The Altron Digital Business Employee Technology Experience Index

2026 Financial Services Benchmark Report

Great employee experiences start with **great technology**

South Africa's first benchmark of how technology shapes employee experience in banking and insurance. Employees across South Africa's major banking and insurance institutions, spanning management, frontline, technology, operations, and corporate roles across branch, HQ, and remote environments.

88% of FSI employees agree that technology enables their best work

105pts eNPS difference between employees who have positive tech experiences and those who don't

21% feel their employer is preparing them for an AI-enabled future, despite 84% having access to AI tools

R3.2m - R30m estimated annual productivity cost per 1,000 employees from tech-related friction and disruption

47% report technology friction has caused them to deliver a slower or worse experience to a customer or colleague

The three investment levers

The research identifies three distinct investment levers, each with a different return profile. Not all technology categories work the same way: some are hygiene factors that damage the experience when they fail but go unnoticed when they work. Others are motivators, where excellence actively drives advocacy, pride, and retention.

Lever 01
AI readiness

84% of employees have access to **AI tools**

21% feel their employer is preparing them for an **AI-enabled future**

28.6% rely primarily on AI tools they **sourced themselves**

Lever 02
IT support

#1 The technology category with the **strongest correlation** to employee advocacy, job satisfaction, and feeling valued

10/13 employee outcomes where IT support is the **top predictor**

1 in 2 employees with positive IT support experiences rarely or only occasionally **experience disruptions**

Lever 03
Core infrastructure

53% cite a slow network as their most common friction source

86% of employees disrupted daily or more have delivered worse customer service **as a result**

#1 The network is the only tech category that significantly predicts **longer disruption duration**

The cost of disruption

Tech-related friction is not just an IT problem. It is a productivity and revenue risk that compounds with disruption frequency.

76mins lost per employee per week to technology disruptions, equivalent to 7.6 working days a year

R143k estimated average annual cost per employee disrupted multiple times daily

235x the cost difference between the most and least disrupted employees

The visibility problem

IT leaders may have an incomplete picture of tech performance. When employees stop reporting issues and start working around the system, the data that informs investment decisions becomes unreliable.

28%+ of employees have stopped raising technology issues because nothing changes

72% shadow IT use among employees with the worst technology experience

52% have used personal devices, personal email, or unofficial tools to get work done

5x more likely to be a regular shadow IT user if frequently disrupted

Fieldwork conducted by Lightspeed, part of the Kantar Group, April 2026.