turned into investments that drive economic development. As an illustration, banks and other financial organisations offer the funds necessary for infrastructure growth, business extension, and consumer expenditures. In view of this, the financial sector is essential for the South African economy, as it helps to create liquidity, guaranteeing that both businesses and individuals can obtain the necessary funds to prosper and expand (The Banking Association of South Africa, 2019). Besides allocating capital, the banking industry also promotes social and economic inclusion by offering financial services to marginalised communities. As such, efforts to promote financial inclusion, such as offering affordable banking services, have allowed a greater number of individuals to engage in the mainstream economy, which is a crucial step in alleviating poverty and promoting economic growth (Musonda, Gumbo, & Okoro, 2019).

2.6.2 Historical context and evolution of the banking sector

The South African financial services sector, including banking, has a long history of development dating back to the pre-independence era (South African Reserve Bank, 2024). It was originally established to serve the interests of specific sectors, such as mining, agriculture, and trade, both within South Africa and across borders (Verhoef, 2017). The early development of the banking system gave South Africa an advantage relative to other African nations. This foundation allowed the sector to evolve into one of the most sophisticated banking systems on the continent. Over time, the sector expanded to include not only commercial banking but also investment banking, insurance, and private equity, positioning South Africa as a regional financial hub (South African Reserve Bank, 2024).

The development of South Africa's banking sector was closely tied to the country's economic and political trajectory. During apartheid, the banking system was used to facilitate economic activity that supported the regime, often to the detriment of the black population (South African Reserve Bank, 2024). However, in the post-apartheid era, significant reforms were introduced to democratise access to banking and financial services. These reforms included efforts to provide affordable banking services to low-income individuals and to promote financial literacy among historically disadvantaged populations.

2.6.3 The concentration of the South African banking sector

The banking industry in South Africa is extremely centralised, with around 90% of the market share held by the top four banks (Simbanegavi, Greenberg, & Gwatidzo, 2015). This degree of focus has advantages and disadvantages for the industry. On the one hand, the control of these major banks helps maintain the stability of the financial system by being closely monitored and having the necessary resources to withstand economic challenges (South Africa Reserve Bank, 2024). On the other hand, this focus may restrict competition, impeding innovation and leading to increased expenses for customers. There has been an increasing demand for more competition in the banking industry, especially from smaller banks and fintech firms aiming to introduce innovative and customer-centric products to shake up the market (Gwatidzo & Simbanegavi, 2024). The SARB is promoting the inclusion of fresh participants in the banking industry, especially those who use technology to lower expenses and enhance financial service accessibility (Gwatidzo & Simbanegavi, 2024). Fintech firms, specifically, are considered essential for promoting competition by providing digital banking options for underserved populations in remote or rural regions where traditional banks may be lacking (Cele & Mlitwa, 2024).

Requirements gathering in the South African banking sector faces several challenges, including frequent regulatory changes that necessitate continual workforce adaptation, diverse stakeholder needs that must be balanced, and rapid technological advancements that demand constant updates to systems and processes. Additionally, economic constraints can limit resources for thorough requirements gathering, while transformation and inclusivity goals add complexity as banks strive to meet these

targets while maintaining operational efficiency. These challenges require a strategic and adaptable approach to ensure comprehensive, accurate, and aligned requirements.

2.6.4 Conclusion

The banking industry in South Africa plays a crucial role in the country's economy by offering vital financial services to companies, individuals, and the government. Despite being well-regulated with a reputation for stability, the sector continues to encounter persistent challenges concerning competition, financial inclusion, and the regulation of smaller banks. The failure of VBS Mutual Bank is a reminder that failures can still happen in a well-regulated environment, especially when there is not enough oversight. The industry needs to keep evolving to accommodate the evolving demands of South African society. This involves adopting new technologies, increasing the availability of banking services for marginalised groups, and promoting more competition to guarantee that customers can utilise cost-effective and original financial products. Besides, by tackling these obstacles, the banking industry in South Africa can still have a crucial impact on advancing economic development, reducing disparity and upholding the financial welfare of all South Africans.

2.7 THEORETICAL FRAMEWORK

The communication theory of culture will form the basis of the theoretical framework of this study. It postulates that culture is a result of social construction that is developed through communication practices within cultural discourse (Carbaugh, 2012; Rice, 2021; Aliyeva, 2023). The theory argues that culture does not reside in an individual, a group of people, or people's minds but is an ever-present dimension of communication practices that may be salient or noticeable in some social scenes than in others (Carbaugh, 1996, 2012; Aliyeva, 2023). In this regard, the communication theory of culture sees culture as something that is developed through social interactions in which meaning and knowledge of the culture are developed rather than being just a reflection of behaviour from a group of people in a particular community (Carbaugh, 2012; Aliyeva, 2023).

As an example of the foregoing, a court case in Arizona, which was before the jury and judge, presented a scene in which the residents were protesting against a development that was going to result in the destruction of a mountain site (Carbaugh, 2012). One group of residents argued that the developmental costs would be high and that it would also result in the destruction of the mountain site, which they argued verbally in court was deemed the most appropriate approach. On the other hand, a group of native Americans protested against the development by standing in silence, as they deemed it the best way to honour the sacred location, and their silence was to them a communication practice designed to express their reverence to this spiritual place. Consequently, it can be deduced that these two groups of people expressed two different communication practices, arguing in words and standing in silence to protest against the development. The two different traditional practices of expression were used to express the same goal of protesting against the development, which they each believed was the right course of action from their cultural backgrounds (Carbaugh, 2012; Rice, 2021; Aliyeva, 2023).

In the South African context, the communication theory of culture is particularly relevant in the banking industry, where business analysts (BAs) must navigate a diverse cultural landscape when engaging in user requirements gathering. Given that South Africa is home to multiple cultural and linguistic groups, the way communication unfolds in professional settings is shaped by culturally constructed norms. For instance, some stakeholders from indigenous backgrounds may prefer indirect, relational and consensus-driven communication styles; while others from Western-influenced backgrounds may favour direct, assertive and efficiency-driven discussions. This variation can lead to misinterpretations or conflict in requirements gathering sessions if cultural communication practices are not understood and respected. In this study, the communication theory of culture was applied to examine how different cultural communication styles affect business analysis in banking IT projects, particularly in the articulation, negotiation and documentation of user requirements. Moreover, by exploring how communication serves as a means of cultural expression rather than merely a transfer of information, the study provides insights into how BAs can enhance cross-cultural interactions, minimise misunderstandings and improve the success rate of IT projects in the banking sector.

Mindful of this, the communication theory of culture has four fundamental propositions which are discussed next. These are explained in the subsequent sections.

2.7.1 Proposition 1

Communication practices are complex in complex systems that are embedded with symbols, symbolic forms, and their meanings. According to Carbaugh (2012, p. 76), symbols are “keywords, expressions, images, circumstances, phrases used to conceive of and evaluate parts of a culture that participants deem richly significant and important”. On the other hand, symbolic forms are almost similar to symbols, but they are different in that they express symbols in a much bigger frame by expressing communication functions as part of a broader sequence of actions. This expression of symbolic forms can be done as a cultural ritual, myth, or social drama (Philipsen, 1992; Jones, 2024). Additionally, symbolic forms can also be expressed as key terms and/or as metaphysical expressions (Carbaugh, 1996; Idalovichi, 2014). For example, “dugri” is a Hebrew symbol used to signify that one should talk straight to others and this then shapes the communication practice and culture (Carbaugh, 2012; Shavit, 2023). Also, tea meetings in Japan are an example of a symbolic form where a tea master invites a guest/s to a tea ceremony, the focus of which is fellowship and dialogue, and the outside thoughts of the world are abandoned (Kurganska, 2018).

2.7.2 Proposition 2

Communication practices is a system of shared meanings that are carried in cultural symbols and symbolic forms, which are often taken for granted (Carbaugh, 2012; Tektigul et al., 2023). Furthermore, people who are part of culture do not have to think about the use of culture because they are part of the same framework of values, beliefs, and norms. However, there are times when communication practices reach a boundary. For instance, the court case in Arizona previously discussed had two groups of people who were protesting about a development that could end up in the destruction of a mountain (Carbaugh, 2012). However, it can be argued that the group that preferred to argue through words could have made the other group who expressed their communication practice by standing in silence less effective. In view of this, culture can be both part of the process and a product of communication. The proposition of culture as a meaningful practice to participants can be reduced to three

points: i) culture is housed in communication practices; ii) the process of communication reveals one's unique cultural practices; and iii) diversity and plurality is an important aspect of today's world (Carbaugh, 2012; Croucher, 2020). In this regard, interpreting the meaningfulness of communication practices to participants can be ordered through exploring being, relating, acting, feeling, and dwelling as five items that are important in attaining the right meaning through formulating premises of belief and value to arrive at the right cultural interpretation (Carbaugh, 2012; Holliday, 2020; Li, 2024).

2.7.3 Proposition 3

Culture is an expensive arrangement of the practices of people in place, which is composed of three things: i) specific acts, ii) events, and iii) styles of social interactions (Liu, 2016; Croucher, 2020). In view of this, it suggests that a person may understand only a symbol of culture by understanding the whole culture. In this regard, cultural acts do not stand in isolation but are part of larger social sequences.

2.7.4 Proposition 4

Culture is an expressive system that is historically transmitted (Carbaugh, 2012; Shavit, 2023). This proposition postulates that culture is socially constructed from past events which inform the current and future. For instance, the Hebrew "dugri" of talking straight came from a history of being silenced and being heard; with that in mind, to counteract that oppression, the Hebrews adopted the "dugri" style of communication (Carbaugh, 2012; Shavit, 2023).

2.8 CHAPTER SUMMARY

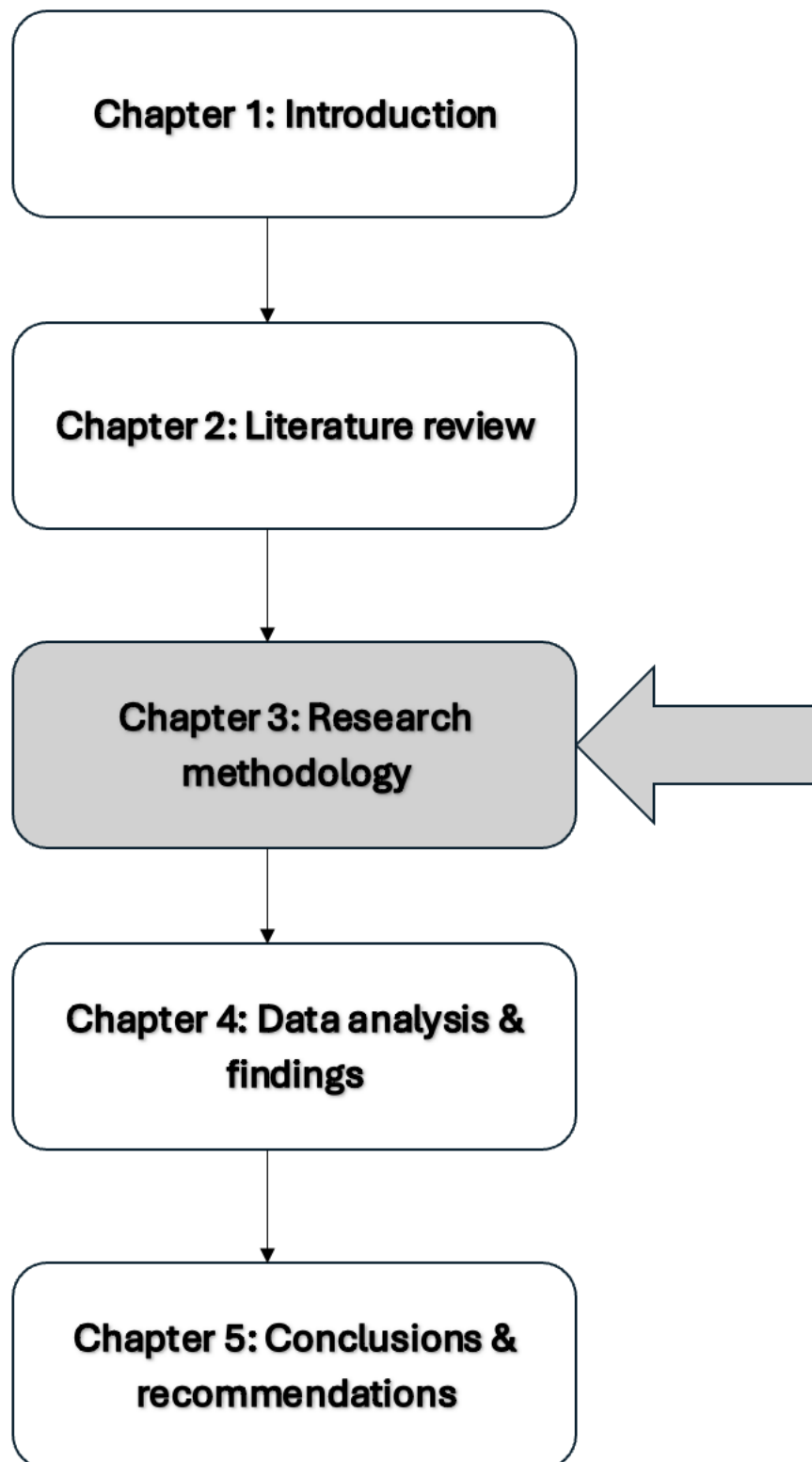
The chapter and themes are summarised in Table 3.

Table 3: Summary of Chapter 2

Summary of the literature themes	
Theme 1: Indigenous and non-indigenous South African cultures	This theme captures the different types of South African cultures, separated into indigenous and non-indigenous cultures. At the end of this theme, a distinction between the two cultures will be apparent, and a clear definition of the two cultures will be established.

Theme 2: Communication and user requirements gathering	This theme summarises how communication – the main research problem – and user requirements impact each other, as well as the roles they play in relation to each other. A critical evaluation of the influence one's cultural background has on communication is established.
Theme 3: Cultural and communication frameworks	This theme summarises how current explored frameworks have impacted the information systems knowledge centre. These frameworks will be applied in a South African banking context.
Theme 4: The South African banking sector	This theme summarises the background, overview, and the evolution of the general banking sector as well as the South African banking sector.
Theoretical framework	This theme proposes four different fundamental communication theories of culture on which the study will be based.

Figure 9: Chapter map – Research methodology



CHAPTER 3: RESEARCH METHODOLOGY

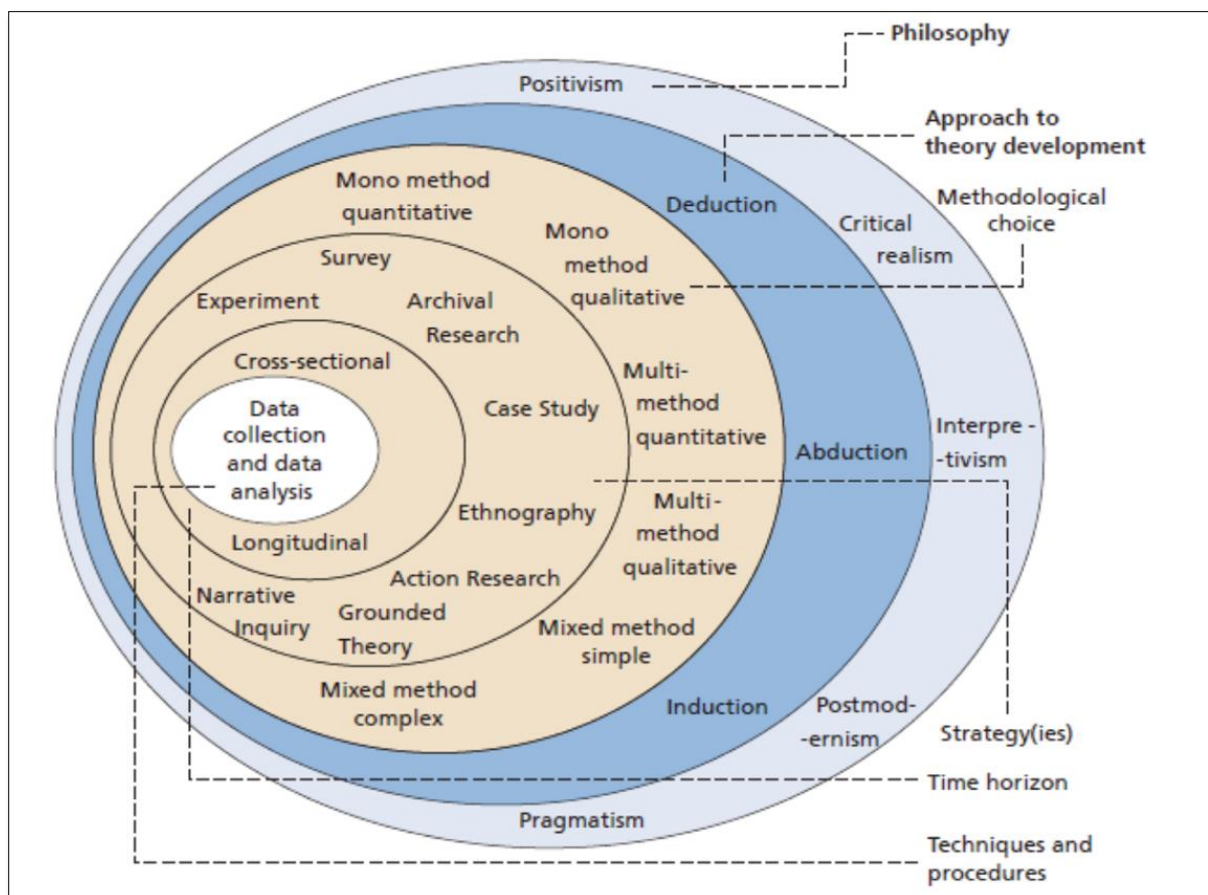
3.1 INTRODUCTION

In the preceding chapter, academic literature was reviewed to understand and find the cultural differences and their impact on the user requirements gathering activity. This chapter will discuss the selected research design, data collection, and analysis techniques used to ensure that the study meets the stated obligation.

3.2 RESEARCH CHOICE

The research onion by Saunders, Lewis and Thornhill (2019) guided the research design and related methodological considerations for this study.

Figure 10: The research onion



Source: Saunders et al. (2019, p. 130)

The research onion in Figure 10 assists researchers in making choices regarding which research method, data collection technique, and analysis techniques to use. It is composed of the research philosophy, approach, strategy, methodological choice, time horizon, and techniques and procedures. However, it should be noted that each of these research onion layers directly translates from one layer to another and will directly influence the next layer's decision. These will be discussed further in subsequent sections.

3.3 RESEARCH DESIGN

Research design is defined as the “overall strategy that you choose to integrate the different components of the study in a coherent and logical way, thereby ensuring you will effectively address the research problem; it constitutes the blueprint for the collection, measurement, and analysis of data” (Harish, 2021, p. 56). For this study, the selected research design was chosen based on its relevancy and potential to adequately assist in meeting the main objective of determining the role different societal cultures in South Africa play in user requirements gathering communication in the banking sector. The research design selected for the study was in line with the nature of the problem articulated in Section 1.3.

3.3.1 Research philosophy

Saunders et al. (2019) assert that there are five main research philosophies: critical realism, postmodernism, interpretivism, positivism, and pragmatism. This study will employ an interpretivism research philosophy which, according to Ryan (2018, p. 8), postulates that “truth and knowledge are subjective, as well as culturally and historically situated, based on people's experiences and their understanding of them”. It therefore takes an ontological view that there are multiple realities that are accepted by people within a society through the experiences they face. The researcher's aim was to interpret and analyse human behaviour as well as social interactions that are driven by South African cultures. This required an understanding of how people live as well as make sense of the society they live in. Contextual factors were taken into consideration in any pursuit of understanding as well as in interpreting the meanings.

3.3.2 Research approach

Two approaches can be used in research: inductive and deductive approaches. An inductive approach involves drawing general conclusions about a whole category of objects or events based on specific examples or occurrences. Essentially, it means observing a sample and inferring characteristics about the broader population from which the sample is derived (Leedy & Ormrod, 2019). In contrast, deductive qualitative approach theoretical propositions are derived from a literature review guide the data collection process. During data analysis, these propositions are used to assess whether the literature adequately explains the investigated case (Pearse, 2019).

The literature review revealed that there is research that still needs to be conducted in terms of the role different societal cultures in South Africa play in user requirements gathering communication in the banking sector. The deductive approach provides clear structure and the ability to test explored theories. This research followed the deductive approach with inferences drawn from the existing literature and conducted interviews. Insights from the literature on the role societal culture plays on user requirements gathering from a general user requirements perspective is therefore deduced. (Trochim, Donnelly, & Arora, 2016), in this study, the researcher starts from a more general standpoint to a more specific standpoint as the research progresses.

3.3.3 Research strategy

The case study research was used in this study. This strategy was to ensure an in-depth and multifaceted understanding of complex issues that exist in real-life contexts in situations where the boundary between a phenomenon and context is not clear and the researcher does not have control over the phenomenon and context (Yin, 2002; Crowe et al., 2011; Hancock, Algozzine, & Lim, 2021). The researcher gathered as much information as possible on one case study in a natural setting.

The purpose of case studies is to examine and understand an individual's situation (Coombs, 2022). After analysing the case using theoretical concepts, a recommendation on the way forward is made. Once a case is identified, the boundaries can then be determined. A case study allows for different types of data collection methods, which gives a deep understanding of the specific individual or

organisation. A case study assists in understanding a situation and applying it to another (Campbell, 2015).

3.3.4 Research method

In this study, the qualitative research method was utilised. As a researcher, one needs to ensure that they are aware of the possible bias where participants might give answers to please the researcher or out of fear of being judged. The reason for choosing the interpretive case study approach was because of the richness of insight that can be provided using the cultural topic that has been chosen. In this regard, the case description is shown in Table 4.

Table 4: Case description

Case	Description	Location	Participants	Method
Business analysis user requirements gathering and communication	Communication can vary based on societal culture, and there is a common need to implement system projects within a specified period specific to the South African banking sector.	Johannesburg, Gauteng	BAs	Interviews via an interview guide with open-ended questions.

