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**St David's Marist Inanda
BUSINESS STUDIES: PAPER 2
July 2013**

Time: 1 hour

Examiner: Mr Schneider

50 marks

Moderator: Mr Black

PLEASE READ THE FOLLOWING INSTRUCTIONS CAREFULLY

1. This paper consists of 3 pages. Please check that your question paper is complete.
2. Read the question carefully and plan the length of your answer in relation to the sections being covered in the question.
3. Number your answer exactly as the question is numbered.
4. Candidates are advised to pay special attention to the use of language.
5. It is in your own interest to write legibly and present your work neatly.

The following aspects may be considered when marks are allocated in this paper:

- Format:
 - The correct format for each question must be used, e.g. report, letter or dialogue.
 - Include an introduction and conclusion
 - Use headings and sub-headings where appropriate.
- Terminology: correct business terminology should be used.
- Content: must be sufficient to cover all aspects of the question.
- Substantiation: justification for statements made.
- Application to case study/context.
- Creative problem solving rather than just giving theoretical facts.
- Synthesis and sequencing.

INTERNET BANKING IN SOUTH AFRICA

METHODOLOGY



WHO

Columinate surveyed 1353 internet banking users.



WHAT

An online survey covering:

- Internet banking usage
- Internet banking satisfaction
- Third party services such as 22seven etc.
- Banks and social networks
- Security of internet banking



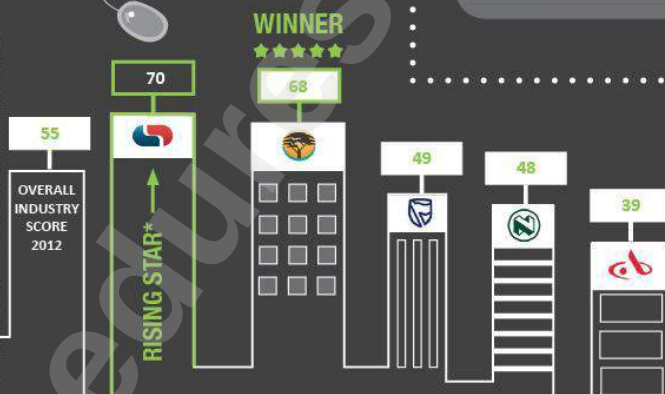
WHEN

Data collection for the survey took place from 21 February to 15 March 2012

WHO DELIVERS THE BEST EXPERIENCE?



SITEsatisfaction Score Performance:



*The total sample size for Capitec was n=99. This was smaller than the n=150 cut off and therefore Capitec could not be included as a contender for Internet Banking SITEsatisfaction winner. Nevertheless, their performance indicates that they are a competitor to be watched for the 2013 survey.

DO YOU WANT A DETAILED REPORT?

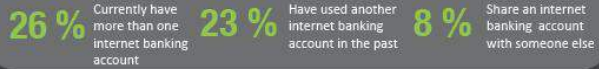
CONTACT COLUMINATE NOW

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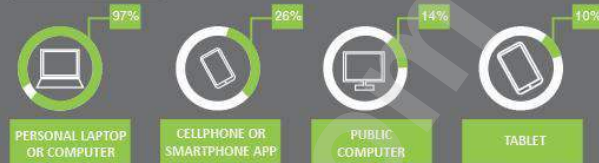


CONSUMER INTERNET BANKING BEHAVIOUR

ACCOUNTS HELD



DEVICES USED



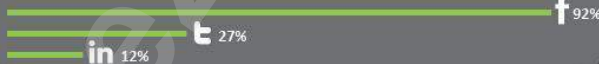
INTERESTING USAGE FACTS

Basic transactional activities still top the list but a few interesting things emerged:



SOCIAL NETWORKS & BANKS

In total, 14% stated that they follow their bank on social networks, of those people, 92% follow on FB, 27% on twitter and 12% on LinkedIn



