Experiences of managers at supervising work integrated learning students in selected financial services organisation in the Western Cape, South Africa

By

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DECLARATION

I, the undersigned, hereby declare that the work submitted here is the result of my own independent investigation. Where help was sought, it was acknowledged. I further declare that this work is submitted for the first time at this university towards a Master's in Business Administration, and that it has never been submitted to any other university for the purpose of obtaining a degree.

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ABSTRACT

In South Africa the government, industry and communities have placed pressure on Higher Education Institutions to deal with general skills shortage: whilst they prepare students to meet requirements and standards which industry expects. Universities of Technology are empowering students with theory, combining it with practical experience to generate graduates that are ready to meet industry's demands and professional expectations.

However, it has not proved easy to place students.The researcher has attempted to establish from companies the reasons the challenges and barriers posed during the Work Integrated Learning process. Work-Integrated Learning is important in bridging the gap between graduate attributes and industry expectations and the significant role that it plays in bridging the gap between graduate attributes and industry expectations.

The workplace is a source of learning for students.The feedback from industry supervisors should be seen as an integral part of assessing students' readiness for the world of work.

The purpose of this research is to ascertain how managers deal with students during the Work-Integrated Learning period.The results of the study create foundation for future developments and research. It will also inform the development of an effective and innovative Work-Integrated Learning curriculum that is more supportive academically, and that encourages professional excellence and produces work-ready graduates.

A qualitative research method was used in the study. Fifteen financial services managers from different companies were individually interviewed. Ethical approval for the study was sought and obtained.

The results demonstrated that the managers experienced mixed feelings regarding their experience when supervising students in their respective companies. A closer examination of the managers' responses, however, revealed that they had high expectations of students that

participated in WIL, coupled with the quality of training provided by the Higher Education Institutions. These expectations include the following: effective time management, especially when reporting for work; regular attendance and team work, good and effective communication between company and the hosting university; and for WIL students to work independently, were all regarded as important.

Although some managers had positive experiences of supervising students, there were those that expressed concerns about students' levels of work readiness, as some indicated that students lacked self-confidence, while others raised concerns about students' attitudes and lack of work ethics.

It is recommended that the WIL programme should include activities that will enhance students' confidence, independence and work-effectiveness. A collaborative effort should be made between various stakeholders that are involved in WIL:The need to give feedback to students on a full range of skills and competencies in the workplace, has not been extensively studied; hence an attempt by the researcher to establish some of the industry managers' experiences in this regard.

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CLARIFICATION OF BASIC TERMS, CONCEPTS AND ABBREVIATIONS USED

Work-Integrated Learning (WIL): an umbrella term that describes a career-focused education, which includes classroom-based and workplace-based forms of learning that are appropriate for a professional qualification (CHE: HEQC, 2011).

Managers: include line managers and supervisors who are responsible for guiding, supervising and assessing the student during supervised work experience.

University of Technology: According to Du Pre (2009**),** a university of technology is different from a traditional university, as it has a strong corporate focus, whilst serving industry and the community in terms of the relevance of its programmes and the transfer of technology.

Experiential learning: Experiential Learning is learning by doing. In other words one learns through experience, that is through active participation and reflection, (Kolb & Kolb, 2005). According to The Southern African Society for Cooperative Education (SASCE), experiential learning is " A component of a learning programme that focuses on the application of institutional academic learning in an authentic work-based context" (Ocholla & Jacobs, 2009).

Higher Education Institutions (HEIs): According to Act 101 of 1997, higher education institutions include any institution that provides higher education on a full time, part time and distant capacity.These include education provided by universities, universities of technology, private universities as well as TVET colleges, (Gillard, 2004).

CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION AND BACKGROUND OF THE STUDY

This chapter offers an overview of the research study; specifically the research context and existing research on the topic of interest. The chapter presents the purpose of the study, a statement of the research problem, and outlines the significance of the research results.

It is well-known that South Africa has a high unemployment rate and that the majority of the unemployed are amongst the youth (World Bank, 2015). The majority of the unemployed in South Africa is youth between the ages 15 and 24, in other words unemployment has a strong youth dimension, (Bhorat & Papier, 2006). The National Development Plan suggest how to deal with the scourge of youth unemployment, who are often low skilled and have little history of formal employment, (National Treasury, 2011).

Young work seekers drop out of school early due to poverty and other social ills, and the economy on the other hand demands highly skilled workforce for a strong, sustainable and balanced economy (ILO, 2010). In other words incomplete secondary education is not enough to make one secure employment. (Yu, 2013). Essilfie (2014) argues that good quality and efficient tertiary

education is measured through its ability to transform knowledge economy into goods and services for a better investment climate.

Employers feel that other institutions provide graduates with inappropriate courses that are not valued by potential employers, (Pauw, Oosthuizen & van der Westhuizen, 2008). It is, therefore, important for Higher Education Institutions to drive students into careers that are most sought after by industry as means to increase their chances of getting a job upon graduation.

Currently, there is more attention to youth development in Souh Africa and there was a legislation promulgated to reduce the high unemployment. The government is obligated to empower youth, and in line with this commitment the government has ensured companies that train students a tax rebate (SARS, 2015).

Bates (2005) argues that academic ability is important but that it is not the only skill that employers seek. Generic skills such as independence, the ability to communicate time management, interpersonal skills, conceptual and analytical skills are just as important. Work-Integrated Learning, more specifically work placement, is meant to help students develop generic skills and institutions should seek to build strong partnerships with employers with the collaboration of the SETAs to assist in brokering the employer and university relationship in order to increase the workplace opportunities for students (SASCE, 2014).

Despite evidence indicating the importance and the benefits of Work Integrated Learning, little information is available about the roles and experiences of managers that are tasked with supervising students who participate in a WIL programme (Department for Work & Pensions, 2017) This study hopes to address this gap by offering an in-depth qualitative analysis of managers' experiences during the WIL period.

1.1 STATEMENT OF THE RESEARCH PROBLEM

Work-Integrated Learning is beneficial for students in Higher Education Institutions (HEIs) as it helps them to acquire necessary workplace skills (Freudenberg, Brimble, & Cameroon, 2010). However,students need to grab such opportunities with both hands.During this period students can develop relevant knowledge, skills and competence (Wasili, 2002). Work Integrated Learning promotes partnerships with government, the industry and commerce to improve economic growth for the country,(Govender & Taylor, 2013). As Work-Integrated Learning became more widespread Higher Education Institutions have often found it difficult to place students because of the few placement opportunities available in industry, (Rook,2016).

Possible outcomes of the research include the following:

i) Understanding the experiences of financial services managers in relation to the placement of students that participate in Work-Integrated Learning; and

ii) Recommendations from managers on how WIL can be improved.

This study examines financial services managers' experiences when supervising students during Work Integrated Learning period. The results will not only form a foundation for further study, but will be analyzed and used to design appropriate interventions, which will enable HEIs to better prepare their students for WIL. Higher Education Institutions need to work much harder on building stronger relationships with the employer organisation including but not limited to professional associations to overcome the challenges.

1.2   BACKGROUND OF THE RESEARCH PROBLEM

Being part of the global village, South African universities are pressurized to produce competent graduates who are able to compete within a global context (CHE 2004a, CHE2004b). Work-Integrated Learning was thus adopted by Higher Education Institutions to meet the demands of industry, and the expectations of all stakeholders (Higher Education Qualifications Framework, 2007; Van Rensburg, 2008). Work-Integrated Learning provides an opportunity for students to increase their work-based skills, as well as knowledge in their respective fields. The skills and experience that students obtain whilst engaging in WIL, should produce graduates that have practical experience, which should be highly desirable for employers.

However, the placement of students is often complicated and impeded by the apparent lack of opportunities available for Work-Integrated Learning. Choy and Delahaye (2011) argue that to overcome these challenges and fulfill the objectives of Work-Integrated Learning, there should be appropriate interaction amongst all stakeholders. This research aims to play a role in facilitating a partnership that will result in a healthy and long lasting relationship for stakeholders.

It is well known that managers are key decision makers when it comes to hiring employees. Therefore, it is hoped that this research will contribute towards improving relationships between Higher Education Institutions and host companies so that they may become equal partners, and make sure that students gain from Work-Integrated Learning programs.

1.3 OBJECTIVES OF THE STUDY

The main purpose of this study is to explore and describe the personal experiences of Western Cape managers in the financial services sector when they supervise students during the WIL period. In particular, the researcher aims to ascertain the expectations of managers regarding students who are placed in their organizations. The study has resulted in recommendations that are aimed at improving and enhancing Work-Integrated Learning programmes, which Higher Education Institutions offer.

The following research questions shaped the study:

i)   Does your company participate in the WIL program? Please give reasons for your answer;

ii)   What do you expect from students who are placed in your company in terms of:

- Time management;

- Teamwork;

- Autonomy/independence; and

- Communication;

iii)   What is your opinion of the Work-Integrated Learning programme that Higher Education Institutions offer in terms of:

- Preparing students for work placement;

- Work readiness (employability);

- Working on students' attitudes;

- Shaping students' behaviour (e.g. how they conduct themselves in the workplace);

- Students' learning expectations (do students know what they need to learn while on placement?);

iv)   What factors do you consider when deciding to hire a student?

v)   What might prevent you from participating in WIL?

vi)   How did these training interventions affect productivity in the workplace?

- Positive gains;

- Negative gains;

vii)   What type of skills do you provide to students during WIL?

viii)   How would you describe your experiences with students that are placed in your company during the Work Integrated Learning period? and

ix)   How would you describe your relationship and communication with the host institution?

x)   What suggestions do you have to improve the current Work-Integrated Learning programme that universities of technology offer.