The research questions presented in Chapter 1 of this report were used to establish a singular case to accommodate the nature of the study. This study sought to provide insight and understanding into how communication can play a role in user requirements gathering. The importance of insights, understanding and meaning is crucial as there can be different perspectives on what societal culture means in the context of corporations and organisations. The following guide was used to collect data and analyse data from this case:

- The research questions – This made use of how's and why's.
- Target case – This was specific to a South African bank.
- Adherence to ethical considerations – Consent from the selected South African bank was requested.
- Research instrument choice and design – The researcher used raw data from semi-structured interviews and observations as well as secondary sources.

- Qualitative thematic data analysis – The focus of the analysis was context, meaning and outcome using thematic analysis.
- Write up research findings and recommendations – This included stating the contribution of the study when reporting on the findings of case studies.

Once the interview questions were constructed, these were tested in a similar environment using a pilot test. The interviews were ended once the saturation point was reached and the open-ended questions no longer yielded any new answers. Moreover, the researcher discovered around the 12th interview that some of information was being repeated by other participants and on the 16th interview data saturation was reached and new information could be extracted from the participants. Therefore, because it no longer useful to contain interviewing participants, the collected data at that point was then consolidated in preparation for thematic data analysis.

3.3.5 Time horizon

A cross-sectional study was used. This decision was made based on the nature of the research problem to be addressed as well as the period taken to undergo the interviews. This type of study describes the research being conducted at a specified period for a specific group.

3.3.6 Techniques and procedures

Guided by Saunders (2012), the case study method was used for the study and interviews were used for data collection. The questions were open-ended with a mixture of closed-ended to ensure depth is achieved. For interpreting the findings, inductive and interpretive reasoning were used.

3.4 DATA COLLECTION

This section will discuss the data collection process in this study.

3.4.1 Interview method

The study employed the interview method to collect data from participants. However, interviews can be employed in three ways: structured interviews, semi-structured interviews, and unstructured interviews (Stuckey, 2013; Wicen, 2022; Beaumont-Oates, 2024). First, structured interviews adhere to a rigid set of questions from which the researcher does not deviate. Secondly, unstructured interviews do not follow any format, as there are no questions that are prepared beforehand, but the researcher asks questions depending on the course that the interview takes. Lastly, semi-structured interviews are a blend of structured and unstructured interviews; they typically have a set of interview guiding questions but with the flexibility of asking follow-up questions. This study utilised face-to-face semi-structured interviews due to their structure and flexibility, which allowed the researcher to remain focused on the phenomenon under investigation while allowing the researcher space to ask probing/follow-up questions to extract more information from the participants. These interviews, which involve direct, real-time interaction between the researcher and the interviewee, are particularly effective for obtaining high-quality data on complex and sensitive topics (Rutledge & Hogg, 2020). To capture both verbal and non-verbal data, such as facial expressions and posture, it is recommended to transcribe, audio record, or video record the interviews (McMullin, 2021). The researcher followed this recommendation to ensure comprehensive data collection and maintained a pace that allowed for capturing all critical information from participants' responses.

Kvale (1996) asserts that interviews facilitate the exchange of information from the interviewee's perspective, allowing them to express their thoughts in their own words. This approach helps researchers understand the truth and context from an objective standpoint while exploring the participant's daily experiences. Although interviews are structured and controlled by the researcher, they proceed similarly to everyday conversations. Even if interviewees provide information that seems unrelated to the main topic, it remains valuable for capturing their subjective views, enriching the research.

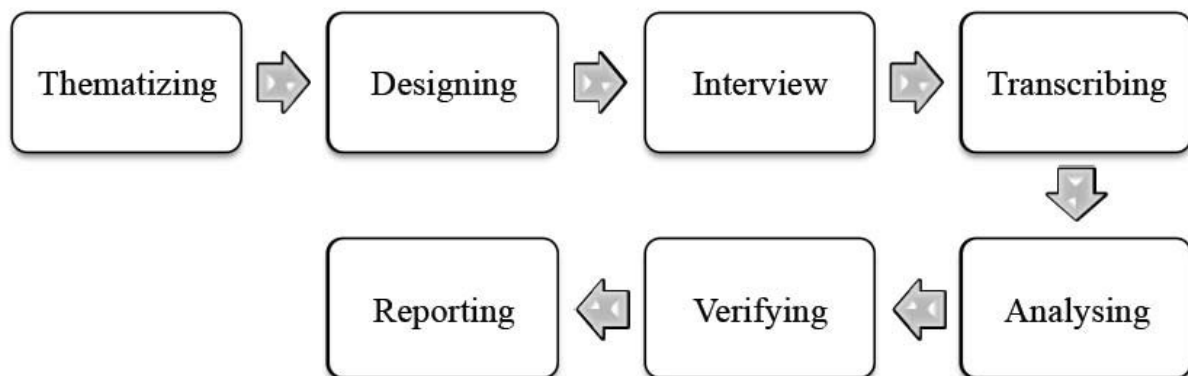
The primary objective of qualitative research interviews is to comprehend the meaning behind the interviewees' responses, encompassing both factual and interpretive levels

(Kvale, 1996). However, achieving a deep understanding can be challenging. Interviews typically begin with broad, open-ended topics to create a comfortable and relaxed atmosphere for the interviewees, as there are no predefined categories.

The interview guide for this study was developed using Kvale (1996) approach which involves several systematic steps. He was known for his contributions to qualitative research, emphasizes a structured yet flexible framework. First, the researcher identified the purpose of the interview and formulated clear, open-ended questions that align with the research objectives. These questions were designed to elicit detailed and meaningful responses while allowing for in-depth exploration of the interviewee's perspectives. Kvale(1996) recommends a thematic approach, organising questions into specific themes that reflect the key areas of inquiry. Additionally, the interview guide included prompts and follow-up questions to probe deeper into the interviewee's responses. Throughout the process, the researcher remained attentive to ethical considerations, ensuring informed consent and confidentiality. The Kvale (1996) approach encouraged a balance between structure and adaptability, allowing the interviewer to guide the conversation while being responsive to the interviewee's input.

In addition to the interview guide, guided by Kvale (1996) the researcher organised the interview process into seven stages: thematising, designing, interviewing, transcribing, analysing, verifying, and reporting.

Figure 11: The seven interview stages



Source: Kvale (1996, p. 88)

- **Thematising**

In this initial stage, it was essential to define the objective and purpose of the interview. After establishing the general purpose, the specific information to be collected through the in-depth interview process was identified.

- **Designing**

Once the objectives were established, the next step involved creating a method to gather the desired information through the interview process. This included developing an interview guide (Appendix C) that outlined the key topics and questions, serving as a structured plan for data collection.

- **Interviewing**

At the start of the interview, introductions were made, the purpose of the study was explained, and efforts were taken to put the respondent at ease. Permission was obtained from the respondent, and the equipment was tested to ensure it was functioning correctly. The primary responsibility was to listen and observe while guiding the respondent through the conversation, ensuring that all key topics outlined in the interview guide were covered.

- **Transcribing**

Transcribing involved creating a verbatim text of each interview by writing out each question and response from the audio recordings. The interviewer's side notes were also included in the transcription and properly labelled in a separate column or category.

- **Analysing**

Analysing required re-reading the interview transcripts to identify themes emerging from the respondents' answers. The topics and questions were used to organise the analysis, synthesising the answers to the proposed questions. If the interviews raised more questions than they answered, additional interviews were conducted to thoroughly examine the issue.

- **Verifying**

Verifying involved checking the credibility of the gathered information.

- **Reporting**

Finally, the results were presented in the study.

These seven stages were deemed adequate for assisting the researcher in collecting and analysing data, as well as reporting on the study's findings in relation to the research topic.

3.4.2 Data collection challenges

The data collection challenges faced while collecting data are as follows:

- **Identifying participants:**

- Challenge: the researcher found it easy to identify BAs, however, the difficulty came in getting the BAs to consent to take part in the study.
- Strategy: the researcher built rapport and trust by clearly explaining the study's purpose, benefits, and confidentiality measures as well as extended flexible participation options to encourage consent.

- **Planning and designing the interview guide:**

- Challenge: the researcher had difficulties in aligning the research question to the objective to the research problem.
- Strategy: the researcher conducted a thorough literature review to define the research questions and objectives and thereafter sought feedback from the supervisor to ensure alignment and clarity.

- **Pilot interviews:**

- Challenge: the researcher did not record the three pilot interviews which had to be redone to identify if they addressed the research objectives or if there was any bias in the way questions were asked. The research needed to make sure that the way the questions were asked should not lead the participants.

- Strategy: the researcher recorded all pilot interviews to review and identify any biases or issues in the questions. The researcher also ensured questions were open-ended and neutral to avoid leading participants.
- **Conducting interviews:**
 - Challenge: Participants who could not make the interview preferred to be emailed, but most did not respond.
 - Strategy: The researcher followed up with non-respondents through reminders and offered alternative methods such as phone or video calls – this too yielded no results.

The summary of challenges presented during data collection and strategies used to overcome these challenges were presented.

3.5 PARTICIPANTS

This section focuses on the participants of this study.

3.5.1 Interviewees

The participants for this research were carefully selected from within an organisation in the South African banking sector. The researcher employed personal judgment to identify responses that were particularly enriched with valuable insights. This process necessitated the application of expert judgment to ensure that the selected cases were representative and relevant to the study's objectives. Consequently, the recruitment process involved a deliberate and thoughtful selection of participants who could provide deep and meaningful contributions to the research. (Showkat & Parveen, 2017). Moreover, the sample size of the study were 16 participants and this number was reached at the point of data saturation which concluded with the 16th interview. However, it should be noted that the following inclusion criteria was used to assist in selecting participants of the study:

- The employee must be a BA within the organisation.
- The employee must have at least two years with the organisation.

- The employee must have at least one year of experience dealing with user requirements elicitation process.

3.6 DATA ANALYSIS

In qualitative research, there can be various definitions of data analysis. There has been a general definition by various authors that encompasses data analysis as: “The tasks of coding, indexing, sorting, retrieving or otherwise manipulating data. From such a perspective, the task of analysis can be conceived primarily in terms of data handling. For others in the field, analysis refers primarily to the imaginative work of interpretation, and the more procedural, categorising tasks are relegated to the preliminary work of ordering and sorting the data” (Schneider, 2012, p. 142). This stage of the research occurs after data has been collected or simultaneously with data collection. Data must be prepared before the analysis is started.

Sutton and Austin (2015) suggest a number of stages of analysis. These include interpretation of data, transcribing and checking, reading between the lines, coding, and theming. With the interpretation of data, the researcher should look at the viewpoint of the participants and not their own. Transcribing and checking is where the interview was conducted via audio; this is the process of converting the interview to text and checking that the content is ready for interpretation. With read between the lines, once the point of saturation is reached, the researcher will need to identify gestures such as pauses and understand if the participant is taking a break, does not know what to say, or is thinking of the next utterances. Coding occurs once the data has been transcribed; it includes identifying key phrases and words that link to the research topic, questions, and objective – this is a manual activity. Theming is when a conclusion is reached and the collected data can be presented in a report (Sutton & Austin, 2015).

Once the preparation was concluded the data was then analysed using thematic analysis. Thematic analysis is “a method for detection, analysis and reporting the themes in data (Javadi, Zarea, 2016, p.34). The results of this analysis are easily understood by any audience type, which is generally accepted by researchers. When using theory inductively in the analysis of qualitative data through thematic analysis,

the process involves deriving patterns and themes from the data and then using these findings to formulate or support theoretical constructs.

This study used *Atlas.ti* – a data analysis software tool to examine the qualitative data and derive significant insights from the research. The interview audio recording was transcribed into Word documents then they were loaded into the software for analysis. The researcher went through the transcripts within the software rigorously to identify codes that would be categorised into themes. In this regard, thematic data analysis helped to extract key features from the data collected that was used to create an organised and clear report of the findings (Nowell et al., 2017).

In thematic analysis, researchers immerse themselves in the data to identify recurring themes. Once these themes are established, they are interpreted within the context of existing theories or used to develop new theoretical insights. The inductive approach ensures that the theory is grounded in the empirical data, allowing the researcher to build a coherent narrative that reflects the underlying patterns and relationships present in the qualitative data. This method allows for a data-driven exploration of phenomena, fostering a deeper understanding of the subject matter while contributing to the development of theory.

3.7 ETHICS

To ensure the study participants we protected and guaranteed integrity of the research, the research followed several ethical considerations which included getting consent. Most informed consent procedures were developed within the medical research community, with strict criteria for inclusion and high standards of linguistic comprehension expected (Authors, 2020, p. 1b). Context-specific knowledge was important when planning how to obtain and document informed consent in an ethical and culturally appropriate way.

The researcher ensured that university ethics guidelines were adhered to throughout the course of the study. This included seeking permission from the relevant authorisation to conduct the study from the case study organisation. Furthermore, the participants were required to sign an informed consent form to confirm that they

understood what objectives of the study and that by participating they were doing it out of their own volition. Further to this – the researcher ensured that the confidentiality and anonymity of the participants were observed and as such, no personal information was collected from the participants.

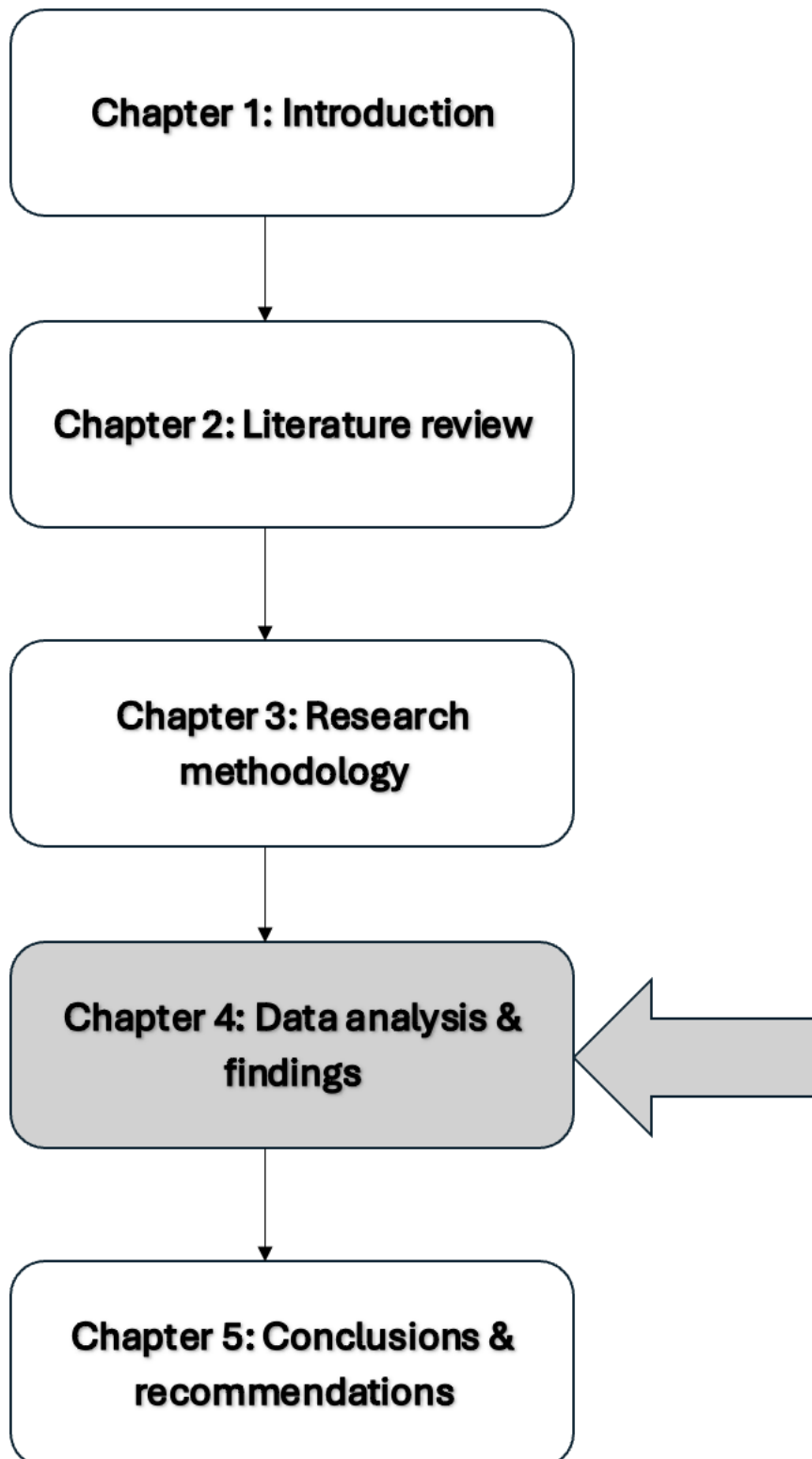
3.8 CHAPTER SUMMARY

This chapter discussed the research design that was selected to guide the researcher in answering the posed research question. The research motivation, design, and data collection techniques and procedures were also discussed in this chapter. Table 5 provides a summary of the chosen research design elements.

Table 5: Summary of Chapter 3

Research design	Choice
Philosophy	Interpretivism
Approach	Inductive
Strategy	Case study
Method	Qualitative
Time horizon	Cross-sectional
Data collection methods	Interviews
Strategic analysis approach	Thematic analysis

Figure 12: Chapter map – Data analysis and findings



CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

The preceding chapter discussed the research methodology employed in this study. This chapter presents the data analysis and findings of the study, which was conducted using qualitative data collected from semi-structured interviews within a South African bank. The subsequent sections will discuss the study's findings concerning the study's objectives mentioned in Section 1.5.1.

The chapter begins by describing the demographic and profile of the study participants, followed by a presentation of the main themes and patterns that emerged from the data. Thematic analysis is used to examine the qualitative data. To provide a comprehensive understanding of the research topic, the findings are discussed in relation to existing literature.

4.2 DEMOGRAPHICS

This section discusses the demographics of the participants. The participants were Business Analysts working within the IT department who had been selected from a South African bank. The demographic dimensions discussed consist of age, gender, education, experience, and culture, as shown in Table 6. Because of the ethical considerations listed in the study, the names of the participants have been omitted from the study to ensure that their identities remain concealed.

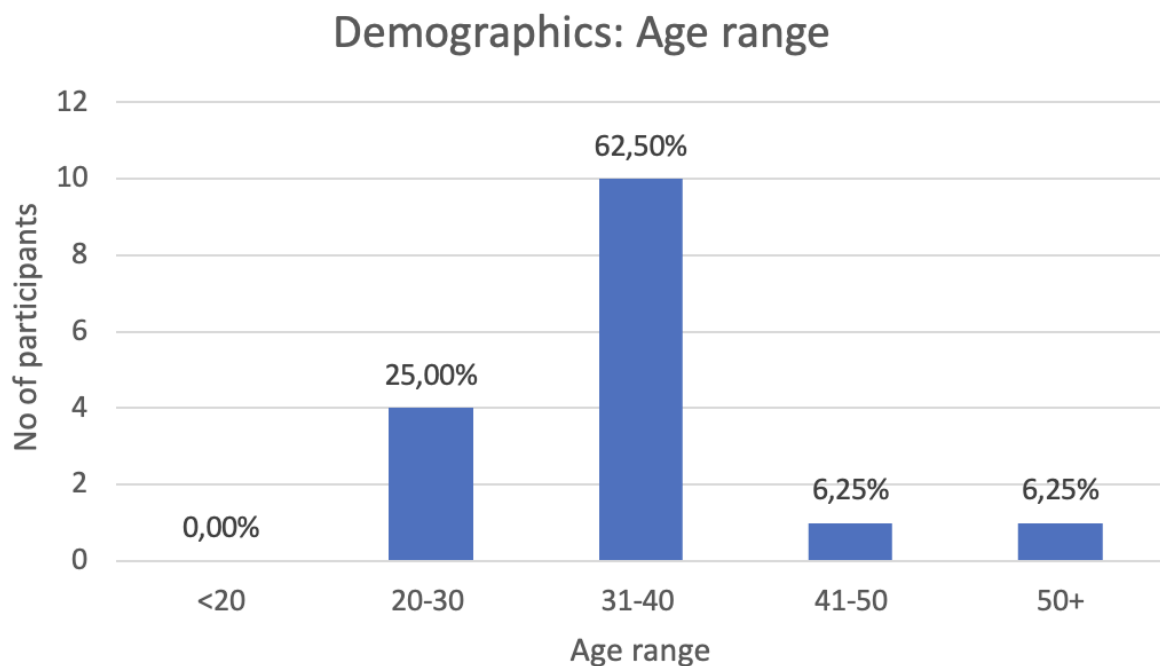
Table 6: Demographics of the participants

Participant ID	Age range	Gender	Highest qualification	Experience as a BA	Societal origin
P1	20-30 years	Female	BCom Honours Information Science	6 years	isiZulu – Black
P2	20-30 years	Male	BCom Honours Information systems	7 years	isiXhosa – Black
P3	31-40 years	Female	BTech Information Technology – Informatics	6 years	isiZulu – Black
P4	31-40 years	Male	BCom Financial Management	1 year	Ndebele – Black
P5	20-30 years	Male	BSc Information Technology	1 year	isiZulu – Black
P6	31-40 years	Male	BTech Computer Science	8 years	isiZulu – Black
P7	31-40 years	Female	BTech Business Application	4 years	Setswana – Black
P8	20-30 years	Male	BEng Mechanical Engineering	1 year 8 months	Sepedi – Black
P9	31-40 years	Male	BEng Industrial Engineering	11 years	isiZulu – Black
P10	50+ years	Male	BCom General	20 years	Afrikaans – White
P11	31-40 years	Male	Postgraduate Diploma – IT Management	7 years	Sepedi – Black
P12	31-40 years	Female	Diploma Business Analysis	9 years	English – Indian
P13	31-40 years	Male	Not disclosed	8 years	Sotho (Southern) – Black
P14	41-50 years	Male	Diploma Information Technology	13 years	English – White
P15	31-40 years	Male	Diploma Business Applications	4 years	isiZulu – Black
P16	31-40 years	Female	BCom Honours Brand Management	13 years	English – Indian

4.2.1 Age of the participants

Most participants (10 out of 16) fell within the age range of 31 to 40 years, constituting 62.50% of the total participants. The remaining participants were distributed across age groups: 20 to 30 years, 41 to 50 years, and over 50 years, that is four participants (25.00%), one participant (6.25%), and one participant (6.25%) respectively, as depicted in Figure 13.

