APPENDIX A: SEMI-STRUCTURED QUESTIONNAIRE

1. How many years’ corporate experience do you have and how many of those have been spent working in the Banking sector?
2. What are the key trends you are currently seeing in the banking industry?
3. What is your understanding of the phrase digital disruption?
4. There has been a distinguishable shift in relation to the introduction of new technology. In your opinion how has this shift affected the banking industry?
5. To what extend have you perceived or tracked any changes to the expectations of your consumers? What are the main changes and over what period of time has this change been felt?
6. What in your view do customers want from banks i.e. what is most important to them?
7. What changes have you experienced in terms of the competitive landscape of the South African banking industry i.e. what is your view on the increased competition?
8. How is this affecting your ability to effectively compete and how concerned are you about these changes?
9. Where is the majority of the competition coming from?
10. How well equipped is your organisation to respond to the industry changes?
11. What, if anything, is hindering your ability to adapt?
12. How would you rate your organisation’s ability to innovate?
13. What, in your opinion, are the key factors that South African banks should consider in order to remain relevant and competitive in this rapidly changing environment?
14. What is your instinctual reaction to speculation around the future of the banking industry in South Africa?
15. What is your view about the potential redundancy of traditional banks in the future and how much does this concern you in terms of your current business?
16. What are you doing to future proof your organisation and what should you be doing more of?