1.4   RESEARCH DESIGN AND METHODOLOGY

1.4.1   Sampling procedures

Participants were selected by using purposive sampling, and the selection depended on the key role that managers play in supervising students. This study used a phenomenological qualitative approach, aimed to contextualize and illuminate a research question. This was because it was not concerned with the issue of generalization; a small sample size was acceptable in a study of this type, and hence purposive sampling was appropriate to achieve the study's goals (Brocki & Wearden, 2006). This study focused on a specific industry, namely the financial services sector.

1.4.2   Participants

Fifteen managers from the financial services sector in the Western Cape were individually interviewed for the purpose of participating in the study. The researcher sought permission to interview these managers and the respective companies agreed (see Appendices C,& D). Selection of the companies was based on their previous participation in the universities' Work-Integrated Learning programme.

1.4.3   Data collection

A qualitative semi-structured interview format was used to collect data for the research study. The aim was to obtain insight into participants' experiences of Work-Integrated Learning, and the individual semi-structured interview seemed to afford managers ample opportunity to reflect on their experiences. Each interview lasted for about 40 minutes to an hour. The interviews took place at the participants' premises and were conducted in English. Interviews were audio taped and then transcribed. The questions that were posed were intended to highlight the overall experience of the managers during the Work-Integrated Learning period.

1.4.4   Data analysis

Data analysis commenced once interviews were completed. The researcher transcribed the interview recordings before analyzing them manually for emerging themes, as described by De Vos (2002). Emerging themes were grouped into categories and labelled consistently with quotations included in each category. The steps of analysis were followed, as outlined by Colaizzi (1978), and the main categories were identified (see Chapter 4).

1.4.5 Validity

According to Lincoln and Guba (1985), interviews and observations are important in the interpretation of real-world phenomena. The research used different strategies: first, the one-on-one interviews were conducted and the data was checked for accuracy and relevance; and secondly, the research findings were fed back to participants to obtain their opinions on the explanation or interpretation that was proposed. The participants were thus able to contribute their feelings and views to the research findings.

1.4.6 Ethical considerations

This study was conducted according to the ethical guidelines, as set out in Leedy and Ormrod (2005). The university's Faculty Research Ethics Committee granted ethical approval, and the research participants consented for the research to be conducted. The purpose and the importance of the study were explained to the participants, whilst the researcher assured participants of confidentiality and anonymity (see Appendices A,C&D). Participants were assured that their participation would be voluntary, and that they were at liberty to withdraw from participation at any stage during the interview, should they wish to do so. Participants' identities were protected during data transcription, and they were informed that the results of the study would be released to them upon request.

1.4.7 Significance of the study

There is little research on managers' experiences of supervising WIL students. The current study explored managers' experiences, specifically financial services managers in the Western Cape, who had previously supervised students during Work-Integrated Learning. The findings of the

study afforded a better understanding of what managers would need, and how to improve the university's relationship with companies that accept students for WIL. The findings would also explore institutional practices that promote WIL. Additionally, the results of the study might influence Higher Education policy-makers to consider the expectations of industry when developing a curriculum for Work-Integrated Learning.

1.4.8   Limitations of the study

The study was limited to financial services managers in the Western Cape, and hence cannot be generalized to the entire population. The use of a tape recorder might have been intimidating for participants, and would perhaps help to invoke responses that they thought the researcher wanted to hear. To minimize this possibility, the researcher asked probing, follow-up questions. The study's findings and conclusions comprise a source of information on how Work-Integrated Learning may be improved and developed.

SUMMARY

This chapter presented a background of the study including the research problem. So this study seeks to explore and describe the experiences of managers from selected financial services organizations in supervising students during the WIL period. The following chapter (Chapter2) will present the literature on WIL and more particularly on the experiences of managers.

1.5 CHAPTER CLASSIFICATION

Chapter 1: Introduction

The introductory chapter gives an overview of the study's components, and a summary of the state of existing research on the topic of interest and the significance of the study were also addressed.

Chapter 2: Literature review

The literature review comprised an analysis of published sources, which were relevant to this study and addressed the following:

(a) Introduction;

(b)   Comparing theoretical models of Work Integrated Learning;

(c) - Different types of work integrated learning;

    - International examples;

    - South African examples;

 (d)   The value of Work Integrated Learning;

 (e)   Challenges facing Work Integrated Learning; and

(f)   Managers' experiences.

Chapter 3: Research methodology

This chapter focuses on data were collected and analyzed. It also presents the study's research questions, and a comprehensive research plan, which explains the overall research design

protocol. Procedures for sampling, participant selection, data collection and analysis procedures, are dealt with as well as issues related to the reliability, validity, and trustworthiness of the research study's findings.

Chapter 4: Results

This chapter presents qualitative data analysis and results.

Analysis of the collected data is described, having used the interview protocol as the method of inquiry to gain solicitation of the verbal data. The findings of the collected data are transcribed to learn about participants' perceptions and experiences.Particular attention is given to a discussion of the findings to establish the trustworthiness of the conclusions.

Chapter 5: Discussion of the study's results

The final chapter discusses the study's results and presents conclusions as they pertain to the research results.The implications of this research are discussed, suggestions are made for future research.

CHAPTER 2:

LITERATURE REVIEW

2.1   INTRODUCTION

In South Africa, students participate in Work-Integrated Learning programmes to acquire skills that are relevant to their chosen fields. This has been a trend internationally as Higher Education Institutions have increasingly been required to produce work-ready graduates. The Higher Education Institutions, together with employers, are deemed responsible for preparing students for gainful employment. Effective partnership between these institutions is important to develop and implement programs, which address the issue of careers, as well as competence and other skills (Leong & Kavanagh, 2013).

Higher Education Institutions are under tremendous pressure from communities, the students and government to inculcate skills, which are required for students to be employable after graduation (Turker, cited in Arain, 2013). On the one hand, many students entering university have never worked before and, therefore, lack work experience; and yet students believe strongly that acquiring a tertiary education will make it easy for them to obtain and secure permanent employment. However, these expectations are short lived as a number of graduates still become unemployed. This is because companies expect universities to produce work-ready graduates. There appears to be a discrepancy between the skills that Higher Education Institutions offer and the skills that industry requires (Coorey & Firth, 2013).

According to the Government Gazette (2017), it is crucial that all institutions that are involved in Work-Integrated Learning programmes ensure that quality management systems are in place in order to achieve the intended outcomes. There is no doubt that these outcomes are in the best interests of all concerned. The following section focuses on Work-Integrated Learning as a model, as well as its benefits.

2.2 CONCEPTUAL FRAMEWORK

The Higher Education Quality Committee (HEQC) in South Africa developed a document, which guides Higher Education Institutions on WIL. This was done to ensure that national quality assurance is achieved in this regard at Higher Education Institutions (Samadi, 2013; HE Monitor, 2011). Most Universities of Technology have made WIL compulsory for most of their programmes and students are required to undergo the WIL program as a pre-requisite to obtain their National Diploma. This is in line with the Higher Education policy, as it is expected that Higher Education Institutions should produce work-ready graduates. This has been a trend in other countries such as Australia, as well as in the United States (US) and the United Kingdom (UK). The research shows that students who acquire WIL experience, have a better opportunity to find employment after graduation (Driscoll, 2011).

WIL has become an important component in most Universities of Technology programmes and is meant to prepare students by empowering them with skills, knowledge and attributes which are required in the world of work. A special feature of the WIL programme is the placement of students in companies. This is what gives Universities of Technology a competitive advantage over traditional universities. In most UoTs WIL is offered to final year students at diploma level. The duration of the placement differs from one programme to the next, and in many programmes

students spend an average of three months in a workplace. It is the universities' responsibility to find suitable workstations for the students. Companies that offer placement opportunities to students are being incentivised by government through the Sector Education and Training Authority (SETA).

Despite the incentives offered to companies, it has not been easy for institutions to place students. This has proven a challenge to both students and universities, as they are expected to produce work-ready graduates, while the students are expected to find placement before they graduate in their different fields of study. This has also placed pressure on WIL coordinators to continue to find alternative placement opportunities until all students are placed.

In this study, the researcher has investigated the experiences of financial services managers who supervise students whilst they are engaged in the WIL programme. This study's results may be a guide to improve the WIL programme, and also strengthen the relationship between companies and Higher Education Institutions.

2.2.1 Work-Integrated Learning

2.1.1.1 Definition

There is no universally accepted definition of Work-Integrated Learning as a concept. This has created confusion as to what constitutes WIL, and whether learning in the workplace can actually be called Work-Integrated Learning (Rook, 2015).

Samadi (2013) identifies Work-Integrated Learning as an application of theory (as in classroom learning) in a work environment, where a student gets an opportunity to identify a problem area

and applies that knowledge to find solutions to the problem. This accords with the definition of WIL by the Council on Higher Education (CHE, 2011), which defines it as curricular, pedagogic, as well as assessment practices across a range of academic disciplines.

Despite the various definitions of WIL, there are, however, commonalities in how that knowledge is applied. Therefore, WIL should guide students to analyze, evaluate and provide solutions to a range of issues. This is important for the easy transition of graduates into the workforce (Ferns, Campbell, & Zegwaard, 2014).

According to Brenner, (2000), the experience that students gain in the workplace is a product of the effort that they put into the process. This means that if a placed student does not take initiative for their learning, they will acquire little in terms of skills. Responsibility to make WIL successful is also shared by Higher Education Institutions and industry (CHE: HEQC 2011). Brenner also emphasizes that Work-Integrated Learning provides a platform for students to become aware of employers' requirements, as well as to develop transferable skills. There is no doubt that active participation in WIL benefits students, (Mazhar & Arain, 2015).

