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**IMPACT OF WORKFORCE DIVERSITY PRACTICES ON
EMPLOYEE PERFORMANCE IN COMMERCIAL BANKS IN
KENYA.**

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ADMISSION NUMBER: 111768

**A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENT FOR THE AWARD OF MASTER OF COMMERCE -
STRATEGIC MANAGEMENT OPTION AT STRATHMORE UNIVERSITY.**

MAY 2025

DECLARATION

I affirm that this work is my original project and has not been submitted in the past or validated by another learning institution. To the best of my understanding, there is no content in this research project that has been formerly written or published by someone else, with the exception of where befitting references are included. Reproduction of any part of this Thesis requires the author's permission and approval from Strathmore University.

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Signature: Date: May 2025

MCOM student

Approval

This Thesis Project was reviewed and approved by the Strathmore University Supervisor.

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DEDICATION

I am grateful to my lecturers at Strathmore University, my Supervisor Prof. Joseph Onyango for his effective guidance and acknowledgement during and throughout the preparation of this project report. Other appreciations go to the executives of the selected banks covered by the study for their cooperation.



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LIST OF ABBREVIATION

KCB	Kenya Commercial Bank
LGBT	Lesbian, gay, bisexual, and transgender
Moe	Margin of error
NACOSTI	National Commission for Science, Technology and Innovation
SPSS	Statistical Package for Social Sciences



DEFINITION OF TERMS

Cultural diversity management: This could be delineated as a collection of policies and procedures that organizations implement to mold a work-place environment that honors, cares and protects heterogenous cultures, generations, ideas, and thinking (Patrick & Kumar, 2012a).

Age Diversity Management: Age diversity management entails cultivating a culture of respect and acceptance for individuals of all age groups, offering opportunities for growth and education across generations, encouraging collaboration and the sharing of knowledge among teams composed of diverse age groups, and addressing potential obstacles such as prejudices, biases, conflicts, and communication gaps (Chen & Wang, 2020).

Gender Diversity Management: Gender diversity management entails the establishment of a culture that values equality and inclusion for all genders. This includes offering career advancement opportunities for both men and women, promoting collaboration and innovation among gender-diverse teams, and addressing any challenges that may arise, such as stereotypes, biases, discrimination, and harassment (Ferrary & Déo, 2022).

Education Diversity Management: Education diversity management entails the establishment of a culture that values and respects diversity, offering opportunities for growth and development across differences, promoting collaboration and innovation among diverse groups, and addressing potential obstacles such as prejudices, biases, discrimination, and conflict (Köllen, 2019).

Performance: The company's actual output compared to its intended output. It refers to what a company does and can achieve when it engages with its many stakeholders (Bhasin, 2011)

Employee performance: the effectiveness and competency of employees in executing social programs, while upholding principles that allow them to identify, describe and organize. (Pradhan & Jena, 2017).

Workforce diversity management: this refers to creating an atmosphere within an organization that allows an inclusive group of employees to effectively execute their tasks, without any form of discrimination or bias (Saxena, 2014).

ABSTRACT

This research project aimed at evaluating the impact of workforce diversity management on employee performance in four leading banks in Kenya, namely KCB, Equity, Cooperative, and Standard Chartered. The study investigated the influence of cultural diversity, age diversity, gender diversity, and educational diversity on the performance of employees. The research was steered by both the similarity attraction theory as well as the cognitive diversity theory. A descriptive survey was adopted, and the Yamane formula was utilized in determining the sample size. The research report collected data from 203 employees from the four banks, using structured questionnaires and interview guides for key informants. To review the qualitative statistics, the research employed thematic analysis, meanwhile, inferential statistics and descriptive statistics were employed on the quantitative data. The results suggest that cultural, gender, generational, and education diversity management had a highly significant impact on employee output in banks located within Kenya. The findings inform of a substantial correlation between workforce diversity and organizational performance. To enhance performance, commercial banks should prioritize diversity in their leadership teams, ensuring representation from various cultural and tribal backgrounds. Additionally, leveraging different gender capabilities and effectively managing staff of varying ages will contribute to achieving the desired employee performance. The study also highlights the need to develop strategies that are able to tap into different education backgrounds so as to be able to utilize different capabilities and especially the youth workforce that has a lot of potential in the area of information technology that are crucial in optimizing the performance across all sectors including banks activities that incorporate online technology.



CHAPTER ONE

INTRODUCTION OF THE STUDY

1.1 Background of the Study

The increasing variety in backgrounds, perspectives and experiences in modern workplaces presents a significant challenge for organizations worldwide. This diversity has been encouraged by a myriad of issues, including age, educational attainment, sexual orientation, gender, physical abilities, civil status, race, ethnicity, locale, income level, and military service history (Kamal & Ferdousi, 2009). As Ohunakin et al. (2019) point out, many countries have diverse demographic, cultural, and ethnic populations, which has also impacted the global workforce across multiple sectors. Organizations must foster an inclusive atmosphere that allows individuals from varying social and cultural backgrounds to live and work together to manage workforce diversity effectively (Mor-Barak, n. d.). Diversity management is becoming a top priority for a growing number of organizations worldwide as a means of boosting output and gaining a competitive advantage (Kiser, 2015).

Workforce diversity has been established to have an effect on the employees' performance. Globally, workforce diversity has been known to affect workforce performance across many sectors. In the USA Oshin, Ayanleke and Olawale (2022) evaluated the effect of workforce diversity on employee performance at Toyota of Bowie, United States of America and established employee performance is influenced by workforce diversity and recommended, among others, that organizations should formulate policies that encourage employees, as this will create a wide pool of knowledge within the organization, thus enhancing organizational competitiveness. The study also established that the lack of dependency between workforce diversity (considered using two dimensions of primary identity – nationality and age) and the achieved results (considered using their place in the final table of the 2016/17 season and the total number of points) in Europe (Tworek, Zgrzywa-Ziemak and Hopej ,2020).

Evidence from India, indicated that age diversity, gender diversity, organizational tenure diversity, cultural diversity was establishing to affect employee performance (Prabu and Namratha,2019). Another study from Nigeria also showed a significant positive relationship between workforce diversity (age, gender and experience) on employee performance in Manufacturing companies in Nigeria while another study revealed significant generational differences in communication preferences, communication styles to varied teamwork had a significant effect on the organization performance in Rwanda (Mfitiryayo, Muhoza and Mukabalisa ,2025).

In Kenya, National Management of Kenya should discourage the employees from indulging in ethnic differences as they are likely to disrupt peace and harmony existing amongst the employees in this organization. Therefore, the management should hire and recruit employees from all ethnic backgrounds from all over the country hence leads to increased productivity (Oyoo and Makokha ,2024).

Due to Kenya's notable social and demographic changes as well as the banking industry's rapid growth and competitive dynamics, managing workforce diversity has become a major concern for commercial banks in the country. To satisfy the demands of their stakeholders and clients, banks must employ and maintain a diverse workforce (Munjuri and Maina, 2013). The potential advantages of a workforce which is diverse include innovation, improved creativity, problem-solving skills, customer satisfaction, and a larger market share, must also be leveraged by these banks (Sarac, 2017).

Commercial banks face several difficulties in managing a diverse workforce, such as misunderstandings, cultural disputes, prejudice, stereotyping, and resistance to change. By lowering motivation, dedication, engagement, and productivity, these problems can have a negative effect on worker performance (Munjuri and Maina, 2013). Commercial banks must therefore put into practice efficient methods for handling workforce diversity, such as improving employee training programs, promoting initiatives for ethnic diversity, establishing gender equality policies, streamlining the hiring process, and creating performance evaluation systems (Hu & Reich, 2021). By fostering a culture of respect,

trust, cooperation, and ongoing learning among a diverse workforce, the implementation of these tactics may enhance employee performance.

A study by Mwikali and Kyalo (2015) evaluate the effect of diversity in workplace on employee performance in the Banking Industry in Kenya established that gender diversity influenced employee performance in the banking industry most, followed by education diversity and ethnic diversity. However, the association between age diversity and employee performance was insignificant. The study therefore recommends that workplace diversity management practices should be developed bring together the work experience of the old and the technological capabilities of the young to improve employee performance. The above literature highlights the need for effective management of workforce diversity as a critical component in achieving the desired workforce performance and stressing the importance of further evaluation of the relationship between workforce diversity and workforce performance. Thus, the aim of this research is to determine the relationship between employee performance in Kenyan commercial banks and workforce diversity management. This report aims to assess the correlation between employee performance and workforce diversity management in Kenyan commercial banks.

1.2 Statement of the Problem

Enterprises must deal with the challenges of workforce diversity across their international branches and subsidiaries, particularly large multinational corporations. Companies must devise strategies that enable the successful integration of diversity within their organizational environments, given the increasingly diverse labor force in many nations (Seliverstova and Anita, 2021). While employee diversity can offer organizations a lot of opportunities, it also presents several difficulties that must be resolved, claim Gomez and Bernet (2019).

Kundu and Mor (2017) investigated the interconnection between organizational performance and workforce diversity, particularly in India's IT industry and established a strong relationship between employees' opinions of organizational performance and how

they view gender diversity initiatives while Akpaki (2017) examined the footprint of workforce diversity on workers' output in the lenders' industry in Nigeria established that members of educationally diverse groups are more likely to achieve high levels of performance due to wider range of knowledge resources.

Locally, Kipkebut (2010) examined the correlation between ethnic diversity and employee engagement among Kenyan civil servants and found that ethnic diversity had an adverse influence on affective commitment a sign of better employees' performance while Muceke and Namugongo (2012) evaluated the impact of gender diversity on the performance of staff performance in public universities and discovered that gender diversity improved performance. Studies focusing on the banking such as Munjuri and Maina's (2013) analyzed the relationship between workforce diversity management and employee performance in the banking sector established that employees' skills and educational background were the main factors influencing their performance. Additionally, Sarac (2017) investigated in a different study the connection between Kenyan commercial banks' performance and workforce diversity management techniques.

Despite the past studies focusing on the effect of numerous workforce diversity factors namely, cultural diversity, generational diversity, gender, and educational background and how it affected the performance of a firm, these studies did not cover the effect of workforce diversity on organizational performance. Additionally, the studies did not cover commercial banks in Kenya and moreover four prominent banks in Kenya. Notably, not all these studies were based on descriptive research design. Therefore, these studies indicated deep conceptual, contextual and methodological gaps and the studies cannot be generalized. This study seeks to establish the effect of workforce diversity management on the employees' performance in commercial banks in Kenya with reference to Equity Bank, KCB Bank Group, Co-operative Bank of Kenya Ltd., and Standard Chartered Bank Kenya Ltd.

1.3 Objective of the Study

To establish the effect of workforce diversity management on the employees' performance in commercial banks in Kenya.

1.3.1 Specific Objectives

- i) To establish the effect of cultural diversity management on employee performance in commercial banks in Kenya.
- ii) To establish the effect of generational diversity management on employee performance in commercial banks in Kenya.
- iii) To establish the influence of gender diversity management on employee performance in commercial banks in Kenya.
- iv) To establish the effect of education diversity management on employee performance in commercial banks in Kenya.

