



Higher Certificate in Business Management (Digital Banking)

SAQA ID 120687 NQF Level 5

🕒 Qualification duration

Contact

Full-Time (Online)

- Minimum: 1 year
- Maximum: 3 years

Part-Time (Online)

- Minimum: 3 years
- Maximum: 5 years

☰ Qualification description

Future-proof your skills. This qualification prepares young professionals for the new age of digital banking. This is ideal for employees who have been in the industry for a while and need to upskill to grow with the new trends in the market. However, it is also ideal if the student is a matriculant who wants to enter the banking industry with an advantage above other entry-level candidates.

This qualification can also act as an entry-level qualification to gain access to bachelor's degrees, with the advantage of subject knowledge in the financial and digital banking sphere.

Because of our unique teaching and learning approaches, you will also start developing essential skills for the world of work, such as effective problem solving, critical thinking, working in teams and communicating effectively.

Do you want to go straight into any industry with a foundation in the key areas of commerce? Do you dream of starting a business or studying a BCom after this programme? This higher certificate could be perfect for you.

📄 Qualification accreditation

- Accredited by the Higher Education Quality Committee (HEQC) of the Council on Higher Education (CHE)
- Registered with the South African Qualifications Authority (SAQA)

✅ Entry requirements

- South African National Senior Certificate (NSC) with Bachelor's degree, Diploma or Higher Certificate pass.
- Or a National Certificate (Vocational) Level 4 issued by the Council of General and Further Education and Training with a Bachelor's degree, Diploma or Higher Certificate pass.
- Or a certificate of evaluation on a minimum NQF level 4 for foreign qualification issued by SAQA.
- Or a letter or certificate confirming an exemption from Universities South Africa (USAf) for any other school-leaving results.
- Or completion of a Bachelor's degree, Diploma, Higher Certificate or equivalent.

📁 Possible career options

The career choices for you, as a Higher Certificate in Business Management with specialisation in Digital.

Banking graduate, are varied and employment options in the banking industry include:

- Administration Manager
- Bank Consultant
- Banking Financial Administrator
- Bank Teller
- Sales
- Sales Consultation
- Retail Credit and Financial Advisor

This qualification is offered at the following campuses:

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|---------------------------|----------------------|
| • Bedfordview | • Mbombela |
| • Bloemfontein | • Midrand |
| • Cape Town: Mowbray | • Nelson Mandela Bay |
| • Cape Town: Tyger Valley | • Potchefstroom |
| • Durban | • Pretoria |
| • East London | • Vanderbijlpark |



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Qualification structure

Year 1

- Basic Principles of Financial Planning
- Bookkeeping
- Business Communication
- Computer Skills
- Database Design Concepts
- Ethics and Governance Banking
- Introduction to Business Management
- Mathematics for Business
- Personal and Small Business Credit
- Program Design
- Social Media and Mobile Banking
- Work Integrated Learning (Commerce)



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Module descriptors

Year 1

Basic Principles of Financial Planning and Management

This module aims to equip students with fundamental concepts and principles relating to financial planning. Students will be exposed to fundamentals of financial management as well as basic budgeting, retirement planning, savings, insurance and debt management concepts. Students should demonstrate fundamental knowledge on sources of finance and capital management. Furthermore, the module will equip students on principles of personal finance and students should be able to provide advice on completion of this module.

Bookkeeping

This module will introduce the students to the bookkeeping field. You will develop basic accounting and bookkeeping skills which will enable you to compile a basic set of books. Key concepts, principles and practices are explained, and practical exercises are undertaken to give the module a workplace character. Fundamental principles that will be included are the double entry principle, debits, credits, Books of prime entry, accounts and ledgers, Trial Balance and Bank Reconciliation. Value-added tax (VAT) and payroll, PAYE and UIF deductions are also studied.

Business Communication

The aim of this module is to introduce students to effective communication skills as these are applied in the workplace, involving an overview of the most common forms of written and oral communication situations that they may encounter in the business world. Although there is an element of theory in the course, the focus of the module is on the practical abilities and communication skills that students will be able to utilise in the business environment.

Computer Skills

The aim of this module is to provide practical use of computer applications to create, manage and format data by developing word-processing, spreadsheet and presentation skills in a Windows Operating System (OS) environment.

Database Design Concepts

The aim of this module is to provide students with an essential basic knowledge of database systems that will enable them to design and implement effective relational database solutions.

These skills will allow students to become efficient database developers or administrators using good practices and techniques. This module focuses on systems analysis, entity relationship diagrams, data normalisation and mapping a database's design to tables.

Ethics and Governance Banking

This module is designed to provide students with basic ethical theories and decision-making techniques within the banking context. The aim of this module is to introduce students to ethics and corporate governance. The module will expose students to ethical leadership and promotion of good governance within the banking industry. A clear and effective understanding of this module will equip students to face the challenges and opportunities that modern organisations encounter.

Introduction to Business Management

The aim of this module is to introduce students to the fundamentals of business and key management practices in an organisation, including enterprises. The concept of business management refers to those activities that a manager in a business needs to undertake to operate the enterprise successfully, ranging from the business plan to the managing of resources and people. The module provides students with essential information and skills to understand and engage in management activities and business operations.

Mathematics for Business

The aim of this module is to provide students with a better understanding of the basic mathematical principles applied in business studies. The module aims to develop the student's numerical ability up to the level required for a bachelor's degree in business management.



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Module descriptors

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Personal and Small Business Credit

Students will be exposed to fundamental knowledge of sources of finance provided by banks to small-medium enterprises. Students will explore ways to mitigate loan risks, for instance students will assess ways in which the bank can secure its borrowings provided that the enterprise cannot meet repayments. Furthermore, personal credit loans will be integrated in this module, which will look at various ways of mitigating loan risks on individuals. After completion of this module should be able to provide financial advisor on loans to both individuals and small companies.

Program Design

This module aims to provide students with an understanding of the concepts of a computer program and how to write and analyse the structure of simple sequential programs in pseudocode.

Program control statements are identified, explained, and implemented in constructing simple programs with the help of one-, two-, and three-dimensional arrays. The student is given practice in writing pseudocode with the help of exercises before undertaking similar questions in a test environment

Social Media and Mobile Banking

The banking industry is moving fast with the digital age as it caters for consumers who wants to “Bank where they ‘like’” banks such as Absa has launched ‘ChatBanking’ where consumers can use social networks such as WhatsApp and Facebook to check their balances, transfer money and even pay for their utilities. The module aims to familiarise students with the opportunities that technology offers the industry, with focus on basic knowledge of mobile banking in the digital age, this includes the use of mobile applications and social media. To master the module, students will need to form an understanding of the consumer needs and social media and obtain the skills to design a prototype that will cater to optimal customer experience with digital banking.

Work Integrated Learning (Commerce)

The aim of this module is to provide students with the opportunity to apply and incorporate the skills and knowledge learnt in the various modules in an integrated portfolio of evidence.