Work-Integrated Learning enables students to integrate knowledge that they acquire in the classroom with knowledge that they gain from experience in the workplace, which hence develop relevant professional skills (Martin & Hughes 2009). Experience that students acquire from WIL helps them to shape their career path and to find their professional direction (Leong & Kavanagh, 2013). Orrell (2007) argues that placement provides students with an opportunity to see a connection between academic and workplace acquired knowledge. Therefore, working in an industrial setting provides a great deal of insight to the students' field of study.

2.2.2 Theories of Work-Integrated Learning

According to Keating (cited in Sattler, 2011), Work-Integrated Learning theories are derived from various disciplines, including education, human resources, psychology, sociology and organizational development. Despite the number of theories invoked to characterize WIL, Keating (2011) argues that no single theory provides a conclusive explanation of it. The theories include the following:

- Experiential Learning Theory;

- Situated Learning Theory;

- Activity Theory/Boundary Crossing;

- Pedagogy of the Workplace; and

- Critical Education Theory.

2.2.2.1 Experiential Learning Theory

The Council on Higher Education (CHE,2011), defines experiential learning as an element of a learning programme that integrates knowledge, which is acquired in an academic setting with knowledge that is acquired in the workplace.

Educational theorists in the 1980s (cited in Kolb, 2012) argued that all learning lies in the way in which we process experience and reflect upon it. In an academic setting, learning is a cycle: from experience, to reflection, to action, which in itself demands reflection (Fowler, 2008). This practice is consistent with constructivism theory, which defines learning as a process that depends on an individual's knowledge. Experience comprises knowledge or skills gained through active participation in an industry.

According to Dewey (cited in Sattler, 2011), true learning takes place when learners are given an opportunity to practice under the supervision of educators. Dewey believes that with this kind of support, students will have an opportunity to think about, reflect on and reconstruct their experience.

Kolb and Kolb (2005) maintain that Experiential Learning Theory is based on the following propositions:

- Learning is a process, not an outcome
- All learning is re-learning;
- Learning is disagreement and resolution of conflicts;
- Learning is a holistic process of adaptation
- Learning results from transactions between person and the environment; and
- Learning creates knowledge.

2.2.2.2 Situated Learning Theory

According to Lave and Wenger (1991), situated learning focuses on the social, collective and contextual nature of learning: focuses on the relations between learning and the social situation in which it occurs. Learning is considered to be a relational process, which involves the support and participation of both the inexperienced and the experienced. Sattler (2011) insists that it is not only the individual's acquisition of knowledge that is significant, but also the overall results of students' participation in the work environment.

According to Vygotsky (1978), when students are offered an opportunity to learn from an experienced person, they tend to develop a better understanding and mastery of their work, until they eventually become professionals in the field/s themselves. Workplace learning differs from learning that is acquired in the classroom as it provides an opportunity for collaboration and observation, as well as a situation in which the student can ask for help (Guile & Griffiths, 2004). In addition, situated learning is believed to motivate students to learn and innovate (Sattler, 2011).

2.2.2.3 Activity Theory

According to the above theory, learning and activity are interrelated. Real learning happens through activity rather than before it (Sattler, 2011). There are three main aspects of this theory: the subject of the activity, the object of the activity, and the community in which the activity occurs. According to Hasan (1998) the subject comprises individuals who are engaged in a particular activity while the object involves the results or the intended outcome of that activity. True knowledge is ultimately a product of doing, rather than one of classroom learning.

2.2.2.4 Pedagogy of the Workplace

Learning in the workplace is derived from social- cultural frameworks. According to this theory, learning that takes place in the workplace is transferable as much as learning that takes place in educational institutions. The theory emphasizes that the workplace setting should not be regarded as merely a place where knowledge is applied, but rather as an essential learning experience in its own right. Students can reflect on what they have learnt from the world of work, and apply what they have learnt in the classroom (Stuart, 2011).

2.2.2.5 Critical Education Theory

This theory focuses on individuals as active participants in the construction of social reality. It is concerned with how interaction between groups creates knowledge, as well as resistance. It also looks at the potential for action to change the existing social order. According to this theory, students should not at any stage be regarded as empty vessels, but should rather be allowed to engage in exploring social justice issues, and be encouraged to question the underlying power structures that contribute to economy and social inequality (Sattler, 2011).

2.2.3 Types of Work Integrated Learning

There are different types of work-place learning and various authors have used various terms to refer to these learning opportunities. The first type is called cooperative education, which Kramer and Usher (2011) describe as an opportunity, which students are afforded by companies to see the connection between academic work (theory) that is learned in the classroom, and experience that is acquired in the workplace.

The second type of workplace learning is internship or on-the-job training, which, according to Billet (2011), is a structured and supervised professional experience. The host company is provided with a Training Provider's Guide to follow in order for students to earn academic credits upon completion of the course. The students' work is assessed by both the hosting company and the university.

The third type is volunteer work, which is defined by The Australian Bureau of Statistics (2001) as the kind of work where one voluntarily works for or provides skills to an organization or group without payment. Students who undertake volunteer work do so without any expectations of

payment. They do it because of the benefits derived from the experience, which include developing self-esteem, confidence and enhancing their interpersonal skills (Paylor, 2011).

The fourth type is apprenticeship, which is a structured program of vocational preparation and is usually financed by the hosting company. The training normally leads to a recognized vocational qualification (Ryan, Wagner & Gellner 2011). It is different from other types of work experience, students are required to write a trade test to obtain a certificate for the qualification after finishing training(Arthur-Mensah, 2015) Upon completion, students are compelled to demonstrate competence and readiness for the world of work (Ryan *et al.,* 2011).

2.2.4 Global trends on WIL

It is widely accepted that skills and human capital are pillars for the economic prosperity and social wellbeing of any nation during the 21st century. Furthermore, in order for any country to have a sustainable competitive advantage, it needs a skilled work force (Tremblay, Lalancette & Roseveare, 2012). Grubb (1996) argues that universities play a central role in the development of human capital and knowledge based economies. Hence, universities have become increasingly important to carry out national economic agendas globally.

In the recent past, when people mentioned Higher Education, they would normally refer to traditional universities, but this has subsequently changed to also include further education and training (FET / TVET Colleges and Universities of Technology). Currently, Higher Education Institutions are more diversified and are characterized by mass expansion and wider participation. This has placed much pressure on Higher Education Institutions to be efficient in performance, qualitative, and more accountable.

Work Integrated Learning has expanded in stages across regions and countries. For example, it began in the USA, followed by the UK, and later spread to Asian-Pacific countries. This expansion of WIL occurred as a result of a call for universities to better prepare their students for employment, careers and lifelong learning. Many universities in Australia, the USA and the UK have courses that include Work-Integrated Learning in their curricula (Martin, 1998; Foster & Stephenson, 1998; NCCE, 1998). This trend has also spread to emerging regions like Africa.

2.2.5   Work-Integrated Learning in South Africa

South Africa has responded quite positively to global changes within Higher Education. This was particularly important as the new democratic government was faced with the challenges of redressing past imbalances. This includes high levels of unemployment, a lack of skills, particularly amongst the majority of the country's citizens, and these have contributed to diminished capacity. Reform in education was necessary, since South Africa wanted to become a global competitor.

According to Guimon (2013), the perceived need to create a skilled workforce led to an urgent need for both universities and government to collaborate to address the country's economic needs. The introduction of the National Skills Development Strategy aimed to address such challenges. This plan develops and implements relevant legislation and appropriate policies for an accessible Higher Education system.

The National Skills Development Strategy is meant to address challenges in respect of skills shortages and mismatches, whilst improving South Africa's economic productivity levels. This strategy links skills development to career paths, career development and promotes sustainable

employment and in-work progression. To ensure that Higher Education Institutions, particularly SETAs, follow the National Skills Development Strategy, the South African government has embarked on performance monitoring, evaluation and support for all education, training and skills development institutions (Higher Education & Training, 2015).

It seeks to promote the integration of theoretical learning and work place training through WIL, facilitating individuals' career development from school level to colleges or universities, and even beyond the period of unemployment to secure sustainable employment.WIL makes sure that skills training contributes to reducing poverty and inequality. The strategic objectives of the plan are the following:

i)   To provide a link between the workplace and learning institutions.

ii)   To align skills to the needs of the workplace and

iii)   To provide funds to support projects that are national priorities in the national skills development (Higher Education & Training, 2015).

It is clear from the above discussion that the Skills Development Strategy provides a good framework for skills development. However, it cannot be regarded as the sole contributor to economic development, as it requires all stakeholders' involvement.

2.2.6   Higher Education Institutions and National Skills Development

According to Ocholla and Jacobs(2009) the introduction of The National Skills Development Plan for Higher Education resulted in the merger of many universities and technikons, which reduced the number of existing universities in South Africa from 36 to 23, making them effective and quality

oriented. Prior to the first democratic elections in South Africa, Higher Education Institutions had a different focus on their curriculum. For example, traditional universities' main focus was on research, as opposed to technikons, whose focus was traditionally on experiential learning.

As a result of the mergers between these Higher Education Institutions, three different types of universities emerged: the first being traditional universities, whose strength is still research; the second being comprehensive universities; mergers between technikons and traditional universities, which deal with both theoretical and practical components, hence the concept of Work Integrated Learning; And the third type being a combination of technikons themselves, and these are known as Universities of Technology, where focus is on practicality though research. It is clear from the above that Higher Education Institutions have to change and respond to the needs of society and, particularly, prepare them for employment. Therefore, the relation between higher education and employability is fortified by a Work-Integrated Learning programme.

However, there are different views expressed by researchers on the WIL program taking precedence over traditional academic programs. For example, Gibbs (2000) perceives that changing the main focus to WIL might threaten the image that traditional universities usually present, as they are known to be knowledge based. Harvey (2000) has a different view to the one expressed by the latter researchers, arguing that the link between Higher Education Institutions and employability is more about responsiveness rather than about downgrading Higher Education training. This is further supported by Nunan (1999), who argues that the role of Higher Education has changed to ensure employability for students upon graduation.