1.4 Research Question

- a) What is the impact of cultural diversity management on employee performance in commercial banks in Kenya?
- b) How does generational diversity management affect employee performance in commercial banks in Kenya?
- c) What is the influence of gender diversity management on employee performance in commercial banks in Kenya?
- d) What are the education diversity management on employee performance in commercial banks in Kenya?

1.5 Scope of the study

The objective of this project was to evaluate the impact of workforce diversity management on employee performance within commercial banks in Kenya. The investigation targeted four prominent commercial banks in the country: KCB Bank Group, Co-operative Bank of Kenya Ltd., Equity Bank, and Standard Chartered Bank Kenya Ltd. These institutions hold significant market shares and possess extensive customer bases,

operating within a competitive and dynamic landscape. Consequently, the management of workforce diversity is particularly pertinent to these banks, as they stand to secure a competitive edge and achieve their organizational objectives by harnessing the varied aptitudes and perspectives of their staff members. Furthermore, these banks bear a social responsibility to foster inclusion and equality among their employees and stakeholders (Munjuri & Maina, 2013).

The research was conducted from August to November 2023, focusing on the management personnel at the head office of banks located in Nairobi County. The main focus of the study was to look into the effect of workforce diversity management on employee accomplishments within lending institutions in Kenya. The study used descriptive studies using questionnaires to collect data from the respondents and targeted Senior Management Officers, Middle Management Staff and Lower Management Staff that included Equity Bank, Cooperative Bank of Kenya, Kenya Commercial Bank, and Standard Chartered Bank. The findings of this paper are anticipated to offer valuable insights for commercial banks in Kenya, policymakers, and other stakeholders aiming to improve employee performance within their organizations. Furthermore, the results elucidate the influence of cultural diversity, educational diversity, gender diversity, and age diversity on employee performance within the bounds of commercial banks in Kenya. The project also identified best practices for the management of workforce diversity in these banks, which may be applicable to other organizations.

1.6 Significance of the study

In terms of practice, this research presents critical perceptions into the utilization of diversity management practices that aim to boost employee productivity in Kenya's commercial banks. The outcomes from this study are particularly relevant for these institutions as they endeavor to create and apply effective diversity management strategies that can result in enhanced employee performance and increased productivity. Furthermore, the study is anticipated to foster diversity and inclusion within the commercial banking sector in Kenya. By identifying optimal practices for managing diversity, the research may afford to the establishment of a more panoramic work environment that acknowledges and respects individual differences.

The study's findings may be valuable to commercial banks, policymakers, and other stakeholders interested in enhancing workplace diversity and employee performance in Kenya. The implications of the research are particularly pertinent for policymakers, who may utilize the insights gained to formulate strategies that foster diversity and inclusion in these financial institutions. The recommendations derived from the study could provide an invaluable framework for guiding the development and implementation of policies that support effective diversity management practices in Kenyan banks.

The present study investigates the diversity challenges encountered by banks within the state of Kenya, specifically focusing on the effect of cultural, age, gender, and educational differences on workers' efficiency. The study will help in creating further insights to researchers and academicians into the effect of workforce diversity on the employees' performance in commercial banks in Kenya. Furthermore, this project seeks to satisfy a notable void in the existing literature regarding diversity management practices in Kenyan commercial banks, as previous research has predominantly concentrated on other industries.

1.7 Chapter Summary

This chapter provides an introductory framework by outlining the statement of the problem, presenting the objectives, and defining the study's scope. Additionally, it discusses the importance of the research for several stakeholders.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The section aimed to investigate and evaluate the viewpoints, comprehension, attributes, and outcomes of several previous studies carried out by different researchers and organizations concerning the effect of managing workforce differences in employee performance within commercial banks in the country in study.

2.2 Theoretical Foundation

A conceptual framework: underpins the theoretical aspects of a research study (Bless & Smith, 2008). The theoretical review delineates and elucidates the theory that articulates the rationale behind the existence of the research problem being investigated (Bless & Smith, 2008). This study will be grounded in the principles of Similarity Attraction Theory and Cognitive Diversity Theory.

2.2.1 Similarity Attraction Theory

The theory will be mainly anchored on Similarity Attraction Theory. This theory informs that individuals are inclined to approach and relate with individuals with kindred traits (Byrne, 1971). According to this theoretical framework, people are naturally more likely to build strong bonds with people who are like them than with people who are different. The saying "birds of a feather flock together" essentially sums up this idea. According to Byrne's empirical research, leader and follower's relationship quality is likely to be better when they have similar attitudes, opinions, and beliefs (Byrne, 1971). Additionally, according to the similarity attraction theory, people tend to develop closer bonds with people with whom they share characteristics with (Barbuto et al. ,2012).

The theoretical framework posits that employees are more comfortable working with people who share similar characteristics. As a result, when formulating diversity management strategies, it is important for enterprises to encourage their staff members to participate and develop connections with colleagues from diverse backgrounds. This goal can be achieved by implementing team building exercises, cross-functional initiatives, and

diversity training programs (Homan et al., 2015). Additionally, the theory assumes that employees tend to have higher levels of productivity when they work with people who share similar characteristics. As a result, organizations should consider forming diverse teams that integrate employees with different backgrounds and perspectives for project work. Such an approach can lead to improved creativity, innovation, and problem-solving skills (Cox Taylor & Pelled, 1993).

Applying the similarity attraction theory to this study will show that individuals from various cultural, generational, gender, and educational backgrounds are inclined to gravitate towards and seek out others who share similar attributes. Additionally, age and gender diversity are significant factors that can affect similarity attraction by introducing either differences or similarities among team members based on their demographic characteristics (Hapompwe et al., 2020). This research investigates the effect of age & gender differences on workers' productivity in commercial banks within Kenya, employing similarity attraction theory and diversity theory to clarify their effects on performance outcomes. In contrast, cognitive diversity implies to the differences in attributes including experiences, skills, and viewpoints.

Consequently, as emphasized by the similarity attraction theory, individuals from similar cultural, generational, gender, and educational backgrounds are inclined to gravitate towards and engage with others who share these characteristics. The theory highlights the possibility of similar units (small similar units such as age, same gender, education backgrounds working together) are able to achieve the highest levels of outcome or performance. In highlighting the relationship between workforce diversity and employees' performance as people are naturally more likely to build strong bonds with people who are like them than with people who are different thereby calling for better management of diversity for better team work. Hence, organizations should consider forming diverse teams that integrate employees with different backgrounds and perspectives for performance. Therefore, if managed effectively, such diversity can lead to improved organizational productivity and support the achievement of the firm's goals. The study predicts that if there is effective management of workforce diversity then the organization is able to achieve its goals and objectives.

2.2.2 Cognitive diversity theory

The concept of cognitive diversity was first articulated by Kirton in 1976. The latter can be described as the differences among team members regarding their knowledge, experiences, and perspectives. This diversity is influenced by how team members encode, organize, and interpret information. The theory was developed to elucidate the dynamics of creativity and problem- solving within organizational settings (Kirton, 1976).

Additionally, because hiring people with different viewpoints can result in conflicts, diversity requires that organizations understand how important it is to manage conflicts that may arise among employees from different identity groups. Moreover, diversity enhances teams' capacity for creativity and problem-solving, making it an essential tool for obtaining a competitive edge (Black and Bright, 2019). A survey conducted by the Bank of England regarding cognitive diversity and inclusion revealed that banks can promote cognitive diversity by assessing various dimensions of cognitive diversity through inclusivity metrics, including interpersonal interactions, flexible working arrangements, communication with leadership, and critical decisions related to recruitment and promotion (Bank of England, 2018).

Additionally, a healthy corporate culture promotes diversity of thought and accepts a wide range of opinions, while also stressing the significance of understanding cognitive biases, which has been a point of criticism for this theory. Cognitive diversity is further enhanced by an effective workplace culture that fosters an atmosphere where workers with different viewpoints can participate in civil and organized discussions and debates (Salazar et al. ,2012).

Cognitive diversity theory posits that teams characterized by varied cognitive styles can enhance their performance on intricate tasks by integrating diverse perspectives and methodologies in problem-solving (Aggarwal et al., 2019). Two significant factors that can affect cognitive diversity are cultural diversity and educational diversity, as they equip team members with distinct backgrounds, experiences, values, and knowledge (Crisp & Turner, 2011). This study investigates the management of cultural and educational diversity and their footprint on the performance of employee within banks in Kenya,

utilizing cognitive diversity theory to elucidate its influence on employee outcomes. Consequently, the research recognizes that individuals from diverse cultural, generational, gender, and educational backgrounds will uniquely encode, organize, and process information. Making it imperative to manage these various forms of diversity effectively to attain optimal organizational performance.

Therefore, the two theories are applicable in this study as it acknowledges the need of effectively managing workforce diversity in order to get optimum output from them. Notably, Similarity Attraction Theory explains how diversity needs to be critically management as people of similar characteristics may group themselves together at the expense of the togetherness that is critical in achieving the desired organization performance. Conversely, cognitive diversity theory emphasizes the significance of effectively managing the variances among team members in terms of their expertise, experiences, and viewpoints. It also underscores the necessity of addressing potential disparities among individuals from diverse identity groups. This management is essential for fostering creativity and enhancing problem-solving capabilities both within teams and across organizational boundaries, ultimately transforming workforce diversity into a vital asset that can provide a competitive edge for the organization. Cognitive diversity theory emphasizes the significance of effectively managing the variances among team members in terms of their expertise, experiences, and viewpoints and if properly managed can effectively contribute to increased employee performance in organizations across many sectors. This stresses the importance of effective management of workforce diversity in order to achieve the desired employees' performance and also highlighting the intricate tasks by integrating diverse perspectives and methodologies in problem-solving from various diverse groups. The proponents of the theory predict that the more the workforce divers, the more the improved workforce performance.

2.3 General Literature Review

2.3.1 Workforce diversity management

Workplace diversity management implies to the tactics and procedures used to foster an atmosphere in which staff members value and accept their unique differences. This process entails valuing, respecting, and acknowledging individual traits while also

leveraging these distinctions to achieve organizational goals (Cox and Blake, 1991). This framework emphasizes the value of workplace diversity and its associated advantages, including increased creativity, improved decision-making, and improved problem-solving abilities (Kochan et al, 2003). Fostering a positive workplace culture that celebrates people's differences and similarities is an important part of workforce diversity management. By creating such an atmosphere, companies enable every worker to reach their greatest potential and make a more meaningful contribution to the accomplishment of strategic objectives (Patrick and Kumar, 2012).

Furthermore, assessing and tracking diversity-related metrics to determine whether progress has been made is a crucial component of managing workforce diversity. This procedure could involve the systematic collection and analysis of data on employee demographics, hiring and promotion rates, and metrics for engagement and satisfaction (Shore et al. ,2010). The genesis of a company's most valuable resource, its human capital, depends heavily on cultural diversity (Genkova and Schreiber, 2022). Kulkarni's (2012) research on managing cultural diversity in Indian-established companies emphasized the importance of attitudes and beliefs as key elements of this management approach. The values, traditions, and customs that influence people's interactions and perceptions are all included in cultural beliefs. In addition to unofficial cultural norms and practices, these beliefs may originate from a variety of sources, such as religious, political, or philosophical ideologies. To create a welcoming and encouraging environment that values a range of cultural perspectives, managers must acknowledge and respect the cultural values of their team members (Nastasi et al. ,2017). People's thoughts and feelings regarding other cultures and cultural differences are referred to as their cultural attitudes. A multitude of factors, including individual experiences, media messages, and social norms, can impact attitudes, which can range from positive (appreciation of diversity) to negative (prejudice or discrimination). By modeling respectful behavior, fostering open communication and dialogue among employees from diverse cultural backgrounds, and offering training and education on diversity and inclusion, managers can support the development of positive cultural attitudes in the workplace (Kulkarni, 2012).

