

The Effect of Tardy Email Replies and The Associated Hazards to Customer Service

Dr Thabo Msimango

DOI: 10.29322/IJSRP.15.04.2025.p16007
<https://dx.doi.org/10.29322/IJSRP.15.04.2025.p16007>

Paper Received Date: 19th February 2025

Paper Acceptance Date: 27th March 2025

Paper Publication Date: 6th April 2025

Abstract: The article states that 17 years after the global financial crisis, the global financial regulatory structure has changed, but services still need improvement. New standards from the global community's comprehensive agenda have strengthened the financial system, making it less leveraged, more liquid, and better monitored, while ensuring robust customer support and thoughtful feedback, regardless of the issue's perceived insignificance.

The basic flaws in financial sector regulation before the crisis and progress in executing the reform agenda are examined in this essay. This article examines the relationship between market structure changes and global financial system risks during the crisis, as well as the new regulatory framework's safety standards goals.

Strategic groups often perform transformational and upgrading work. A clear strategy is needed to implement strategic transformation and change techniques, according to the discussion. The discussion will unveil the value chain and strategy execution issues for major financial institutions.

According to Fenwick et al. (2017), disruptive technologies are creating new regulatory issues that require a regulatory framework. The authors propose a regulatory system that protects consumers and the public and encourages disruptive trade and consumption innovation.

Keywords: organisational culture, company performance, Financial Service Conduct Authority, strategy implementation

i. Introduction

Strategic management approaches enable leaders and followers to effectively navigate and delineate their roles concerning the availability, acquisition, and use of resources. Leaders recognise the significance of their followers as essential components of the collective, whereas followers value leaders who exhibit competence in resource management. Each component of the connection enhances the others, demonstrating a complex network of interrelated social dynamics.

Msimango (2023) references Evans (2010), who explores the intricate relationships between leaders and followers in diverse professional contexts. This study examined the behaviours of

individuals in leadership roles and those in subordinate positions to gain deeper insights into their interactive dynamics. The article characterises leaders as individuals in supervisory positions responsible for managing service delivery. This service may include the whole operation or a specific component of it.

The author emphasises the significance of effective communication and trust in creating a productive environment conducive to the success of both leaders and followers. The article highlights through various case studies that effective leadership encompasses not only authority but also collaboration and mutual respect.

Followers are individuals who operate under the direction and oversight of leaders. The duration required to address enquiries may often surpass one month, or even six weeks, assuming a response is ultimately received; however, sanctions are swiftly imposed on individuals considered less competent. A clear need arises for rapid progress, heightened motivation, and improved efficiency.

In professional settings, it is generally expected that emails will be answered within a reasonable timeframe, typically one to two days. If an individual intends to respond to an email "after 30 days," it is probable that they will use the entire 30-day period before providing a reply. This phenomenon arises from an understanding that the development of such an intention, even subconsciously, can substantially affect behaviour and lead to a delayed response consistent with that time frame.

Reeves (1970) posits that dynamics encompass various forces that can present in multiple orientations. The interaction of these elements may either amplify their effects or entirely diminish their impacts. Instances exist in business ethics where mainstream Western traditions have been imposed on societies with minimal consideration for local culture.

The prevailing attitude appears to be that this approach is superior to local customs and values, particularly from the standpoint of international business as dictated by their headquarters. The outcome is a conflict between local values and external influences, resulting in superficial adherence to imposed value systems while individuals maintain their beliefs and values.

ii. Establishing your Personal environment

In an era characterised by endless, intricate, and transformative technological advancements, identifying the ideal timing, substance, and framework for regulatory measures has become increasingly challenging. Regulators face a complex challenge—balancing the risks of hasty decisions characterised by inadequately supported laws against the stagnation that results in inaction (Fenwick et al., 2017).

While the different departments within the Financial Sector Conduct Authority (FSCA) comply with directives and counsel from senior leadership, the passage of time inevitably brings about change. Modern civilisation faces challenges when individuals act impulsively, leading to strategic delays in client operations caused by significant operational defects. It is imprudent to persist with the same approaches while anticipating enhanced results, irrespective of your obligations.