Despite various researchers' arguments, Holmes and Miller (2000) point out Work-Integrated Learning successes, which have helped graduates to secure employment. Employers prefer graduates that have acquired academic capabilities and key skills, for a smooth transition from

university to the workplace. It is, therefore, not a surprising phenomenon that universities are pressured to contribute directly to national regeneration and growth by strengthening ties between higher education and employers (Harvey, 2000).

When Higher Education programs have an element of WIL included in their curricula, industry's demands cannot be ignored, hence the establishment of industry advisory board committees within each discipline in the university to assist with the compilation of a curriculum that enables students to be more employable upon graduation. This is because the prerogative to hire graduates rests with the industry.

2.2.7 Industry and skills development

If one considers the Skills Development Strategy, one would expect that any company that wishes to experience good returns on its investments would utilize its employees effectively and would successfully develop and implement the Skills Development Strategy. However, skills training has presented a lot of challenges for companies. For example, Holmes and Miller (2000) indicate that employers were concerned about overloading as a result of their intake of WIL students, and in spite of the challenges envisaged, employers were readily agreed to work with Higher Education Institutions as far as their roles are clear.

Employers regard Higher Education as a bench mark for perceived ability of on the job learning. In a similar study by Bennett (2002), employers regarded work placement as a logical necessity that enables students to develop attributes that will help them become successful in the world of work.

2.2.8   Curriculum design and Work Integrated Learning

Curricula at Universities of Technology have undergone so much change, some of which has led to the introduction of Work Integrated Learning within each discipline. This is because of industry demands, which expect that graduates are well prepared for employment (Bennett, 2002). This is particularly true within the financial sector, where high levels of skills are required, Hence universities are required to perpetually adapt their curriculum or programs according to industry's needs.

Biggs (1999) argues that teaching and learning, as well as assessment tasks, should agree with the intended outcomes. Universities should provide students with clear outcomes, and teaching and learning activities that are aligned to the outcome and, which is appropriate for the level. It also includes providing students with well-`designed assessments that have criteria to guide and provide feedback to students.

Level descriptors

Level descriptors serve as a guide to ensure that the outcomes of a particular course are achieved (SAQA, 2012). The main focus of the National Qualifications Framework and level descriptors is applied competence, which is adopted in the South African context. It includes ten categories:

i)   Breadth of knowledge;

ii)   Conceptual literacy;

iii)   Methodical approach

iv)   Ability to solve problems

v)   Ethical outlook

vi)   Good management of information;

vii)   Communication of information;

viii)   Knowing how to run systems;

ix)   Knowing how to manage learning; and

x)   how to become accountable

Qualification levels and occupational levels should be on a par. Curricula for learning should integrate disciplinary learning with learning in the workplace.

SAQA's Critical Cross-Field Outcomes are defined by the level descriptors. If level descriptors are used when designing curricula for new learning programmes, generic graduate skills should already be set in such curricula.

Level descriptors are cumulative: There is progression in the competencies from one level to the next. Level descriptors should provide a scaffold for a variety of different sectors and practitioners,

for example, discipline- or profession-based. These generic level descriptors are influenced by, field-, discipline-, and context-specific nuances.

Level descriptors not prescriptive, and designed as a guide and a starting point for:

1) Writing learning outcomes

2) Pegging a qualification

3) Assisting learners to gain admission through RPL

4) Making comparisons across qualifications and

5) Programme quality management

2.2.9   How students are prepared for the workplace

Work-Integrated Learning is vital components for the curriculum, which Universities of Technology offer, Students are required to undergo training in order to obtain a qualification. WIL allows students to see how classroom learning connects with the world of work. It is common knowledge that most students enter university without any work experience, and this is supported by many studies, some of which argue that the provision of theory alone is not enough to prepare students for the world of work (Donaldson, Hinton & Nelson, 1994). This demonstrates the importance of preparing students properly for work placement.

The WIL component in HEIs, particularly at Universities of Technology, is offered at undergraduate level. To be eligible to undergo the WIL programme, a student needs to have passed all their first- and second-year subjects. Once admitted into the Work-Integrated Learning programme, they are empowered with work preparedness skills. This is done to ensure that students know how to look for job opportunities, and of the importance of knowing that application learning makes formal education relevant to life. They are also assisted to plan tasks effectively through the constructive use of time.

The next phase involves placing students in a company. The placement of students differs from discipline to discipline, as some departments place students during the first quarter, while others do so during the second or third quarter. Students are encouraged to secure their own placement. Once a student finds placement, it is required of them to provide the institution with the workstation information sheet, which contains details of the company, as well as the student. This also helps the coordinator to visit the student in the workplace and to provide support, if and where necessary.

Any company that provides students with placement opportunity, is given a Training Provider's Guide, which explains the areas of learning for the students. At any given moment, if a Training Provider (employer) encounters a problem with a student, they are at liberty to contact the Work Integrated Learning Coordinator, who will then intervene to resolve the problem.

2.2.10 Assessment of students during Work-Integrated Learning

Assessing students is an important part of learning and should involve both the Institution of Higher Learning as well as industry, in meeting certain approved standards that demonstrate whether the student understands the world of work, and acts in a professional manner (Boud & Associates, 2010; Irons, 2008).

There are two ways to assess students, namely summatively and formatively. Summative assessments consider students' proficiency, and identify areas in which a student can be further developed based on the student's progress (Black, Harrison, Marshall, William & Lee, 2003). They focus on a student's portfolio of evidence. These assessments are also used with formative assessments to assess the student's achievements and the effectiveness of the program, and is usually done at the end of the training by the student (Callele, 2008). Summative assessments

are essential to ensure that students meet professional standards and expectations, which professional bodies have established (Vey, 2005). Summative assessments also focus on expected learning outcomes, and this requires consistency on the part of the assessors, as they should arrive at the same judgment of the student's capability.

Conversely, formative assessment is achieved through teacher-student interaction. For example, a teacher recognises and responds to students based on a student's learning needs (Bell & Cowie, 2001). In other words, a teacher will respond to questions and ask questions while interacting with students during learning activities. It also prepares students for summative assessments by focusing on identifying areas of professional development that require improvement (Hanna & Dettmer, 2004).

2.3   MODALITIES OF WORK-INTEGRATED LEARNING

The Council on Higher Education (CHE Monitor, 2011) in South Africa has published a practice guide for Work-Integrated Learning that identifies four WIL modalities: Work-Directed Theoretical Learning, Project-Based Learning, Problem-Based Learning and Workplace Learning.

2.3.1   Work-Directed Theoretical Learning (WDTL)

According to Du Plessis (2015), Work-Directed Theoretical Learning focuses on what students need to know in order to function effectively in the workplace. It is important to allow students

real-life experiences in plausible contexts, as this will help them to relate to the theoretical and workplace components of their learning. WDTL usually takes place in a university context. Lecturers align their teaching and learning activities with what is expected from students in the end (CHE, 2011).

2.3.2   Problem-Based Learning (PBL)

Stanford University (cited in Du Plessis, 2015) describes Problem-Based Learning as learning in which students solve complex problems to gain content knowledge, and reasoning and communication skills. According to this approach, learning is an active, integrated and constructive process that is inevitably influenced by social contextual factors. Learning is student-centered, as they are given the opportunity to study topics of their own interest. Students learn to recognise what they already know what information they need to solve the problem, and what strategies they need to solve the problem (Du Plessis, 2015). The PBL curriculum requires administrative and academic management. Academics should make sure that the logistics involved in the process do not overshadow the academic content.

2.3.3   Project-Based Learning (PJBL)

According to Howard and Jorgensen (cited in Du Plessis, 2015), project-based learning means the execution of a project drives learning. Project-based learning has the following features:

- The problem or project is structured in such a way as to make students aware of the new knowledge that they are about to acquire when participating;
- They learn by engaging in investigation; and
- The problem or project is the context of learning (Howard & Jorgensen, in Du Plessis, 2015).

Project-Based Learning involves using real projects in the workplace. Both the WIL lecturer and workplace supervisor are involved in aspects of research and supervision (CHE, 2011). For the project to be successful, good planning and relationship building with the workplace is necessary. A memorandum of understanding is entered into between the institution's representative, the student, and the firm that provides the workplace. Students' progress is continually monitored and they receive feedback in this respect, while their work is assessed by both industry and the academic institution's representative.

2.3.4   Workplace learning

CHE (2011) defines workplace learning as learning that takes place when students are placed in a work environment for the purpose of learning. Such learning occurs because students plan implement, evaluate and reflect on activities, which are in the workplace. Wessels (2003) regards Work-Integrated Learning as a valid learning experience for students in many Higher Education programmes, provided that all four stages in the learning cycle are achieved:

- Concrete experience: At this stage of learning an individual's involvement is more crucial than mere reading and watching;

- Reflective observation: *This* entails focusing on a particular area of one's experience;

- Abstract conceptualisation: At this stage inductive reasoning is used by students; and

- Active experimentation: This stage entails students' planning of how to apply what they have learned.

Learning becomes less efficient, even ineffectual, if any of these stages are neglected.

Brodie and Irving (cited in Du Plessis, 2015) argue that students also need formal debriefing sessions to help them recognize and appreciate what they have learned in this way. Blackwell, Bowes, Harvey, Hesketh and Knight (2000) identify four benefits of Work-Integrated Learning where work placement is perceived to be valuable, as it provides the opportunity for undergraduates to relate or integrate their theoretical study within a practical environment. The second perceived benefit is the opportunity for students to gain insights into the culture of work practice, which results in improved degrees of personal autonomy, responsibility and maturity (Duignan, 2002).