Furthermore, Jirasevijinda (2018) highlights the importance of recognizing and resolving age differences among staff workers to cultivate an enterprising work environment in his research on bridging the generational divide in the workplace. He notes that different age groups may have different communication styles, attitudes, and values, which can lead to miscommunication. Workplace tension and conflict can arise from misinterpretations of intentions and behaviors caused by such generational differences. Distinguishing between gender diversity and gender differences is crucial when it comes to managing gender diversity. Usually determined by a person's biological sex, gender differences are widely used to categorize people as either male or female. On the other hand, gender diversity goes transcends previously identified gender binary divisions of men and women to include a wider range of gender identities, expressions, and experiences. This idea acknowledges the diversity of gender identities and expressions in society, including but not limited to non-binary, genderqueer, and transgender people, and acknowledges that gender is a social construct (Singh, 2012).

According to Pradhan and Jena's (2016) assessment of employee performance in the workplace, educational attainment significantly influences employee performance by equipping people with the knowledge and tools needed to work efficiently and have progress within their careers. It appears from their findings that people with more education have a deeper understanding of complex technical ideas and are better equipped to evaluate information and make wise choices. According to a related study by Diamantidis and Chatzoglou (2019), which looked at the factors influencing employee performance across a range of industries, education also has a substantial effect on employee performance by providing people with specialized knowledge and expertise relevant to specific fields. In fields like engineering and healthcare that require specific knowledge or abilities, this is especially beneficial. Utilizing the diverse educational backgrounds of their staff members allows companies to access a multitude of insights that can result to more innovative solutions to problems (Yimam, 2022). To offer useful suggestions and suitable methods for managing employee diversity, this study intends to assess the application of both cultural diversity management and generational diversity management on employees' performance which have been found to impact employee

performance. Additionally, studies have also established that both educational background management and gender diversity management have an impact on the average employee performance.

The above studies that include Nastasi et al. ,2017; Kulkarni, 201 and Jirasevijinda (2018) highlight the existence workforce diversity factors that have been critical in any organization set up. This then stressed the need of understanding workforce diversity factors even as the study seeks to impact employees' performance and specifically to commercial banks. While there are many diversities that include religious and spiritual beliefs diversity, age and generation diversity, geographical diversity, socioeconomic status diversity, linguistic diversity, sexual orientation diversity, gender diversity, education diversity, racial diversity, cultural diversity among others, this study will focus on cultural diversity, age diversity, gender diversity and education diversity.

2.3.2 Employee Performance

The degree to which a person, group, organization, or system effectively accomplishes its goals or objectives is known as performance (Ghalem et al., 2016). The extent to which an employee meets or surpasses the standards set by their employer in terms of output, caliber of work, and other aspects of their job is what is meant by employee performance. Assessing a staff member's contribution to the overall success of the company requires consideration of this aspect of performance (Steve Jex and Britt, 2014). Personal characteristics, motivation, job satisfaction, leadership philosophies, and the organization's dominant culture are just a few of the aspects that can impact performance (Breevaart et al., 2016).

Effective employee performance management also entails laying lucid performance standards, providing constant feedback, and spotting areas for progress (Aguinis et al. 2013). It also entails creating an encouraging and motivating workplace that promotes dedication and employee engagement (Talya, 2019). Performance appraisals are one popular way to manage employee performance. These evaluations include giving feedback on areas for improvement and evaluating an employee's performance according to preset

standards, such as job duties and objectives (Bauer and Erdogan, 2018). However, it has been said that performance reviews are biased and overly subjective (Levy & Williams, 2004). Additional methods for managing employee performance include goal setting, 360-degree feedback, and coaching and mentoring (Van Vianen et al. 2011). These methods concentrate on fostering a cooperative relationship between the worker and their manager, emphasizing ongoing development and progress.

Nonetheless, study has found that a multiverse staff force can have an array of effects on an organization's performance, both positive and negative. Positively, diversity fosters creative thinking, a range of viewpoints, and enhanced problem-solving skills. But it can also result in problems like a decline in social cohesiveness, poor communication, and a rise in arguments (McKay and Avery, 2015). These problems can be resolved, and the benefits of diversity can be capitalized upon to improve overall organizational performance through effective diversity management.

The impression of workforce diversity on employee performance in Kenya is complex and multifaceted, according to Gacheri's (2012) study about performance of employees within banks across Kenya. It is claimed that the degree of this influence varies based on the responsibilities of both lower-level staff and upper management. To optimize their potential benefits for employee performance, this finding emphasizes the necessity for organizations to carefully consider the context and nature of their workforce diversity initiatives during the design and implementation phases. The study places a strong emphasis on establishing inclusive communication channels, offering training and development opportunities to develop cross-cultural competencies, and encouraging a respectful and accepting culture. Organizations can establish a supportive and empowering environment by doing this. While Bauer and Erdogan (2018), Levy and Williams (2004) and Van Vianen et al. (2011) used a number of metrics, that comprised of KPIs, performance appraisals, benchmarking, SMART goal settings, and customer feedback among others that can assist the organizations evaluating individual staff and collective performance, track progress directed at achieving goals, and establishing area that require improvement, Kundu and Mor (2017), Cherian et al. (2020) and Bashir (2021) focus on service delivery, customer satisfaction and achievement of performance targets, feedback

levels among others. This study is going to focus on service delivery, customer satisfaction and achievement of performance targets.

Service delivery refers to ability of the services provided by the company to meet its objective while customer satisfaction is the ability of a product or services to meet the customers' expectation (Ghalem et al., 2016; Steve and Britt, 2014). Additionally, Van Vianen et al. (2011) achievement of performance targets as the ability to attain the set out performance goals. Employees performance remain critical for the overall organization performance and therefore addressing factors such as workforce diversity among other is important to commercial banks especially in Kenya where workforce diversity has been of great concern.

2.4 Empirical Review

This segment analyzes prior assessment of the research elements. The analysis may assist in pointing out issues in existing studies that this research seeks to address.

2.4.1 Cultural Diversity Management and Employee Performance

Culture diversity is critical in achieving the employee performance, given that the more the staff is divers the better their performance. A study conducted by Andreou et al. (2020) presents an innovative approach for assessing and examining organizational culture through the textual analysis of internal communications. The results show that cultural diversity improves innovation, encourages risk-taking, and informs decision-making, all of which have a substantial footprint on enterprise performance. The study recommended more study to examine how cultural diversity interacts with other aspects of diversity.

Martin (2014) carried out research examining the influence of cultural diversity within the workplace. The study used empirical analysis, which reviewed a number of studies conducted globally. The study established a significant advantage of cultural diversity is that workers from different backgrounds frequently contribute distinctive cognitive viewpoints that enable them to approach problems from various perspectives. The study

also established that when people from diverse cultures are working on the same problem, it has been observed to be challenging to attain this level of analytical diversity.

However, Orugun et al. (2019) performed research that examined the role of social - cultural diversity in the performance of non-public health facilities within Kogi. Using descriptive research design, the study surveyed 304 employees from several private health organizations in the region and used a sample technology with two methods. The data was analyzed through the using multiple regression analysis. The results deduced that diversity, especially in relation to religious and other socio -cultural elements, is particularly prioritized and effectively managed in the health organizations of the state of Kogi, which has a substantial effect on the performance of the workforce.

Additionally, Martin (2019) assessed the management of cultural diversity and its ramifications for the competitive viability of the O. and K. branches of A. R. Bank Limited. In this examination, a strategy with mixed methods was adopted in which both quantitative and qualitative methodologies were applied to amass information from 47 participants that formed the full workforce of the earmarked branches. The findings showed that the oversight of cultural diversity is crucial to strengthen the competitive advantage of the company and its ability to achieve its targets. The research suggested the formulation of a cultural diversity management policy and emphasized the critical need for continuous employee training on cultural diversity management issues.

Another study by Cherian et al. (2020) reviewed the influence of cultural diversity on the output of workers. The descriptive study that used both quantitative and qualitative methods. The study established that cultural diversity increases team effectiveness, particularly in areas such as communication, innovation, problem solving, creativity, and conflict resolution. The study suggests that when managed effectively – with an emphasis on respect, trust and openness – diversity can significantly increase team performance. Conversely, it is recognized that diversity can also have harmful effects if it promotes social categorization, prejudice, bias or discrimination among team members. In summary, while cultural diversity could boost organizational performance, the relationship is complex and requires careful management and consideration of multiple factors. Although

the study covered Andreou et al. (2020), Martin (2014), Orugun et al. (2019) and Cherian et al. (2020) cultural diversity across many countries, the studies did not cover the effect of cultural diversity on employee performance in listed commercial banks in Kenya.

2.4.2 Age diversity management and Employee Performance

Darwin (2014) led a research study that explored the interlink between age diversity and employee performance in Singapore. This descriptive research used a self-completed set of questions to amass data from staff workers both in the processing sector and in the service sector. The context of the connection between the age of the employees and the corporate benefit was analyzed by use of the SPSS coding. This study included both the manufacturing and the service sector, whereby the latter was characterized by relationship-oriented dynamics and the latter by task-oriented processes. The findings show that age diversity positively affects the performance of the employees and serves both as an intrinsic and extrinsic motivator. In addition, the investigation showed that the diversity of age within the workforce is an important indicator of the performance of the employees, whereby significant differences between gender, age groups, professional experience and job roles are observed.

Additionally, Bashir (2021) examined the influence of an age-heterogenous workforce on organizational productivity, with a distinct emphasis on the mediating role of job crafting. The study employed an administrative survey approach, distributing semi-structured questionnaires to a sample of 405 individuals. The results demonstrated a notable correlation between two specific age demographics - young and older staff - and the company's performance indicator on both the financial and non-financial fronts. Furthermore, the research suggested that job crafting provides a partial mediator in the relationship between younger employees and the outcomes of the organization. Conversely, job crafting did not mediate the correlation between older staff members and the company's performance indicators. Moreover, Shaheen et al. (2017) investigated effects of age diversity on institutional performance, specifically within the financial services sector of District Swat. The research study focused on employees of public and private banks in the region and used questionnaires as a primary method for collecting data. The findings showed a substantial connection between the diversity of the workers

and the overall performance of the company. Furthermore, a strong connection between the diversity of workers and the company's problem-solving strategies and ability to solve the problem was found. The research gathered that a greater diversity of age among bank employees is linked with a decline in organizational challenges and an improvement in performance outcomes.

Andoh et al. (2019) assessed the effects of workplace diversity on employee performance, focusing on a sample from several non-public scholar institutions in Ghana. The cross sectiona descriptive study used regression analysis to analyze the data gathered from 175 participants, selected from 320 respondents, including academic and administrative staff from four private universities. The findings indicated that the generational differences among employees, as well as the diversity in their educational backgrounds, lacked any influence/effect on employee productivity within these institutions.