Figure 13: Demographics of the participants: Age

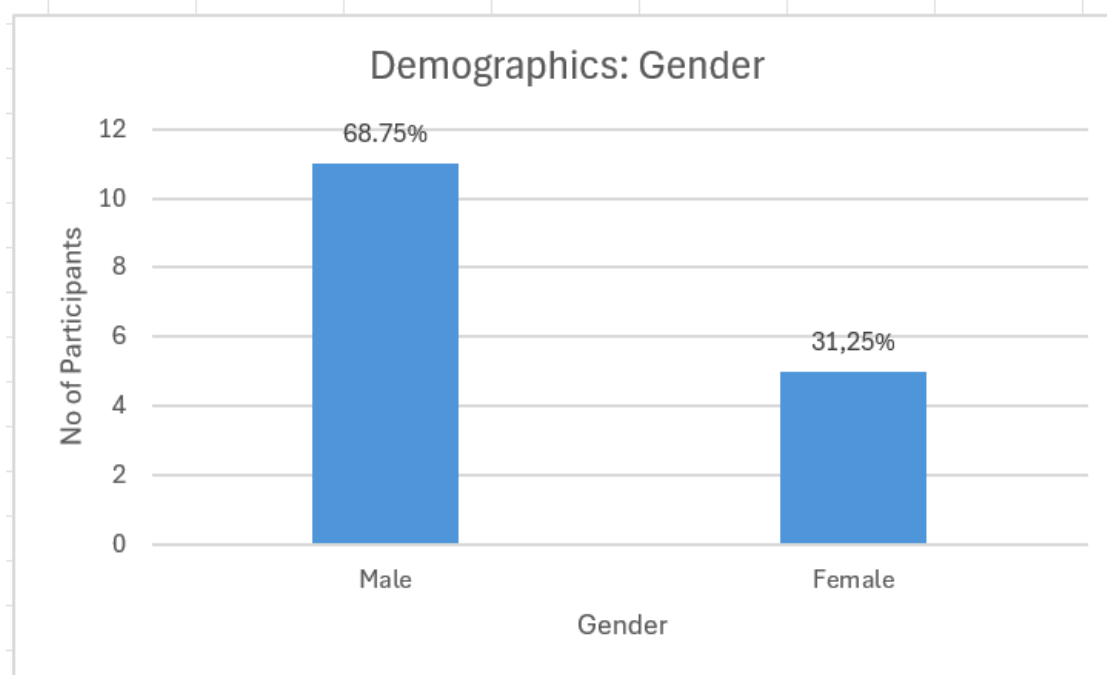


The data illustrated in Figure 13 indicate that none of the participants were under the age of 20. Older participants (41+) may offer seasoned insights from their extensive experience, while younger participants (20-30) might contribute fresh perspectives aligned with contemporary business trends. Those aged 31-40 may strike a balance between experience and adaptability, providing a nuanced understanding of industry practices. Communication styles and technological proficiency may vary across age groups, influencing response clarity and insights into emerging technologies. Cultural factors and individual differences further shape participants' contributions, underscoring the need to consider a range of factors beyond age alone when interpreting response quality in business analysis studies.

4.2.2 Gender

Data indicates that most of the participants were male, accounting for 11 participants (68.75%). The rest of the participants were female, accounting for five of them (31.25% of the participants). Figure 14 provides a graphical representation of the data findings.

Figure 14: Demographics of participants: Gender



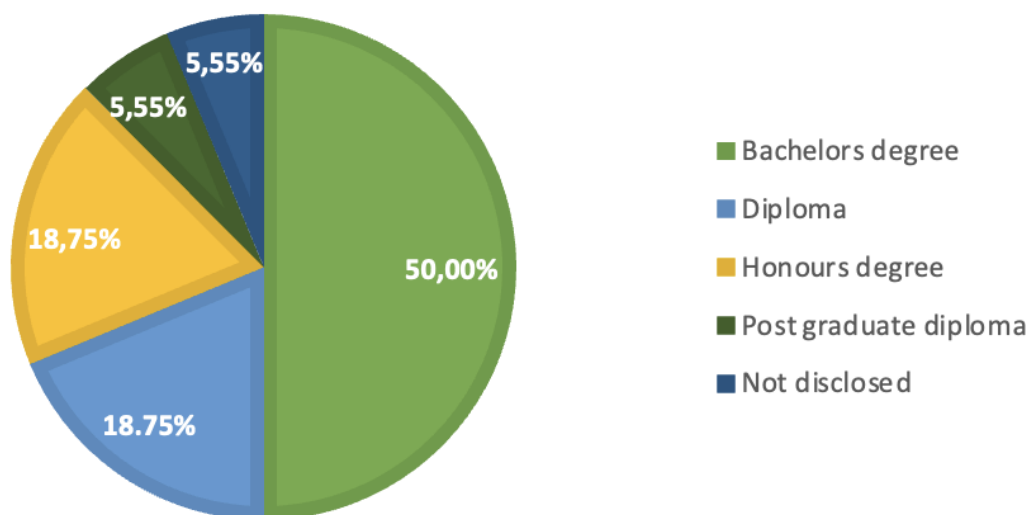
First, gender diversity can bring a range of perspectives and experiences to the analysis, enriching the depth and breadth of insights generated. Varied viewpoints stemming from different lived experiences can lead to a more comprehensive understanding and interpretation of business phenomena. However, if there is a significant gender imbalance, such as the observed predominance of male participants in this study, it could potentially introduce bias into the data analysis process. This bias may manifest in the form of overlooked perspectives or skewed interpretations of findings, particularly in areas where gender dynamics intersect with business practices. Therefore, researchers must acknowledge and address potential biases arising from gender imbalances to ensure the integrity and validity of the study's outcomes. Additionally, fostering an inclusive research environment that encourages diverse participation can mitigate the impact of gender-related biases and enhance the overall robustness of the data collected.

4.2.3 Highest qualification

Eight (8) participants reported having a bachelor's degree as their highest level of education, which represents 50.00% of the total participants. The remaining participants indicated having a diploma (18.75%), an honours degree (18.75%), and a postgraduate diploma (5.55%). However, one participant (5.55%) opted not to disclose their highest level of education, as illustrated in Figure 15.

Figure 15: Demographics of the participants: Highest qualification

DEMOGRAPHICS: HIGHEST QUALIFICATIONS



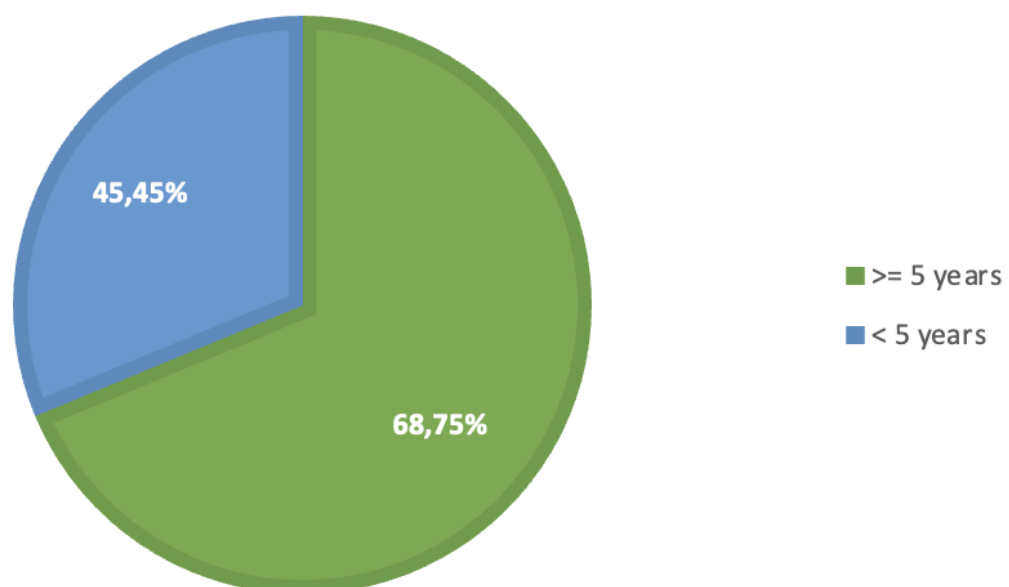
The academic qualification picture depicted in Figure 15 provides valuable insights into the educational background of the participants. Varied educational backgrounds contribute to a more thorough examination of the research topic, as different academic disciplines emphasise different analytical perspectives. The diversity in educational backgrounds among participants significantly enriched the study by providing varied perspectives, combining theoretical insights from those with bachelor's degrees and practical experiences from those with diplomas or postgraduate qualifications. This diversity led to more comprehensive data, enhanced analysis, balanced findings, and increased credibility, ultimately resulting in a more robust and holistic understanding of the research topic.

4.2.4 Experience as a Business Analyst

The experience of the participants as BAs ranged from 1 to 20 years. Nonetheless, most of the participants (11 of 16) had experience as BAs of at least five years, as shown in Figure 16. Nevertheless, the rest of the participants (5 of 16) had less than five years of experience as BAs, and this accounted for 45.45% of the participants.

Figure 16: Demographics of the participants: Experience as a BA

DEMOGRAPHICS: EXPERIENCE AS A BUSINESS ANALYST



The participants' experience could contribute valuable real-world examples, practical challenges, and effective strategies. Conversely, participants with limited experience, although they may provide valuable perspectives, might offer insights that are more reflective of entry-level roles or lack the depth of understanding and expertise exhibited by more seasoned professionals. Therefore, researchers need to consider the diverse range of experiences among participants when interpreting the findings, acknowledging the potential influence of experience levels. Additionally, conducting subgroup analyses or stratifying the data based on experience levels may provide deeper insights into how different levels of experience shape perceptions, behaviours, and outcomes within the BA role.

4.2.5 Societal origin

The participants of the study were composed of three races: black (75.00%), Indian (12.50%), and white (12.50%). When the participants were asked to indicate their first language, eight languages were identified, and these were isiZulu (37.50%), isiXhosa (6.25%), Ndebele (6.25%), Setswana (6.25%), Sepedi (12.50%), Afrikaans (6.25%), English (18.75%), and Sotho (6.25%). First, the racial diversity observed among participants, with a majority being black (75.00%) and minorities comprising Indian (12.50%) and white (12.50%) participants, reflects the multicultural context of South Africa. This diversity allows researchers to explore how race influences user requirements gathering in a business analysis context. Language diversity among participants further enhances this exploration by shedding light on the impact of linguistic differences on user communication, comprehension, and expression of requirements (Tizard, Rietz, & Blincoe, 2024). For instance, participants speaking isiZulu, isiXhosa, Ndebele, Setswana, Sepedi, Afrikaans, English, and Sotho may have distinct communication styles, cultural perspectives, and preferences in articulating their needs and preferences. Understanding these language dynamics can help researchers uncover nuances in user requirements gathering processes, such as the effectiveness of communication channels, the clarity of requirements documentation, and the alignment between user needs and business objectives. Incorporating language and cultural diversity into the study enables researchers to achieve a more thorough understanding of the intersection between race and language, and how these elements impact user requirements gathering practices within diverse organisational environments.

4.2.6 Summary of findings

A summary of the demographic analysis of participants is provided in Table 7.

Table 7: Summary of findings

Summary of demographic analysis
The demographic analysis of the participants from a South African bank's IT department covers age, gender, education, experience, and cultural background. Most of the participants fall within the 31-40 age range, constituting 62.50% of the total, with diverse perspectives and experiences noted across different age groups. Gender-wise, there is a notable predominance of male participants (68.75%), highlighting the importance of addressing potential biases and fostering inclusivity in research. 50,00% of the participants had bachelor's degrees, contributing varied expertise levels to the study. The experience of BAs ranged widely, with 68.75% having over five years of experience, indicating a mix of seasoned professionals and those in earlier stages of their careers. Additionally, racial diversity among participants is significant, with the majority being black (75.00%), reflecting the multicultural context of South Africa. Language diversity further enriches the study, offering insights into how linguistic differences may impact user requirements gathering processes. Understanding these dynamics is crucial for researchers to ensure comprehensive and inclusive analyses, ultimately enhancing the validity and depth of the study's findings.

This section provided an analysis of the professional characteristics of the individuals who participated in the research. The data collected from the interviews is presented in the following sections.

4.3 THE PURPOSE OF RESEARCH SUB-OBJECTIVE 1: TO IDENTIFY THE DIFFERENT SOCIETAL CULTURES IN SOUTH AFRICA AND ESTABLISH THE COMMUNICATION CHARACTERISTICS OF EACH CULTURE

The purpose of this research objective is to identify and understand the various societal cultures present in South Africa and to delineate the unique communication characteristics associated with each culture. By doing so, the objective aims to provide a comprehensive overview of the different societal cultures within South Africa and establish the specific communication traits and preferences of each cultural group. Additionally, the aim is to improve the understanding of how cultural differences influence communication in a multicultural context. Lastly, the objective will assist in identifying how to enhance communication effectiveness among diverse cultural groups, particularly in professional and collaborative settings. This understanding is crucial for fostering better communication, collaboration, and inclusivity in various environments, such as the South African banking sector.

The interview questions that follow illustrate the findings related to the research sub-objective 1.

4.3.1 How do users in your societal culture communicate their business needs, i.e., communication styles?

The goal of this question was to explore and understand how cultural norms influence the way individuals in different societal cultures articulate business requirements. The objective was to assess how communication styles, such as direct or indirect communication, non-verbal cues, and the role of hierarchy, affect the user requirements gathering process. The question sought to identify potential cultural communication barriers and understand how societal values, including respect for hierarchy and preference for consensus, impact the expression of business needs. Moreover, by recognising these cultural communication styles, BAs can develop more effective methods for eliciting user requirements and tailor their approach to different cultural contexts. This understanding is particularly relevant in diverse environments such as South Africa, where cultural communication differences could significantly influence the success of system development projects.

The participants' responses to this question were analysed thematically. The findings revealed insights as to how users in the participants' societal culture typically communicate their business needs. The analysis is demonstrated in Table 8.

Table 8: Thematic analysis on communication styles

Raw Data	Frequency	Theme	Interpretation
"In Zulu culture... Business needs are typically communicated through storytelling and metaphors, with respect for hierarchy and elders playing a significant role." – Participant 1 "Xhosa... Business needs are expressed through formal language and traditional greetings, emphasising collective decision-making and consensus." – Participant 2 "Ndebele... Business needs are communicated with a focus on community welfare and mutual understanding, with an emphasis on listening and observing." – Participant 4	Storytelling and Metaphors: 2 occurrences (Zulu, Setswana) Formal Language and Traditional Greetings: 2 occurrences (Xhosa, Sepedi) Community Welfare and Mutual Understanding: 1 occurrence (Ndebele) Indirect Language, Analogies, and Stories: 1 occurrence (Setswana)	Communication style	The data reveals distinct communication styles and cultural values across different ethnic groups. For instance, Zulu and Setswana cultures emphasise storytelling and metaphors, reflecting a rich oral tradition and the importance of narrative in conveying business needs. In contrast, Afrikaans and English cultures prioritise clear and succinct communication, highlighting a preference for efficiency and directness.
"Setswana... Business needs are typically communicated through indirect language, often using analogies and stories to illustrate points." – Participant 7 "Sepedi... Business needs are communicated through formal speech, with a focus on maintaining harmony and mutual respect." – Participant 8 "Afrikaans culture... Business needs are communicated clearly and succinctly, with a preference for	Clear and Succinct Communication: 2 occurrences (Afrikaans, English) Hierarchy and Respect: 3 occurrences (Zulu, Indian [2]) Detailed and Polite Explanations: 2 occurrences (Indian) Explicit, Precise, and Structured Communication: 1 occurrence (English)	Cultural values in communication	Cultural values also play a significant role in how business needs are communicated. Respect for hierarchy and elders is prominent in Zulu and Indian cultures, indicating a structured approach to communication where seniority and politeness are crucial. Xhosa culture's emphasis on collective decision-making and consensus underscores the importance of community and collaboration in

Raw Data	Frequency	Theme	Interpretation
straightforwardness and efficiency.” – Participant 10 “In Indian culture...Business needs are communicated with consideration for hierarchy and respect, often using detailed explanations and a polite tone.” – Participant 12 “English... Business needs are communicated explicitly and with precision, favouring a logical and structured approach.” – Participant 14 “Indian... Business needs are articulated through detailed and respectful dialogue, ensuring clarity while maintaining politeness.” – Participant 16	These were grouped and formed themes.		business interactions.

The next part will enhance Table 8 by incorporating insights from relevant literature.

Overall, these themes illustrate the diverse ways in which cultural backgrounds influence communication practices in business settings, providing valuable insights for understanding and navigating multicultural organisational environments. These themes focus on exploring how different societal cultures in South Africa communicate their business needs and how these communication styles influence the process of user requirements gathering in the banking sector.

Societal culture significantly influences communication during the user requirements gathering process, impacting both the methods and outcomes of this critical phase in system development. Different cultural norms and values shape how stakeholders express needs, share information, and interpret messages. For instance, cultures with high-context communication styles rely heavily on implicit messages and non-verbal

cues, which can lead to misunderstandings if not properly interpreted by low-context counterparts who favour explicit and direct communication (Hall, 1976; Szkudlarek et al., 2020). Additionally, power distance, which is a cultural dimension identified by Hofstede (1984), affects the dynamics of communication, with higher-power distance cultures potentially leading to less open dialogue and fewer critical inputs from lower-level stakeholders (Szkudlarek et al., 2020). This can result in incomplete or biased requirements gathering.

Societal norms around hierarchy, collectivism versus individualism and face-saving behaviours, also play crucial roles (Ting-toomey & Kurogi, 1998; Szkudlarek et al., 2020). In hierarchical cultures, the presence of senior management can inhibit frank discussion, while in collectivist cultures, consensus and group harmony might be prioritised over individual opinions, affecting the articulation and prioritisation of user requirements (Szkudlarek et al., 2020). Thus, successful communication in this process demands cultural sensitivity and adaptability, employing diverse communication methods and fostering an inclusive environment to accurately capture user needs across different cultural contexts (Casrnrir, 1999; Nardon, 2017). Understanding these cultural influences enables more effective and comprehensive user requirements gathering, ultimately leading to the development of systems that better meet the diverse needs of users in local and global contexts (Osland & Bird, 2000; Zhu, Nel, & Bhat, 2006; Szkudlarek et al., 2020).

Nonetheless, in the South African context, communication styles for expressing business needs vary significantly across cultural groups, and this is reflected in deep-rooted societal norms and values within the country. First, the Zulu culture, as illustrated by participants 1 and 3, emphasises indirect communication that relies heavily on non-verbal cues and context. This underscores the importance of nuanced and respectful dialogue. Secondly, the Xhosa culture shares similarities with the Zulu culture in valuing politeness and respect but also places a strong emphasis on collective decision-making and consensus. This is consistent with Participant 2's responses. On the other hand, Ndebele communication, as described by Participant 4, often employs proverbs and idioms to convey messages. Furthermore, Participant 7 from the Setswana culture noted that they value humility and respect in

communication, using indirect language and analogies. The Sepedi culture also favours indirect and formal communication as added by Participant 8.

In contrast, Afrikaans culture is characterised by direct communication. This was indicated by Participant 10. Nevertheless, the English culture similarly favours explicit and precise communication. Participant 12 and 16 the Indian culture was reported to blend direct and indirect communication styles and attempts to balance respect for hierarchy with clear articulation of needs.

Lastly, the Sotho culture, as described by Participant 13, summarised his view of communicating business needs in the following statement:

“Business needs are typically expressed indirectly, with a focus on maintaining good relationships and using formal language”.

The findings in this section highlight the diversity of cultural communication styles experienced by business analysis in terms of how business needs are expressed across different societal groups in South Africa. By recognising and adapting to these styles, BAs can facilitate better stakeholder engagement and more accurate user requirements gathering, which are essential for success in a multicultural environment such as the South African banking sector. Understanding these diverse communication styles helps BAs engage stakeholders more effectively and gather accurate user requirements, which is crucial for success in a multicultural environment such as the South African banking sector.

The experience of working with different South African cultures depicted above will be represented in the next subsection.

4.3.2 Do you have any experience with different South African societal cultures in user requirements gathering communication?

This question was designed to gather insights from research participants who have worked with various cultural groups. The goal of the question was to learn how cultural diversity shapes the user requirements gathering process. This question sought to

understand how business analysts adapt their communication strategies to align with the specific cultural contexts they encounter. Besides, by drawing on personal experiences, the research participants provided valuable examples of how cultural dynamics such as non-verbal communication, collective decision-making, and respect for hierarchy impacted the clarity and effectiveness of user requirements communication. The findings from this question can inform strategies for promoting cultural sensitivity and ensuring effective communication in a multicultural business environment.

Table 9 presents the thematic analysis of the participants' responses. The findings revealed how participants have experienced working with different societal cultures during the user requirement process.