The following section discusses in detail benefits of Work Integrated Learning.

2.4   BENEFITS OF WORK-INTEGRATED LEARNING

It is widely accepted that WIL is beneficial for all the programme's stakeholders. The following discussion focuses on these benefits.

2.4.1   Benefits for Higher Education Institutions

Work-Integrated Learning improves relationships between Higher Education Institutions and communities, particularly that of industry, whilst enhancing its reputation and profile and attracting quality students.   It also promotes partnerships between Higher Education Institutions and employers, as it is used at times as a tool to help to increase employer receptiveness to WIL (Sattler, 2011).

2.4.2   Benefits for students

According to Martin and Hughes (2009), students have the advantage of learning about the company's operations and organizational culture, whilst gaining access to a host of other work and life skills. They are able to improve their ability to manage, form abstract ideas,relate to colleagues and improve technical skills (Kramer and Usher, 2011).

Sattler (2011) argues that students can explore and learn more about their chosen careers through Work-Integrated Learning, which in turn helps them confirm their choice of careers. Students who participated in WIL tended to be better paid and exposed to more areas that are relevant to their disciplines (Sattler, 2011).

Sattler (2011) maintains that while academic performance is rated highly by potential employers, generic or soft skills reign supreme. Therefore, it is the attitude and not the aptitude that will determine the person's altitude in the world of work. WIL instils discipline in students and educates them on the importance of working in a team, as well as individually, to achieve the organisation's objectives (Martin & Hughes, 2009).

Students learn to appreciate what they learn in the classroom and how to relate what they learn to life. The Cape Peninsula University of Technology's Experiential Learning Guide (2015) points

out that some students also acquire short-term financial benefits whilst studying. They learn more about business opportunities and building network contacts. In short, WIL helps to create opportunities for students to obtain employment upon graduation (Sattler & Peters, 2012).

2.4.3 Benefits for the employer

According to Sattler (2011), improved productivity and service delivery have been enjoyed by employers who become involved with the WIL programme. Employers also appreciate the provision of a reliable supply of qualified and skilled workers who are abreast of what is happening in the industry, and can work productively as part of a team.

Another benefit that was highlighted was the value that students add to the host institution, and how they made their supervisor's job easier. The flexibility of students during this period also helps to provide a practical solution to resource needs. They further assist the company to carry out its business without having to hire additional personnel (Sattler, 2011).

2.5 CHALLENGES FACED BY STAKEHOLDERS THROUGH WORK-INTEGRATED LEARNING

Work Integrated Learning is popular at many universities and the reason for this is economically driven. For example, the more students the university attracts into its programs, the more funding the university receives from government. Universities of Technology attract students by offering the Work Integrated Learning component, which is generally perceived by students as something that creates employment opportunities. Therefore, Gribble, Blackmore and Rahimi (2015) regard WIL as a form of person capital, which is highly valued by employers. Hence, Higher Education Institutions are judged on the basis of the quality of graduates that they produce, and how many students become employed after graduation.

Despite the benefits and significance of WIL, the stakeholders face different challenges, which are discussed below.

2.5.1 Students

Work-Integrated Learning can have financial implications for students as they may have to spend money on travelling, and find themselves in situations where they have to purchase clothes, particularly if the organization has a dress code such as in the hospitality industry (Patrick *et al.*, 2008). There is also the possibility that students might not develop the managerial skills that they seek because of limited opportunities that they have during the WIL period (Bates, 2005). Companies need to encourage students to undergo work placement as part of their degree (Patel, Brinkman & Coughlan, 2012). Student assessments in the workplace by the organization is crucial, as this involves the transfer of knowledge from an expert to a student. In some instances,

supervisors might try to protect a student by avoiding negative feedback that might affect the academic results of the student, which compromises quality assurance standards.

2.5.2 Employers

Some host companies incur costs that are associated with the supervision of students and liaison with the host institution (Jackson, Ferns, Rowbottom & McLaren, 2015). For example, companies suffer losses as a result of the time that mentors spend when supervising, since they could have done something more productive for the company during this period. Furthermore, companies also incur costs through the stipends that they pay students during their placements.

Another challenge that Jackson, Ferns, Rowbottom and McLaren (2015) mention is the host company's inability to identify programs or projects, which are necessary to enhance certain skills for students during their placements. This might lead to students losing interest in their anticipated experience. For example, students might feel that they are wasting their valuable time when placed in programs that are not related to their specific discipline. This might lead to a poor relationship between the mentor and the student (Toncar & Cudmore, 2000).

Hence, Messum, Wilkes, Peters and Jackson (2016) argue that the identification of skills that are offered to students should become the first step in the process of training students Du Plessis (2015),states that the rationale behind Work-Integrated Learning exploits knowledge which is acquired from the university setting to develop students' skills and attitudes.

2.5.3   Higher Education Institutions

The logistics of organizing a placement can be challenging for some universities. One of the challenges is to design a suitable assessment standard that will satisfy all stakeholders (McNamara, 2013). According to a research that was conducted WIL was viewed as low priority and lacked academic support compared to other university functions such as research and classroom based learning which has led to decreased resources, (Rook, 2016). Another challenge was that Higher Education Institutions have to maintain academic standards, whilst they ensure that students receive the most appropriate workplacement that will be a perfect fit for the requirements of the firm or industry (McLennan & Keating, 2008).

Despite these problems and difficulties, there is clear evidence that all those who participate in the WIL programme benefit immensely from the experience.

2.6 THEORETICAL FRAMEWORK

This study was underpinned by the Activity Theory, as described by Engelstrom, which is useful when analyzing and comparing two environments such as the university and the workplace (Le Maistre & Paré, 2004). Activity theory is based on the work of Vygotsky, from his study of cultural-historical psychology (Verenikina, 2001). According to this theory, activity is primarily "…that doing precedes thinking that goals, images, cognitive models, intentions, and abstract notions grow out of people doing things…" (Morf & Weber, 2000).

Activity Theory uses the whole work activity as the unit of analysis, where the activity is broken into the analytical components of subject, tool and object. According to Activity Theory, the subject is the person that is studied, the object is the intended activity, and the tool is the mediating device by which the action is executed (Hasan, 1998). Engestrom later modified Vygostky's original theory and provided two additional units of analysis, which have an implicit effect on work activities. The first being rules, which are sets of conditions that help to determine how and why individuals may act, and are a result of social conditioning. The second is division of labour, which refers to the distribution of actions and operations amongst a community of workers. These two elements affect a new plane of reality known as community, and through this groups of activities and teams of workers are anchored, and can be analysed (Hyland, 1998; Verenikina, 2001). These concepts are illustrated below in Figure 1.
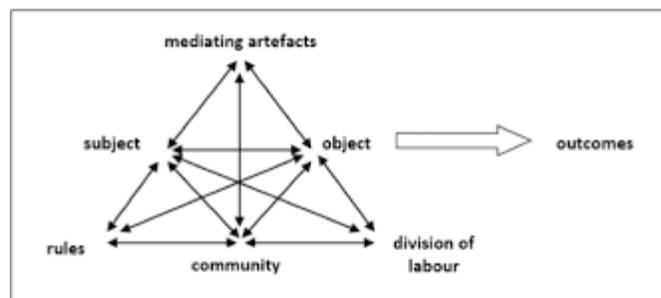
Figure 1 Engestrom's activity model (Engestrom, 1987)

Figure 1 illustrates the elements of an activity system, showing the interconnectedness of the various elements (Engestrom, 2001). Located within the activity system, is the community, which comprises individuals or groups of respondents that interact with each other in goal directed activities. The community acts on the subject in a variety of ways for the purpose of achieving the object. The division of labour allows the community to perform various functions that are assigned to them, whilst they are guided by rules and laws within the activity system.

The workplace can be seen as a collective activity system, where the subject engages in goal-directed activities that are mediated by artifacts. Division of labour makes provision for individuals in the community to exercise their authority depending, on their rank and seniority. The participants have their own diverse histories, while the workplace organisation is embedded in its artifacts, rules, norms and methodologies or conventions. Workplaces may be shaped and transformed over time by changing circumstances.

Therefore, the Activity Theory was chosen for this study, because it took into account an entire activity system such as the people that work for an organisation, individuals, groups and teams involved in the work organization, the environment, the culture and history of the person or organization, the artifacts used or manufactured as products; as well as the dynamics within the organisation. It was also useful to investigate the activity at hand, and how elements within that activity interact. It also considered the context of learning and the community of practice and in this context this means the workplace as a key component, which influences the process of knowledge and skills acquisition. It also helped the researcher to have a better understanding of the different activities' elements within workplaces and universities.

SUMMARY

A literarure review on WIL was presented in this chapter. Although the South African government has given companies tax incentives for hiring students during WIL, it also adds value to the professional development of the students thereby creating more job opportunies for them. As discussed in the chapter, WIL is regarded as an important component of most courses offered in the Higher education Institutions. The reseach methodology will be presented in the following chapter.

CHAPTER 3

RESEARCH METHODOLOGY

3.1   INTRODUCTION

This chapter focuses on the methods and procedures that the researcher used to collect and analyze data more specifically it also presents discussion around research design protocol, sampling procedures, participant selection, data collection and analysis procedures, as well as issues, which relate to the reliability, validity, and trustworthiness of the findings.

3.2   PURPOSE

The purpose of this study was to investigate the experiences of financial services industry managers in supervising work integrated learning students in a selected workplace in the Western Cape.

3.3   RESEARCH DESIGN

As a novice researcher, I considered several methodological options to answer my re-

search questions.   Because my questions focused on perceptions and experiences of participants, I considered a phenomenological research design as the most appropriate for this study. The qualitative research design was selected because it was appropriate for the aims and objectives of this study. For example, it allowed the researcher to explore the participants' experiences, and gave them an opportunity to share a holistic view of their experiences. According to Denzin and Lincoln (1994), qualitative research design is useful in eliciting in-depth personal information. Silverman (1987) noted that in qualitative research, there is commitment to a dialogue between social science and the community, based on recognition of their different starting points.