Busolo (2019) led a study examining the impact of age diversity on a company's target achievement, with the AAR Group in Nairobi being the focal point. Through a descriptive research design, the research targeted a demographic with age diversity ranging from 20 to 55 years. The findings reveal that age diversity is an imperative asset for organizations striving to maintain a productive workplace. The research suggests that executives should acknowledge age diversity as a competitive edge for their organizations. Moreover, it reiterates the significance of actively promoting age diversity, given its substantial influence on enhancing creativity and innovation within the organization.

Additionally, research conducted by Kirop and Egessa (2017) reviewed the impact of age diversity on the performance of companies within Elgeyo Marakwet in Kenya. This descriptive research involved a sample of 400 participants, selected through simple random sampling from the county's workforce. The data analysis employed both inferential and descriptive methods. The conclusion informed that age diversity positively influences the organizational performance in Elgeyo Marakwet County. According to Bashir et al. (2021) age diversity can yield both beneficial and detrimental outcomes, contingent upon the specific context and nature of the tasks involved. The authors propose several strategies for effectively managing age diversity, including the implementation of training

programs, mentoring initiatives, feedback mechanisms, and recognition practices. The study identified several negative impacts of age diversity on organizational performance. Specifically, it noted that age diversity might hinder productivity and innovation, particularly in tasks that necessitate high levels of coordination and collaboration among team members.

Age- related differences can lead to communication challenges, misunderstandings, and conflicts. Furthermore, employee satisfaction may decline in environments marked by age-related stereotypes, discrimination, or inequitable treatment, potentially resulting in diminished motivation, commitment, and loyalty among employees across various age groups. The research also highlighted that without sufficient support and opportunities for career advancement and learning tailored to different age groups, age diversity could contribute to increased turnover and absenteeism, ultimately leading to a loss of valuable human capital and expertise within the organization. In conclusion, while age diversity can have potential benefits for organizational performance, it is not a straightforward relationship and requires careful management and consideration of various factors. While the above studies that included Darwin (2014), Bashir (2021), Andoh et al. (2019), Busolo (2019), Kirop and Egessa (2017) and Bashir et al. (2021) focused on age diversity management from other parts of the world. The study did not cover the effects of age diversity on the performance of listed commercial banks in Kenya and therefore their findings cannot be generalized.

2.4.3 Gender diversity management and Employee Performance

Ahmad et al. (2019) undertook research aimed at evaluating the effect of workplace diversity on employee performance. The study sampled research paper included 545 employees and 105 department heads, including regular employees (BPS-2 to 15), contract workers, daily wage earners, and laborers from AIOU's main and regional campuses. Using a survey to gather information, evidence was gathered employing the stratified random sampling technique. Pearson regression and correlation methods were used in the study, and the findings informed that the performance of employees was adversely affected by gender diversity.

In contrast, Krishnan (2020) examined the impact of gender diversity on employee performance in the food processing industry of Kerala. This descriptive research involved a survey of 230 participants, utilizing a convenience sampling approach, which resulted in a sampling adequacy of 0.771 as determined by the KMO Test. Additionally, Bartlett's test of sphericity yielded a significant result ($p = 0.000$). The analysis employed ANOVA, correlation, and regression methods, revealing that gender diversity significantly predicts workers' productivity. A distinct study carried out by Qasim (2017) explored effects of diversity on work productivity within the educational sector of Jalalabad, Afghanistan. In order to conduct the study, 260 participants including both employers and students were recruited from selected higher education institutions and given a questionnaire. SPSS and Microsoft Excel were employed to review the data. The results indicated that diversity related to gender and ethnicity has a huge effect on the performance of employees.

Hapompwe et al. (2020) also explored the effects of age and gender diversity on the performance of employees within the Zambia Compulsory Standards Agency (ZCSA). The study that employed both qualitative and quantitative research approaches targeted 50 respondents from different organizational levels that were selected using stratified and random sampling techniques. The study established that performance and gender diversity were found to be highly correlated, indicating that employees prefer working with colleagues of the opposite gender as long as professional standards are upheld.

Chepkemai et al. (2022) performed an assessment of the connection between staff performance and gender diversity in Bomet County, Kenya. The descriptive study sampled 91 individuals from different departments within the County Government took part in this descriptive research with inferential analysis used for the data analysis. The findings from the regression and correlation analysis showed that employee performance and gender diversity had a favorable association ($r=0.689$; $p<0.05$). Overall, 72.3% of the deviation in staff performance was informed by gender diversity ($R^2=0.723$).

In a theoretical analysis, Castilla and Benard (2010) examined the paradox of meritocracy in firms, revealing that diversity management practices focused on merit-based evaluations may inadvertently foster bias and discrimination against women and minority

groups. The study posits that prioritizing meritocracy as a core organizational value could activate implicit gender biases. Overall, while gender diversity can have potential benefits for organizational performance, it is not a straightforward relationship and requires careful management and consideration of various factors. Companies are obligated to come up with strategies that effectively absorb diversity and mold work environments that are inclusive and value and leverage the contributions of all employees. While Ahmad et al. (2019), Krishnan (2020), Hapompwe et al. (2020), Chepkemai et al. (2022) and Castilla and Benard (2010) covered the various aspect of gender diversity, the study did not cover the effects of Gender diversity management on the performance of listed commercial banks in Kenya and therefore their findings cannot be generalized.

2.4.4 Education diversity management and Employee Performance

A research investigation conducted by Project Gist International (2022) assessed the consequence of workforce diversity on performance of staff within organizations. The study used empirical analysis from various sources. The study established that informed that when a diverse workforce one that is marked by a range of backgrounds and educational attainment—works together in the airline industry, performance is greatly impacted. Additionally, of the different aspects of diversity that were looked at, the employees' educational background was found to be the most imperative factor.

Hapompwe, Mulenga, and Kokako (2020) examined the effects of workforce diversity on employee performance. The review utilized a simple random sampling technique, distributing 120 questionnaires directly to directly involved in production at a Sri Lankan clothing factory. Regression analysis was employed to determine the relationships between the parameters, regression analysis was employed. The results showed that, in comparison to other diversity components, age diversity had a significant footprint on employee performance.

Additionally, Sartore and Backes-Gellner (2020) conducted an evaluation of the relationship between educational diversity and individual compensation. Through theoretical analysis, the study drew upon data from diversity research encompassing 87,000 employers and 1,200,000 employees. The findings suggest that fostering

educational diversity in the workplace by including both academic and Vocational Education and Training (VET) graduates appears to benefit the workers. Furthermore, the study discovered that educational diversity is essential for improving worker performance, particularly in teams working on challenging projects and those with less organizational experience.

Another study Akaka (2017) assessed the Effect of Workforce Diversity on Employee Performance in the Banking Industry of Nigeria. The survey used questionnaire to collect data focused on 81 employees of First bank Nigeria Ltd, Ota Branch sampled for the research paper. The findings informed that educational diversity has a strong impact on staff performance although the study pointed out that ethnic diversity had very minute influence on the output of the employees at the bank.

Nonetheless, Kakenya and Litunya (2019) conducted an assessment of how educational diversity impacts the productivity of the workforce at the Co-Operative Bank of Kenya. The research employed a descriptive and correlational design, focusing on employees across various organizational levels at the head office. A cumulative of 83 respondents were purposefully picked for the study and questionnaires were distributed to gather data. The analysis utilized a linear regression model, with data processed using SPSS version 24.0. Findings revealed that educational background contributes to a range of experiences, thereby enhancing organizational productivity, as each employee brought distinct educational qualifications to the team.

A study by Gaunya (2015) looked into the effects of Workforce Diversity Management on Employee Performance in Kenya's Public Sector. Utilizing a case study methodology, the research focused on a sample of 10 management-level officers and 180-line officers from the Department of Probation and Aftercare Services, chosen through a simple random sampling method. The data gathered were reviewed through descriptive and inferential statistical techniques. The findings indicated a statistically substantial positive correlation between educational diversity and employee performance, whereas age diversity exhibited only a weak quantitative association with workers' productivity. While establishing the influence that differences in a board has on firm productivity, Emad Eldeen et al. (2021)

used an empirical review of several studies to determine how different aspects of board diversity such as gender, nationality, age, ethnicity, and education affect firm performance in terms of return on assets (ROA) and Tobin's Q. The study established that education diversity has a negative effect on organizational performance, as it may increase information asymmetry and reduce consensus among board members. Education diversity may increase information asymmetry among board members, as they may have different levels of knowledge and expertise on various aspects of the firm's operations and strategies. This can lead to lower quality of decision-making and monitoring. The study also found Education diversity may reduce consensus among board members, as they may have different perspectives and opinions on the optimal course of action for the organization. This can lead to conflicts, delays, and inefficiencies in the board's functioning.

While Project Gist International (2022), Hapompwe *et al* (2020), Sartore and Backes-Gellner (2020), Akaka (2017), Kakenya and Litunya (2019), Gaunya (2015) and Eldeen et al. (2021) covered the various aspect of education diversity, the study did not cover the effects of education diversity on the performance of listed commercial banks in Kenya and therefore their findings cannot be generalized.

2.5 Summary of the Literature Review and Research Gap

Workforce diversity is critical in achieving employees' performance as indicated in a study Martin (2014) when people from diverse cultures are working on the same problem, it has been observed to be challenging to attain this level of analytical diversity, Cherian et al. (2020) also cultural diversity could boost organizational performance, the relationship is complex and requires careful management and consideration of multiple factors while Shaheen et al. (2017) that established substantial connection between the diversity of the workers and the overall performance of the company. Additionally, Qasim (2017) established that diversity related to gender and ethnicity has a huge effect on the performance of employees and that Hapompwe et al (2020) that also established that age diversity had a significant footprint on employee performance.

Despite the studies focusing on the effect of numerous workforce diversity factors namely, cultural diversity, generational diversity, gender, and educational background and how it

affected the performance of a firm, these studies did not cover the effect of workforce diversity on organizational performance. Additionally, the studies did not cover commercial banks in Kenya and moreover four prominent banks in Kenya. Notably, not all these studies were based on descriptive research design. Therefore, these studies indicated deep conceptual, contextual and methodological gaps and the studies cannot be generalized. This study seeks to establish the effect of workforce diversity management on the employees' performance in commercial banks in Kenya with reference to Equity Bank, KCB Bank Group, Co-operative Bank of Kenya Ltd., and Standard Chartered Bank Kenya Ltd.