HOW OFTEN THEY USE INTERNET BANKING

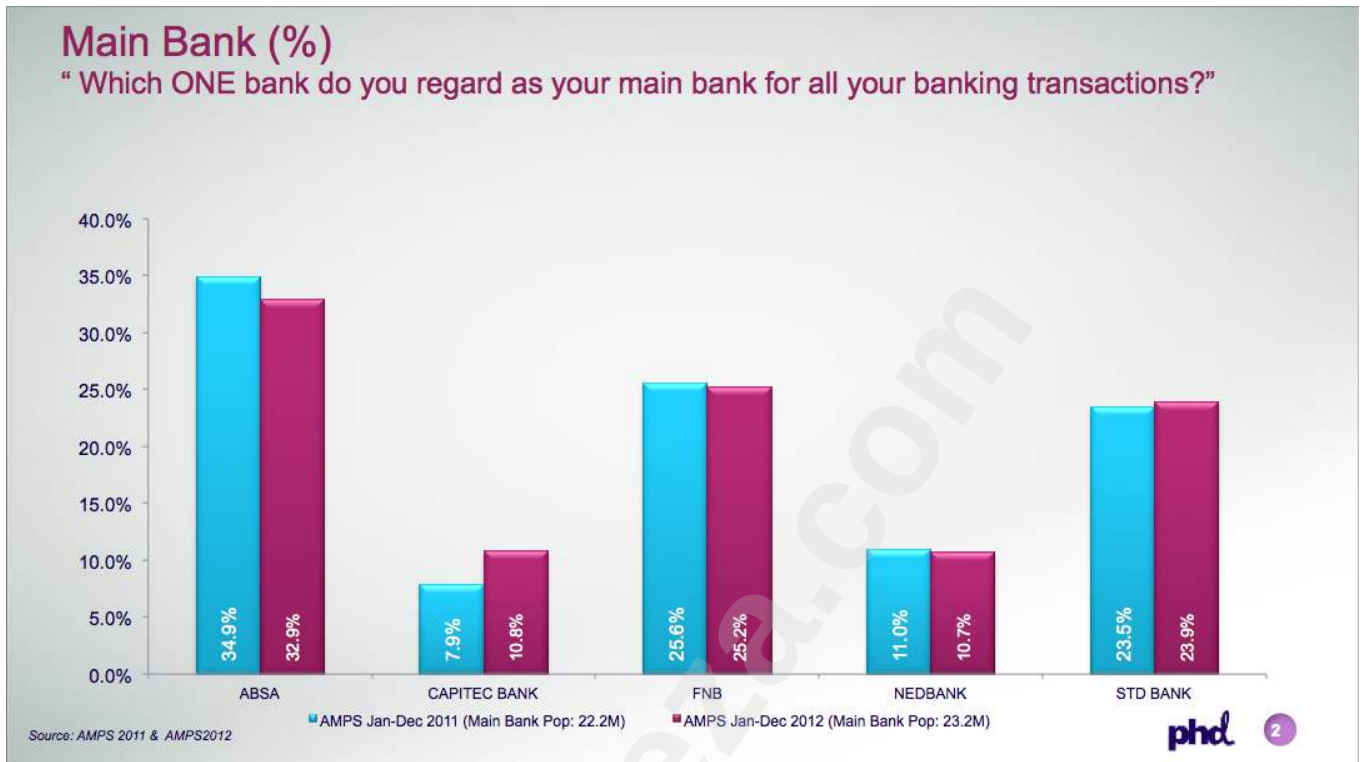


HOW LONG HAVE THEY USED INTERNET BANKING



WHAT ELSE WAS MEASURED?





QUESTION 1

Refer to the banking survey and the market share graph to aid you in answering this question

You have been appointed as Head of Marketing at Capitec Bank. They are looking to grow their market share and have decided that the best way to do this is through franchising their outlets. In a letter you need to explain the **advantages and disadvantages of franchising for the franchiser** and **what help you will provide the franchisee** with and whether you think this is a good idea.

Due to tough economic times Capitec is looking to pull of their Corporate Social Investment they are currently involved with. In your letter **highlight the importance of a Corporate Social Responsibility program** and **why you think they should continue with such a program**. Explain to the executives how it can be used as marketing tool to grow their market share. Include the **difficulties they will face when marketing a service and come up with a strategy to combat these issues**.

You think that **digital branding and viral marketing** is going to be a key to success for this marketing campaign. Explain to the executives what these are and how it can be used in the successful marketing of their service.