3.4   PARTICIPANTS

Purposive or theoretical sampling was considered to be the most suitable method to use to investigate the participants' personal experiences. This is because it considers an individual's personal experience rather than attempting to generalize the results to the larger population (Lincoln & Guba, 1985).

The participants in this study served as a source for rich and reliable data because of their management and student supervision experience. The researcher wanted participants that would best serve the purpose of the study. The following factors were taken into consideration:

- Financial services companies that were in the data base of the university
- Managers or supervisors needed to have supervised WIL students before

The selection of the participants was not an easy task as the researcher had anticipated hence a small sample size was used. The managers were not always available due to pressure from their work and other operational commitments. Therefore, a total of fifteen managers from the financial services sector were interviewed. Initially, the managers were contacted individually and permission to interview them was obtained from each of the companies concerned (Appendices

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C&D). The financial services sector was chosen as there was minimal research available or had ever been conducted in this sector. It was thus in part the result of convenient sampling.

3.5   DATA COLLECTION

Research data can be defined as a piece of information, which is obtained in a study (Polit & Beck, 2012). Data collection is a process that involves rallying research participants and collecting relevant information from them for the study (Burns & Groves, 2007). Data can be primary or secondary. According to Kumar (2005), primary data is first-hand information, which is collected, and secondary data is data that is readily available. The most commonly used data collection strategy in qualitative research is an interview. An interview can be defined as verbal communication between the researcher and the research participants, during which information is provided to the researcher (Burns & Groves, 2007). An interview can be unstructured, semi-structured or structured.

Semi-structured interviews were conducted, based on a prepared interview guide. The interviews provided a channel for managers to share their thoughts and experiences.

The interviews took place in a quiet private room. The participants were interviewed in English, while the sessions were tape-recorded and later transcribed. This ensured that the collected data was accurate.

One broad question was asked: 'What are your experiences of supervising Work-Integrated Learning students in your workplace"? In order to probe the participants for further discussion, the following questions were used as a guide:

i)   Does your company participate in the WIL program? Please give reasons for your

       answer.

ii)   What do you expect from students who are placed at your company in terms of:

-       Time management;

-       Team work;

-       Autonomy/independence; and

-       Communication?

iii)   What is your opinion about Work-Integrated Learning, which Higher Education Institutions

offer in terms of:

-       Preparing students for work placement;

-       Work readiness (employability);

-       Working on students' attitudes;

-       Shaping students' behaviour (e.g. how do they conduct themselves in the workplace?);

-       Students' learning expectations (do students know what they need to learn while on

       placement?).

iv   What factors do you consider when deciding to hire a student?

v)   What might prevent you from participating in WIL?

vi)   How did these training interventions affect productivity in the workplace?

-       Positive gains; and

-       Negative gains.

vii)   What type of skills do you provide to students during WIL?

viii)   How would you describe your experiences with students that are placed at your company

during the Work Integrated Learning period?

   ix)   How would you describe your relationship and communication with the host institution?

x)   What suggestions would you make to improve the current Work-Integrated Learning programme offered by universities of technology.?

The researcher ensured that the participants felt at ease to express their views regarding their experiences. An interview guide was used to enable the researcher to focus on the necessary issues. The interview process did not require the researcher to ask questions in the same sequence for each of the interviews, but rather the questioning depended on how each question was answered. Each interview session was 45-60 minutes long.

3.6   DATA ANALYSIS

In line with Colaizzi's (Burns & Grove, 1997:543) recommendations, the following steps were taken for data analysis:

- Firstly, the researcher read all the respondents' descriptions of their experiences to acquire an understanding of them;
- The researcher then read all the interview transcripts twice in order to identify significant statements;
- The next step was to give meaning to the identified statements;
- These statements were organised into clusters of themes;
- The clusters of themes were referred back to the original draft to validate them and determine if there were any discrepancies among them;
- The results achieved thus far were integrated into the respondents' descriptions of their experiences;

- An exhaustive description of the phenomena of interest was formulated into a clear statement of identification; and

- Literature was reviewed to verify the findings.

3.7 TRUSTWORTHINESS

According to Lincoln and Guba (as cited in Merriam, 1998:208), "reality is a multiple set of mental constructions…made by humans. And since humans are the primary instrument in data collection and analysis in qualitative research, interpretations of reality are accessed directly through their observations and interviews". In the current research various strategies were applied to investigate the problem and strengthen the trustworthiness of the findings.

Individual interviews were conducted, for contact between the researcher and the participants and to test whether the collected data was accurate and relevant. Secondly, feedback on the research findings was given to the participants to verify accuracy of the interpretation. This was necessary as it afforded participants an opportunity to acknowledge and correct inadvertently misrepresented information in terms of their own feelings and experiences. It also helped the researcher to gain more insight into the collected data and to better understand the respondents' experiences.

3.8 ETHICAL CONSIDERATIONS

Approval of the study was sought from the university's Ethics Committee (See Appendix A). To ensure that the study met the requirements for ethical research, each participant was contacted

individually to obtain permission to conduct the study. The significance and the aim of the study was explained to each participant before they were asked to sign a consent agreement. The researcher's responsibility also included ensuring the confidentiality and anonymity of all the information that was gathered during the interviews. The interviewees were also informed that their participation was voluntary and that they were at liberty to withdraw from the interview at any time during the process, should they wish to do so. Great care was exercised not to reveal the identity of any individual participant or the company for which they worked. The interviewees were told that copies of the research study would be made available to them upon request, and that oral feedback on the results would also be forthcoming, should they so wish.

SUMMARY

This chapter presented a process that was followed in data collection including how the sample was chosen. The sample chosen was appropriate for this study as it involved participants who had vast experiences in supervising students during the WIL period. A qualitative research method was followed in this study. The following chapter will present the results of the research study.

CHAPTER 4

RESULTS

4.1   INTRODUCTION

This chapter presents the results of the analysed qualitative data, which were collected. This study examines financial services managers' experience of supervising Work-Integrated Learning students in the workplace.

It is important to note that only third year students are placed in companies for Work Integrated Learning and that they normally spend 520 hours for the period of their placement. All the participants were experienced in supervising students and were able to reflect on those experiences.The researcher obtained the objective views of the participants, which helped the researcher to acquire an informed understanding of their experiences.

4.2   PARTICIPANTS' PROFILE

The study's participants comprised junior and senior financial managers in the financial services industry in the Western Cape. Eight of the participants are managing directors at their respective practices, six are junior managers and one is a partner in a financial services company. The participants held experience, which ranged from two years to more than twenty years in the financial services industry.

The participants' companies employ between 5 and 300 staff members. Almost all participants had experience of hiring Work Integrated Learning students. One director is from a company that has considerable experience in employing graduate students, and have typically employed between three to five students per annum between 2013 and 2017.

4.3   THE PLACEMENT

4.3.1 Induction

In terms of induction, the following responses emerged:

"…I normally allocate the students to a mentor who will take the student around different departments and will thereafter introduce the company policies…" (Participant 10).

"…Our HR department is responsible for all the induction program and I only take over once the induction is completed…" (Participant 13).

"…On the first two days we would give the students administrative work which include filing tasks…" (Participant 4),

The process of introducing students and inducting them differed from company to company, as it usually depended on the nature and size of the company. In some companies the induction process was informal, especially in small companies, while in bigger companies it was a formal process. Company induction involves familiarising students with job tasks and with how things are done. Students would typically be given filing tasks. This is in line with the findings in a study

by Gosling and Moon (2001) where induction was found to be helpful in guiding students on what is expected from them in the workplace.

4.3.2 Bedding in

In terms of bedding-in, the following procedures were adhered to:

"…I normally allocate the students to a mentor who will take the student around different departments …" (Participant 10).

"… As a Director of the company, I take full responsibility for supervising the students in order to make sure they benefit fully from their placement…" (Participant 8).

"…I'm the one who is responsible for the students to make sure that they feel comfortable and that they enjoy their stay with us…" (Participant 2).

There was a common approach amongst all the practices to bed-in students. Some of the students were assigned to supervisors or senior managers for the period of the Work Integrated Learning, which is usually three to six months. Others were supervised by the managing directors themselves. Similar findings were arrived at by Cunningham (2010) where bedding was a common practice among the participants.

4.3.3 Tasks

The students were exposed to different tasks during their placement period within the respective companies, and these included the following:

"…On the first two days we would give the students administrative work which include filing tasks…" (Participant 4).

"… I introduce them to digital marketing …" (Participant 9).

"… firstly, we teach them how to answer phones so as to build up their confidence and also provide them with computer skills…" (Participant 15).

In general, the students were actively involved in typical day-to-day administrative work activities at the respective financial services companies. There was a strong emphasis on using financial spreadsheets, particularly preparing bills. This is similar to the results of a study by Mkhize (2017) where students during placement were introduced to different tasks which were sometimes different from full time employees.

4.4 EXPECTATIONS OF MANAGERS

Managers were asked to express their expectations of students undergoing WIL in terms of the aspects presented below.

4.4.1 Time management

In terms of time-management, the following responses emerged:

"…time management is an important aspect of business, particularly where students are concerned, as they should be punctual and attend work regularly…" (Participant 1).

"… time- keeping is very important and that students must report when they are likely to be late…" (Participant 11).

"…students should be punctual at all times, though at times difficult but they will have to learn to adapt to the situation…" (Participant 15).

Time management, particularly punctuality and regular attendance, were regarded as important. Although some respondents acknowledged that there were challenges regarding punctuality, they felt that students needed to put more effort into managing their time effectively. A study by Jacobs (2015) found similar results and reiterated time management as one of the important attributes.