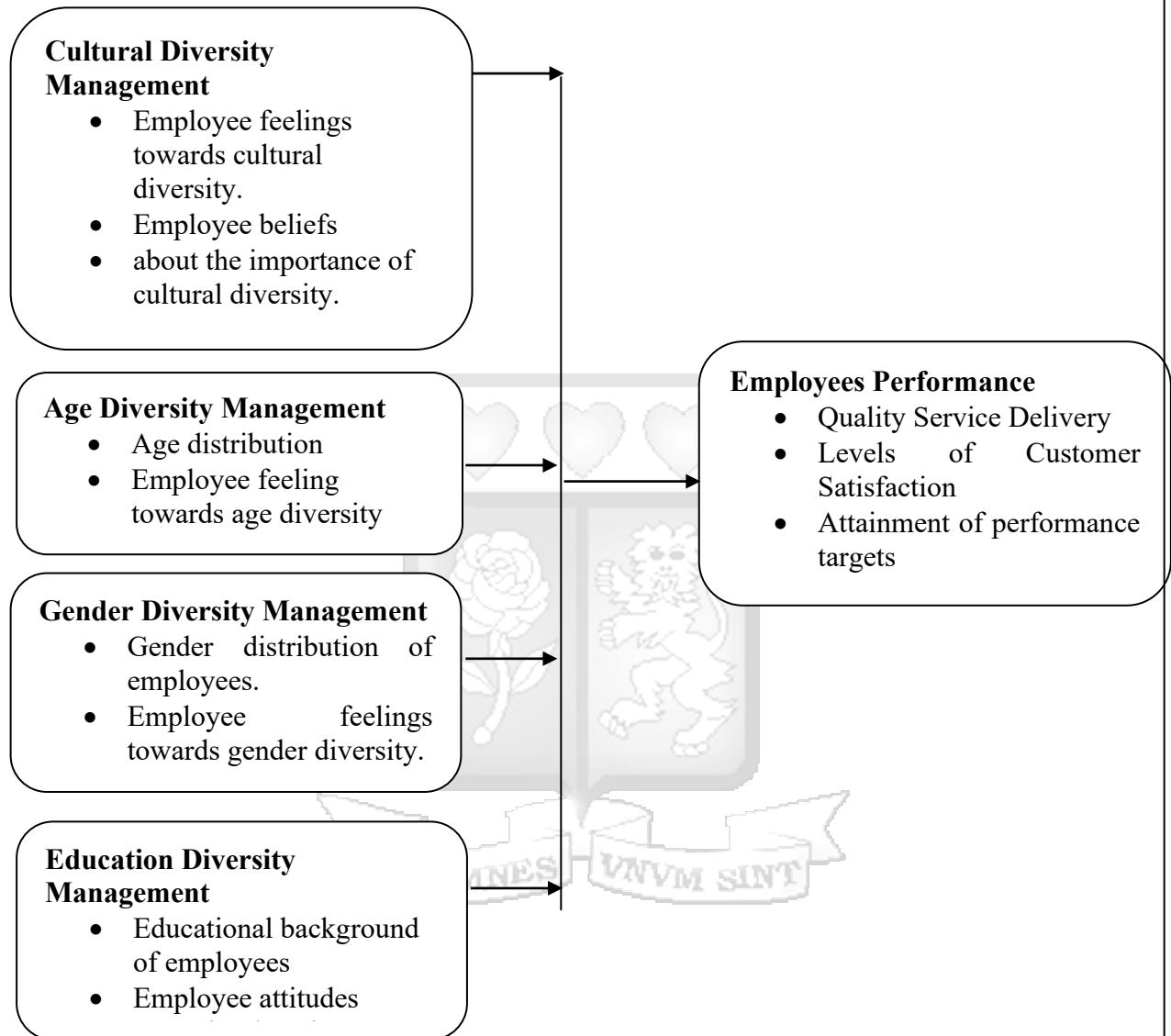
Table 2. 1 Summary of the Literature Review and Research Gap

Year	Study	Methodology	Findings	Study Gap
Andreou <i>et al.</i> , (2020)	The OCAI Textual Measure of Organizational Culture	Empirical Review of past literature	Cultural diversity affects firm performance through innovation, risk-taking, and decision-making.	The study did not check how cultural diversity interacts with other sources of diversity, such as age, gender, education which this study looked at.
Cherian <i>et al</i> (2020)	How cultural diversity affects team performance	Empirical review of past literature	Diversity can enhance team performance if it is managed properly with respect, trust, and openness.	The study only focused only on Cultural diversity and not on other workforce diversity factors
Darwin (2014)	Impact of Age-Diverse Workforce on Organization Performance and the Mediating Role of Job Crafting Performance: A Case of Some Selected Private Universities in Ghana.	Regression Analysis	Job crafting fails to mediate the association between old-age employees and the firm's financial and non-financial performance.	The study was carried out in private universities and not in the banking sector

Ahmad <i>et al</i> (2019)	Effects of workplace diversity on the performance of employees	Regression analysis	Gender diversity had a negative relationship on the performance of the employees.	The study was carried out in regional campuses and not in the banking sector and therefore, the findings cannot be generalized
Qasim (2017)	Effect of workforce diversity on employee's job performance in education sector, Jalalabad, Afghanistan.	Questionnaire	The workforce diversity of gender and ethnicity has a significant effect on an employee's job performance.	The study was conducted in Jalalabad, Afghanistan and therefore the findings cannot be generalized
Gaunya (2015)	Relationship between Gender Diversity and Employee Performance in the County Government of Bomet, Kenya	Descriptive research design/ correlation and regression analysis	Gender diversity revealed a positive relationship ($r=0.689$; $p<0.05$) with employee performance	The study only focused only on gender diversity and not on other workforce diversity factors
Akpakip, (2017)	Effect of Workforce Diversity on Employee Performance in Nigerian Banking Industry.	Survey research design study / questionnaire	Educational diversity has a strong influence on employee performance although the study pointed out that ethnic diversity had zero to none influence on employee performance at the bank.	The study though was carried out in the banking sector, the findings in Nigeria cannot be generalized in the Kenya context
Eldeen <i>et al.</i> , (2021).	The effect of the board diversity on firm performance in UK.	Empirical review of past literature	Education diversity may reduce consensus among board members, as they may have different perspectives and opinions	Although the study the study only focused on educational, gender and age diversity and not cultural workforce diversity factors.

2.6 Conceptual Framework

The relationship is as demonstrated in the diagram shown below.



Source Author (2024)

Figure 2. 1: Conceptual Framework

2.6.1 Cultural Diversity Management

Cultural Diversity Management is critical in achieving the desired employees' performance. Effective cultural diversity in the banking sector can help in achieving the anticipated employees.

Establishing the employee beliefs on the cultural diversity management and how it can affect employees' performance. The importance of cultural diversity cannot be over emphasized in achieving the employees' performance in the commercial banks in Kenya.

2.6.2 Age Diversity Management

Diversity in the age of workforce in any organization is able to help in achieving the employees' performance target and ensure that the organization attains its performance. The study will also establish how age diversity and its distribution, and the feeling towards age diversity its impact on the employees' performance. Employment of staff of different ages may help in attaining the expected employees' performance.

2.6.3 Gender Diversity Management

Additionally, diversity in terms of gender of workforce in any organization is able to help in achieving the employees' performance and ensure that the organization taps into the different gender capabilities. The study will also establish how gender diversity and its distribution, and how gender diversity has impacted on the employees' performance in the commercial bank in Kenya. Employment of staff of different gender may be critical achieving the desired employees' performance.

2.6.4 Education Diversity Management

Lastly, education diversity of workforce can assist in achieving the employees' performance target and ensure that the organization attains its desired performance. The study will also establish how education diversity and the staff having different education background, and the way this diversity impacts the employees' performance. Notably, employment of staff of different education diversity may help in attaining the expected employees' performance in the banking sectors.

The conceptual framework is related to Similarity Attraction Theory as the theory highlights the relationship between workforce diversity and employees' performance as people are naturally more likely to build strong bonds with people who are like them than with people who are different thereby calling for better management of diversity for better team work. Hence, organizations should consider forming diverse teams that integrate employees with different backgrounds and perspectives for performance. Additionally, Cognitive diversity theory is related to the conceptual framework where the theory stresses the importance of effective management of

workforce diversity in order to achieve the desired employees' performance and also highlighting the intricate tasks by integrating diverse perspectives and methodologies in problem-solving from various diverse groups.

Table 2. 2 Operationalization of Research Variables

Variable	Type of variable	Indicators	Data collection tool	Data analysis
Cultural diversity	Independent	- Employee feelings towards cultural diversity. - Employee beliefs about the importance of cultural diversity.	Survey questionnaire with Likert scale items	Descriptive statistics, regression analysis, correlation analysis
Age diversity	Independent	- Age distribution of employees. - Employee feelings towards age diversity.	Survey questionnaire with Likert scale items	Correlation statistics, regression analysis, Descriptive analysis
Gender diversity	Independent	- Gender distribution of employees. - Employee feelings towards gender diversity.	Survey questionnaire with Likert scale items	Correlation statistics, regression analysis, Descriptive analysis
Education diversity	Independent	- Educational background of employees. - Employee feelings towards education diversity.	Survey questionnaire with Likert scale items	Correlation statistics, regression analysis, Descriptive analysis
Employee performance in Commercial banks	Dependent	- Service Delivery. - Customer Satisfaction. - Achievement of performance targets.	Survey questionnaire with Likert scale items	Correlation statistics, regression analysis, Descriptive analysis

Source Author (2024)

2.7 Chapter Summary

The chapter includes the theoretical framework that provided a blueprint or structure for understanding and investigating a specific phenomenon or problem, the empirical review which analyzing existing studies that have used real-world data, observation, or

experimentation to investigate a specific research question or phenomenon and the study gap. The chapter also included conceptual framework and the Operationalization of Study Variables.



CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This section showcases the steps used for this thorough research study. It comprises; the design framework, target group, sampling techniques employed, data collection techniques and methods for analyzing and presenting the data.

3.2 Research philosophy

This outlines a viewpoint regarding the gathering, examination, and application of data related to a particular issue. Also, these philosophies; which include positivism, pragmatism, realism, and interpretivism; augment the study's chosen research strategy (Creswel, 2009). The research paradigm of the positivists was chosen for this study because it permits scientific investigation into determining correlations between many connected variables and permits hypothesis testing (Lawrence, 2006). Positivism is practical in determining the effect of workforce diversity and workforce performance given that the researcher under positivism is detached from the research participants with little interaction and with no personal interests or benefits to be derived from the outcome of the study (Dudovskiy, 2021). This way of thinking also makes it possible to gather data while interfering with the research subject as little as possible. This paradigm was perfect for the investigation since it enables the use of quantitative methods to look at how the study variables interact (Bell & Bryman, 2007).

3.2.1 Research Design

This research utilized a descriptive research framework due to the presence of variables that are not quantifiable and can only be articulated through descriptive statistics. Descriptive studies are especially beneficial when the variables can't be assessed numerically but can be represented statistically (Cooper & Schindler, 2008). The descriptive research design allows for the assessment of the variables that cannot be measured but can only be described in descriptive statistics. This study used a variety of statistical approaches, including mean, standard deviation, percentages, and frequencies. It sought to examine the effect of independent variables, such as workforce diversity management (including cultural, gender, educational aspects, and age), on the dependent variable of employee performance in Kenyan

commercial banks, with a particular emphasis on four leading institutions: KCB Bank, Equity Bank, Standard Chartered Bank, and Cooperative Bank.

The research employed a number of methodological approaches that included both quantitative and qualitative research analysis. This bolstered the study more as compared to using one method alone.

3.3 Population

The study targeted Senior Management Officers, Middle Management Staff and Lower Management Staff as indicated in table 3.1 below. Therefore, the populations targeted for this research study was two hundred and three (203) that include management level staff from the targeted banks that included Kenya Commercial Bank (58), Cooperative Bank of Kenya (56), Equity Bank (51) and Standard Chartered Bank (38) as illustrated on table 3.1. These management staff were targeted as they are the ones with the necessary information in relation to the study.