Table 9: Thematic analysis on user requirements gathering in the South African context

Raw Data	Frequency	Theme	Interpretation
"In Zulu culture, communication is often indirect and relies heavily on non-verbal cues and context." – Participant 1 "Xhosa communication style is also indirect and values politeness and respect." – Participant 2 "Ndebele communication often uses proverbs and idioms to convey messages." – Participant 4 "Setswana culture values humility and respect in communication." – Participant 7 "Sepedi communication style is characterised by politeness and	Indirect communication: 9 occurrences (Zulu: 3, Xhosa: 2, Sepedi: 2, Indian: 2) Non-verbal cues and context: 2 occurrences (Zulu: 2) Politeness and respect: 6 occurrences (Xhosa: 2, Setswana: 2, Sepedi: 1, Indian: 1) Proverbs and idioms: 2 occurrences (Ndebele: 2) Humility: 1 occurrence (Setswana: 1)	Cultural adaptability in professional settings Influence of cultural background on	The data underscores the importance of cultural adaptability and sensitivity in professional settings. Participants noted the necessity of being versatile in their communication approaches to effectively gather user requirements from colleagues of diverse cultural backgrounds. This adaptability is particularly important in multicultural teams where varying communication styles can impact the clarity and efficiency of interactions. Cultural background plays a significant role in shaping professional interactions. For

Raw Data	Frequency	Theme	Interpretation
indirectness.” – Participant 8 “Afrikaans culture tends to be more direct in communication.” – Participant 10 “In Indian culture, communication can vary but often includes a mix of direct and indirect styles.” – Participant 12 “English communication style is usually direct and clear. Business needs are communicated explicitly and with precision, favouring a logical and structured approach.” – Participant 14 “Indian communication often blends directness with respect for social hierarchy.” – Participant 16 “I have experience collaborating with Zulu and Afrikaans individuals in user requirements sessions. Zulus often communicate indirectly, requiring careful interpretation of their needs, while Afrikaners colleagues prefer straightforward and direct communication. These differences have broadened my approach to gathering requirements effectively.” – Participant 2	Direct communication: 7 occurrences (Afrikaans: 3, English: 2, Indian: 2) Clear and explicit communication: 1 occurrence (English: 1) Respect for hierarchy: 4 occurrences (Zulu: 1, Indian: 3). These were grouped and formed themes.	professional interactions Challenges in cross-cultural communication	instance, respect for hierarchy is a prominent feature in Zulu and Indian cultures, influencing how business needs are communicated and understood. Similarly, Xhosa and Ndebele cultures prioritise community welfare and consensus, which can affect decision-making processes in professional environments. Cross-cultural communication presents several challenges, particularly in interpreting indirect communication styles. Participants working with Zulu and Sepedi colleagues noted the need for careful interpretation to capture business needs accurately. Additionally, balancing direct and indirect communication styles, as seen in Indian culture, requires a nuanced approach to ensure both clarity and respect for social hierarchies.

Raw Data	Frequency	Theme	Interpretation
“Yes, I have worked with Ndebele and Indian colleagues. The Ndebele people often use metaphors and idioms, requiring additional time to interpret their needs accurately. Indian colleagues tend to blend directness with respect for hierarchy, which has helped me understand the balance needed in diverse teams.” – Participant 3 “I have experience working with Zulu and Afrikaans colleagues. Zulus tend to communicate indirectly, and Afrikaners are more direct and straightforward. These interactions have highlighted the need for cultural sensitivity in user requirements gathering.” – Participant 7 “Yes, I have worked with Zulu and Indian colleagues. Zulu colleagues use indirect communication and rely on non-verbal cues, whereas Indian colleagues balance direct communication with respect for hierarchy. This has taught me the importance of being versatile in communication during requirements gathering.” – Participant 10 “I have experience with Sepedi and Indian			

Raw Data	Frequency	Theme	Interpretation
colleagues. Sepedi colleagues often use formal and indirect communication, while Indian colleagues mix directness with respect for hierarchy. This diversity has improved my ability to adapt my communication approach in requirements gathering sessions.” – Participant 13			

The subsequent subsection will augment Table 9 with insights drawn from relevant literature.

Business Analysts (BAs) working within the diverse cultural landscape of South Africa must adeptly navigate varying societal norms to effectively gather user requirements. Organisational culture plays a critical role in shaping communication practices and is defined by shared values, beliefs, and perceptions held by employees (Tsai, 2011). In South Africa, BAs must adapt their communication strategies to align with the specific cultural contexts of the organisations they engage with. This involves understanding and respecting high-context communication prevalent in some South African cultures, where non-verbal cues and implicit messages are significant. Moreover, analysts should be aware of barriers to intercultural communication, such as language differences and non-verbal misinterpretations, which can hinder the requirements gathering process. Addressing these barriers through culturally sensitive interpersonal communication and employing digital communication tools judiciously can help bridge cultural gaps (Okoro, 2019; Tuleja, 2021). Ultimately, a nuanced understanding of both organisational and societal cultures enables BAs to facilitate transparent, inclusive, and effective communication, which ensures comprehensive and accurate user requirements in South Africa’s multicultural business environment.

In this regard, user requirements gathering necessitates a profound understanding of the varied communication styles prevalent among different societal cultures.

Participants from diverse backgrounds provided insights into their experiences, which highlighted the importance of adaptability and cultural sensitivity.

Zulu participants highlighted the importance of understanding indirect communication styles, emphasising the need to recognise formal and collective communication preferences for effective interactions. Participant 3, a Zulu individual, shared experiences with Ndebele and Indian colleagues, noting the interpretive effort required for metaphorical communication and the balanced approach necessary when interacting with colleagues who blend hierarchical communication styles. Participant 5, a Zulu male, reflected on his interactions with Setswana and English individuals, stressing the importance of flexibility in adapting to both indirect and direct communication styles to ensure effective cross-cultural communication.

From the Xhosa perspective, Participant 2 and Setswana perspective, Participant 7 described experiences working with Zulu and Afrikaans individuals. Participant 2's remarks were as follows:

“Zulus often communicate indirectly, requiring careful interpretation of their needs, while Afrikaners prefer straightforward and direct communication. These differences have broadened my approach to gathering requirements effectively”.

This statement reflects the necessity of interpreting indirect communication accurately while also appreciating the clarity of direct communication. Also, Participant 4 gave a Ndebele perspective from his experience with different South African communication styles with Sepedi and English colleagues. The participant's perspective underscores the skill required to navigate between polite, indirect communication and straightforward and precise communication exchanges. The participant's observation emphasises the importance of cultural sensitivity when balancing indirect and direct communication styles. Moreover, the Sepedi perspective also provided valuable insights into the diversity of communication approaches.

Participant 10, representing the Afrikaans culture, discussed his experiences working with Zulu and Indian colleagues. The participant's experience illustrates the necessity of versatility in balancing indirect, non-verbal and hierarchical communication styles.

Considering the above, it can be concluded that these experiences from the participants illustrate the necessity of being culturally sensitive and adaptable when engaging stakeholders to gather user requirements in a diverse societal context effectively. Each participant's reflection highlights the need for flexible communication strategies tailored to the specific cultural norms and preferences of their colleagues. This adaptability is crucial for facilitating clear, respectful, and productive interactions during the user requirements gathering process in South Africa's multicultural environment.

The participants acknowledged and shared their experiences working with other societal cultures. The next subsection explores the impact the different societal cultures have on the user requirements process.

4.4.3 How would you say that your societal culture impacts communication with others (e.g., genders) in the user requirements process?

This question sought to explore the intersection of societal culture and gender dynamics in the communication of business needs. The aim was to investigate how societal norms regarding gender roles affect interactions during user requirements gathering, particularly in cross-gender communication. This question investigates how traditional gender expectations influence communication styles, the perceived credibility of individuals during discussions, and the openness of dialogue. In this regard, the study sought to uncover the cultural and gender-based communication challenges that may arise in South Africa's multicultural and gender-diverse business environment and suggest strategies for overcoming these challenges to improve the inclusiveness and accuracy of user requirements gathering.

Table 10 presents the thematic analysis of the participants' responses. The findings highlight, for instance, the impact of gender on communication during the requirements gathering process.

Table 10: Thematic analysis on the impact of societal culture in the user requirements gathering process

Raw data	Frequency	Theme	Interpretation
“When communicating with males, I ensure that I am respectful and considerate, as there are traditional gender roles that influence interactions. However, I strive to maintain professionalism and equality in all communications”. – Participant 1 “Gender roles in Zulu culture influence my communication style, emphasising respect and deference, especially towards elders and males. In the user requirements process, I aim to balance cultural respect with professional equality, ensuring that all voices are heard and valued regardless of gender”. – Participant 3 “Xhosa culture similarly values formality and respect, particularly in gender interactions. I am mindful of using polite language and formal titles, especially when communicating with females, to show respect. This cultural background helps me navigate communication in a way that honours traditional values while fostering collaboration” – Participant 2 “Ndebele culture...When interacting with females, I use polite and formal language to show respect.” – Participant 4	Identifying stakeholders and personal interaction: 4 occurrences (Participant 1, 4, 13, 6) Structured and detailed communication processes: 1 occurrence (Participant 2) Open mindset and neutrality: 2 occurrences (Participant 5, 10) Cultural sensitivity and respect: 3 occurrences (Participant 1, 6, 8) Adjusting communication style: 3 occurrences (Participant 2, 4, 8) Building trust and rapport: 4 occurrences (Participant 2, 3, 7, 1) Continuous dialogue and follow-Up: 1 occurrence (Participant 3) Paraphrasing and confirming Understanding: 1 occurrence (Participant 1)	Balancing cultural norms with professional equality Gender-sensitive communication	This theme highlights the participants’ efforts to navigate the complexities of cultural respect and professional equality. In Zulu and other cultures, there is a strong emphasis on respecting traditional gender roles, but participants also aim to ensure that all voices are heard and valued in professional settings. This balance is crucial for effective communication and collaboration. Gender-sensitive communication reveals that participants are highly aware of the traditional gender roles that influence their interactions. They strive to maintain respect and consideration in their communication with males while also using polite and formal language when interacting with females. This approach helps to uphold cultural norms and fosters a respectful and collaborative atmosphere.

Raw data	Frequency	Theme	Interpretation
“Setswana culture... I am conscious of these values and strive to communicate in a way that shows respect to all genders”. – Participant 7 “Sepedi culture emphasises politeness and respect in communication, which affects my interactions with different genders. I use respectful language and formal titles when communicating with females, ensuring that cultural norms are upheld while fostering a collaborative atmosphere”. – Participant 8 “... but there is also an underlying respect for traditional gender roles. I aim to balance these cultural norms with professional respect, ensuring that all genders feel valued and heard.” – Participant 10 “... whereas Indian colleagues balance direct communication with respect for hierarchy. This has taught me the importance of being versatile in communication during requirements gathering.” – Participant 10 “... while Indian colleagues mix directness with respect for hierarchy. This diversity has improved my ability to	Body Language and Non-Verbal Cues: 2 occurrences (Participant 1, 14) Understanding organisational goals and objectives: 1 occurrence (Participant 1) Unique unduplicated themes were extracted		

Raw data	Frequency	Theme	Interpretation
adapt my communication approach in requirements gathering sessions.” – Participant 13 “Sepedi culture emphasises politeness and respect in communication, which affects my interactions with different genders. I use respectful language and formal titles when communicating with females, ensuring that cultural norms are upheld while fostering a collaborative atmosphere.” – Participant 8 “Sotho culture emphasises respect and humility in communication, which affects my interactions with different genders. I use polite and respectful language when communicating with females, ensuring that cultural values are upheld while promoting a collaborative and respectful environment.” – Participant 13			

The part that follows will enhance the views shared in Table 10 by incorporating insights from relevant literature.

The impact of culture on communication in the user requirements gathering process is particularly pronounced when considering gender interactions. Various cultural norms shape the way individuals from different backgrounds communicate with members of the opposite gender, influencing both the content and style of their interactions. In the context of user requirements gathering in South Africa, societal culture significantly influences business communication, especially regarding gender

dynamics. As intercultural interactions increase, understanding cultural nuances becomes crucial for effective communication and trust building (George et al., 2018).

Cultural norms deeply affect gender roles, which, in turn, influences communication styles and the credibility of individuals in discussions. BAs must navigate these complexities by fostering inclusive environments and being culturally competent, as different cultures and genders perceive assertiveness and visual communication differently (McLean & Lewis, 2010; Tripathy, 2018). Addressing cultural and gender barriers through training and promoting diverse perspectives can enhance the accuracy and effectiveness of requirements gathering, ultimately leading to more successful business outcomes (Kostelnick, 1988; Angur, Bernstein, & Natarajaan, 1996). In view of the foregoing, the various societal and cultural perspectives from the South African context can help to bring to light how culture and gender dynamics impact communication during the user requirements gathering process.

For participants from the Zulu culture, there was a strong emphasis on respect and hierarchy, which permeated gender interactions. This underscores the balancing act between cultural respect and professional equality. Similarly, Participant 3 echoed this sentiment. Male Zulu participants, such as Participant 5, also emphasised respect and formality in interactions with females. These reflections indicate a shared cultural norm of respect that both genders strive to uphold while fostering inclusivity and equality in professional settings. Xhosa culture similarly values formality and respect, particularly in gender interactions. Participant 2, a Xhosa black male, provided a statement highlighting the integration of traditional cultural values with modern professional interactions, emphasising the importance of respectful and formal communication. In the Ndebele culture, the emphasis on respect and community significantly shapes communication approaches. Participant 4, a Ndebele black male's response underscores the role of cultural norms in fostering an inclusive environment through respectful communication. The Setswana culture also places a high value on humility and respect in gender interactions. Participant 7, a Setswana black female demonstrated how cultural humility and respect can facilitate effective communication and collaboration. For Sepedi participants, politeness and respect were indicated as key communication traits, especially in gender-related interactions. Participant 8, a Sepedi black male responded by highlighting the importance of maintaining cultural

norms of politeness and respect to create a harmonious and collaborative work environment.

In the Afrikaans culture, although direct and clear communication is prevalent, the findings also highlighted an underlying respect for traditional gender roles. For example, Participant 10's responses suggest blending direct communication with sensitivity to traditional gender roles to ensure inclusivity. Indian participants described a mix of traditional gender roles and modern professional dynamics. Participant 12 and 16s' responses illustrate the effort to balance respect for traditional roles with the need for professional inclusivity and collaboration. In the Sotho culture, respect and humility are paramount in gender interactions. Participant 13, a Sotho (Southern) black male highlighted how cultural values of respect and humility can enhance collaboration and respect within diverse teams.

Lastly, in the English culture, communication tends to be direct and egalitarian. Participant 14, an English white male emphasised the importance of maintaining equality and respect in all gender interactions, promoting a direct and inclusive communication style.

These foregoing responses also illustrate the effort to balance respect for traditional roles with the need for professional inclusivity and collaboration, highlighting the importance of cultural sensitivity and adaptability in managing gender dynamics during the user requirements gathering process, ensuring clear, respectful, and effective communication in a multicultural environment.

4.4.4 Summary of findings for sub-objective 1

Summary of cultural communication styles and their impact on user requirements gathering in the South African banking sector

In the South African banking sector, the diversity of cultural communication styles significantly impacts user requirements gathering. Zulu and Xhosa cultures emphasise indirect, respectful, and hierarchical communication, which often occurs through storytelling and formal language respectively. Ndebele and Setswana cultures use proverbs, idioms, and analogies, prioritising community welfare and humility. Sepedi culture also favours indirect and formal communication. In contrast, Afrikaans and English cultures prefer direct and structured communication. Indian culture blends directness with hierarchical respect, while Sotho culture values indirectness and respect. The experiences of participants from these cultural backgrounds highlight the necessity of cultural
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sensitivity and adaptability in navigating these varied communication styles, ensuring effective and inclusive interactions. Additionally, societal cultural norms profoundly shape gender interactions, which necessitates a balance between traditional respect and professional equality to foster collaboration and inclusivity in the user requirements process. Participants also shared their experiences working with colleagues from different cultures, highlighting the importance of cultural sensitivity and adaptability in communication, especially during user requirements sessions. They noted the need to balance directness with respect for hierarchy and the use of metaphors and idioms in some cultures.

Determining the different societal cultures, how they communicate their business needs, and how they communicate with others is crucial for the user requirements gathering process within the banking sector. This user requirements gathering process serves to enhance the effectiveness and accuracy of requirements elicitation, which is essential for developing banking products and services that are culturally sensitive, user-friendly, and aligned with the diverse needs and expectations of various user groups.

The findings of sub-objective 1 illustrate the need for effective and inclusive communication strategies to foster collaboration and accurately gather user requirements in a multicultural environment. This has a direct relation to sub-objective 2 in the next section.

4.4 THE PURPOSE OF RESEARCH SUB-OBJECTIVE 2: TO DETERMINE THE SUCCESSFUL BUSINESS ANALYSIS APPROACHES AND TECHNIQUES THAT CAN BE USED WHEN COMMUNICATING IN THE USER REQUIREMENTS GATHERING PROCESS TO ACCOMMODATE CULTURAL DIVERSITY.

The purpose of the objective is to determine the successful business analysis approaches and techniques that can be used when communicating during user requirements gathering to accommodate cultural diversity and serve several important functions within the context of the banking industry. First, effective communication and engagement are paramount in the banking sector due to its diverse clientele base. Banks often serve customers from various cultural backgrounds, each with unique communication styles, preferences, and expectations. Therefore, understanding and accommodating societal cultural diversity is essential to ensure that all customers feel

valued, understood, and served appropriately. Secondly, the objective aims to identify specific approaches and techniques utilised in the banking sector to address cultural diversity. This includes strategies such as personalised communication, simplified processes, and the use of technology to facilitate interactions with diverse customers.

By determining which methods are effective, banks can refine their communication and engagement practices to better meet the needs of their diverse customer base. Furthermore, the objective serves to highlight the importance of cultural competence and sensitivity in the banking industry. Banks must recognise and respect cultural differences to avoid misunderstandings, conflicts, or alienation of customers. By promoting cultural awareness and providing training to employees, banks can enhance customer satisfaction, loyalty, and trust. In view of this, the objective of determining effective communication and engagement approaches in the banking sector for societal cultural diversity is essential for fostering inclusive banking environments, improving customer experiences, and maintaining a competitive advantage in today's globalised marketplace. The subsections that follow will discuss the findings from the four questions that were used to obtain data to meet the first objective of the study.

The interview questions that follow illustrate the findings related to research sub-objective 2.

4.4.1 What are some of the approaches and techniques that you use when gathering requirements from culturally diverse users for effective communication and engagement skills?

This question sought to identify and explore the strategies that BAs employ to facilitate effective communication and engagement when gathering user requirements from culturally diverse stakeholders. The objective of the inquiry was to reveal methods that improve comprehension, flexibility, and communication among analysts and stakeholders with diverse cultural backgrounds. Through analysing these methods, the query sought to understand how BAs handle cultural sensitivities, establish trust, and guarantee clarity during the requirements gathering phase. This comprehension is crucial for enhancing communication methods in various environments, such as the

South African banking industry, where cultural diversity greatly influences business dealings.

To effectively gather requirements from culturally diverse users, various approaches and techniques can be employed to enhance communication and engagement. Table 11 summarises the themes and the interpretation of the themes identified from the raw data.

Table 11: Thematic analysis on approaches and techniques to use to effectively gather requirements from organisations with diverse societal cultures

Raw Data	Frequency	Theme	Interpretation
“[Important to getting] requirements is to identify the stakeholders, identify whose key in what you’re doing, and then bringing them all into one room.” – Participant 6 “Well, first you need to be sure of what you’re talking about and understand what you’re doing. Be sure what you’re talking about”. – Participant 6	Identifying stakeholders and personal interaction: 4 occurrences (Participant 1, 4, 13, 6) Structured and detailed communication processes: 1 occurrence (Participant 2) Open mindset and neutrality: 2 occurrences (Participant 5, 10)	Stakeholder identification and engagement	The theme of stakeholder identification and engagement highlights the importance of recognising and involving key stakeholders in the requirements gathering process. Participants emphasised that identifying who is crucial to the project and bringing them together in one room facilitates better communication and collaboration, ensuring that all relevant perspectives are considered.
“a detailed agenda before requirements gathering session [is necessary] ...” – Participant 2 “if you have some sort of background on the person it becomes easier to communicate”. – Participant 1	Cultural sensitivity and respect: 3 occurrences (Participant 1, 6, 8) Adjusting communication style: 3 occurrences (Participant 2, 4, 8)	Pre-gathering session preparation	Pre-gathering session preparation underscores the necessity of being well-prepared and having a thorough understanding of the subject matter. Participants noted that clarity and a detailed agenda are vital for structuring the requirements gathering session and ensuring that all critical points are addressed. This preparation helps in maintaining focus and

Raw Data	Frequency	Theme	Interpretation
“... it is good to know who you’ll be communicating to so that you can adapt so that you can adapt accordingly to ensure that they don’t get that they don’t take offence at your style and how just ensure that you get what you need to get out of the meeting”. – Participant 4 “You know, so getting to understand your stakeholders will also help you will help guide you in you know what methods of, you know fact finding do you use?” – Participant 13	Building trust and rapport: 4 occurrences (Participant 2, 3, 7, 1) Continuous dialogue and follow-up: 1 occurrence (Participant 3) Paraphrasing and confirming understanding: 1 occurrence (Participant 1) Body language and non-verbal cues: 2 occurrences (Participant 1, 14) Understanding organisational goals and objectives: 1 occurrence (Participant 1) These were grouped and formed themes.	Adaptability in communication Openness Equality and respect in the workplace	achieving the session’s objectives. The theme of adaptability in communication reveals the significance of knowing the stakeholders and adapting communication styles accordingly. Participants highlighted that having background knowledge about the stakeholders aids in effective communication. Additionally, adapting communication styles to suit the audience helps avoid misunderstandings and ensures that the requirements gathering process is smooth and productive. Openness highlights the significance of approaching interactions with an open and neutral mindset. Participants stressed that having an open mindset is crucial for effective communication and collaboration, as it allows for the consideration of diverse perspectives. Neutrality, on the other hand, involves avoiding assumptions and being open to others’ viewpoints, which helps in gaining a comprehensive understanding of the issues at hand. Equality and respect in the workplace underscores the importance of fostering an environment

Raw Data	Frequency	Theme	Interpretation
respecting the person”. – Participant 6 “That’s being neutral. Yeah, not thinking that you do have the answers and you know, you just want, like, a confirmation gets their perspective”. – Participant 10			where all employees are treated as equals. Participants noted that setting aside personal political standings and other external factors is essential for driving the organisation’s agenda and achieving common goals. However, maintaining respect in all interactions is equally important, as it ensures a positive and respectful workplace culture.
“General cultural sensitivity I think is also important. That’s just understanding and respecting that. We do have a cultural difference, especially if the person that you communicating with is of the different culture. So, I think it can literally impact the way a message is received and understood just from being a different culture”. – Participant 1 “You just also need to consider the speed and the sequence of your speech and try to adjust it accordingly for your audience.” – Participant 2. “I adapt my style of communication to the person that I’m essentially speaking to, just so that I could derive the maximum amount. Yeah. Among. Of output out of them” – Participant 8.		Adapting to stakeholders	Adapting to stakeholders emphasises the importance of being aware of and respecting cultural differences in communication. This sensitivity helps in fostering more effective and respectful interactions. The need thereafter arises to adjust communication methods to suit the audience. This adaptability ensures that communication is effective and that the intended message is conveyed accurately.