4.4.2 Team work

Some participants highlighted team work as important, as reflected in the following responses:

"…I do expect them to work together as a team, take instructions and give input, it is very important for them to give input…" (Participant 6).

"…another very important thing for them to learn as part of their internship is working in a team, how to interact with their colleagues and how to deal with conflicts will be a very important skill to display…" (Participant 1).

"…she got along very well with our marketing team from the start… and that I was satisfied with…" (Participant 12).

It is clear from the above responses that employers place considerable value on team work. Some respondents mentioned benefits that can be derived from team work, including improving relationships with colleagues and problem-solving skills. Mills and Treagust (2003) expressed concerns about the lack of teamwork among students which they regard as personal abilities that need to be nurtured.

4.4.3   Independence

Participants expressed the importance of being able to work independently, as shown by their statements below:

"…also another very important thing for students is to learn to work independently as well as in a team that is a very important skill to have…" (Participant 1).

"…each student must be responsible enough to sort out their own tasks…" (Participant 5).

"…it depends on the training as no one can work on his own if not guided or if leadership is not there either, so it is difficult if you do not know where to start…" (Participant 15).

It is clear from the above responses that companies value the ability to work independently as much as they value working in a team. One participant conceded that one could not expect a student to carry on working on their own without guidance. Another participant stressed the importance of sorting out one's own tasks and in the process, learning to be a responsible person. This attribute was shown to be important in a study conducted by Bates (2005).

4.4.4 Communication

The participants acknowledged the importance of communication, as reflected in their responses below:

"…communication is very important so they must be open and not be afraid to ask questions…" (Participant 5).

"…first I expect them to be able to communicate because it is one of the most important aspects of our business world…" (Participant 2).

"…*but first we have to be able to communicate and make them understand how to do things professionally…"* (Participant 15).

From the above comments it is clear that managers and companies view communication as an important skill that employees should possess. They associate good communication skills with professionalism. Govender and Wait (2017) concluded in their study that communication is an important attribute to be developed among students.

4.5   **MANAGERS' OPINIONS OF WIL PROGRAMME**

Participants were asked to express their opinion about WIL, as offered by universities in terms of the following aspects that appear below.

4.5.1   Work preparedness

The respondents were asked about how well students were prepared for the world of work, and their views were expressed as follows:

"…*in terms of preparation and as one of the past graduates, yes we are well prepared for the work environment…"* (Participant 12).

"… I would say yes, but I think they should send students out for training during their first year, second and third years with the same companies…" (Participant 14).

"…in my experience yes, they have been well prepared for the world of work and I haven't had any problems with the students…" (Participant 1).

The above responses indicate that the students were generally well prepared for the world of work. There was an interesting suggestion that students should start WIL during their first, second, and third or final year with the same company. Govender and Wait (2017) in their study reiterated the importance of Work Integrated Learning in preparing students for the world of work.

4.5.2 Students' work readiness (employability)

Participants were asked to express their views about students' employability after they had undergone training, and the following views were expressed:

"… in my experience they were shy, they did not really have a good understanding of the world of work and how to sell themselves as good applicants…" (Participant 1).

"... it is good and we know that students cannot stay here for longer, but wish that they could have stayed for much longer for their own benefit, not ours, in order to gain more experience in the study field…" (Participant 13).

"... the student had background knowledge of everything at all levels…" (Participant 12).

There were mixed reactions from participants on this issue. Some felt that students would be able to obtain employment, while others felt that they were not ready for the world of work. Similar conclusions regarding the importance of WIL in enhancing employability of students were reached in Jacobs' study (2015).

4.5.3 Building students' attitudes and behaviour

Participants were asked to express their views about the WIL programme's ability to build students' attitudes and behaviour, and they responded as follows:

"… I have only had positive results in terms of attitude, behavior and communication skills…" (Participant 1).

" … I expect someone who follows instructions and most importantly with a good attitude and willing to work and I also found out that students had been nice…" (Participant 7).

" … I was impressed with the attitude and willingness to learn…" (Participant 12).

The participants stated that they had had positive experiences when dealing with students during Work Integrated Learning, and were impressed with students' positive attitudes and willingness to do the work. Hugo (2016) found

4.6   SUGGESTIONS TO IMPROVE THE CURRENT WORK-INTEGRATED LEARNING PROGRAMME

Participants were asked to suggest ways to improve the current Work-Integrated Learning programme, which Higher Education Institutions offer, and they responded as follows:

''… there is an increasing need for digital marketing, as a past student we did a little bit of it, but feel that it should be in-depth …" (Participant 12).

"… teach students more about the practical use of finances and project management, these are skills that are advantageous in any environment that they decide to specialize in…" (Participant 2).

"… the only thing I would say is that the period should be made longer than it currently is …" (Participant 7).

Participants expressed different views about improving current WIL practices, with some suggesting that the duration of the programme should be extended, while others suggested that digital marketing, finance and project management should be included in the marketing curriculum.

4.7   FACTORS CONSIDERED WHEN HIRING STUDENTS

Participants made the following comments when asked about factors that they considered important when hiring students:

"… the two main things are communication, the right attitude, as well as their academic performance because those are the only attributes that will inform us if the student has intellectual capability…" (Participant 1).

" … we look for the right attitude, eagerness to learn, the right work ethic and someone who is a quick learner…" (Participant 6).

" … communication skills, more especially in English, as well as the dress code…" (Participant 11).

It is clear from the findings that participants value applicants' communication skills and attitude above all, while their academic performance is also important. Similar results were found in

Shivoro, Shalyefu and Kadhila (2018) where employers felt that soft skills and more particularly communication and attitude were important to enhace employability of students.

4.8   BENEFITS OF WIL FOR THE HOST COMPANY

Participants were probed for their opinion regarding how the placement of students during the WIL period benefited their business, hence they responded as shown below:

"… I think it's an excellent programme and I personally have had very good results through this programme and seen students really learn and grow in their confidence and their abilities to apply what they have learnt …" (Participant 1).

"… it initially takes quite a lot of time away from certain employees who spend time training them so it certainly does because we invest a lot of time so it takes some employees' time away from work …" (Participant 14).

"… we had positive effects, hence we decided to ask the students to stay on. One works with me in project management and the other assists in the data and analytics team…" (Participant 2).

Some of the participants indicated that the Work-Integrated Learning programme had positive gains and that the institution was doing an excellent job, while others had a different view, arguing that the programme consumed too much of their employees' time. Braunstein and Loken's (2004) in their survey found similar results from accommodating students during WIL period.

4.9   SKILLS ACQUIRED DURING THE WORK-INTEGRATED LEARNING PERIOD

The participants were asked to identify skills that students acquired in their respective companies during the period of WIL, and they responded as follows:

"…students are exposed to all areas of the company such as project management, marketing and client relationship management, finance, data, analytics and operations…" (Participant 8).

"… firstly, we teach them how to answer phones so as to build up their confidence and also provide them with computer skills…" (Participant 15).

"…we teach them how to compile financial reports, marketing and how to communicate with our clients…" (Participant 2).

Students were exposed to a number of areas such as communication skills, client services, project management, data analysis, operations, computer skills, telephone etiquette, marketing, and the provision and application of financial knowledge. Shivoro, Shalyefu and Kadhila (2018) in their study found similar results.

4.10   MANAGERS' EXPERIENCES WITH STUDENTS

Participants needed to reflect on their work with students during the WIL period, and their responses included the following:

"…absolutely amazing: I have never had any problems, we would like to continue engaging by taking students from other categories. We quite happy, that's why my director will tell me to go to CPUT for students…" (Participant 7).

"…the two interns we had this year were lovely, with good personalities but I think they have a lot to live up to compared to our other interns…" (Participant 6).

"…this year we had good experiences with students but did note that they tend to struggle working under pressure as it took them time to complete a task…" (Participant 2).

It is clear from the findings that participants were quite satisfied with the caliber of students that they had to work with in terms of personality and attitude; however, it was noted that the students were unable to work efficiently when under pressure. However, they indicated that they would continue participating and supporting the program by taking students from other disciplines. Cunningham (2010) found similar results as the managers had a positive relationship with students.

4.11   MANAGER'S RELATIONSHIP WITH THE HOST INSTITUTION

When participants were asked about their relationship and communication with the host institution (i.e. the university), they shared the following experiences:

"…the relationship with the university was great and I think together we can make it better. We intend to take this relationship to greater heights…" (Participant 12).

"…pretty good actually and two years ago I was in the university's marketing advisory board…" (Participant 4).

"…communication with the university is fine and it doesn't come with pre-expectations and the contact would have increased if we had difficult students but for now everything is fine…" (Participant 6).

It is clear from the managers' reflections above that they had a positive relationship with the university. There was little contact with the university because there were no problematic or difficult students that they had to deal with. Similar results were found in the study that was conducted by Hugo (2016) in which she found that the relationship between the industry and the host institution was very strong despite the differences between the two environments.

CHAPTER 5

CONCLUSION AND RECOMMENDATIONS

5.1   INTRODUCTION

This chapter discusses the research results and makes recommendations for further study and intervention. This should help Higher Education Institutions to improve how they prepare their students for Work-Integrated Learning, and it should also help with skills development in line with the principles of the National Qualifications Framework (NQF) and the National Skills Authority (NSA).

The purpose of this research was to ascertain the experiences of financial managers in respect of students who participate in Work-Integrated Learning in their respective organizations. The discussion of the results is guided by the research questions, which were outlined in Chapter 1, as well as the themes that emerged from data analysis.