Table 3. 1 Target Population

Management Level	Category	Targeted Population	Percentage
Senior Management Officers	Departmental Heads	16	7.9
	Deputy Departmental Heads	27	13.3
Middle Management Staff	Human Resource Management-Staff	32	15.8
	Operations Management-Staff	36	17.7
	Administration Management Staff	32	15.8
Lower Management Staff	Junior Management-Staff from all the departments	60	29.5
Total		203	100.0

Source: Kenya Bankers Association (2024)

3.4 Sampling Techniques

3.4.1 Sampling Method

Sampling entails the selection of a representative subset from a larger population, with the aim of ensuring that this subset mirrors the characteristics of the group as a whole (Orodho and Kombo, 2004). In this research, four prominent banks were intentionally selected: Equity Bank, Cooperative Bank of Kenya, Kenya Commercial Bank, and Standard Chartered Bank. The analysis concentrated on Equity Bank and Cooperative Bank of Kenya, as well as Kenya Commercial Bank and Standard Chartered Bank, based on criteria such as asset size, branch distribution, and customer demographics. A stratified random sampling technique was used to identify participants from different categories, thereby facilitating the gathering of pertinent information for the study. The stratification was informed by management tiers and specific categories of respondents. Stratified sampling entails partitioning the population into distinct subgroups and subsequently conducting random selections from each subgroup, which enables precise estimations for each stratum and the overall population (Cooper and Schindler, 2003). Stratified sampling method was appropriate for this study as the target population was divided in different categories. Therefore, the sampling method provided the respondents with an equal chance to be included in the study, it is non bias, comprehensive and it is as representative as possible of the targeted population (Bell & Bryman, 2007). This approach yielded a sample that accurately represents the population concerning the research subject.

3.4.2 Sample size determination

Yamane (1967) sample determination formula was used to determine the sample size and comprised of management levels of staff from the four targeted commercial banks.

The below formula was inferred when determining the sample:

$$n = N / (1 + Ne^2)$$

Where,

N = population size,

n= corrected sample size,

and e = Margin of error (Moe), e = 0.05 based on the research condition.

N=203 (Number of staff in the targeted category at the four earmarked commercial banks).

$$Nf = 203/1 + (203 \times 0.05^2) = 134.6600331674959$$

Population Sample = 135

Table 3. 2 Sample Size

Management Level	Category	Targeted Population	Banks	Sample Size	Percentage(%) Distribution
Senior Management Officers	Departmental Heads	16	KCB-4 Equity-4 Cooperative-4 Standard Chartererd-4	11	8.1
	Deputy Departmental Heads	27	KCB-7 Equity-8 Cooperative-7 Standard Chartererd-5	18	13.3
Middle Management Staff	Human Resource Management-Staff	32	KCB-8 Equity-7 Cooperative-9 Standard Chartererd-8	21	15.5
	Operations Management-Staff	36	KCB-9 Equity-10 Cooperative-9 Standard Chartererd-9	24	17.7
Lower Management Staff	Administration Management Staff	32	KCB-9 Equity-10 Co-operative-9 Standard Chartererd-9	21	15.8
	Junior Management-Staff from all the departments	60	KCB-10 Equity-10 Cooperative-10 Standard Chartererd-10	40	29.6
Total		203		135	100

Source: Field Study (2023)

The sample size was evenly distributed according to the percentage composition of targeted population of each stratum. The sample size is statistical representation of the target population and ensures that all the characteristics of the targeted population is also included in the sample size that is statistically determines through sample size determination formula or techniques. Sample size was critical in this study as it ensured that the targeted population is adequately represented in the sample size (Cooper and Schindler, 2003). The study targeted the above management staff as they are directly involved with the management of staff in the organization.

3.5 Data Collection Methods

The principal source of data for this research was primary data, which encompassed both qualitative and quantitative dimensions. Consequently, the research employed a combination of questionnaires and interview schedules to gather information from the participants.

The study used a Five-Likert scale structure questionnaire that was the main instrument used to gather data from a sample of respondents at the three management levels. Based on Mugenda and Mugenda (2003), a questionnaire is a set of inferences asked of respondents to gather relevant statistical information regarding the question of interest to the researcher. The survey was constructed using a five-point Likert scale, which Mugenda and Mugenda (2003) claim is relatively cheap and easy to implement and analyze. This helped to determine the respondents' level of agreeability on several statements following on the objectives of the study. (1- Strongly Disagree, 2 – Disagree, 3 - Neutral, 4 - Agree, 5 - Strongly Agree. The structured questions were exhaustive and mutually exclusive. The questionnaire was divided into Section A that included the General Information, Section B, C, D, E the independent variables (Age, cultural, gender and education) and Section F (employee performance in commercial banks in Kenya).

This study's objective is to gather data regarding the impact of workforce diversity management on employee performance within commercial banks in Kenya. To achieve this, interviews, which were semi- structured, were done with both employees and executives at these institutions.

The focus was on the Departmental Heads, specifically examining their perspectives on

employee performance about four prominent commercial banks. This approach targets to create a thorough interpretation of diversity management practices and their impact on employee output or performance.

The interviews were conducted in a quiet and private location within the commercial bank, such as a conference room or a private office. As an alternative, the interviews could be facilitated through video conferencing platforms online. The number of interviews that were conducted depended on the level of data saturation and the size of the sample. In general, least 10-15 participants to ensure a diverse range of perspectives. The interviews for the respondents looked into the opinions, views, and suggestions from the Departmental Executives on the performance of employees' in banks in Kenya with reference to four leading commercial banks in Kenya (Kenya Commercial Bank, Equity bank, Cooperative bank and Standard & chartered. This was done to support the data gathered from other segments of respondents on the effect of workforce diversity management on the employees' performance in commercial banks in Kenya.

The researcher acquired a letter from the university, which enabled the essential personnel to gather data from four major commercial banks in Kenya. Before starting the study with the chosen participants, authorization was also received from the NACOSTI office to proceed with the research. Consequently, request letters were sent to the targeted leading commercial banks in Kenya. Questionnaires were distributed using a drop-and-pick approach, with collection occurring two weeks later. Furthermore, direct interviews were conducted with key respondents to obtain insights regarding the effects of workforce diversity management on employee performance in the commercial banking sector of Kenya.

3.6 Research Quality

Moreover, a preliminary test was conducted using questionnaires distributed to participants selected to reflect the target population. This sample consisted of one participant from each identified stratum, which included two staff members from Human Resource Management, two from Operations Management, two from Administration Management, and four from Junior Management, all sourced from the top four banks in the industry. This pilot research was conducted with the intention of evaluating the evidence collection instrument for both

validity and reliability. Orodho (2003) highlighted the significance of performing a pilot study to determine if the data collection instruments were. Within a non- homogeneous population, it is crucial that the assessment of study tools includes representation from all distinct groups within the population (Coopers & Schindler, 2006).

3.6.1 Validity of the Study

Validity refers to how accurately an instrument measures what it is supposed to measure and operates as intended (Kerlinger, 2006). It also pertains to how well the findings from data analysis represent the phenomenon being studied. The accuracy of the research instruments was assessed by specialists in the School of Business Studies at Strathmore University. Their suggestions were incorporated into the final tools distributed to the study participants.

3.6.2 Reliability

The study instruments' reliability was evaluated using the Cronbach reliability test via SPSS. A Cronbach's alpha coefficient nearing 1 signifies a higher level of internal consistency within the questionnaire. In detail, a reliability score under 0.6 is viewed as poor, a score of 0.7 is seen as acceptable, and a score above 0.8 is considered good (Sekaran, 2003).

Table 3.3 Reliability Results

Variables	Number of items	Cronbach's Alpha	Comments
Cultural diversity Mgt	6	0.835	Accepted
Generational diversity Mgt	6	0.838	Accepted
Gender diversity Mgt	6	0.839	Accepted
Education diversity Mgt	6	0.833	Accepted
Employee's' Performance Mgt	6	0.836	Accepted

Results of reliability test in Table 3.3 revealed that workforce diversity management factors as measured by 4 items had a Cronbach's Alpha of 0.836. This implied that the scale used was reliable and that all the items were correlated and measured the same thing. The results further showed that cultural diversity management as measured by 6 items had a Cronbach's Alpha of 0.835 which was above the threshold of 0.7 adopted for this study. Similarly, other variables

such as Generational diversity management, Gender diversity management and Education diversity management had Cronbach's Alphas of 0.838, 0.839 and 0.833 respectively which were above the threshold of 0.7 adopted for this study. These results implied that the scale used in this study was reliable and that all the four variables of (cultural diversity, age diversity, gender diversity and education diversity) all registered a reliability score above 0.8 which was not only viewed as good but and it the question were adequate for data collection.

3.7 Data Analysis

The research employed a combination of qualitative and quantitative data analysis techniques. For the latter aspect, both inferential and descriptive statistics were utilized. The inferential aspect encompassed measures such as percentages and standard deviations to determine the effect of independent variables on the dependent variable. They were also applied to determine the nature of the correlation among the target variables being studied, employing methods such as multiple linear regression and Pearson correlation. This approach facilitated the drawing of conclusions regarding the interrelations among variables, with a confidence level set at 95%. The analysis of quantitative data was supported by SPSS, and the findings were illustrated through various statistical representations, including tables, percentages, and charts, utilizing the Microsoft Excel software package.

However, the linear regression model formula $Y_1 = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$ can be rewritten with the given independent variables (cultural diversity management, age diversity management, gender diversity management and education diversity management) and dependent variable (employee performance on commercial banks) as:

$$\text{Employee Performance} = \beta_0 + \beta_1 * \text{Cultural Diversity Mgt} + \beta_2 * \text{Age Diversity Mgt} + \beta_3 * \text{Gender Diversity Mgt} + \beta_4 * \text{Education Diversity Mgt} + e$$

where β_0 , β_1 , β_2 , β_3 and β_4 are coefficients that can be estimated from data using linear regression techniques and e represents the error term.

Additionally, linear regression model presented as $Y_1 = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4$

+ e was used to determine the correlation between the dependent and independent variables. The significance level was established at a critical threshold of $P < 0.05$, corresponding to a confidence level of 95%. An ANOVA test was conducted to evaluate the hypothesis, where a $P < .05$ resulted in the rejection of the null hypothesis in favor of the alternative hypothesis, while a $P > .05$ indicated the acceptance of the null hypothesis. Results indicating a $P < .05$ would also indicate there was a significance relationship between independent and dependent variable.

Qualitative data from the direct interviews on the other hand was analyzed through thematic review and was based on the study highlighted objectives. This study used narration and quotes for analysis where data from the interview grouped the responses to each study question, establish study themes to make sense of the data, establish connections between themes and move toward analytical insight. The method also enabled comparisons and establishment of consistency and difference from responses from the questionnaire. The results of the analysis were presented through narrations, tables, charts and graphs.

3.8 Ethical Consideration

The respondents' confidentiality was maintained with informed consent being sought before data collection. The originality of the research was also maintained throughout the duration of the study. The confidentiality of the participants, along with their departmental affiliations, were treated with confident and were not shared with external parties. The study sought consent was sought from all the participants, who were also informed of their right to discontinue with the study on any occasion during the questionnaire process. Participate in the study was voluntarily with the integrity well maintained in order to avoid any dishonesty in the exercises, including but not limited to plagiarism, fabrication, or other unethical conduct, and sought consent when necessary. Additionally, ethical approval was acquired from Strathmore University, and permission was obtained from the National Commission for Science, Technology and Innovation (NACOSTI) (Permit No: 562384) prior to commencing with the collection of data.