Raw Data	Frequency	Theme	Interpretation
“Because you’re saying something. I don’t want to hear. I’d rather just keep a straight face, or you know. Just seem unbothered at all. So non-reactive just being non-reactive in that’s it scenario. And this is speaking from, like literally now experience”. – Participant 5		Controlling emotions	Controlling emotions highlights an approach where individuals choose to remain neutral and unresponsive in situations where they hear something they do not want to engage with. This non-reactive stance can serve as a coping mechanism to avoid conflict or emotional escalation, ensuring that the individual remains composed and professional in challenging scenarios. This theme underscores the importance of emotional regulation and the ability to maintain neutrality in professional communication.
“I think that’s very important then in establishing that trust and rapport”. – Participant 2 “I think just with continuous dialogue and continuous following up with them just to just to be in communication, that’s how you build trust.” – Participant 3 “Building trust is something that happens over a period of time, but also it also happens through like being transparent, transparent in a sense, that like back to that point that we were making about like communication. If I don’t understand what		Building trust with stakeholders	The theme of building trust with stakeholders underscores the critical role of trust and rapport in professional relationships, focusing on the necessity of being transparent and honest in interactions. This involves being honest about one’s understanding and seeking clarification when needed rather than pretending to understand. This approach fosters a more genuine and trustworthy relationship, as it ensures that all parties are on the same page and misunderstandings are minimised.

Raw Data	Frequency	Theme	Interpretation
you're saying, I shouldn't just say yes, I understand." – Participant 3			
"I think mainly by um, paraphrasing the answer back to the communicating person. This is so you can confirm that what was said is actually what you heard or what you understood. So, when you are saying they answer back to them, but in a different way, you are able to pick up that. Okay, so that's not what was meant. Oh, so you give them an opportunity to add on top of that or to remove some of the stuff." – Participant 1 "Let's try and um, not make others feel small when they start opening their mouth or asking questions over and over of something they don't understand and trying to understand it." – Participant 7 "Everyone just needs to get the sense that you are interested in what they have to share." – Participant 4 "I'll say for face-to-face interactions. I would say that like body language is the biggest factor. That's your facial expression like expressions. You, your gestures, the posture as well, because in my culture it's the tittered		Keeping stakeholder engagement	The theme of keeping stakeholders engaged highlights the importance of confirming understanding through paraphrasing. This technique is crucial for effective communication and prevents misunderstandings. It underscores the need to create a supportive environment where participants feel comfortable expressing themselves. The element of non-verbal communication focuses on the significant role of body language, gestures, and tone of voice in communication. Non-verbal communication helps reinforce the spoken message and ensures that it is received positively. The effect of monitoring engagement highlights the importance of being aware of participants' engagement levels during discussions. By incorporating these elements, individuals can enhance their interactions and ensure that all voices are heard and valued.

Raw Data	Frequency	Theme	Interpretation
posture that is considered disrespectful. So, I think the tone of the voice as well, like it's important, um and just." - Participant 1 "We have too many people and then you need to actually keep an eye or see who's engaging, who's disengaging. If you have a small audience, I think everybody needs to be engaged." – Participant 14			
"Even though we come from different backgrounds, different cultures, as long as we are all clear of the organisation's goals and objectives, I think communication should be fairly easy and effective, as it will always speak to those like universal goals and objectives of the organisation that everyone is working towards." – Participant 1		Clear organisational goals	The theme of clear organisational goals emphasises the importance of having a clear and shared understanding of the organisation's goals and objectives to facilitate effective communication. This alignment provides a common ground that transcends individual differences, ensuring that all team members are working towards the same outcomes. By focusing on these shared goals, the organisation can foster a cohesive and collaborative environment where communication is driven by a collective purpose.

The subsections that follow will enhance Table 11 by incorporating insights from relevant literature.

4.4.1.1 Stakeholder identification and engagement, pre-gathering session preparation, and adaptability in communication

Effective communication is essential in user requirements gathering, starting with thorough pre-gathering session preparation (Beaton, 2023; Ogunkoya, 2023). This involves conducting research on the project's scope, objectives, and stakeholders, reviewing any existing documentation, and preparing a clear agenda outlining the topics to be discussed. As part of the pre-gathering session preparation, it is integral to identify people with the right knowledge and skills to make sure the stakeholders involved can add value to the requirements gathering process (Ogunkoya, 2023). It is also important to note that it is not only the stakeholders who should be knowledgeable about the requirements gathering process. The BA should also be well-versed in the topic so that he/she will be able to ask the right questions to extract the requirements from the stakeholders: In agreement, ClickUp (2024) states that having a detailed agenda helps to have a focused user requirements gathering process, which is more likely to be effective and efficient. Furthermore, checking on the background of the people who would be involved in the user requirements session may help to enhance the effective communication process. Equipping BAs with the necessary tools and resources for note-taking, recording, or documentation, including background checks of the participants, is also crucial for a productive session (Beaton, 2023; Ogunkoya, 2023).

4.4.1.2 Openness and equality and respect in the workplace

The concept of openness in communication encompasses two main aspects: the willingness to share one's thoughts, experiences, and opinions and the vulnerability to be influenced or changed by others (Novak, 2020). This openness is crucial for developing deep and meaningful relationships. It involves not only what is revealed about oneself but also the readiness to accept change through interactions with others. While superficial interactions may involve feigned openness, deeper relationships require genuine openness to foster understanding and connection (Novak, 2020). Openness in communication is not static but evolves within the context of each relationship, with individuals navigating boundaries and trajectories of sharing over time. Additionally, openness involves recognising that communication has consequences, as every word and action has the potential to impact others and

change the dynamics of relationships (Novak, 2020). Cultivating curiosity and creating conditions that facilitate openness are ongoing endeavours in nurturing meaningful connections and personal growth.

In this regard, openness to BAs plays a significant role in fostering productive communication with stakeholders. Creating an environment where stakeholders feel comfortable expressing their thoughts, ideas, and concerns is vital for an effective and efficient user requirements gathering process. Participant 5 supported this notion by mentioning that active listening without judgement or bias, along with asking probing questions to ensure clarity and understanding, helps encourage open dialogue and capture comprehensive requirements. As such, BAs should be able to create an environment that helps the stakeholders involved in the user requirements gathering process to feel comfortable and be able to express themselves (Chakraborty, 2022). In light of the foregoing, Participant 2 indicated that BAs should disregard party politics when gathering user requirements and should therefore respect all persons despite their political standing. Participant 10 also adds that BAs should maintain neutrality to be effective during the requirements gathering process. This is highlighted in his following statement:

4.4.1.3 Adapting to stakeholder communication needs

Adapting to the stakeholder's communication style, preferences, and pace is essential for effective communication (Fleximize, 2024). Flexibility and customisation in approach, language, and terminology facilitate better understanding and engagement. By tailoring communication strategies to the stakeholder's industry knowledge and technical expertise, one can ensure effective communication and collaboration throughout the requirements gathering process (Fleximize, 2024). According to Participant 1, one way of adapting to the stakeholder is being culturally sensitive so that when doing the requirements gathering process, it will not negatively affect the process. It was further pointed out that BAs must be able to adapt the speed and sequence of their communication to their stakeholders.

4.4.1.4 Controlling emotions

Controlling emotions is another important aspect of effective communication. According to Kammeyer (2018), individuals, including BAs, should exercise control over their emotions, not allowing them to dictate their actions or reactions in communication situations. Maintaining composure, showing empathy towards the stakeholder's concerns, and focusing on problem-solving rather than dwelling on issues or disagreements helps in managing emotions constructively. Participant 5 summarises their thought by concluding that remaining calm and composed, a BA can navigate challenging situations and maintain a positive rapport with stakeholders.

4.4.1.5 Building trust with stakeholder

Trust is crucial for customer loyalty, with effective communication being key; BAs must prioritise building connection and consistency in interactions to foster trust (Shores, 2021). Active listening and empathy establish connection, while consistent communication reinforces trust across all touchpoints, maintaining customer loyalty (Shores, 2021). In view of this, Participant 2 agrees that building trust with the stakeholder is paramount in ensuring successful requirements gathering. This trust can be built by BAs through continuous dialogue with relevant stakeholders, as advocated by Shores (2021). Participant 4 affirms that transparency, reliability, and confidentiality are key elements in building trust and credibility (Schnackenberg & Tomlinson, 2014; Faster Capital, 2024). Providing regular updates on the progress of requirements gathering activities and soliciting feedback from the stakeholder throughout the process helps in keeping them informed and involved, thereby strengthening trust and collaboration (Abudi, 2013).

4.4.1.6 Keeping stakeholder engagement

Keeping stakeholder engagement is essential for a productive requirements gathering process. Using interactive techniques such as workshops, brainstorming sessions, or demos employing questionnaires, mind mapping, brainstorming, and prototyping helps keep the stakeholder engaged and invested in the process (Asana, 2024). Regular communication and encouragement of feedback ensure that the stakeholder's needs and expectations are continuously addressed and met (Beaton, 2023; Ogunkoya, 2023). Participant 1 suggests that one way of keeping the

stakeholder engaged is paraphrasing their answer back to them to ensure that the BAs fully understand the input from the stakeholder. This may help to give the impression that the BA is interested in understanding the user requirements. However, it is important to point out that for a stakeholder to be engaged during the user requirements process, the BA must respect the stakeholder and do nothing to belittle them at any point in the engagement. Furthermore, when the stakeholder and the BA share knowledge on an equal footing, mutual respect is likely to be shown between both parties.

According to Participant 4, the BA needs to show that they are interested in hearing the information that is being shared by the stakeholder. Face-to-face interactions were also suggested by Participant 1 as potentially capable of enhancing the communication experience during user requirements, as facial expressions and gestures can reveal additional information. Participant 14 also indicated that it is important for a BA to continuously check if his/her audience is still engaging, especially for large audiences, and then take appropriate action to keep them involved in the user requirements gathering process.

4.4.1.7 Clear organisational goals

Clear organisational goals serve as a guiding framework for effective requirements gathering. Regular goal setting is crucial for managing motivated, productive teams, especially in the competitive tech industry (Kahansky, 2022). Clear, concrete goals not only keep BAs aligned but also empower team members, potentially increasing productivity and growth. Ensuring alignment between the stakeholder's requirements and the organisation's overarching goals and objectives is crucial (Kahansky, 2022). Helping the stakeholder prioritise their requirements based on importance, feasibility, and impact on project success ensures that resources are allocated effectively and that the project stays on track towards achieving its goals. By clearly communicating organisational goals and how the project's requirements contribute to them, BAs can ensure alignment and drive successful outcomes during the user requirements gathering process.

Given that the techniques and approaches for gathering requirements from diverse societal cultures have been identified, the next section will assist in locating the strategies that can be used to overcome societal culture barriers if any.

4.4.2 What have been some successful strategies for overcoming societal cultural barriers in user requirements gathering communication?

The goal of the question was to uncover and highlight practical strategies that BAs use to address and overcome cultural barriers that may arise during user requirements gathering processes. The question sought to identify specific techniques and approaches that foster effective communication and collaboration among culturally diverse stakeholders. In this regard, the question seeks to understand how BAs can adapt their communication styles, simplify processes and use tools like pictography and online platforms to bridge cultural differences and ensure clear and productive discussions. In addition, the researcher sought to examine how maintaining neutrality, treating individuals uniquely and being culturally sensitive contribute to overcoming potential misunderstandings or biases. This thinking here is that such barriers could impede the requirements gathering process in multicultural environments.

Table 12 outlines the raw data, themes, and interpretation for successful strategies for overcoming societal cultural barriers in user requirements gathering communication mentioned by the participants.

Table 12: Thematic analysis on successful strategies for overcoming societal barriers in user requirements gathering

Raw Data	Frequency	Theme	Interpretation
"So my best approach in the initial requirements gathering phase, I prefer identifying all my stakeholders that are involved in the project and interact with them on a one-to-one basis. So, this is so I can address people as individuals and not as a collective that's knowing the person they culture... When you in	Individual interaction and cultural awareness: 1 occurrence (Participant 1) Adjusting communication style based on age and cultural context:	Address people as individuals	This theme underscores the value of engaging with stakeholders on a personal level. This personalised approach fosters better communication and collaboration.

Raw Data	Frequency	Theme	Interpretation
contacting the people as individuals instead of a collective, it's it becomes easier to overcome barriers that could be in a group setting." – Participant 1 "Also, it depends on who you're talking to as well and how old they are. So, you just change your style according to the person. That you're talking to. So, for example, if I'm speaking to [colleague who is a manager] because of [colleague who is a manager] is my elder. Um, like he's married, so by virtue of that, even if we were the same age, he would be considered slightly older than me. So, then I would have to adjust my communication style when I'm talking to him." – Participant 2 "Being mindful of the different cultures that you're dealing with beforehand." – Participant 4	2 occurrences (Participant 2) Mindfulness of cultural differences: 1 occurrence (Participant 4) Simplifying communication due to cultural differences: 1 occurrence (Participant 2) Neutrality in communication: 1 occurrence (Participant 5) Using visuals to overcome barriers: 1 occurrence (Participant 11) These were grouped and formed themes.		
"Okay, simplicity, we'll always just need to try and simplify anything for the topic that you are talking about because again because of the culture differences." – Participant 2		Simplify the process	This theme emphasises the importance of simplifying topics to accommodate cultural differences. Simplifying complex topics helps bridge cultural gaps, ensuring that the message is clear and accessible to everyone, regardless of their cultural context. This approach fosters better understanding and

Raw Data	Frequency	Theme	Interpretation
			reduces the potential for miscommunication.
"That's correct. Based on the culture, yeah, they, they definitely they do. Yeah, they do. And also, if meeting, some people and [they] don't even have pictures on their teams. So, you don't see their age, how old they are, or how young they are. You just gonna give them the respect they deserve professionally. But now, sometimes when you see this person, I'm, and this person is younger than me, maybe your tone can change a bit and you can be very pushed. Now when it comes to pushing your ideas? Uh. Yeah. So, Teams and all these digital. Platforms of technology do help in that in that sense, where we kind of like see each other as equals without really seeing each other." – Participant 2		Use online platforms	This theme highlights the importance of maintaining professional respect in virtual meetings, regardless of the lack of visual cues such as age or appearance. This can lead to more unbiased and respectful interactions, as judgements based on age or appearance are minimised. The theme further explores how visual information, or the lack thereof, influences communication. Without these visual cues, digital platforms can help mitigate biases and promote a more level playing field, where ideas are pushed based on their merit rather than the perceived status of the speaker.
"So for me the like the most important technique is like I must be in neutral through the sitting like so I don't come with a certain agenda or a certain		Maintain neutrality	This theme emphasises the importance of maintaining a neutral stance during interactions. By being neutral, the

Raw Data	Frequency	Theme	Interpretation
mindset when communicating with like different types of people. So, I try to like become very neutral so that I can be easily absorbed or also like communicate through the person.” – Participant 5			communicator can better absorb and understand the perspectives of different individuals, facilitating clearer and more open communication. This approach helps in minimising biases and ensures that the communication is more inclusive and adaptable to various cultural contexts.
“And either you illustrated in a flow or in a diagram. Remember what you’ve done, you’ve removed a lot of words you’ve highlighted more of an action and an output which is easier for anybody to understand, regardless of their background. You know anybody can understand the kind of a picture. So that kind of breaks that barrier as soon as you maybe go into and. And yes, this is where you do have a point as soon as you go into a typical let’s say a BRS [business requirement specification] that’s very worthy.” – Participant 11		Use pictography	This theme emphasises the effectiveness of using visual aids, such as flows and diagrams, to convey information. This approach makes the content more accessible and easier to understand for individuals from diverse backgrounds. Visual aids help break down communication barriers, ensuring that the message is clear and comprehensible regardless of the audience’s cultural or linguistic differences. This technique is particularly useful in contexts like business requirement specifications (BRS), where textual descriptions can be overly verbose and challenging to interpret. By leveraging visual communication, the process becomes more efficient and inclusive.

The subsections that follow will enrich Table 12 with the support of literature.

4.4.2.1 Address people as individuals

Treating each stakeholder as an individual with unique perspectives, needs, and preferences is crucial for BAs during the user requirements gathering process. By understanding the backgrounds, roles, and motivations of stakeholders, BAs can tailor communication and engagement strategies accordingly (Boogaard, 2022). This personalised approach fosters trust, encourages open communication, and ensures that all stakeholders feel valued and heard during the requirements gathering process. Participant 2 adds that the age of the stakeholder determines the communication style that would be employed, suggesting that addressing people as individuals is important. Addressing people as individuals also takes into consideration their culture to maximise the effectiveness of the user requirements gathering process without infringing on the stakeholder's cultural expectations.

4.4.2.2 Simplify the process

Simplifying the requirements gathering process helps in making it more accessible and understandable for all stakeholders involved. Breaking down complex concepts into simpler terms, using clear and concise language, and providing visual aids can facilitate comprehension and participation. By eliminating unnecessary jargon, complexity, and ambiguity, BAs can streamline the process and ensure that requirements are effectively communicated and understood by all parties involved in the requirements gathering process.

4.4.2.3 Use online platforms

Leveraging online platforms and tools can enhance collaboration and communication during requirements gathering, especially in distributed or remote teams. Platforms such as project management software, collaboration tools, and virtual meeting platforms enable real-time sharing of information, documentation, and feedback (Dávideková & Hvorecký, 2017). They also provide a centralised repository for storing and accessing requirements-related documents, ensuring that all stakeholders have access to the latest updates and information regardless of their location. However, Participant 2 suggests that the use of digital meeting platforms such as Microsoft Teams happens without showing one's appearance, which, in a way, helps to maintain

professionalism during conversations; one will not be able to judge the other participant.

The statement in Table 12 from Participant 2 highlights an observation regarding how digital platforms, such as Teams or other online collaboration tools, contribute to fostering a sense of equality among individuals, regardless of their cultural background or physical appearance. It acknowledges the anonymity that can sometimes exist in online interactions, where individuals may not have visible indicators such as age or appearance. As a result, people are encouraged to treat one another with professional respect and focus on the content of their ideas rather than superficial characteristics. Additionally, this observation by Participant 2 also suggests that the use of digital platforms can level the playing field, allowing individuals to interact as equals without preconceived notions or biases based on age or appearance. This can create a more inclusive and collaborative environment where ideas are valued based on their merit rather than the identity of the person presenting them. However, it is important to note that while digital platforms can facilitate communication and collaboration, they may not completely eliminate biases or inequalities that exist in society. It is therefore essential for BAs to be mindful of their behaviour and interactions, both online and offline, and to actively work towards creating inclusive and respectful environments for all participants.

4.4.2.4 Maintain neutrality

Maintaining neutrality and impartiality throughout the requirements gathering process is essential to ensure unbiased outcomes (Slidestone, 2023). For BAs, it is therefore crucial to avoid imposing personal opinions, biases, or agendas on the discussions; instead, they should focus on facilitating open dialogue, encouraging diverse perspectives, and guiding stakeholders towards consensus based on objective criteria and requirements. By remaining neutral, BAs can foster a collaborative environment where all stakeholders feel comfortable expressing their views and concerns freely (Slidestone, 2023).

4.4.2.5 Use pictography

Incorporating pictography or visual representations can enhance understanding and communication, particularly for complex or abstract concepts (PwC, 2017; Sedeh et al., 2022). Visual aids such as diagrams, flowcharts, sketches, or prototypes can help illustrate requirements, workflows, and user interactions more effectively than textual descriptions alone. Visualisations not only make it easier for stakeholders to grasp complex ideas but also facilitate discussions, brainstorming, and decision-making by providing a common visual reference point for all parties involved (PwC, 2017). This was supported by Participant 11 supports that addressing any barriers encountered in one's day-to-day environment may assist in easier collaboration. The next subsection will address what the participants think organisations can do to assist in best managing communication where there are societal cultural differences.

4.4.3 How do you think an organisation can best manage communication (and group communication) when there are societal and cultural differences?

The goal of this question was to explore effective strategies for managing communication within multicultural organisations, where diverse societal cultures may affect communication styles, preferences, and group dynamics. The objective of the inquiry is to reveal methods that improve comprehension, flexibility, and communication among analysts and stakeholders with diverse cultural backgrounds. Through analysing these methods, this question sought to understand how BAs handle cultural sensitivities, establish trust, and guarantee clarity during the requirements gathering phase. This comprehension is crucial for enhancing communication methods in various environments, such as the South African banking industry, where cultural diversity greatly influences business dealings.

Table 13 provides a thematic analysis of how an organisation can best manage communication and group communication when there are societal cultural differences.

Table 13: Thematic analysis of how organisations manage communication when there are societal differences

Raw Data	Frequency	Theme	Interpretation
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“An organisation can manage communication by promoting cultural awareness and sensitivity training for all employees. This helps in understanding and respecting different communication styles.” – Participant 1 “Organisations should focus on fostering an inclusive and respectful environment. This can be achieved through regular cultural sensitivity training and encouraging employees to share their cultural experiences.” – Participant 3 “Using a mix of communication methods and ensuring transparency in communication can help manage cultural differences.” – Participant 5 “Encouraging active listening and open communication, along with using various communication platforms, can help bridge cultural differences and foster collaboration.” – Participant 6	Cultural awareness and sensitivity training: 2 occurrences (Participant 1, 3) Inclusive and respectful environment: 1 occurrence (Participant 3) Mix of communication methods: 1 occurrence (Participant 5) Transparency in communication: 1 occurrence (Participant 5) Active listening and open communication: 1 occurrence (Participant 6) Various communication platforms: 1 occurrence (Participant 6) These were grouped and formed themes.	Diverse communication methods	Using a mix of communication methods and ensuring transparency can help manage cultural differences. By adopting various communication platforms and techniques, organisations can cater to the diverse preferences of their employees, ensuring that everyone is included and informed. Transparency in communication further builds trust and reduces misunderstandings.
		Cultural awareness	Promoting cultural awareness and sensitivity training helps employees understand and respect different communication styles.
		Inclusive environment	Fostering an inclusive and respectful environment through regular cultural sensitivity training and encouraging employees to share their cultural experiences.

