### Business Challenge

South Africa-based Capitec Bank (JSE: CPI) is a retail bank that provides accessible and affordable banking services to low-income clients via the innovative use of technology. South Africa’s *The Financial Mail* ranked Capitec first on its Top Companies list.

Capitec was experiencing rapid growth but management wanted to ensure that, in spite of this, the company’s commitment to delivering unparalleled customer service was not compromised. Also, the implementation of the final phase of South Africa’s National Credit Act (NCA), which required banks to give consumers a clearer picture of lending practices, meant they needed to direct compliance training.

### How SumTotal® Helped

Capitec, with SumTotal partner LR Learning Solutions, launched a company-wide talent development program dubbed “e-village” using SumTotal Learn: Enterprise. The solution automatically prompts staff when a new course becomes available, the content of a course has changed or an assignment is overdue.

Using SumTotal Learn: Enterprise, Capitec was then able to deliver, track and analyze the progress of employee development.

To publicize e-village, Capitec created a buzz with internal marketing and published an internal newsletter to educate employees about e-village.

### Key Metrics

- Managers have information needed to give immediate feedback and direction
- Employees have more personal and pervasive access to learning
- Training is available to the workforce quickly and cost-effectively compared to previous methods

### About Capitec

Capitec Bank is South Africa’s fastest growing retail bank. With 4.2 million clients, Capitec Bank offers affordable, simplified and transparent banking with personalized service. Using innovative technology to drive down costs, increased accessibility and simplified client interactions, Capitec Bank’s Global One facility offers a range of transacting, saving and credit options accessed in real-time using paperless processes and the country’s first in-branch biometric client identification system. In 2010, Capitec Bank was the only South African brand to be named in Credit Suisse’s international 27 Great Brands of Tomorrow report.

### “SumTotal Learn gives employees more personal access to learning. They can achieve more on their own schedules and take assessments to reinforce what they learned.”

**Riaan Stassen, CEO, Capitec Bank**

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