3.10 Chapter Summary

The chapter contains key elements such as the target population, sampling strategies, methods of gathering data, and strategies for data analysis and presentation. It is organized into various sections, including research design, target population, methods for determining and selecting sample sizes, procedures for collecting data, and data analysis techniques. This organized structure of the chapter provides a comprehensive and systematic exploration of the study's methodology.



CHAPTER FOUR

DATA ANALYSIS, FINDINGS AND INTERPRETATION

4.1 Introduction

This paper's objective is to assess the effects of managing workforce diversity on employee productivity within Kenya's commercial banks. This section explains the findings and responses derived from data collected via questionnaires, where the researcher compiled opinions and perspectives regarding the footprint of workforce diversity management on employee performance in Kenyan commercial banks.

4.2 Response Rate

This study established that from the 135 sampled respondents, 118 actually contributed to the research. Therefore, the rate of response of the study was 87.4 % response where respondents (Senior, Middle and Lower Management staff) from each the following banks: two public owned Bank (Kenya Commercial Bank and Cooperative Bank of Kenya) and two private owned commercial banks in Kenya (Equity Bank and Standard Chartered Bank). The response rate was - 87.4 % which is very adequate. According to Fincham (2008), a questionnaire survey that selects a broad group and achieves 60% or higher participation rate, is regarded to be strong and positive. However, studies that yield a 10% response need reexamined.

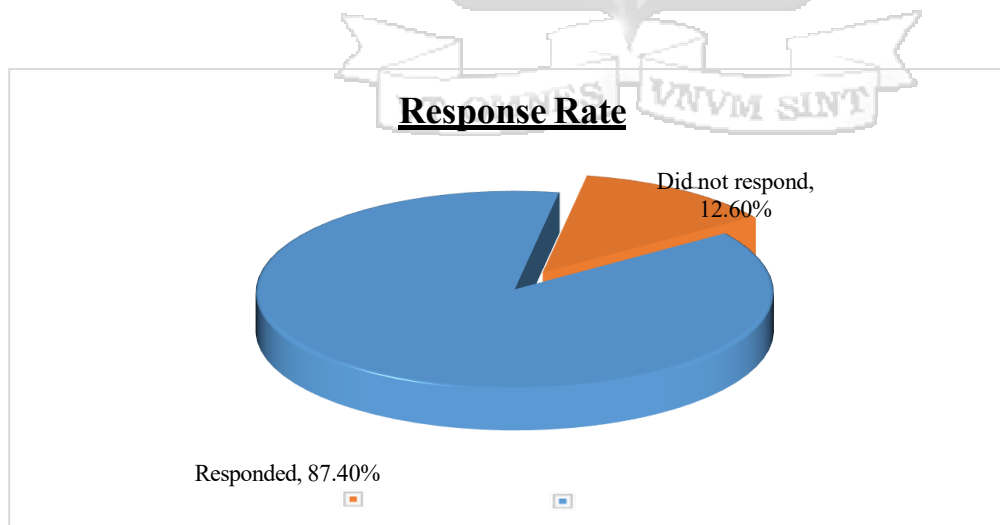


Figure 4. 1: Participation rate

This research aimed to identify participants' demographics. This data gives an insight into study

subjects and therefore it is imperative for assessing whether individuals in a study represent the target population for broader conclusions. This information was essential to verify that the research encompassed the targeted participants, specifically regarding their relevant experience in their banks, which is necessary to grasp the leverage of workforce diversity management on employee output in the Kenyan commercial banking industry that was the focus of this research. The results are tabled in Table 4.1 below.

The data regarding gender, years of service, age, highest level of education, and the duration of employment by participants from two publicly owned banks (Kenya Commercial Bank and Cooperative Bank of Kenya) & two private banks (Equity Bank and Standard Chartered Bank) are presented as below.

Table 4. 1 Demographic Responses

Category	Total N (%)
Gender of the Respondents	
Male	68(57.6)
Female	50(42.4)
Total	N=118 (100.0)
Age of the respondents	
20-29 years	6(5.1)
30-39 years	19(16.1)
40-49	60(50.8)
50 and above	33(28.0)
Total	N=118 (100.0)
Highest Education level:	
Secondary Certificate	4(3.4)
College Certificate	37(31.4)
Bachelor's Degree	47(39.8)
Master's Degree	19(16.1)
PhD	11(9.3)
Total	N=118 (100.0)
How long have you been an employee to the Bank	
Less than 1 years	10(8.5)
1-5 years	40(33.9)
6 year and above	68(57.6)
Total	N=118 (100.0)

The results of the investigation demonstrated that all 135 participants selected for the research engaged in the research, distributed into 57.6% men & 42.4% women, thus suggesting that this study achieved gender representation; however, the findings imply that there exists a marginally greater number of male employees compared to their female counterparts within the surveyed banking institutions. Conversely, the results of the investigation revealed that 5.1% of the participants were aged between 20-29 years, 16.1% fell within the 30-39 age bracket, while a significant 50.8% of the respondents were aged 40-49 years, and 28.0% were 50 years or older. This suggests that a predominant proportion of the participants were situated in the 40-49 age range. This phenomenon may be attributed to the notion that leadership is frequently contingent upon experiential knowledge and the duration of tenure within a particular banking institution or sector.

The results of the research also demonstrated that 3.4% of the participants possessed a Secondary level certificate, 31.4% held College certificates in various disciplines, 39.8% of the participants had achieved a University Graduate degree, whereas a mere 16.1% of the participants possessed master's degrees in diverse fields, the specifics of which were not delineated. The outcomes of the research further revealed that 9.3% of the participants had attained a PhD in an unspecified domain.

This suggests that a significant proportion of the participants possessed the requisite knowledge pertinent to the issues being examined, thereby rendering the responses provided as credible.

When the research endeavor aimed to ascertain the duration of employment of the respondents within the financial institutions included in the analysis, the results revealed that 8.5% of the respondents had worked at the bank for a period of not more than one year, 33.9% had tenure ranging from one to five years, while 57.6% had been with the bank for six years or more. This insight suggests that a majority of the participants possessed substantial experience with the bank and thus comprehended the implications of workforce diversity management on the performance of employees in commercial banks within the Kenyan context.

Table 4. 2 Management and Department of the Respondents

Management Level	Category of the Respondents						Total
	Department Head	Deputy Department Head	HRM staff	Operations Mgt Staff	Administration Mgt Staff	Junior Mgt Staff	
Senior Management	9	14	0	0	0	0	23
Middle Management	0	0	18	20	19	0	57
Lower Management	0	0	0	0	0	38	38
Total	9	14	18	20	19	38	118

The results from the research show 32.2% of the participants included junior management staff and were from the lower management, 48.3% were in the middle management level and were drawn from the Human Resource Department, Operations Department and Administration departments while another 19.5% were from the Senior Management level in the institutions that addressed by the research study. The research review also established that 7.6% were Departmental Heads from various departments while 11.9% were Deputy Departmental Heads from various departments in the banks that were covered by the study.

4.3 Quantitative Data Analysis

This constitutes quantitative metric which encapsulates and distills salient characteristics in a dataset. Distinct from qualitative or inductive statistics, quantitative statistics primarily purposes in encapsulating a sample instead of extrapolating insights pertaining to the broader population studied. Consequently, it is noteworthy that descriptive statistics, in contrast to inferential statistics, does not derive its foundation from probability theory and is often characterized as nonparametric statistics. This investigation employed a 5-point Likert scale (with 1 denoting Strongly Disagree and 5 denoting Strongly Agree) to examine the primary data obtained. This analytical process yielded shows differences in the responses provided by participants. The explanation of this five-point Likert scale data adheres to prior recommendations articulated by Carifio and Perla (2008: Rickards, Magee, and Artino, 2012). Specifically, in light of the absence of clearly defined intervals for this scale, values ranging from 1 to 1.8 were interpreted as strongly disagree, values from 1.9 to 2.6 were classified as disagree, values from 2.7 to 3.4 were deemed neutral or somewhat agree, values from 3.5 to 4.2 were categorized as agree, and finally, values from 4.3 to 5

were interpreted as strongly agree within the scale.

Additionally, the study used inferential statistical method that facilitated the examination of hypotheses and the derivation of estimates. The research presupposed that the dataset under consideration originated from the target study group. Inferential statistical method served as a parametric tool that enabled the formulation of conjectures regarding the parameters of the study group and the variables from which the findings originated. Techniques employed encompassed correlation and predictive analysis, which incorporated Comparative Mean Analysis, Regression Summary, and Predictive Indicator (Kimeu, 2018).

4.3.1 Cultural Diversity Management and Employees Performance in Commercial Banks

The first research objective sought to assess the effects of Cultural Diversity Management and Employees Performance in Commercial Banks. Cultural Diversity management factors were calculated through a 5-point Likert scale were the study established the following results.

Table 4. 3 Cultural Diversity Management

Cultural Diversity Management	Mean	Standard Deviation
Employees culture management affects employee performance	3.55	1.129
There is need of managing different culture for better staff performance	3.51	1.213
The bank is able to effectively manage different cultures	3.36	1.209
The more employee diverse the better performance	3.41	1.334
The bank has a diverse leadership team that reflects the cultural diversity of the workforce	3.23	1.15
Have experienced barriers to effective communication with colleagues from different cultural backgrounds	2.67	1.107
Average	3.29	1.190

The average mean of 3.29 and a standard deviation of 1.190 are indicating a moderate effect of cultural diversity factors. The results indicated that employees culture management affects employee performance in the covered commercial bank informed by a mean of 3.55 and standard deviation result of 1.129, and this indicated that cultural diversity management was significant. These findings show a need for managing different cultures for optimal staff performance with high variation in response (Mean of 3.51, Standard Deviation of 1.213).

These show neutralities on whether banks can effectively manage different cultures with high variation in response (Mean of 3.36, Standard Deviation of 1.209). These show consensuses that the more the employee diverse the better their performance with high variation in response (Mean of 3.41, Standard Deviation of 1.334). This informs of neutrality on whether the bank has a diverse leadership team that reflects the cultural diversity of the workforce with high variation in response (Mean of 3.23, Standard Deviation of 1.150) Neutrality was also observed on whether the banks have experienced barriers to effective communication with colleagues from different cultural backgrounds with high variation in response (Mean= 2.67, Standard Deviation= 1.107).

These insights from this research showed that albeit commercial banks being able to manage different cultures, the respondents cannot authoritatively say that the commercial bank have a diverse leadership team that reflects the cultural diversity of the workforce. Additionally, the banks have not experienced barriers to effective communication with colleagues from different cultural backgrounds and therefore is able to effectively manage the staff from diverse cultural backgrounds.