The next part will enhance Table 13 by incorporating insights from relevant literature.

Multicultural organisations collaborate to achieve common goals and must navigate complex intercultural dynamics (Hussain, 2018). In this regard, managing group communication effectively within the banking sector becomes crucial due to the diverse cultural backgrounds of the workforce, which present unique challenges and opportunities. Moreover, cultural diversity enhances team building, trust formation, conflict resolution, and collaboration, but also introduces challenges such as language barriers, stereotyping, ethnocentrism, and cultural shock (Binder, 2016). For example, some cultures often prefer direct and explicit communication, while other cultures value formality and subtlety. Non-verbal cues like eye contact, touch and gestures also vary significantly across cultures, influencing perceptions and interactions (Hussain, 2018). Communication in diverse workplaces not only prevents misunderstandings but also fosters a cohesive environment where diverse perspectives can fuel innovation and creativity. This highlights the importance of using a variety of communication methods to cater for different cultural preferences and ensure inclusivity. Making use of a mix of communication methods and ensuring transparency are essential for managing cultural differences in the workplace. These practices not only enhance communication but also build trust, reduce misunderstandings, and create a more inclusive environment where all employees feel valued and heard. To manage these differences, BAs should implement strategies such as cross-cultural training, language support and fostering an inclusive environment that celebrates diversity. As such, BAs should be culturally competent and aware of different communication styles to build trust and ensure effective collaboration.

The participants provided valuable insights into how their organisation can best manage communication in the context of societal cultural differences. Participant 1, a Zulu black female, emphasised the importance of promoting cultural awareness and sensitivity training for all employees. The abovementioned sentiment was also echoed by Participant 2, a Xhosa black male, who emphasised the need for cultural competence training and workshops to foster an environment of respect and inclusivity. Participant 3, another Zulu black female, highlighted the significance of creating an inclusive and respectful environment within organisations.

Participant 7, a Setswana black female, also stressed the importance of fostering a culture of respect and inclusivity through training and effective communication techniques. Several participants emphasised the role of open dialogue and transparency in managing communication effectively across different cultural groups.

The participants highlighted further the need for organisations to utilise diverse communication methods to accommodate different cultural preferences. Participant 10, an Afrikaans white male, also emphasised the importance of using a variety of communication channels to address different cultural needs.

Organisations have various ways in which they can address societal cultural differences. The next subsection will detail how participants ensure that the stakeholders they are working with are effectively communicating their needs during the requirements gathering process.

4.4.4 How do you ensure that all stakeholders are effectively communicating their needs and requirements during the user requirements gathering process?

The goal of this question was to explore the methods and approaches BAs use to ensure clear, open, and inclusive communication among all stakeholders during the requirements gathering process. The question sought to discover methods that promote active engagement, guarantee the inclusion of all perspectives, and effectively address the needs and demands of various stakeholders. In view of this, the question attempts to determine how BAs ensure that their communication is efficient and results in successful project goals, especially in varied and multicultural environments such as the South African business landscape.

Table 14 outlines key themes of strategies and their benefits identified by the participants.

Table 14: Thematic analysis on how to effectively communicate needs and requirements

Raw Data	Frequency	Theme	Interpretation
"I ensure effective communication by creating a structured process that includes regular meetings and clear agendas." – Participant 2	Structured communication processes: 1 occurrence (Participant 2)	Structured communication process	Creating a structured process that includes regular meetings and clear agendas ensures effective communication.
"Encouraging open dialogue and active participation helps ensure that all needs are communicated." – Participant 4 Encouraging open dialogue and active participation helps ensure that all needs are communicated." – Participant 6	Regular meetings and clear agendas: 1 occurrence (Participant 2) Open Dialogue and active participation: 2 occurrences (Participant 4, 6) These were grouped and formed themes.	Open dialogue and active participation	Encouraging open dialogue and active participation helps ensure that all needs are communicated. Encouraging open dialogue and active participation helps ensure that all needs are communicated. Techniques such as firstly, creating a safe space to establish an environment where stakeholders feel comfortable sharing their thoughts and concerns without fear of judgment or repercussions. This can be achieved by setting clear ground rules for respectful communication and actively encouraging input from all participants. Secondly, encouraging questions which may promote a culture where asking questions is welcomed. This helps clarify any uncertainties and ensures that everyone has a clear understanding of the requirements. Lastly, regular check-ins, scheduling regular

Raw Data	Frequency	Theme	Interpretation
			meetings to discuss progress and gather feedback. This keeps the lines of communication open and allows for continuous input from stakeholders.

The next part will enrich Table 14 by integrating insights from relevant literature.

Effective communication is paramount during the user requirements gathering process in any project, as it ensures that the needs and expectations of all stakeholders are accurately identified and understood, thus contributing to the successful completion of the project (Beaton, 2023). The initial step involves identifying stakeholders, such as project sponsors, users, customers, and team members, and understanding their unique needs and expectations. This understanding is crucial for tailoring the project plan to meet the diverse requirements of all involved parties. Choosing the appropriate communication channels for different stakeholders, whether it be face-to-face meetings, emails, or phone calls, is essential for conveying messages effectively (Beaton, 2023). Active listening plays a vital role in this process, where project managers must ensure stakeholders' inputs are heard, understood, and clarified when necessary. Using clear and concise language that is free of technical jargon goes a long way in helping to make the requirements comprehensible to all stakeholders.

Proper documentation of requirements is critical for maintaining a clear understanding among all parties and facilitating access to these documents when needed (Beaton, 2023). Additionally, obtaining feedback from stakeholders is necessary for adjusting the project plan, ensuring it aligns with their expectations. Utilising software tools for requirements gathering can significantly enhance communication by centralising information, providing traceability and offering visual aids such as wireframes (Beaton, 2023). These tools help in maintaining structured documentation, fostering a collaborative environment, and ensuring that all stakeholders are aligned throughout the project lifecycle. As such, effective communication during the requirements gathering phase is key to addressing stakeholders' needs and achieving project success (Beaton, 2023).

The participants offered valuable insights on how they ensure that all stakeholders effectively communicate their needs and requirements during the user requirements gathering process. Participant 1, a Zulu black female, emphasised the importance of fostering open and inclusive discussions. Participant 3, another Zulu black female, highlighted the significance of creating an inclusive environment where all stakeholders feel valued and heard. In addition, Participant 2, who was a Xhosa black male, highlighted the importance of creating a structured process with regular meetings and clear agendas to ensure effective communication. Participant 7, a Setswana black female, also stressed the importance of creating a supportive environment where stakeholders feel safe to express their needs.

Participant 9, a Zulu black male, agrees and highlighted the importance of using a variety of communication tools and providing clear documentation to ensure that all requirements are accurately captured. Furthermore, participants underscored the importance of encouraging open dialogue and active participation from all stakeholders. The foregoing sentiment was also shared by Participant 12, an Indian female, who highlighted the importance of creating a supportive and inclusive environment to encourage open communication.

Creating a structured communication process is essential for ensuring that information is effectively shared and interpreted within a team or organisation. Making use of technology to leverage communication tools like project management software, video conferencing, and collaborative platforms to facilitate structured communication was suggested by the participants. Further to this the participants recommended providing training to the team members on effective communication practices and the use of communication tools and flexibility to adapt the communication process as needed based on feedback and changing circumstances.

In light of the above, the participants' perspectives highlighted the importance of fostering an inclusive environment, using diverse communication methods and encouraging open dialogue to ensure that all stakeholders effectively communicate their needs and requirements during the user requirements gathering process. By implementing these strategies, organisations can ensure that all voices are heard and

that requirements are accurately captured which is a necessary condition for project success.

The theme of effective communication techniques for gathering user requirements encompasses several key strategies. These include identifying and bringing key stakeholders together, maintaining an open mindset, and demonstrating cultural sensitivity to ensure messages are received and understood correctly. It also involves controlling emotions to remain neutral and composed, fostering trust through continuous dialogue, and ensuring all stakeholders are engaged. Additionally, adapting communication styles based on the audience, maintaining neutrality, and using visual aids such as diagrams to simplify complex information is crucial. These approaches collectively aim to foster understanding, trust, and engagement among stakeholders, ensuring comprehensive and accurate user requirements are gathered.

4.4.5 Summary of findings for sub-objective 2

The overall summary for sub-research objective 2 is summarised below.

Summary of the approaches and techniques that are used in the banking sector that require effective communication and engagement skills which accommodate societal cultural diversity
Effective communication and engagement with culturally diverse users during requirements gathering in the South African banking sector necessitate various strategies. BAs prepare thoroughly by researching project details, creating clear agendas and identifying knowledgeable stakeholders. Adapting communication styles to stakeholder preferences and maintaining openness fosters meaningful relationships and enhances understanding. Controlling emotions, building trust through transparency, and engaging stakeholders with interactive techniques ensure active participation and collaboration. This section showed that it is necessary to simplify complex concepts, using clear language, leveraging online platforms, training and flexibility to facilitate comprehension and collaboration, particularly in remote settings. Visual aids like pictography help illustrate complex ideas and discussions. To manage communication amid societal cultural differences, promoting cultural awareness and sensitivity training, fostering an inclusive and respectful environment and employing diverse communication methods is vital. Further to this these is needed to ensure all stakeholders effectively communicate their needs involves fostering open discussions, creating structured processes with clear agendas and using varied communication tools. These strategies collectively enable BAs to navigate cultural diversity, facilitate productive communication and achieve successful project outcomes.

The findings of sub-objective 2 illustrate that techniques and approaches that accommodate societal cultural diversity are used in the banking sector. These techniques and approaches can be used to manage communication amid societal cultural differences. Promoting cultural awareness and sensitivity training, fostering an inclusive and respectful environment, and employing diverse communication methods are vital.

The third and final sub-objective unpacks the key aspects of communication that impact the user requirements process.

4.5 THE PURPOSE OF RESEARCH SUB-OBJECTIVE 3: TO UNDERSTAND THE KEY ASPECTS OF COMMUNICATION THAT MAY IMPACT USER REQUIREMENTS GATHERING IN THE SOUTH AFRICAN BANKING SECTOR

This research objective aims to investigate the pivotal elements of communication that could influence the user requirements gathering process within the South African banking sector. By focusing on this specific industry and geographic location, the study sought to uncover unique cultural, linguistic, and organisational dynamics that may shape communication practices during requirements gathering. Understanding these key factors can provide valuable insights into how communication strategies should be tailored to accommodate the diverse needs and preferences of stakeholders within this context. Additionally, the findings may offer practical recommendations for improving communication effectiveness and efficiency in user requirements gathering processes within the South African banking sector, potentially leading to enhanced project outcomes and stakeholder satisfaction. The subsections that follow discuss the findings from the four questions that were used to obtain data for addressing the third objective of the study.

The interview questions that follow illustrate the findings related to research sub-objective 3.

4.5.1 What are the key communication factors that are important to consider during the user requirements gathering process across societal cultures in South Africa?

The goal of this question was to identify and understand the critical communication elements that can influence the user requirements gathering process in a multicultural context such as South Africa. As such, the goal was to recognise and handle cultural nuances in communication styles to improve the clarity and efficiency of the requirements gathering process.

Table 15 interprets the thematic analysis of key communication factors that are important to consider during the user requirements gathering process across societal cultures in South Africa.

Table 15: Thematic analysis on key factors to consider during requirements gathering across societal cultures

Raw Data	Frequency	Theme	Interpretation
“But the negative part of it, I think will be like offending people unaware. For instance, some body language or gestures that bare no meaning in my culture [but may] may hold like significant meaning in other people’s cultures.” – Participant 1	Cultural differences in body language and gestures: 1 occurrence (Participant 1) Eye Contact: 1 occurrence (Participant 2) Language dominance and usage: 2 occurrences (Participant 3) Language barriers in communication: 2 occurrences (Participant 3) Cultural sensitivity in communication: 1 occurrence (Participant 2)	Body language	The participant acknowledges that gestures or body language can have different meanings across cultures. What might be neutral or insignificant in one culture could be highly meaningful or even offensive in another. There was concern about offending others without intending to, simply because of a lack of awareness about these cultural differences. This underscores the importance of being culturally aware and sensitive, especially in diverse or multicultural settings, to avoid misunderstandings.
“Eye contact is avoided in certain cultures; eye		Eye contact	Eye contact is a significant aspect of

Raw Data	Frequency	Theme	Interpretation
contact. If encouraged, basically just for me to see that you are listening to me and you are understanding me and then the opposite of that like in my culture, you can't look in all the person directly. Um in their eyes. So those are some of the confusions now in the things that we need to like try to understand and maintain, because if you're interacting, let's say for example with the white person and you're not looking at them directly in their eyes, that could be considered as disrespect. Or maybe you are not. Um, you're not paying attention to what they are saying similarly. Looking at a black person or across a person directly into the eye, especially if they are older than you, could be considered as disrespectful because yeah, you're not supposed to look and older person. Into the eye when you speaking to them, yeah." – Participant 2	These were grouped and formed themes.		non-verbal communication, but its meaning varies widely between cultures. In some cultures, it is a sign of attentiveness and respect, while in others, it can be seen as disrespectful, especially when directed towards elders. The participant highlights the confusion that can arise when interacting with people from different cultural backgrounds. For example, avoiding eye contact might be seen as respectful in one culture but as inattentive or disrespectful in another.
"Okay so other tribes tend to be more dominant than other tribes. Other tribes will go back into speaking their language, even though the medium of communication is English. They would revert back to speaking their own languages. I think it's a. It's a. It's a thing you're bound to do. They don't want to conform to what has been said by the organisation in terms of the medium of communication we should be using. They want to		Language barrier	The struggle to articulate thoughts in English, as opposed to a native language such as Zulu, highlights the challenges faced by non-native English speakers. This can lead to misunderstandings and a sense of inadequacy or frustration. There is resistance to conforming to organisational language policies, as

Raw Data	Frequency	Theme	Interpretation
basically convert everyone to communicate the way that they want to communicate.” – Participant 3 “In my mind I might be thinking of the words in Zulu that I want to say, but when it’s time to pronounce or to speak them out in English, hey, the English is not Englishing [The English word cannot come out].” – Participant 3 “Formal communication in terms of English, but as we further detail and try and understand it, maybe practically which use our language just to have a better understanding, sometimes English can you can’t find the right way to put it into explanation.” – Participant 3			individuals may feel more comfortable and effective communicating in their native languages. This highlights the need for more inclusive communication strategies that acknowledge and respect linguistic diversity.

The next subsection will enhance Table 15 by incorporating insights from relevant literature.

4.5.1.1 Body language

According to Light (2018), direct interpersonal communication surpasses telephonic communication due to the sender’s ability to engage in oral discourse in the physical presence of the receiver, thereby allowing for the observation of facial expressions and body language, ultimately enhancing the quality of the interaction. However, this only results in a quality conversation if the parties involved are familiar with the cultural connotations associated with the body language. In view of this, there is the potential for unintentional offences due to cultural differences in the interpretation of gestures and body language.

Cultural factors influence the interpretation of body language, potentially leading to misunderstandings in intercultural communication (Damanhoury (2018). Tarasenko and Kulykova (2018) concur and state that cross-cultural communication, which involves people from diverse backgrounds, poses challenges due to differences in communication styles, languages, and cultural norms. Misunderstandings often arise from assumptions, language barriers, non-verbal cues, stereotypes, and evaluation tendencies (Tarasenko & Kulykova, 2018). In this regard, tolerance plays a crucial role in bridging cultural gaps, requiring flexibility, dialogue, and respect for diversity. Incorporating non-verbal communication skills into language teaching can enhance cross-cultural competence and mitigate misunderstandings (Damanhoury, 2018).

Participants may inadvertently convey messages that are misinterpreted by others from different cultural backgrounds. This is consistent with what Participant 1 highlighted, who stated:

“... For instance, some body language or gestures that bare no meaning in my culture [but may] may hold like significant meaning in other people’s cultures”.

4.5.1.2 Eye contact

Eye contact also presents a challenge due to cultural variations in its interpretation. In some cultures, direct eye contact is perceived as a sign of attentiveness and respect, while in others, it may be seen as confrontational or disrespectful. For instance, eye contact in the United States of America (USA) is often interpreted as a sign of trustworthiness (Verma, 2015). In contrast, in some Asian cultures, it can be viewed as being rude and disrespectful (Jordan, 2019). This discrepancy in cultural norms can lead to confusion or miscommunication during requirements gathering sessions, particularly when participants come from diverse cultural backgrounds. In South Africa, individuals generally maintain consistent eye contact during conversations, though older individuals may occasionally avoid eye contact as a sign of deference to authority figures (Cultural Atlas, 2015). In Western culture, lack of eye contact is interpreted as disrespect, whereas in Zulu culture, it is customary to avert one’s gaze or maintain minimal eye contact when being addressed by elders in the community or

superiors in the workplace (Ntuli, 2012). This is consistent with Participant 2 who reiterated that:

“Eye contact is avoided in certain cultures...”.

4.5.1.3 Language barriers

Language barriers pose significant challenges in user requirements gathering, particularly in multilingual or multicultural settings. In South Africa, there are 11 recognised languages, which poses potential language challenges during the user requirements gathering process (Alexander, 2023). This is because user requirements gathering stakeholders may revert to speaking their native language, even when the medium of communication is English, due to comfort or preference. This can lead to exclusion or difficulty for non-native speakers in understanding or contributing to conversations. According to Participant 3:

“...Other tribes will go back into speaking their language, even though the medium of communication is English. They would revert back to speaking their own languages...”.

Even when user requirements stakeholders attempt to communicate in a common language such as English, difficulties may arise in finding the right words or expressing complex ideas accurately, leading to misunderstandings or incomplete requirements. This is supported by the following statement by Participant 3:

“...in my mind I might be thinking of the words in Zulu that I want to say...”.

Participant 7 also concurs with Participant 3:

“Formal communication in terms of English, but as we further detail and try and understand it, may be practical use our language just to have a better understanding, sometimes [with] English can you can’t find the right way to put it into explanation”.

It should be noted that intercultural business transactions rely heavily on effective communication through understandable language, which serves as a vital medium for conveying messages and accommodating diverse groups, thus facilitating smooth interactions and cultural transmission (Adanlawo, 2020; Bodomo & Che, 2020). Language, which is not only a means of expressing opinions and feelings but also a symbol of cultural identity, plays a crucial role in shaping interactions and relationships within different cultural contexts (Ai & Wang, 2017; Ai, Cui, & Wang, 2019). Understanding and overcoming language barriers is essential for successful intercultural business communication, as it fosters mutual understanding and cooperation, thereby promoting economic growth and sustainability (Kumar, 2014; Oetzel, 2017). However, language differences can present significant challenges, as affirmed by the participants of this study, impeding effective communication and potentially hindering business achievements and growth (DiStefano & Maznewski, 2000; Bodomo & Che, 2020). Overall, addressing language barriers is imperative for fostering successful intercultural business transactions and ensuring positive outcomes across diverse linguistic contexts (Kung, 2016; Ai et al., 2019).

The key communication factors to consider while gathering user requirements have been identified. The next subsection will detail how participants would build trust and establish a good rapport with stakeholders from diverse cultural backgrounds.

4.5.2 How would you build trust and establish good rapport with stakeholders from diverse societal cultures in the organisation during user requirements gathering?

The goal of this question was to explore the strategies that BAs can use to build trust and rapport with stakeholders from different cultural backgrounds. Since trust and good rapport are essential for collaboration and clear communication during the user requirements gathering process, this question sought to gather insights into the role of cultural sensitivity, active listening, and transparent communication in fostering positive relationships. The objective was to identify methods that enable BAs to overcome cultural barriers, demonstrate respect for cultural differences, and create an inclusive environment that promotes stakeholder engagement and collaboration.

Table 16 outlines key themes and strategies for building trust and establishing good rapport with stakeholders from diverse cultural backgrounds during user requirements gathering.

Table 16: Thematic analysis on building trust and rapport with stakeholders from diverse cultural backgrounds during user requirements gathering

Raw Data	Frequency	Theme	Interpretation
“To build trust and establish rapport, I would begin by showing respect for stakeholders’ cultural backgrounds and traditions.” – Participant 1 “Building trust requires demonstrating cultural sensitivity and respect. I would take time to understand stakeholders’ cultural contexts and communicate in ways that are culturally appropriate.” – Participant 2	Showing respect for cultural backgrounds and traditions: 4 occurrences (Participant 1, 2, 7, 12) Demonstrating cultural sensitivity and understanding: 3 occurrences (Participant 2, 7, 12)	Respect for cultural backgrounds	All participants emphasise the importance of showing respect for stakeholders’ cultural backgrounds and traditions. This respect is seen as foundational to building trust and establishing rapport. By acknowledging and valuing cultural differences, stakeholders feel recognised and appreciated.
“Trust is built through respect and understanding. I would take time to learn about stakeholders’ cultural backgrounds and show respect for their traditions.” – Participant 7 “Trust is built through respect and understanding of cultural differences. I would engage in active listening and ensure that all voices are heard and respected.” – Participant 12	Active listening: 1 occurrence (Participant 12) Ensuring all voices are heard and respected: 1 occurrence (Participant 12) These were grouped and formed themes.	Active listening and inclusivity	Engaging in active listening and ensuring that all voices are heard and respected is crucial for building trust. Participants suggested that by actively listening and valuing each stakeholder’s input, one can show that their opinions matter. This inclusivity helps in building a collaborative and trusting atmosphere.
		Understanding and learning	Taking the time to learn about stakeholders’ cultural backgrounds was repeatedly mentioned as a key strategy. This learning process shows a commitment to understanding and respecting cultural differences, which is essential for establishing trust.

The next part will enrich Table 16 by integrating insights from relevant literature.