As time progresses, it becomes evident that effective communication necessitates a substantial transformation in both conduct and perspective. According to Sharma (2012), change is an inevitable aspect of life. The vitality or affirmation of any entity through life is its fundamental nature. The concept of 'time' would forfeit its substantial significance without alteration.

Change occurs in several forms, with its effects differing markedly across individuals, settings, and surroundings. As time advances, individuals develop; situations change, and organisations undergo substantial adjustments. Every individual possesses distinct aspirations and objectives, motivated by an intrinsic desire for self-enhancement, personal growth, and the realisation of a prosperous future. Unfortunately, the mere presence of ambitions and objectives is insufficient

iii. Strategic techniques

Msimango's (2023) indicates that leaders and followers employ strategic management techniques to effectively acquire, access, and use resources, thus clarifying and defining their respective roles in leadership and followership. Leaders view their followers as essential resources, while followers recognise the leaders' ability to manage resources efficiently. The connection demonstrates a complex, interrelated social relationship in which the participants gain reciprocal benefits from one another.

Serfontein and Hough (2011) assert that top-level managers, as strategic leaders, are responsible for steering the organisation towards the development of a strategic intent and mission. Strategic management involves an ongoing cycle of planning, monitoring, assessing, and evaluating the resources and processes essential for a company to reach its goals and objectives. Considering the evolving business landscape, it is crucial for an organisation to consistently assess its strategies to uphold its competitive edge and fulfil its long-term goals (Tucci & Roy, 2022).

Farida and Setiawan (2022) indicate that the strategic management process allows organisations to assess their current circumstances, develop action plans, execute those strategies, and evaluate their effectiveness. Sharma (2012) argues, citing

Greiner (1967, online), that effectively navigating the paradigm shift necessitates a profound understanding of the complex dynamics of change within an organisation.

The primary focus in change management is on the organisation in its entirety rather than isolated elements like individual teams or departments. This approach represents a significant departure from conventional managerial viewpoints and highlights the intricate relationship between strategy and change management.

iv. Resistance to Organisational Change

The financial services industry significantly impacts the economy and people of South Africa. People use financial services to protect their possessions, plan for retirement, and manage their daily finances. South Africa's financial industry is vital to economic growth, job creation, infrastructure improvement, and long-term prosperity. However, the global financial crisis highlighted the serious consequences of unregulated financial services.

Despite South Africa's financial institutions' resilience, the crisis caused significant challenges for workers (National Treasury, 2011). The authorities and senior management should reconsider the terrible public timelines, which imply an unsuccessful approach.

Delaying feedback and blaming a heavy workload is unjustified. Could you consider reevaluating your operations? Consider changing your approach. How long do you intend to travel with a flat tire and arrive on time? As previously stated, replying to an email "after 30 days" or postponing a comment while telling yourself to handle it within 30 days will be disastrous, like driving with a flat tire. This phenomenon stems from the notion that setting such an intention, even subconsciously, may drastically impact conduct and delay reaction.

v. Challenge the current thinking

Hammer (2017: Online) posits that change agents play a vital role in the lean transformation process. Technical competence, along with social reinforcement, is crucial for managers and front-line workers in the implementation and integration of new lean methodologies. Change agents face challenges as well; often selected from within the organisation, they use their skills and networks to identify and address political issues that may jeopardise change initiatives.

The FSCA needs to identify the issue if they are not already cognisant of it; however, I have reservations about their level of awareness. The problem is evident, particularly when deficiencies in service delivery are not acknowledged. De Luca Picione et al. (2022) assert that mirror self-reflection involves multiple psychological development processes relevant to key aspects of individual psychic life. The elements encompass the interaction between subjectivity and otherness, identity and difference, truth and deception, totality and partiality, necessity and possibility, alongside the comprehension of objects, the world, and the self.

Steyn and Semolic (2016) identify a crucial strategy that modern organisations can use to improve competitiveness and achieve superior productivity. Similarly, managing organisations through projects and programs acts as an integrative link

between corporate strategy, business strategy, and operations strategy. Organisations can no longer rely solely on prescriptive strategies, such as profit maximisation; rather, they must increasingly embrace emergent approaches to strategy development and implementation.