The following themes and subthemes were identified and were duly interpreted and validated by the researcher, using the relevant literature:

- Expectations of managers about placed WIL students:
- Time management;
- Team work;
- Independence; and
- Communication.
- Opinions of managers about the WIL programme:
- Work preparedness;

- Students' work readiness; and

- Building students' attitudes and behaviour.

- Suggestions to improve current WIL programmes; and

- Factors that should be considered when hiring students.

Initially the results appeared to suggest that the managers had had positive experiences in supervising students that were placed at their companies. A closer examination of these managers' responses, however, revealed that they also had certain expectations of those students who participated in WIL, as well as the training that the Higher Education Institutions provided. It was found that managers expected students to manage their time well and to be punctual, especially when arriving for work. Regular attendance was also regarded as important. In this regard the study supports the findings of similar studies such as those of Jackson's (2013).

Several other important expectations were raised by the managers. First and foremost, managers expect students to be able to work in a team, a quality, which they deem to be essential to meeting the organization's objectives. This is corroborated by the research findings of Fleichman (2014). Jackson (2013) also identifies this is as one of the skills, which employers of graduates seek. Higher Education Institutions should include a teamwork building module in their WIL programme before placing students at organisations.

Managers expect good communication from both the placed students and the university that facilitates their learning. This is similar to the findings of studies by Atkinson, Misko and Stanwick (2015), as well as Samadi (2013), which highlight employment skills such as communication, team work and problem solving. This suggests that Higher Education Institutions should try to improve students' communication skills, and provide clarity on the roles that they will play and the expectations that the company will have of them.

Managers regard the ability to work independently during the WIL period as a valuable asset, as the students will from time to time be required to carry out tasks without the support of others. This view is supported by Samadi (2013) in her research, she maintains that with reasonable guidance and supervision, the learner can be empowered to work independently and will be taught about the importance of work ethics, as required by industry.

The managers were generally satisfied with the level of work preparedness among students who were placed at their companies, and even suggested that students should be additionally exposed to WIL during their first, second and third years of study. They held different views regarding the students' work readiness or employability upon completion of the training. Some managers indicated that students did not have a good understanding of the world of work, with some suggesting that students were shy and did not know how to sell themselves. It is recommended that the WIL program should include activities that will enhance students' confidence, independence and work-effectiveness.

The managers also expressed various views regarding the students' attitudes and behaviour. Some perceived that the students had positive attitudes and commended their behaviour, while others perceived that students still needed to develop work ethics by following instructions and displaying willingness to learn. This is a clear indication that apart from the knowledge and practical experience that students gained during the WIL period, managers value a positive approach from them towards the work environment. Hence, there seems to be a need for close collaboration between various role players that are involved in WIL; not only to develop a pedagogy/curriculum to enhance soft skills, but also to develop a measuring instrument that will assist Higher Education Institutions to ensure that students master the skills that they learn in the classroom, and then display positive attitudes during their placement.

Despite the "gaps" identified in the students' training, some managers perceived that they benefited from hiring students during the WIL period, while others found that the programme was time-consuming, and to the extent that they had to sacrifice their time in order to provide support to the students. It is, therefore, recommended that continuous support should be provided to managers during the WIL period in order to minimize the frustrations that they experience.

In response to the question, which dealt with the skills that students acquired in the workplace during the WIL period, some managers indicated that students acquired skills across functional areas, and these ranged from project management to client relationship management, operations, data capturing and analysis, compiling financial reports, communication skills, as well as marketing. Others mentioned that students were taught computer skills, office management and telephone etiquette, which contributed towards them building their confidence. This indicates the importance of having a standard curriculum and a structured student development plan to ensure that all students within the same field are exposed to the same kind of training, which would then render them more employable. As became evident during the course of the study, this will require regular communication between and amongst all stakeholders.

As far as their experience with the WIL-placed students was   concerned, managers expressed different views. Some indicated that they were happy to work with the students and would continue to participate and support the programme, while others stated that the students were not sufficiently prepared as they struggled to work under pressure and took time to complete tasks. This suggests that theory should be integrated with practical experience prior to placement as a means to boost students' confidence and ability to perform certain basic tasks. Further more universities should not only concentrate on theory and leave the practical component to the industry, but should also include a practical component in the curriculum prior to WIL placements.

This will give universities an opportunity to assess, which students are ready to be placed in companies, whilst providing a foundation of skills upon which managers in the workplace can start building.

Despite these limitations, managers indicated that they would continue to support the WIL programme by accepting students from Higher Education Institutions. They also called on Higher Education Institutions to improve the WIL program by including digital marketing and project management in their curriculum. Some mentioned that the term of the WIL placements should be extended to longer than the three months that it is currently allocated.

5.2   CONCLUSION

This study has demonstrated that managers believe that the WIL program has the potential to develop work-ready graduates. However, they would like to see certain changes in how students are being prepared. WIL coordinators should value feedback from both students and managers so that they can identify areas of success and areas that require improvements. While it is understood that making changes in the design of the programme will be costly and time-consuming, the benefits will outweigh the costs involved. Participants in the study acceded that the should be ongoing communication amongst stakeholders, and not only when students are placed but at all times too, while better liaison is also between both organisations and the student (Richardson *et al.*, 2009).

5.3   LIMITATIONS

Since this study is a mini-dissertation, its scope was limited and confined to a small group of financial managers in the Western Cape, and hence it cannot be generalized to the entire population. Another limitation was that English was a second language to most of the participants who experienced some difficulties in expressing their opinions and recommendations. Due to the researcher's position as a lecturer, some participants might have been less open in their responses than they could have been, and so may have provided answers that they thought were appropriate for the researcher to hear.

According to Duignan (2002), there is a difference between what a students learns in the workplace and classroom. This is because mentors are normally ill prepared in their roles of student training. Therefore,the student may not get an opportunity to reflect on their learning and even discuss their expected outcomes.

5.3.1 Challenges for implementation of the WIL programme

Lawson, Fallshaw, Papadopoulos, Taylor and Zanko (2011) argue that the biggest challenge for proper implementation of Work-Integrated Learning is the lack of adequate resources and the value placed on WIL as a programme.Work Integrated Learning. was often perceived as inferior to other courses and lacked academic content compared to research and classroom learning (Lawson,et al., 2011).

5.4   FUTURE RESEARCH

The following is recommended for future research:

- Evaluation of the WIL programme that is currently offered by Higher Education Institutions for quality assurance;
- Verification of the findings of this study by extending it to a broader population, whilst including other disciplines. This would serve to establish whether the difficulties that managers experience during WIL placement are indeed universal and not only prevalent in South Africa; and
- Evaluation of the training and skills that industry provides.

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APPENDICES

APPENDIX A: ETHICAL CLEARANCE CERTIFICATE

Cape Peninsula
University of Technology

P.O. Box 1906 • Bellville 7535 South Africa •Tel: +27 21 6801680 • Email: saliefa@cput.ac.za
Symphony Road Bellville 7535

| Office of the Chairperson Research Ethics Committee	Faculty: **BUSINESS**

At a meeting of the Research Ethics Committee on 16 September 2015, Ethics Approval

was granted to SMOUSE, RAYMOND (201076276) for research activities Related

to the MTech/DTech: MTech: BUSINESS ADMINSTRATION

at the Cape Peninsula University of Technology

Title of dissertation/thesis:	experiences of managers at supervising work integrated learning students in selected financial services organisation in the Western Cape, South Africa Supervisor: Dr P Nyewe

Comments:

Decision: APPROVED
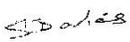
	16 September 2015
Signed: Chairperson: Research Ethics Committee	Date
	10'/09/2015
Signed: Chairperson: Faculty Research Committee	Date
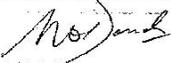
Clearance Certificate No | 2015FBREC266

APPENDIX B: GRAMMARIAN CERTIFICATE

GRAMMARIAN CERTIFICATE

SHAMILA SULAYMAN PROOF READING AND EDITING SERVICES

25 April 2018

Dear Sir / Madam

This confirms that I have proof read and edited the research article entitled: *"Financial services managers' experience of supervising Work-Integrated Learning students in the workplace, Western Cape, South Africa"*, and that I have advised the candidate to make the required changes.

Thank you.

Yours faithfully

(Mrs) SHAMILA SULAYMAN

Communication Lecturer: CPUT

Professional Editor's Group

shamilasulayman@gmail.com

sulaymans@cput.ac.za

071-478-1020

APPENDIX C: REQUEST APPROVAL FROM COMPANY A

BOOMEЯANG
M A R K E T I N G

10 June 2015

Dear Research Supervisor,

On behalf of our company, I am writing to grant permission for Mr. Raymond Smouse who is a MTECH Business Administration student from Cape Peninsula University of Technology, to conduct his research titled, "The experiences of Western Cape financial services managers at supervising work integrated learning students in the work place"

I understand that Mr. Smouse will interview some of our staff members over in the course of completing his research study. We are happy to participate in this study and contribute to this important research.

Sincerely

Robert Joubert

Founder, BOOMERANG MARKETING SOLUTIONS CC

APPENDIX D: REQUEST APPROVAL FROM COMPANY B

Janine Petersen Financial Services CC

Reg no. 2004/010445/23

Financial Services CC

Authorised Financial Services Provider
License No: FSB 5578

24 June 2015

To whom it may concern

On behalf of our company, I am writing to grant permission for Mr Raymond Smouse who is a MTECH business Administration student from Cape Peninsula University of Technology, to conduct his research titled, "The experiences of Western Cape Financial service managers at supervising work integrated learning students in the work place"

I understand that Mr. Smouse will interview some of our staff members over in the course of completing his research study. We are happy to participate in this study and contribute to this important research.

Sincerely,

Janine Petersen
Sole member

Email; janine@jpfs.co.za

Office: 0861 666 805 Fax: 086 554 4626 Mobile: 083 633 8311