

Annexure 1

GRADUATE SCHOOL OF BUSINESS LEADERSHIP UNIVERSITY OF SOUTH AFRICA (UNISA)

QUESTIONNAIRE

Dear respondent,

This questionnaire is specifically designed for the purpose of exploring the challenges that face the successful implementation of the cross-border inter-bank settlement system in the SADC region.

The findings will be used strictly for research purposes. Therefore you are not required to write your name so as to guarantee the confidentiality of the expected responses.

Please fill in additional information where requested and tick where appropriate.

It will take you approximately twenty minutes (including additional comments where applicable) to complete this questionnaire.

Your assistance and indeed, your honesty, to make this study a success is much appreciated.

Bheki (AB) Ziqubu

Please tick the appropriate number below.

Note:

- 1. = Strongly agree
- 2. = Agree
- 3. = Not sure
- 4. = Disagree
- 5. = Strongly disagree

	Scale items	1	2	3	4	5
	Country-specific teams continuity					
1	There has been an effective hand-over to new members of the team to sustain the objectives set out when the modernisation commenced in my country					
2	A lot of changes have taken place to the team due to some members leaving the original team; resulting in my country to depend on other countries and the SADC Project Team to ensure progress					
3	The circumstances in my country are such that it has not been possible to keep the same members of the team to support the modernisation initiatives					
4	It is not necessary to have a country specific team to support modernisation in my country because the modernisation initiatives are achieved through regional group effort					
5	In my country the team is fully aware of the regional payment system development initiatives and the members have been together for years already.					
6	Additional comments, where applicable:-					

	Scale items	1	2	3	4	5
	Capacity and skills in payment, clearing and settlement systems					
7	There are sufficient capacity and skills in my country to meet the requirements and challenges of payment systems developments					
8	The national payment system team is well balanced in terms of the various skills necessary to support the modernisation programme in my country					
9	There is a strong need for training in payment systems in my country					
10	At this stage, the current state of my country's national payment system does not require specialised skills.					
11	My country's payment system strategy team is committed to capacity building and an on-going training to complement their current skills.					
12	Additional comments, where applicable:-					
	Financial assistance and foreign donors					
13	Financial foreign donors take into consideration the joint development initiatives in the SADC region in providing for specific programme funding.					
14	Foreign financial donors always provide post-implementation support to sustain implemented programmes.					
15	Foreign fund donors provide own experts to implement funded programmes with little					

	Scale items	1	2	3	4	5
	involvement of the local incumbents.					
16	The selective funding by foreign donors is likely to cause differences in the levels of development among the SADC member countries					
17	Additional comments, where applicable:-					
Communication, power supply and infrastructure						
18	Communication network and power supply are sufficient to support the developments in respect of the cross-border inter-bank settlement systems in my country					
19	There is sufficient power capacity to accommodate technological developments and advancements in my country					
20	The cost of modernising the current communication and power supply infrastructure will exceed the current capacity in my country.					
21	The current repair state of communication and power supply infrastructure in my country could be best addressed through a co operative effort by all member states in SADC to gain optimal advantage.					
22	Additional comments, where applicable:-					
The banking system and flow of financial information						
23	The banking system is supported by robust systems and infrastructural grid to achieve the flow of critical financial information in my					

	Scale items	1	2	3	4	5
	country					
24	The banking system is supported by an effective legal and regulatory regime to facilitate cross-border transactions developments in my country.					
25	In my country, commercial banks provide both the local and foreign financial services to support big business.					
26	The management skills in commercial banks are sufficient to manage and facilitate both the local and cross-border financial information flow in my country					
27	The availability of foreign exchange enables the commercial banks to support the foreign exchange market and other financial information flow in my country					
28	Additional comments, where applicable:-					
	Flow of trade and trends in the SADC region					
29	The flow of trade within the SADC region is a precursor for a robust cross-border inter-bank settlement systems					
30	There is a noticeable flow of trade with the SADC region					
31	The present state of trade flows within the SADC region does not justify the development of the SADC cross-border inter-bank settlement systems.					
32	The trends on the flow of trade within the SADC region should not influence the pace of					

	Scale items	1	2	3	4	5
	modernising the regional payment systems					
33	Additional comments, where applicable:-					
Membership in other regional economic formations						
34	Membership in different regional economic blocs/ formations such as the COMESA, CMA, EAC, etc ¹ . is beneficial to SADC member states					
35	Membership in different regional economic blocs/ formations benefits a member country in areas where other formations fail.					
36	Membership in different regional economic blocs/ formations is imposed by political influence on certain development programmes.					
37	Membership in different regional economic blocs/ formations is motivated by a need to source foreign funding and assistance.					
38	Membership in different regional economic blocs/ formations often duplicates the effort of the progress made by certain development programmes.					
39	Additional comments, where applicable:-					

¹ COMESA = Common Market for Eastern and Southern Africa; CMA = Common Market Area; EAC = East African Community