South Africa has a questionable history regarding the successful implementation of policies. The negative impact of this legacy is that the perceived deficiency in expertise and excellence could result in a total erosion of institutional memory regarding effectiveness and client satisfaction (Bekker and Heyningen, 2011).

vi. Adding more people and skills from within

To ensure optimal efficiency of your system, enough personnel is required, as stated by Matlala (2018:91). Madumo and Koma (2019:588) underscore the necessity of ongoing enhancement in human resource development and capability. According to Msimango and Msengana (2024), businesses may primarily experience the impacts of changes in the operating environment. Due to the inadequacy of conventional procedures and standards, managers are adopting innovative management tactics.

Fraser-Moleketi (2007) asserted that the aim of skill development is to improve individuals' effectiveness in their roles during the developmental phase. Enhancing skills is crucial for transforming the intangible attributes of public employees, including their attitudes, commitment, and interaction with the public. Public servants represent a significant portion of the population and are expected to play an increasingly vital role in their communities to enhance the effectiveness of achieving national goals.

Bekker and Heyningen (2011) assert that managers require accountable and skilled leadership to comprehend the intricacies of policy execution. They must eliminate obsolete processes that burden the public sector and strive to attract and retain proficient managers capable of restoring excellence in public service delivery. Turning a page marks the beginning of a lasting trip. FSCA administration must critically assess their prolonged email response times, currently spanning four to six weeks.

vii. Implications and recommendations

Adopting a domestic strategy is not inherently detrimental, nor is there an obligation to conform to the directives of Western authority. The journey of life often appears as an effort to reveal one's authentic identity. The essence of this journey may lie not in the acquisition of new identities or achievements but in the removal of the layers that obscure our true selves.

Consequently, unbecoming transforms into a process of self-reflection and courage. This process entails clarifying the misunderstandings that have clouded our genuine goals and potential. The process involves liberating oneself from the constraints of conformity and adopting the independence necessary for self-discovery.

Farida and Setswana (2022) assert that innovation is essential for enhancing a company's success. Conversely, Huang and Li (2021) indicate that the capacity to innovate has a significant effect on product quality and operational performance (Chen &

Chen, 2021). The journey of life commences with the fundamental action of turning a page. Turning a page initiates a lifelong journey.

Extended response times can significantly impact customer satisfaction. Clients expect timely responses that effectively address their concerns when seeking assistance or support. When response times are slow, consumers may feel frustrated, perceiving themselves as neglected or undervalued by the organisation.

This attitude may result in reduced satisfaction levels and, ultimately, a negative perception of the brand. From a customer's perspective, waiting for a response can be a frustrating experience, especially when dealing with urgent issues or time-sensitive matters.

Extended response times can lead to decreased confidence in the company's ability to fulfil its obligations and meet consumer expectations.

viii. Conclusion

The odyssey of existence starts with the simple act of turning a page. It is imperative to consider the removal of superfluous regulatory constraints and to commence a thorough reform of the legislation, thereby alleviating the stagnation that impedes both the economy, and the services provided to financial service providers.

The FSCA is currently on a flawed path; their methods lack authenticity and have no specific context. It encapsulates the convictions of individuals regarded as authorities on what we deem appropriate for our comprehension. Allocate sufficient time to contemplate matters that can be resolved promptly within an appropriate timeframe. The demands placed on FSP are overly burdensome and demoralising.

It is essential to reevaluate the onerous regulatory framework and implement a thorough reform of the laws, thereby mitigating the stagnation that obstructs both the economy, and the services offered to financial service providers. Patrick Bracher, Director at Norton Rose Fulbright South Africa, argued that the primary problem regarding financial services regulation is the ubiquity of overregulation.

The author's comments were based on a comprehensive grasp of financial services legislation and insights derived from several insurance-related cases adjudicated in Australia, the United Kingdom, the United States, and South Africa (Stoke, 2023).

The FSCA must allocate sufficient time to thoughtfully consider issues that can be addressed promptly within an appropriate timeframe. The requirements imposed on the FSPs are too burdensome and somewhat discouraging.

ix. Enhanced leadership and policy execution

This path often requires relinquishing concerns about judgement, inadequacy, or uncertainty. This technique signifies a notable progression towards authentic existence, as the

removal of each layer brings us closer to reevaluating our purpose and re-establishing our fundamental guiding principles.