Effective communication and building trust with stakeholders from diverse cultural backgrounds are crucial during the requirements gathering process in projects. Business requirements articulate product features and functions to meet stakeholders' needs, but challenges arise when these requirements are unclear, or stakeholders resist change (Larson, 2005). Building trust involves transparent communication, cultural sensitivity, appropriate communication channels, and addressing resistance constructively (Larson, 2005). Techniques such as facilitated sessions and one-on-one meetings help in understanding and mitigating stakeholder concerns (Larson, 2005). Maintaining trust requires consistent actions such as delivering on promises, recognising contributions, respecting confidentiality, encouraging team-based communication, and avoiding micromanagement (Larson, 2005). In light of this, trust and rapport foster a collaborative environment, facilitating accurate requirements gathering and project success despite having multiple societal cultures.

Participant 1, a Zulu black female, emphasised the importance of cultural sensitivity and active listening in building trust.

"To build trust and establish rapport, I would begin by showing respect for stakeholders' cultural backgrounds and traditions".

This sentiment underscores the significance of acknowledging and respecting cultural norms and preferences as foundational elements in fostering trust. Similarly, Participant 2, a Xhosa black male, highlights the importance of demonstrating cultural sensitivity and reliability in communication to build trust. He indicated the following:

"Building trust requires demonstrating cultural sensitivity and respect. I would take time to understand stakeholders' cultural contexts and communicate in ways that are culturally appropriate".

This acknowledgement of cultural context and adaptability in communication strategies reflects a commitment to bridging cultural gaps and fostering a conducive environment for collaboration.

Participant 7, a Setswana black female, emphasised the role of respect and understanding in building trust.

“Trust is built through respect and understanding. I would take time to learn about stakeholders’ cultural backgrounds and show respect for their traditions”.

Furthermore, Participant 12, an Indian female, stresses the importance of transparency and consistency in communication to build trust.

“Trust is built through respect and understanding of cultural differences. I would engage in active listening and ensure that all voices are heard and respected”.

This commitment to transparency and inclusivity in communication reflects an intention to foster an environment of trust and collaboration.

In conclusion, the perspectives shared by the participants highlight the importance of cultural sensitivity, active listening, transparency, and reliability in building trust and rapport with stakeholders from diverse societal cultures during the user requirements gathering process. By prioritising these principles, organisations can create an environment conducive to effective collaboration and communication, ultimately enhancing the success of user requirements gathering initiatives.

The strategies for building trust and establishing good rapport with stakeholders from diverse cultural backgrounds have been established. The next subsection will help identify what role technology and digital communication tools play in the user requirements gathering process.

4.5.3 What role do technology and digital communication tools play in the user requirements gathering process in the South African banking sector?

The goal of this question was to examine how technology and digital tools facilitate the user requirements gathering process within the South African banking sector. The question sought to explore how digital communication platforms such as video

conferencing, collaborative software and project management tools improve the effectiveness, inclusiveness, and precision of communication among stakeholders.

Table 17 explores the thematic analysis of the role of technology and digital communication tools in the user requirements gathering process within the South African banking sector. It highlights how these tools facilitate effective communication, enhance collaboration, and streamline the collection of user requirements, ultimately contributing to more efficient and accurate project outcomes.

Table 17: Thematic analysis on the role of Technology and Digital Communication tools in user requirements gathering

Raw Data	Frequency	Theme	Interpretation
Technology and digital communication tools are crucial in facilitating efficient and accurate user requirements gathering.” – Participant 1	Crucial role of technology and digital communication tools: 3 occurrences (Participant 1, 2, 7)	Essential role of digital communication tools	Participants highlighted the indispensable role of technology and digital communication tools in the user requirements gathering process. These tools are crucial for facilitating the efficient and accurate collection of user requirements, ensuring that the gathered information is precise and comprehensive.
“Digital communication tools play a significant role in enhancing collaboration and ensuring that all stakeholders can participate regardless of their location.” – Participant 2	Enhancing collaboration: 1 occurrence (Participant 2)		The tools significantly enhance collaboration among stakeholders, allowing for seamless communication and interaction regardless of geographical barriers.
“Digital communication tools are indispensable in the user requirements gathering process, especially in a diverse and geographically dispersed sector like banking.” – Participant 7	Ensuring stakeholder participation regardless of location: 1 occurrence (Participant 2) Indispensable for diverse and geographically dispersed sectors: 1 occurrence (Participant 7) These were grouped and formed themes.		

The next part will integrate the raw text with the relevant literature.

In the South African banking sector, technology and digital communication tools significantly enhance the user requirements gathering process by improving stakeholder engagement, data collection, and documentation accuracy. Platforms such as Microsoft Teams, Zoom, and Client Relationship Management systems facilitate real-time, efficient communication with dispersed stakeholders, while requirements management software ensures accurate documentation and traceability. Additionally, collaborative tools such as Miro and SurveyMonkey enable effective elicitation and real-time feedback, supporting iterative development and ensuring compliance with stringent regulatory requirements. These tools collectively streamline the requirements gathering process, making it more efficient, transparent, and user focused.

Participant 1 of this study highlighted the importance of digital tools such as video conferencing and online surveys in the user requirements gathering process. This was supported by her statement:

“Technology and digital communication tools are crucial in facilitating efficient and accurate user requirements gathering”.

The aforementioned tools enable real-time interaction and data collection, overcoming geographical barriers and accommodating diverse schedules, thus enhancing the efficiency of the requirements gathering process. Moreover, Participant 2 also pointed out the role of digital communication tools in enhancing collaboration and inclusivity. This notion was supported by his statement:

“Digital communication tools play a significant role in enhancing collaboration and ensuring that all stakeholders can participate regardless of their location”.

Project management software and virtual meeting platforms enable seamless communication and documentation, which also helps to make the requirements gathering process more efficient. Correspondingly, Participant 7 underscores the

indispensable nature of digital communication tools in a diverse and geographically dispersed sector such as banking, stating:

“Digital communication tools are indispensable in the user requirements gathering process, especially in a diverse and geographically dispersed sector like banking”.

The above tools enable real-time communication, document sharing, and collaboration. This greatly helps in improving the process of user requirements gathering.

Participant 12 emphasises the role of technology in providing a platform for efficient and continuous communication. This was supported by her statement:

“The role of technology in user requirements gathering is to provide a platform for efficient and continuous communication”.

As such, the perspectives shared by the participants highlight the critical role of technology and digital communication tools in enhancing the efficiency, inclusivity, and effectiveness of the user requirements gathering process in the South African banking sector. By leveraging these tools, BAs can overcome geographical barriers, facilitate collaboration among diverse stakeholders, and ensure that all user needs are accurately captured and addressed in a timely manner.

4.5.4 Summary of findings for sub-objective 3

The overall summary for sub-research objective 3 is given below.

Summary of the key factors of communication that may impact communication in user requirements gathering in the South African banking sector
The user requirements gathering process in the South African banking sector is influenced by several key communication factors, particularly in the context of diverse societal cultures. The study identifies three primary communication elements: body language, eye contact, and language barriers. Body language plays a crucial role in interpersonal communication, as it allows for the observation of facial expressions and gestures, which enhance the quality of interaction. However, cultural nuances significantly impact the interpretation of body language, potentially leading to misunderstandings. For instance, gestures considered benign in one

Summary of the key factors of communication that may impact communication in user requirements gathering in the South African banking sector

culture may carry significant meaning or even offence in another. Similarly, eye contact can vary greatly in meaning across cultures. While direct eye contact is often perceived as a sign of attentiveness and respect in some cultures, it may be viewed as confrontational or disrespectful in others.

In South Africa, maintaining consistent eye contact is generally the norm during conversations, but cultural variations exist, particularly among different age groups and ethnicities. Language barriers further complicate the user requirements gathering process, given South Africa's linguistic diversity.

With 11 recognised languages, stakeholders may revert to their native language even in English-mediated discussions, which leads to exclusion or difficulty in understanding. Overcoming these challenges requires a nuanced understanding of cultural differences, active listening, and sensitivity to diverse communication styles. Effective communication strategies should prioritise inclusivity and cultural competence, fostering collaboration and ensuring comprehensive stakeholder engagement in the requirements gathering process.

In summary, effective communication in the user requirements gathering process within the South African banking sector is influenced by several key factors. These include cultural sensitivity, the use of digital communication tools, and the ability to foster inclusivity and collaboration among diverse stakeholders. Understanding and respecting cultural differences, leveraging technology to bridge geographical gaps, and ensuring that all voices are heard are all essential factors for accurate and efficient requirements gathering. By addressing these factors, organisations can enhance their communication strategies, leading to more successful project outcomes and stronger stakeholder relationships.

4.6 CHAPTER SUMMARY

The study identifies various communication techniques crucial for effective user requirements gathering. These techniques also come with their own challenges. Addressing these challenges and employing effective communication techniques and cultural diversity strategies are essential for successful user requirements gathering. Table 18 describes the insights, discoveries, proposals, and reasons for adapting based on the case study conducted to explore how societal culture affects communication during the user requirements gathering process.

4.6.1 Summary of research objective findings

Table 18 summarises and concludes the discussion on the research sub-objectives defined in Section 1.5.1.

Table 18: Summary of research objective findings

Research sub-objective 1	
Insights and discoveries	The interviewed participants highlighted diverse cultural communication styles, such as the indirect and respectful approaches of Zulu, Xhosa, Sepedi, and Sotho and the use of proverbs and idioms by Ndebele and Setswana. In contrast, Afrikaans and English favour direct and structured communication, while Indian communication blends directness with hierarchical respect. Additionally, societal cultural norms significantly influence gender interactions, necessitating a balance between traditional respect and professional equality.
Proposals	To enhance the effectiveness of the user requirements gathering process in the South African banking sector, it is proposed to implement cultural sensitivity training to enhance employees' cultural awareness, develop adaptive communication strategies tailored to different cultural contexts, and ensure inclusivity in user requirements sessions by respecting and adapting to various cultural communication styles.
Reasons for adopting	Mainly, participants emphasised that understanding and adapting to diverse communication styles enhances effective and inclusive interactions. Balancing directness with respect for hierarchy, using culturally appropriate metaphors and idioms, and addressing gender norms in communication can significantly improve collaboration and foster a more inclusive and equitable work environment.
Research sub-objective 2	
Insights and discoveries	Participants highlighted the importance of thorough preparation, including researching project details and creating clear agendas, to ensure effective communication. They emphasised adapting communication styles to stakeholder preferences and maintaining openness to foster relationships and understanding. Controlling emotions and building trust through transparency, along with engaging stakeholders using interactive techniques, were seen as crucial for active participation. Simplifying complex concepts, using clear language, leveraging online platforms, and employing visual aids such as pictography were also identified as key strategies to facilitate comprehension and collaboration, especially in remote settings.
Proposals	Participants suggested several approaches to enhance communication and engagement in the banking sector, emphasising the need for cultural awareness and sensitivity training to manage societal cultural differences. They recommended fostering an inclusive and respectful environment, employing diverse communication methods to cater to various cultural preferences, and creating structured processes with clear agendas to facilitate open discussions and ensure effective communication among all stakeholders.
Reasons for adopting	In summary, the main, participants emphasised that adapting communication styles and maintaining openness can strengthen relationships with stakeholders. Building trust through transparency and engaging stakeholders with interactive techniques enhance collaboration and participation. Simplifying concepts, using clear language, and leveraging online platforms improve comprehension and collaboration, especially in remote settings. Promoting cultural awareness and

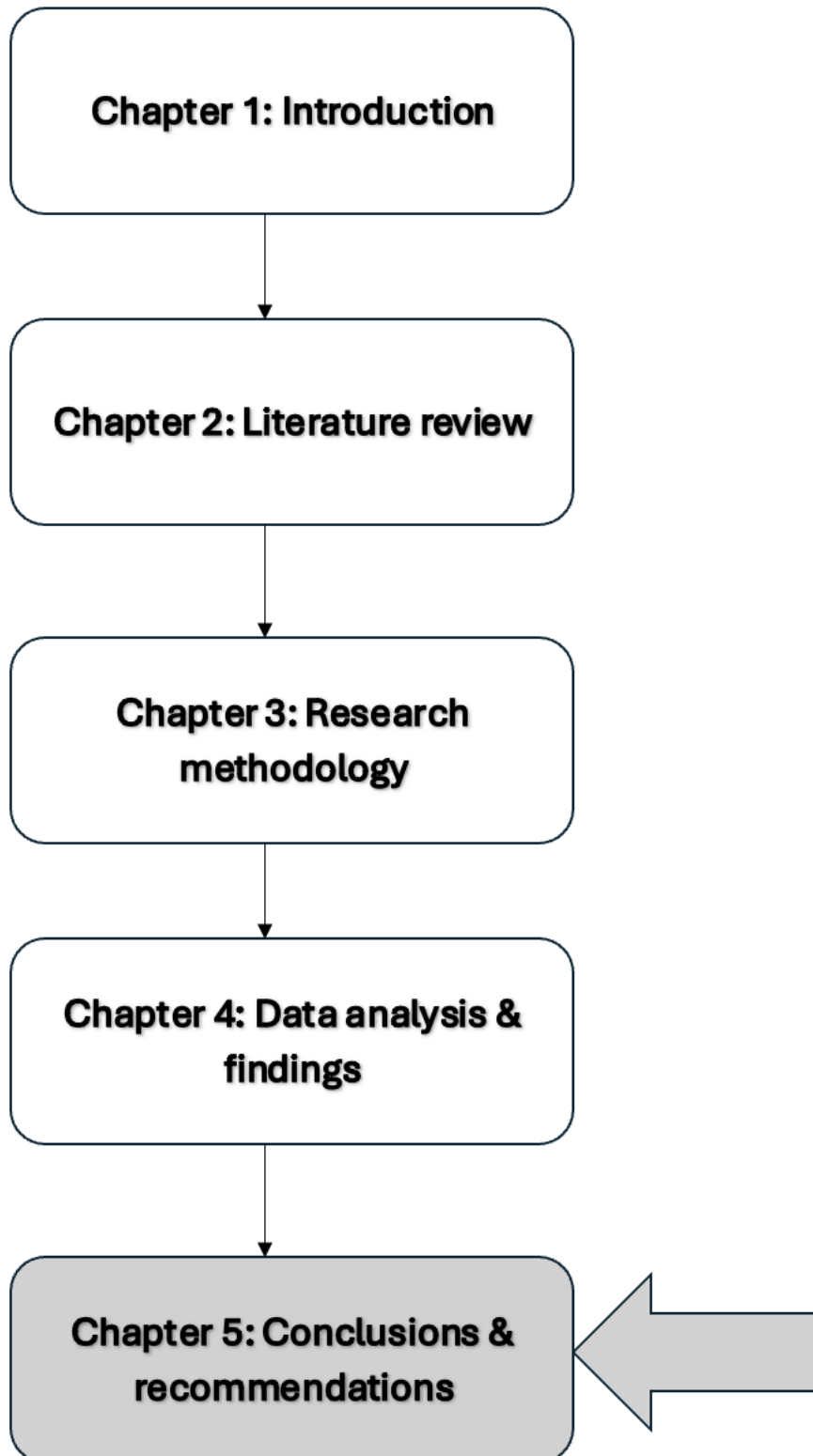
	sensitivity training helps manage communication amid societal cultural differences, fostering a more inclusive environment.
Research sub-objective 3	
Insights and discoveries	Participants highlighted the importance of body language, noting that non-verbal cues are essential for effective communication but can be misinterpreted due to cultural differences. Eye contact's meaning varies across cultures, generally seen as attentiveness in South Africa but differing among ethnic groups and ages. The 11 official languages in South Africa pose significant challenges, as stakeholders tend to switch to native languages. Key discoveries include the need to understand cultural nuances for interpreting body language and eye contact, consider age and ethnicity variations in communication styles, and develop strategies for language inclusivity to accommodate linguistic diversity.
Proposals	Participants proposed several key strategies to improve communication in the user requirements gathering process within the South African banking sector. These include implementing cultural competence training to enhance employees' understanding of cultural differences and non-verbal communication skills, providing multilingual support during meetings to ensure full participation from all stakeholders, and encouraging active listening techniques to better understand and address the concerns of stakeholders from diverse backgrounds.
Reasons for adapting	In summary, adapting to cultural and linguistic differences in the South African banking sector can enhance collaboration among stakeholders, improve stakeholder engagement by ensuring all voices are heard, and reduce misunderstandings by minimising the risk of misinterpretations and conflicts through a better understanding and respect for cultural differences.

With reference to the propositions in the theoretica framework which ties in to the propositions of the research sub-objectives it can be said that communication practices in complex systems are embedded with symbols and symbolic forms, each carrying significant cultural meanings. Symbols are keywords or phrases deemed important by participants, while symbolic forms extend symbols into broader sequences like cultural rituals or social dramas. Overall, communication practices reflect a system of shared meanings, influenced by cultural symbols and forms that often go unnoticed but are crucial in understanding cultural dynamics and interactions. The primary aim of this chapter was to acquire new insights by analysing the data collected from the research interviews. The analysis and presentation of findings were focused on the initially defined sub-objectives of the study as presented in Section 1.5.1 of this report.

Culture significantly impacts communication during user requirements gathering by shaping communication styles, cultural values, and adaptability in professional settings. Cultural background influences professional interactions and presents challenges in cross-cultural communication. Balancing cultural norms with professional equality, practicing gender-sensitive communication, and effectively engaging stakeholders require an understanding of diverse cultural contexts. Preparation, adaptability, and emotional control enhance stakeholder trust and engagement. Clear organisational goals, individualised interactions, simplified processes, and the use of online platforms and pictography amongst others to bridge communication gaps. Considering these cultural factors leads to more inclusive, accurate, and effective user requirements gathering processes.

The next and final chapter presents the conclusion and recommendations of the study.

Figure 17: Conclusions and recommendations



CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

The penultimate chapter presented an analysis and discussion of the empirical investigation. This chapter concludes with the research findings and provides recommendations for the study. The findings are divided into four main sections which address the research objectives, recommendations, areas for future research and the conclusion.

As stated in section 1.5.1 of this report the main objective of the study was to determine the role different societal cultures in South Africa play in communication during user requirements gathering in the banking sector.

Before discussing the findings, it is important to state the research objectives of the study again.

- Sub-research objective 1 (SRO#1): to identify the different societal cultures in South Africa and establish the communication characteristics of each culture.
- Sub-research objective 2 (SRO#2): to determine the successful business analysis approaches and techniques that can be used when communicating during the user requirements gathering process to accommodate cultural diversity.
- Sub-research objective 3 (SRO#3) – to understand the key factors of communication that may impact user requirements gathering in the South African banking sector.

The subsection that follows will specifically focus on the research objective.

5.2 CONCLUSIONS TO THE RESEARCH OBJECTIVES

5.2.1 Answering sub-research objective 1

The research findings shed light on the intricate relationship between societal cultures in South Africa and the communication characteristics exhibited during the user requirements gathering process. The research findings confirm that across various

cultural groups, distinct communication styles emerge which are influenced by deeply rooted societal norms and values.

The research reveals a spectrum of communication approaches, ranging from indirect and nuanced expression to direct and straightforward articulation of business needs. In South Africa, where cultural diversity is a hallmark, BAs encounter a myriad of communication styles reflective of the country's multicultural fabric. For instance, Zulu, Xhosa, Ndebele, Setswana, Sepedi and Sotho cultures each exhibit unique communication nuances, encompassing elements of formality, humility, respect and directness. Moreover, cultural dimensions such as power distance, collectivism versus individualism and face-saving behaviours further shape communication dynamics which in turn influences the openness of dialogue and the prioritisation of user requirements. These findings were also consistent with literature from various authors such as Szkudlarek et al. (2020) and Nardon (2017).

Amidst the diversity, successful communication in the user requirements gathering process necessitates cultural sensitivity and adaptability. BAs must navigate varying communication preferences with finesse, fostering inclusive environments where all voices are heard and valued. By recognising and adapting to cultural communication styles, analysts can facilitate better stakeholder engagement leading to more accurate and comprehensive user requirements. Furthermore, the research underscores the impact of societal culture on gender interactions within the user requirements gathering process. Across cultural groups, respect, formality and humility emerge as common themes, shaping how individuals communicate and collaborate with different genders. By understanding and respecting cultural norms, BAs can foster inclusive and respectful communication environments promoting transparency and trust among stakeholders. This is consistent with Okoro (2019) and Tuleja (2021) who highlighted the importance of respect and cultural sensitivity in the user requirements gathering process.

In conclusion, the research findings highlight the intricate interplay between societal cultures, communication characteristics and gender dynamics in South Africa's user requirements gathering process. By embracing cultural diversity and adapting communication strategies accordingly, BAs can enhance the accuracy and

effectiveness of requirements gathering, ultimately contributing to the success of system development initiatives in the multicultural context of the South African banking sector.

5.2.2 Answering sub-research objective 2

The successful business analysis communication techniques for good user requirements gathering identified in the study encompass several key strategies aimed at enhancing the effectiveness of communication between BAs and stakeholders in the banking sector which are (as mentioned in section 4.5.1):

- i) Stakeholder identification and engagement;
- ii) Pre-gathering session preparation;
- iii) Adaptability in communication;
- iv) Openness;
- v) Equality and respect in the workplace;
- vi) Adapting to stakeholders;
- vii) Controlling emotions;
- viii) Building trust with stakeholders;
- ix) Keeping stakeholder engagement; and
- x) Clear organisational goals.

Thorough preparation before user requirements gathering sessions is crucial (Beaton, 2023; Ogunkoya, 2023). This involves researching the project scope, objectives and stakeholders, as well as reviewing existing documentation. Identifying key stakeholders and ensuring they have the necessary knowledge and skills to contribute to the process is also essential. Additionally, equipping BAs with the tools and resources for note-taking and documentation helps ensure a productive session (Beaton, 2023; Ogunkoya, 2023).

Creating an environment where stakeholders feel comfortable expressing their thoughts, ideas and concerns is vital (Chakraborty, 2022). Active listening without judgement, along with asking probing questions for clarity, fosters open dialogue and comprehensive requirement gathering. Furthermore, flexibility in communication style, language and pace is crucial for effective communication (Fleximize, 2024). Tailoring

communication strategies to the stakeholder's preferences and industry knowledge helps ensure better understanding and engagement throughout the process.

