MANDATORY ASSIGNMENT 02 FOR SEMESTER 1 2025

Assignment 02 assesses the outcomes in Lessons 4, 5 and 6

ASSIGNMENT 02 SEMESTER 01	
Essay	Total marks: 50
Case study	Standard Bank
Instructions:	

Conduct an internet search and access the Standard Bank of South Africa Integrated Report for 2023.

Read the report and answer the questions that follow in an essay format of $2\,500 - 3\,000$ words (maximum of 10 pages).

- 1. Start the essay with an introduction.
- 2. Each question should be answered in a separate paragraph with a clear heading/sub-heading.
- 3. When answering the question, begin with a theoretical overview based on the prescribed material and additional resources and then apply the theory to the case study.
- 4. Use in-text citations to acknowledge your sources and include a full list of references.
- 5. End your essay with a conclusion.
- 6. All the questions should be answered as part of the essay with one introduction, a body and one conclusion.

Note: You may need to conduct additional research when answering some of the questions.

	Questions	Marks
1	Strategic leaders can analyse a particular competitor in the industry in detail by applying the four-corner analysis to predict what a particular competitor will do in the future. Identify one major competitor of Standard Bank of South Africa and apply the four-corner analysis to analyse the competitor. a) Briefly explain the 'four-corner analysis.' (1 mark) b) Identify one major competitor of Standard Bank South Africa. (1 mark) c) Apply the four-corner analysis to analyse the identified competitor of Standard Bank South Africa. (8 marks)	:
2	The report states that South Africa's credit recovery remained strained with high inflation, tighter credit conditions, a weaker rand, interest rate increases, and an increase in unemployment. As an expert in strategic planning, advise Standard Bank of South Africa on the reasons why the cost leadership strategy would be an appropriate Business-level strategy to follow. Hint:	
	 a) Discuss what cost leadership entails. (2 marks) b) Briefly discuss one practical way in which Standard Bank of South Africa can apply the cost leadership strategy. (2 marks) c) Use the three evaluation criteria to evaluate the appropriateness of the cost leadership strategy in relation to Standard Bank of South Africa. (6 marks) 	
3	Standard Bank of South Africa report mentions the following: "We compete head-on with the other South African players who have a similarly broad offering as well as with new entrants with more niche offerings". a) Identify two of Porter's Five Forces referred to in the above statement. Use the identified forces to analyse the Banking industry in South Africa. (6 marks) b) Perform a SWOT analysis for Standard Bank of South Africa. (4 marks)	1

4	Use a suitable model to analyse the macro-environment of the banking industry where Standard Bank of South Africa is operating. Hint: your analysis should include five (5) factors. Explain each factor and discuss the impact of each on a company such as Standard Bank of South Africa.	15
	Technical requirements Marks will be allocated for having an introduction, using in-text referencing, using	5
	different sources, having a conclusion and providing a reference list.	

© Unisa 2025