Bekker and Heyningen (2011) assert that the commitment and skills of individuals in leadership roles influence leadership and performance. Leaders enhance employee performance by providing vision and direction, as well as by persuading, motivating, and empowering employees to collaboratively achieve policy objectives.

Unbecoming leads to a state of wholeness—recognising one's authentic personality in its original form. Approach it with determination, as the universe anticipates the distinct contributions that only you can provide. If companies haven't realised that they need to change their value systems to align with the majority, they will confront several obstacles.

According to Mkhwanazi (2023), who cites Crosby et al. (1990) and Du Plessis & Lombard (2013), interpersonal interactions may influence how customers perceive the quality of a connection and how well a service is received. When a service meets or exceeds a client's expectations, they may perceive it as high-quality. Similarly, unmet expectations or unsatisfactory prior experiences may lead individuals to perceive the service as inferior in quality.

x. Recommendation

Understanding that being unworthy is not something you can do alone is essential. FSCA will meet inspiring mentors, trustworthy friends, and moments of clarity that will lead them forward. The indications suggest that the transformative experience plays a crucial role in the journey of self-discovery, rather than being just a straightforward conclusion.

Integrating abstract concepts and acquired knowledge to define a "good" society is essential for the effective operation of developing societies, which depend on more than mere reciprocal relationships (Christikakis, 2020).

According to Bekker & Heyningen (2011), managers need to understand the complexities of implementing policies. To improve the quality of public service delivery, they must reduce inefficient practices that burden the public sector and strive to recruit and retain qualified management. To tackle economic and service provider stagnation, the FSCA needs to thoroughly evaluate excessive regulatory burdens and implement a complete reform of the legislative framework. The FSCA appears to be heading in an unproductive direction; its methods seem disconnected from reality and lack depth.

Wheeler, McFarland, and Kleiner (2008:1) assert that "a society yearns for speed and action," highlighting the importance of embracing this idea. Aspiring leaders face significant challenges in achieving rapid results, accomplishing more with limited resources, and handling an increasing personal workload. Planning ahead can be challenging when daily tasks are moving at an incredibly rapid pace.

Leaders and individual contributors must approach their work and responsibilities strategically, understanding that when working in an atmosphere of constant change, it is necessary to see beyond the here and now.

Organisations that do not possess robust strategic leadership are significantly less inclined to attain outstanding or superior performance when confronted with economic challenges (Hitt & Ireland, 1999).

The new frameworks and paradigms should be flexible, easily learnt, innovative, cooperative, cohesive, and capable of producing synergies across the entire system. The FSCA management ought to reevaluate its approaches, as they are presently ineffective.

Effective management, sufficient resources, continual training, and a dedication to raising customer satisfaction are all necessary to address issues with service quality. In this context, it is essential to foster a culture of innovation and adaptability within the organisation.

By highlighting these elements, FSCA can ensure not only its survival but also gain a competitive edge in an ever-evolving market landscape.

Reference

- Bekker, J. C. O. and van Heyningen, H. 2011. A Strategic Leadership Model for Policy Implementation. Vol 4 Number 1. June 2011. A Journal of Public Affairs.
- Chen, D.-C.; Chen, T.-W. 2021. Research on sustainable management strategies for the machine tool industry during the covid-19 pandemic in Taiwan. *Sustainability* 2021, 13, 13449.
- Christikakis N. 2020. *Blueprint: The Evolutionary Origins of a Good Society*. Little Brown Spark, New York. 2019
- Crosby, L. A., Evans, K. R., and Cowles, D. (1990). Relationship quality in services selling: an interpersonal influence perspective. *Journal of marketing*, 54(3), 68-81. <https://doi.org/10.1177/002224299005400306>
- De Luca Picione, R., Fossa, P., Molina, M. E. and Lauro-Grotto, R. 2022. Looking at oneself in the mirror of others: Modelisation and implications of a study on human reflexivity from semiotic and psychoanalysis. September 2022. *Riviera Di Psicologia Clinic*. 19(2022):85-121. DOI: 10.3280/PC1-2022OA13976
- Du Plessis, L., and Roberts-Lombard, M. (2013). Customer loyalty in the South African long-term insurance industry. *Acta Commercii*, 13(1), 1-8. <https://hdl.handle.net/10520/EJC135490>
- Farida, I. and Setiawan, D. 2022. Business Strategies and Competitive Advantage: The Role of Performance and Innovation. *J. Open Innov. Technol. Mark. Complex*. 2022, 8(3), 163; <https://doi.org/10.3390/joitmc8030163>. Submission received: 11 August 2022 / Revised: 31 August 2022 / Accepted: 2 September 2022 / Published: 13 September 2022