In addition, maintaining composure, showing empathy towards stakeholder concerns and focusing on problem-solving rather than dwelling on issues or disagreements help manage emotions constructively and maintain positive rapport with stakeholders. Besides, building trust through transparency, reliability and confidentiality is essential for successful requirements gathering (Schnackenberg & Tomlinson, 2014; Shores, 2021; Faster Capital, 2024). Regular communication, updates on progress and soliciting feedback help keep stakeholders informed and involved, strengthening trust and collaboration.

Using interactive techniques such as workshops, brainstorming sessions and demos helps keep stakeholders engaged and invested in the process (Beaton, 2023; Ogunkoya, 2023; Asana, 2024). Regular communication and encouragement of feedback ensure that stakeholder needs and expectations are continuously addressed and met. Ensuring alignment between stakeholder requirements and organisational goals is crucial (Kahansky, 2022). Helping stakeholders prioritise their requirements based on importance, feasibility and impact on project success ensures effective resource allocation and keeps the project on track towards achieving its goals.

In summary, these communication techniques emphasise the importance of thorough preparation, openness, adaptability, emotional control, trust-building, stakeholder engagement and alignment with organisational goals for successful user requirements gathering in the banking sector. By employing these strategies, BAs can enhance communication effectiveness and contribute to the success of projects.

5.2.3 Answering sub-research objective 3

The key factors of communication that may impact user requirements gathering in the South African banking sector, based on the findings of the study are body language, eye contact and language barriers.

Firstly, cultural differences in interpreting gestures and body language can lead to unintentional offence or misunderstandings during user requirements gathering sessions (Damanhour, 2018; Tarasenko & Kulykova, 2018). Participants may convey messages that are misinterpreted by others from different cultural backgrounds, potentially hindering effective communication and collaboration.

Secondly, cultural variations in the interpretation of eye contact present challenges during requirements gathering sessions. In some cultures, direct eye contact is perceived as a sign of attentiveness and respect, while in others, it may be seen as confrontational or disrespectful (Ntuli, 2012; Cultural Atlas, 2015; Verma, 2015; Jordan, 2019). This can lead to confusion or miscommunication, particularly when participants come from diverse cultural backgrounds.

Lastly, language barriers pose significant challenges in user requirements gathering, especially in multilingual or multicultural settings such as South Africa (Ai & Wang, 2017; Ai et al., 2019; Adanlawo, 2020; Bodomo & Che, 2020; Alexander, 2023). With 11 recognised languages in the country, stakeholders may revert to speaking their native language even when the medium of communication is English, leading to exclusion or difficulty for non-native speakers in understanding or contributing to the conversation. Additionally, even when stakeholders attempt to communicate in a common language such as English, difficulties may arise in finding the right words or expressing complex ideas accurately, leading to misunderstandings or incomplete requirements.

In summary, addressing these communication challenges requires cultural sensitivity, flexibility and effective strategies for overcoming language barriers. BAs and stakeholders must strive to understand and respect cultural differences, adapt communication styles accordingly, and employ techniques to facilitate effective communication and collaboration despite language and cultural diversity.

5.2.4 Answering the main research objective

The main research objective was to determine the role different societal cultures in South Africa play in communication during user requirements gathering in the banking

sector. The findings indicate that in South Africa's culturally diverse society, user requirements gathering communication is influenced by linguistic diversity, cultural norms and values, non-verbal communication, cultural sensitivity, and relationship-building strategies. Banking professionals, particularly BAs, must navigate these factors by being proficient in multiple languages or using translation services, adapting to various cultural communication styles, being mindful of non-verbal cues, demonstrating cultural sensitivity, and investing in relationship-building to effectively engage with stakeholders and achieve successful outcomes in the requirements gathering process.

5.3 CONTRIBUTIONS TO KNOWLEDGE

5.3.1 Introduction

In addition to addressing the research objectives, this study makes several significant empirical and practical contributions to the business analysis field particularly within the South African banking sector. To be considered a substantial contribution to Information Systems (IS) research, a study should advance knowledge by adding new understanding or capabilities to various knowledge areas (Liao et al., 2023). It should demonstrate originality by offering novel perspectives or solutions not previously available, show relevance by addressing significant problems or questions in the IS field with valuable insights for both academia and practice, and ensure rigor with methodologically sound, clear, replicable procedures and robust data analysis.

The sub-sections will expand on the types of contributions made by the study and finalise by assessing the contribution knowledge area.

5.3.2 Assessing the contributions of the study

5.3.2.1 Theoretical contribution

A theoretical contribution offers a new perspective on an empirical phenomenon that challenges existing assumptions or uncovers previously undocumented insights (Ågerfalk, 2014).

The empirical contribution of this research lies in its detailed examination of how societal cultures in South Africa influence communication during the user

requirements gathering process. By collecting and analysing data on the communication styles of various cultural groups (e.g., Zulu, Xhosa, Ndebele, Setswana, Sepedi, English, Afrikaans and Sotho), the research provides concrete evidence of the diverse communication approaches influenced by societal norms and values. This empirical evidence supports the understanding of how cultural dimensions such as power distance, collectivism versus individualism, and face-saving behaviours impact the effectiveness of communication in requirements gathering. The findings align with existing literature, reinforcing the validity of the results and contributing new insights specific to the South African context.

5.3.2.2 Practical contributions

Practical contributions offer actionable insights or solutions that can be directly implemented in industry or other practical settings, aiding practitioners in addressing specific issues or enhancing processes (Ågerfalk, 2014).

This study offers valuable strategies for BAs to enhance communication effectiveness in the South African banking sector. It emphasises the importance of cultural sensitivity and adaptability, suggesting that BAs should recognise and adapt to diverse communication styles to foster inclusive environments. The research identifies key communication techniques, such as thorough preparation, active listening, flexibility in communication, and trust-building, which are crucial for successful user requirements gathering. By implementing these strategies, BAs can improve stakeholder engagement, ensure comprehensive requirement gathering, and ultimately contribute to the success of system development initiatives in a multicultural context.

In addition, even when stakeholders attempt to communicate in a common language such as English, difficulties may arise in finding the right words or expressing complex ideas accurately, leading to misunderstandings or incomplete requirements. Addressing these communication challenges requires cultural sensitivity, flexibility, and effective strategies for overcoming language barriers. BAs and stakeholders must strive to understand and respect cultural differences, adapt communication styles accordingly, and employ techniques to facilitate effective communication and collaboration despite language and cultural diversity.

Overall, this study advances the field of business analysis by providing a nuanced understanding of the communication challenges in the South African banking sector and offering practical solutions to address these issues.

5.3.3 Summary of the contributions of the study

The table below summarises the contributions of this study.

Table 19: Summary of the contributions of the study.

Contribution	Summary
Theoretical contribution	In summary, this study's empirical findings reveal significant insights into the diverse languages influenced by societal cultures in South Africa. These results challenge existing assumptions about uniform communication practices and underscore the importance of cultural sensitivity in user requirements gathering. By providing concrete evidence of how cultural dimensions impact communication effectiveness, this research contributes to a deeper understanding of the complexities involved in multicultural settings.
Practical contribution	Practically, this research offers valuable guidelines for business analysts in the banking sector to enhance their communication strategies. By identifying the key techniques, the study provides actionable insights that can be directly implemented to improve the accuracy and effectiveness of user requirements gathering. These practical contributions are crucial for fostering inclusive communication environments and ensuring successful system development initiatives in multicultural contexts.
Practical example	Enhancing communication strategies in a multicultural banking environment: In a large South African bank, a team of BAs is tasked with gathering user requirements for a new digital banking platform. The team faces significant challenges due to the diverse cultural backgrounds of the stakeholders involved, who speak different languages and have varying communication preferences. To address these challenges, the BAs implement several strategies based on the research findings. They hire multilingual staff and utilise professional translation services to ensure clear communication with stakeholders who prefer to communicate in their native languages. Additionally, the BAs undergo cultural sensitivity training to better understand and respect the cultural norms and values of the stakeholders. During the requirements gathering sessions, the BAs pay close attention to non-verbal communication cues, such as gestures and body language, to avoid misunderstandings. They also adopt a flexible communication approach, alternating between

	formal and informal styles depending on the cultural context of the stakeholders. Furthermore, the BAs invest time in building strong interpersonal relationships with the stakeholders. They organise informal meetings and social events to foster trust and rapport, which facilitates more open and effective communication during the formal requirements gathering sessions. As a result of these efforts, the BAs are able to gather accurate and comprehensive user requirements, leading to the successful development of the digital banking platform. This example illustrates how the practical application of the research findings can enhance communication strategies, foster inclusive environments, and ensure successful outcomes in multicultural contexts.
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5.4 RECOMMENDATIONS

The suggested recommendations of the study are outlined below:

- Given the linguistic diversity in South Africa, it is recommended that BAs involved in requirements gathering should be proficient in multiple languages or have access to translation services. This ensures effective communication with stakeholders who may prefer to communicate in their native languages.
- It is also recommended that BAs undergo cultural awareness training to understand the diverse cultural norms, values, and communication styles prevalent in South Africa or any environment or project with stakeholders from diverse cultures. This will help them to adapt their communication approach accordingly and build rapport with stakeholders from different cultural backgrounds.
- It is further recommended that BAs be mindful of non-verbal communication cues such as gestures, facial expressions, and body language. Understanding how these cues may be interpreted differently across cultures can help avoid misunderstandings and foster effective communication.
- Cultural sensitivity should be prioritised throughout the requirements gathering process. Considering this, it is recommended that BAs demonstrate respect for cultural norms, beliefs, and practices to create an inclusive and collaborative environment.

- It is also recommended that BAs invest time and effort in building interpersonal relationships with stakeholders from diverse cultural backgrounds. This can facilitate open communication, mutual understanding, and successful outcomes in requirements gathering processes.
- It is further recommended that BAs adopt flexible communication strategies that accommodate cultural diversity. This may include using different communication mediums, adjusting communication styles, and providing opportunities for stakeholders to express themselves comfortably.
- Lastly this study recommends that BAs maintain regular communication with stakeholders and solicit feedback throughout the requirements gathering process. This helps keep stakeholders informed and involved, strengthens trust and collaboration, and ensures alignment with organisational goals.

By implementing these recommendations, BAs can overcome communication challenges stemming from cultural diversity and facilitate successful user requirements gathering in the South African banking sector.

5.5 FUTURE RESEARCH

The study used participants from one location within South Africa, and the study may benefit from using participants from other various locations within South Africa. This may help to generate more information that would bring more depth to the understanding of the influence of culture on the user requirements gathering process. In addition, future studies should explore the phenomenon under investigation from a quantitative perspective with the hope of making the findings of this study more generalisable.

5.6 LIMITATIONS OF THE STUDY

This study faced several limitations that impact the generalisability and scope of its findings. As such, the study being conducted within a single South African bank in Johannesburg, the research may not fully represent the broader banking sector or other industries across different regions. Also, the qualitative and case study approach, while providing rich insights, is inherently subjective and limited in statistical generalisability. Furthermore, challenges in participant recruitment and reliance on

self-reported data introduced potential response bias, while language barriers may have constrained the depth of collected information. The cross-sectional design limited observations to a single point in time, failing to account for evolving communication practices. Last but not least, the absence of direct observation restricted the ability to objectively assess real-time interactions.

5.7 CHAPTER SUMMARY

In conclusion, this study highlighted the impact of South Africa's diverse cultural landscape on the user requirements gathering phase of any IT project in the banking sector. Language diversity, cultural norms, and non-verbal communication cues play pivotal roles in shaping communication dynamics. Recommendations that came from the study include improving language proficiency, fostering cultural sensitivity, and investing in relationship-building efforts. Future research should explore broader geographic representation and quantitative analysis for enhanced insights. Overall, understanding and adapting to cultural diversity is crucial for effective communication in South Africa's banking sector.

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APPENDIX A: RESEARCH TOPIC APPROVAL



Faculty of Economic and Management Sciences

RESEARCH ETHICS COMMITTEE
Tel: 012 420 4381
Email: shannie.maharaj@up.ac.za

Approval Certificate

25 September 2023

Department: External department

Dear Ms DH Nyalungu

The application for ethical clearance for the research project described below served before this committee on:
2023-09-08

Protocol No:	EMS130/23
Principal researcher:	Ms DH Nyalungu
Research title:	The Impact Of Culture On Communication During User Requirement Gathering: A South African Banking Case Study
Student/Staff No:	12203450
Degree:	Masters
Supervisor/Promoter:	Dr HW Pretorius
Department:	External department

The decision by the committee is reflected below:

Decision:	Approved
Conditions (if applicable):	
Period of approval:	2023-07-31 - 2024-04-01

The approval is subject to the researcher abiding by the principles and parameters set out in the application and research proposal in the actual execution of the research. The approval does not imply that the researcher is relieved of any accountability in terms of the Codes of Research Ethics of the University of Pretoria if action is taken beyond the approved proposal. If during the course of the research it becomes apparent that the nature and/or extent of the research deviates significantly from the original proposal, a new application for ethics clearance must be submitted for review.

We wish you success with the project.

Sincerely



PROF JA NEL
CHAIR: COMMITTEE FOR RESEARCH ETHICS

Fakulteit Ekonomiese en Bestuurswetenskappe
Lefapha la Disaense tša Ekonomi le Taolo

APPENDIX B: ETHICAL CLEARANCE



Faculty of Economic and Management Sciences

RESEARCH ETHICS COMMITTEE
Tel: 012 420 4381
Email: shannie.maharaj@up.ac.za

Approval Certificate

25 September 2023

Department: External department

Dear Ms DH Nyalungu

The application for ethical clearance for the research project described below served before this committee on: 2023-09-08

Protocol No:	EMS130/23
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Decision:	Approved
Conditions (if applicable):	
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We wish you success with the project.

Sincerely



PROF JA NEL
CHAIR: COMMITTEE FOR RESEARCH ETHICS

Fakulteit Ekonomiese en Bestuurswetenskappe
 Lefapha la Disaense tša Ekonomi le Taolo

APPENDIX C: INTERVIEW GUIDE

Interview guide: The impact of culture on communication during user requirements gathering in the South African banking sector.

You have been invited to take part in an interview for academic research conducted by Hope Nyalungu (University of Pretoria).

The purpose of this research questionnaire is to explore how societal culture affects communication during the process of user requirements gathering (by using a South African banking case study for this purpose).

This questionnaire will be conducted in the form of an interview with opened-ended questions which will be exposed to individuals within the selected banking organisation.

Please note:

- The data gathered in the interview will be treated with strict confidentiality,
- Participation is completely optional, and if at any point you wish to withdraw, please inform the interviewer,
- The results of the questionnaire will be used for the academic research only.

1. Demographic information

Please supply the following information:

1.1 Age: ☐ <20 ☐ 20-30 ☐ 31-40 ☐ 41-50 ☐ 50+

1.2 Gender: ☐ Male ☐ Female ☐ Non-Binary/ Self assigned ☐ Other ☐ Prefer not to answer

1.3 Education: _____

1.4 Business Analyst experience (in years): _____

2. Objective: To establish communication characteristics of each societal culture

2.1 Societal culture origin?

2.2 How do users in your societal culture communicate their business needs, i.e., communication styles? Please explain.

2.3 Do you have any experience with different South African societal cultures in user requirements gathering communication? If so, please describe your experience by highlighting positive or negative aspects of the experience.

2.4 How would you say that your societal culture impacts communication with others (e.g., genders) in the user requirements process?

2.5

The questions above will guide in understanding how different societal cultures in South Africa communicate with one another, as well as understand what is acceptable as adequate to communicate their needs.

- **Objective: to determine the successful business analysis approaches and techniques that can be used when communicating during the user requirements gathering process to accommodate cultural diversity.**

2.6 What are some of the approaches and techniques that you use when gathering requirements from culturally diverse users for effective communication and engagement skills?

2.7 a. What have been some successful strategies for overcoming societal cultural barriers in user requirements gathering communication?

b. How do you think an organisation can best manage communication (and group communication) when there are societal cultural differences?

2.8 How do you ensure that all stakeholders are effectively communicating their needs and requirements during the user requirements gathering process?

The questions above will guide in understanding the role effective communication and engagement skills play in the user requirements gathering process. With the guidance of approaches and techniques, this should illustrate how different users can take into

consideration one another's cultural behaviour, beliefs, and values to overcome any barriers.

3. Objective: To understand the key aspects of communication that may impact user requirements gathering in the South African banking sector.

- 3.1 What are the key communication factors that are important to consider during the user requirements gathering process across societal cultures in South Africa?
- 3.2 How would you build trust and establish good rapport with stakeholders from diverse societal culture in the organisation during user requirements gathering?
- 3.3 What role do technology and digital communication tools play in user requirements gathering process in the South African banking sector?

The questions above will guide in understanding what the key factors are that to lead to effective communication in the user requirements gathering process in the context of the South African banking sector, as well as how culture can impact the key factors identified.

__End of questionnaire__

APPENDIX D: LETTER OF CONSENT

Combined Letter of Introduction and Informed Consent



Faculty of Economic and Management Sciences

Department of Informatics

THE IMPACT OF CULTURE ON COMMUNICATION DURING USER REQUIREMENTS GATHERING: A SOUTH AFRICAN BANKING CASE STUDY

Research conducted by:
Mrs DH Nyalungu 012203450, 0714608222

Dear Participant

You are invited to participate in an academic research study conducted Dorcas Hope Nyalungu, a Masters student from the Department of Informatics at the University of Pretoria.

The purpose of the study is to bridge the identified gap and cover the South African cultural context in the user requirements space, in so doing, determine to which extent culture impacts communication in business analysis activities such as user requirements gathering.

Please note the following:

- This is an anonymous study and your personal information will not appear on any transcript. The responses you give will be treated as strictly confidential as you cannot be identified in person based on the answers you give.
- Your participation in this study is very important to us. You may, however, choose not to participate and you may also stop participating at any time without any negative consequences.
- I understand that all data collected for this study will be stored on a safe and secure platform as governed by the University of Pretoria's Research Data Management Policy.
- Please answer the questions in the interview that will be conducted as completely and honestly as possible. This should not take more than 45 minutes of your time.
- The results of the study will be used for academic purposes only and may be published in an academic journal. We will provide you with a summary of our findings on request.
- Please contact my study leader, Dr H Pretorius henk.pretorius@up.ac.za if you have any questions or comments regarding the study.

In research of this nature the study leader may wish to contact respondents to verify the authenticity of data gathered by the researcher. It is understood that any personal contact details that you may provide will be used only for this purpose and will not compromise your anonymity or the confidentiality of your participation.

Please sign the form to indicate that:

- You have read and understand the information provided above.
- You give your consent to participate in the study on a voluntary basis.

Participant's signature

Date

APPENDIX E: COMPANY PERMISSION LETTER

FNB Cash Investments
6 Merchant Place
Sandown, Sandton, 2196
Tel: 087 320 4321
Web: www.fnb.co.za



PERMISSION FOR EMPLOYEE TO CONDUCT RESEARCH

May 16, 2023

Dear University of Pretoria and Student (Dorcas Hope Nyalungu),

The purpose of this letter is to inform you that FNB Cash Investments gives *Dorcas Hope Nyalungu- Principal Investigator* permission to conduct the research titled *THE IMPACT OF CULTURE ON COMMUNICATION DURING USER REQUIREMENTS GATHERING IN THE SOUTH AFRICAN BANKING SECTOR* at FNB Cash Investments. The following documents have been reviewed by the Line Manager, Risk and Compliance Team as well as Human Resources:

Research request questionnaire
Confirmation letter from institution
The interview guide.

The department grants permission for the research to proceed and the identified employees to be interviewed.

Contact Person:
Tesh Tyatyaza
Business Analyst Manager
ttyatyaza@fnb.co.za
065 597 2121

Approval granted by



Signature (LRC)

16 May 2023

Date



Signature (HR)

16 May 2023

Date



Signature (Line Manager)

16 May 2023

Date

APPENDIX F: LETTER TO INSTITUTION REQUEST TO CONDUCT RESEARCH



Faculty of Engineering, Built Environment and Information Technology

13 February 2023

Dear Banking Institution or To Whom It May Concern,

This letter confirms that Dorcas Hope Nyalungu (student number: 12203450), is a registered student at the University of Pretoria for her studies in the 2023 academic year.

Dorcas is completing her MCom (Informatics) dissertation under my supervision (Dr Henk Pretorius – employee ID 04297059). In my capacity, I confirm that all research information will be treated with confidentiality. I will also inform the university that this should be the case.

Dorcas will ultimately be responsible to follow the correct rules and policies to ensure that all research information will remain confidential at the University of Pretoria.

Sincerely



Dr Henk Pretorius (Supervisor)

APPENDIX G: EDITING CERTIFICATE



To: Whom it May Concern

cc: Dorcas Hope Nyalungu <12203450>
MCom Candidate | University of Pretoria
Email: [Hope Nyalungu <hope.kgonyane@gmail.com>](mailto:hope.kgonyane@gmail.com)

19 Nov 2024

Ref: Masters degree - Final Report Proof-reading & Editing Confirmation Letter

Further to the request to review the MCom Research Report, this correspondence serves to confirm that I (Thabani B. Mudavanhu) have proof-read and edited the manuscript for Ms. Dorcas Hope Nyalungu – student number 12203450 titled:

*'The Impact of Culture on Communication During User Requirements
Gathering – A South African Banking Case Study'*

This report was proof-read and edited from the 11th - 18th of November 2024. The task included but was not limited to the following: highlighting language issues - grammar and sentence construction; academic writing issues (choice of words review and referencing) and formatting issues. Recommendations were also given on specific sections to enhance the overall report and to ensure document alignment as per the annotated copy attached.

All other minor academic writing issues were resolved. This correspondence summarises the review of this work as submitted and does not in any way imply the editor's material contribution to the study.

Should you need further information concerning this work or related matters, feel free to contact the undersigned consultant.



Yours Sincerely,

Thabani Mudavanhu

Principal Consultant

☎ 082 444 3244
✉ thabani@africanresearchassist.com
🌐 www.africanresearchassist.com



Empower, Inspire and Transform through Research

Academic Writing | Research Assistance | Research Advisory

Assignment Structuring | Proof-reading & Editing

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