- Fraser- Molekeki, G. 2007. Human resources development strategy for the public service 2002 – 2006. First Edition. https://www.gov.za/sites/default/files/gcis_document/201409/finalhrdstrategy.pdf
- Fenwick, M. D., Kraal, W. A. & Vermeulen, E. P. M. 2017. Regulation Tomorrow: What Happens When Technology Is Faster than the Law? Article 1. Volume 6. Issue 3. 2017.
- Greiner, L. E. 1967. Patterns of Organization Change. HBR.org. Magazine (May 1967) Online.
- Hitt, M. & Ireland, R.D. (1999). Achieving and maintaining strategic competitiveness in the 21st century: the role of strategic leadership, *Academy of Management Executive*, Vol. 13: 43-57
- Huang, J.-W.; Li, Y.-H. How resource alignment moderates the relationship between environmental innovation strategy and green innovation performance. *J. Bus. Ind. Mark.* 2018, 33, 316–324.
- Madumo, O. S. & Koma, S. B., 2019, 'Local government reform in South Africa: The quest for review and repositioning of municipal administration', *Journal of Reviews on Global Economics* 8, 581–590. <https://doi.org/10.6000/1929-7092.2019.08.50>
- Matlala, L.S., 2018, 'Factors influencing the implementation of the Auditor-General's recommendations in South African municipalities', Unpublished master's dissertation, University of Johannesburg, Johannesburg
- Mkhwanazi, A. 2023. The effect of relationship marketing on consumer behaviour in South Africa. A research report submitted to the Faculty of Commerce, Law and Management, University of the Witwatersrand, in fulfilment of the requirements for the degree of Master of Business Administration. Wits. Ac.za. Online
- Msimango, T. 2023. Analysing Executive Mindsets in the South African Financial Sector: A Longitudinal Study Revealing a Predilection for Conformity Over Innovation. *International Journal of Scientific and Research Publications*, Volume 13, Issue 8, August 2023 194 ISSN 2250-3153. DOI: 10.29322/IJSRP.13.08.2023.p14025
- Msimango, T. and Msengana, L. 2024. Enhancing Financial Service Providers' business process and outcomes through project and programme management. DOI:10.29322/IJSRP.14.05.2024.p14938. *IJSRP*. Vol 14, Issue 5, May 2024.
- Sharma, R. R. 2012. Change Management and Organisational Transformation Second Edition. Tata McGraw Hill Education Private Limited NEW DELHI.
- Serfontein, J. J. and Hough, J. 2011. Proposed model of the impact of strategic leadership on operational strategy and organisational performance of business organisations in South Africa. January 2011. This publication is licensed under Creative Commons Attribution CC BY. 10.29322/IJSRP.15.04.2025.p16007
- Corporate Ownership and Control. 8(3):443-451. DOI:10.22495/cocv8i3c4p2. Licence. CCBY-NC 4.0
- Steyn. P. and Semolic. B. 2016. The critical role of chief portfolio officer in governing a network of partner organisation in emerging collaboratist economy. *PM World Journal*. Vol. V, Issue II - February 2016.
- Wadesango, O. (2017). An investigation in management's reluctance in implementing Audit recommendations and its effect to risk. <https://virtusinterpress.org/IMG/pdf/cbv13i2art7-2.pdf>
- Wheeler, S., McFarland, W. & Kleiner, A. 2008. A Blueprint for strategic leadership. Resilience Report. Booz, Allen & Hamilton in *Strategy + business magazine*