Table 4.4 Influence of Cultural Diversity Management on Work Force Productivity among Commercial Banks in Kenya

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	0.915 ^a	0.837	0.836	0.368		
a. Predictors: (Constant), Cultural Diversity						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	80.765	1	80.765	597.264	0.000 ^b
	Residual	15.686	116	0.135		
	Total	96.451	117			
a. Dependent Variable: Workforce Performance						
b. Predictors: (Constant), Cultural Diversity						
Coefficients ^a						
	Unstandardized Coefficients			Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	0.117	0.129		0.908	0.026
	Culture	0.922	0.038	0.915	24.439	0.000

The coefficient value (R Squared) .837 shows that 83.7% of the changes in Work Force Performance in Banks in Kenya can be tied to Cultural Diversity Management variables. The other

16.3% is due to other variables not studied in this research.

The Analysis of Variance (ANOVA) method was employed to analyze if the predictive analysis method is fit. Results derived from the test showed low readings of a p-value ($\text{Sig} = .000 < .05$). This proves the test to be fit to account for Cultural Diversity Management & Work Force Performance's correlation. The value ($F=597.264; 1, 116$) also proves that the model is fit to assess the latter variables.

The regression equation in Table 4.10 above is: $Y = .117 + .922X_1$ This can be further explained as follows:

A change of .922 in Cultural Diversity Management will result to a measurable shift in Work Force Performance. The findings also show ($\beta = .117$); the regression model is indeed fit ($\text{sig} = .000 < .05$). Also, the insights prove that Work Force Performance in Commercial Banks in Kenya ($\text{Sig} = .000 < .05$) is data significant.

4.3.2 Gender Diversity Management and Employees Performance in Commercial Banks

The second objective of the research study tried to confirm the effects of Gender Diversity Management and Employees Performance in Commercial Banks. Gender Diversity management factors were calculated through a 5-point likert scale were the study established the following results.

Table 4. 4 Gender Diversity Management

Gender Diversity Management	Mean	STDV
Gender Orientation management affects employee performance	3.88	0.962
There is need of managing different gender orientation for better staff performance	4.16	1.184
The bank is able to effectively manage different gender orientations in order to achieve the desired performance	3.53	1.265
There is no discrimination in terms of gender when it comes to employee's treatment	4.14	1.184
The bank is able to tap into different gender capabilities for better performance	3.74	1.033
Average	3.89	1.126

The findings of the study established an overall mean of 3.89 and a standard deviation of 1.126 indicating that gender diversity management factors was significant. The results indicated that

gender orientation management affects employee performance depicted by a mean of 3.88 and a standard deviation mark of .962. These findings demonstrate a need of managing different gender orientation for better staff performance with high variation in response (Mean= 4.16, Standard Deviation= 1.184). The results also show consensus that the banking industry can effectively manage different Gender Orientation to achieve the desired performance with high variation in response (Mean=3.53, Standard Deviation= 1.265). These show consensuses of no existence of discrimination in terms of gender when it comes to employee's treatment (Mean of 4.14, Standard Deviation of 1.184). Finally, these results exhibit an agreement that the banking industry is able to tap into different gender capabilities for better performance with high variation in response (Mean= 3.74, Standard Deviation= 1.033).

While there is need of managing different gender orientation for better staff output in the banks within Kenya, the lenders have been able to effectively manage different Gender Orientation and thereby achieved the desired performance. Additionally, there no cases of discrimination in terms of gender when it comes to employee's treatment, the employees are cared for in a similar manner regardless of their gender and that these commercial banks have been able to tap into different gender capabilities thereby attaining high levels of performance.

This can be defined as a sophisticated mathematical technique elucidating the interrelationship of two or more factors. This analytical approach is used to determine the correlation between a dependent and an independent variable. As elements in the unpredicted variable(s) influence the predicted variable(s), the predictive analysis tool will ascertain which determinants are most influential to the changes shown (Sarstedt and Mooi, 2014). Outcomes from Predictive Linear Model were:

Table 4.5 Effect of Gender Diversity Management on Work Force Performance in Commercial Banks in Kenya

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	0.919 ^a	0.845	0.843	0.360		
a. Predictors: (Constant), Gender Diversity						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	81.454	1	81.454	630.057	0.000 ^b
	Residual	14.997	116	0.129		
	Total	96.451	117			
a. Dependent Variable: Workforce Performance						
b. Predictors: (Constant), Gender Diversity						
Coefficients ^a						
	Unstandardized Coefficients			Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	0.138	0.125		1.107	0.031
	Gender Diversity	0.967	0.039	0.919	25.101	0.000

The coefficient indicator (R Squared) of .845 tells us that 84.5% of the changes in Work Force Performance Kenya's Commercial Banks can be accounted for by Gender Diversity Management variables. The other 15.5% is influenced by other than Gender Diversity Management elements.

The research employed the Analysis of Variance (ANOVA) method to determine if the predictive analysis method is indeed fit. Results from the test depict a low p-value reading (Sig=.000< .05). Meaning the model can be deemed fit to investigate Gender Diversity Management and Work Force Productivity's correlation. The result (F=630.057; 1, 116) also indicates that it is fit in assessing the latter variables.

The regression equation in Table 4.11 above is: $Y = .138 + .967X_1$

The equation shown above can be expounded into:

A change of .967 in Gender Diversity Management will lead to a unit change in Work Force Productivity in Commercial Banks in Kenya. The results also depict that the regression model ($\beta=.138$) is fit (sig=.000< .05). Also, the insights gathered show that Work Force Performance in Commercial Banks in Kenya (Sig= .000< .05) is data significant.

4.4.3 Generational Diversity Management and Employees Performance in Commercial Banks.

The third goal of the research purposed to determine the impact of Generational Diversity Management and Employees Performance in Commercial Banks. Generational Diversity management factors were calculated through a 5-point Likert scale were the study established the following results.

Table 4.6 Generational Diversity Management

Generational Diversity Management	Mean	Standard Deviation
Generational Gap		
Effective generational gap management affects employee performance	4.00	1.212
There is need of managing staff from different generations for better staff performance	3.90	1.186
The bank is able to effectively optimize on generational diversity, capabilities and talents in order to achieve the desired performance	2.90	1.172
Average	3.60	1.190
Age		
Effective management of staff of different ages affects employee performance	3.95	1.139
There is need of harmonization of capabilities of staff from different ages for better staff performance	4.01	1.179
The bank is able to effectively optimize on the capabilities of different age groups in order to achieve the desired performance	3.01	1.082
Average	3.66	1.133

The findings of the study established an overall mean of 3.66 and a standard deviation of 1.133 for age gaps and an overall mean of 3.60 and a standard deviation of 1.190, indicating that age was one of the generational diversity factors that had the greatest effect compared to generational gap. The results indicated that effective generational gap management affects employee performance informed by an average of 4.00 and a standard deviation mark of 1.212. The results show a need for managing staff from different generations for better staff performance with high variation in response (Mean of 3.90 and a Standard Deviation of 1.186). These show dissent to the presumption that banks can effectively optimize generational diversity, capabilities and talents to achieve the desired performance with high variation in response (Mean of 2.90 and a Standard Deviation of 1.172). The findings also showed a consensus when it came to the effective management of staff of different ages, and that this affects employee performance with high variation in response (Mean of 3.95 and a Standard deviation of 1.139). These depicted a consensus of a need for harmonization of capabilities of staff of different ages for better staff

performance with high variation in response (Mean of 4.01 and a Standard Deviation of 1.179). Finally, these results inform that banks can effectively optimize on the capabilities of different age groups to achieve the desired performance with high variation in response (Mean of 3.01 and a Standard Deviation of 1.082).

These metrics highlight a need for effective management of generational gap management for better employee performance and the necessity of managing staff from different generations for better staff performance. While effective generational gap management affects employee performance, the banks have not been able to effectively optimize generational diversity, capabilities and talents to achieve the desired performance. Additionally, although effective management of staff of different ages also affects employee performance, the bank can effectively optimize the capabilities of different age groups to achieve the desired performance and therefore there is a need of harmonization of capabilities of staff from different ages for better staff performance.

Table 4.7 Influence of Generational Diversity Management on Work Force Productivity Within Commercial Banks in Kenya

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	0.745 ^a	0.556	0.552	0.608		
a. Predictors: (Constant), Generational Diversity						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	53.584	1	53.584	145.001	0.000 ^b
	Residual	42.867	116	0.370		
	Total	96.451	117			
a. Dependent Variable: Workforce Performance						
b. Predictors: (Constant), Generational Diversity						
Coefficients ^a						
	Unstandardized Coefficients			Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	0.731	0.210		3.484	0.001
	Generational Diversity	0.798	0.066	0.745	12.042	0.000

Measure of Coefficient Mark (R Squared) of .556 means 55.6% of the differences in Work Force Productivity in Commercial Banks can be accounted for by Generational Diversity Management foci. The other 44.4% is accounted for by other factors other than Generational Diversity Management issues.

The research employed the Analysis of Variance (ANOVA) method to analyze if the predictive analysis method is data complaint. The ANOVA method showed a low p-value 0.05 (Sig= .000< .05). This means that ANOVA is fit to explain the correlation between Generational Diversity Management on Work Force Performance in Commercial Financial Institutions in Kenya. The result (F=145.001; 1, 116) also proved that ANOVA is capable and fit to measure the association of the factors investigated in this research.

The predictive equation in Table 4.12 above is: $Y = .731 + .798X_1$ This is explained as:

.798 change in Generational Diversity Management leads to some measurable change within Work Force Performance. These results show the predictive analysis model (beta= .731) to be fit (significance level=.000< .05). Also, these insights prove Work Force Performance in Commercial Banks in Kenya i.e. Significance level= .000< .05 is statistically important

Table 4.8 Education Diversity Management

Education Diversity Management	Mean	Standard Deviation
Education Level		
Effective Management of Staff of different education level affects employee performance	3.77	1.065
There is need to create harmony between the staff from different education levels for better staff performance	3.42	0.981
The bank is able to effectively manage staff from different levels of education in order to achieve the targeted performance	3.98	0.958
Average	3.72	1.001
Education Background and Talent		
Management of Staff of different education background affects employee performance	4.12	1.085
There is need to effectively manage staff from different education backgrounds for better staff performance	3.42	0.987
The bank is able to effectively manage staff from different education background and talents in order to achieve the desired performance	3.24	0.968
Average	3.65	1.013

The findings of the study established an overall mean of 3.72 and a standard deviation of 1.133 for Education Level and an overall mean of 3.65 and a standard deviation of 1.001, indicating that Education Level was one of the Education diversity factors that had the greatest effect compared to generational gap. The findings indicate a need to create harmony between the staff from different educational levels for better staff performance with moderate variation in response (A average mean of 3.42 and a standard deviation of .981). These insights show a consensus that banks can effectively manage staff from different levels of education to achieve the desired performance with moderate variation in response (A mean of 3.98 and a standard deviation of .958). The findings further inform of a consensus on management of staff from different educational backgrounds that affects employee performance with high variation in response variation in response (A mean of 4.12 and a standard deviation of 1.065). These metrics showed consensus to say banks need to effectively manage staff from different educational backgrounds to improve staff performance with moderate variation in response (Mean= 3.42, Standard Deviation= .981) There was neutrality on whether the bank has been able to effectively manage staff from different educational backgrounds and talents to achieve the desired performance with moderate variation in response (Mean= 3.24, Standard Deviation= .958).

From the findings there is a need for the commercial banks to create harmony between the staff from different educational levels for better staff performance and effectively manage the staff from different educational levels as this affects employee performance. Noticeably, the bank can effectively manage staff from different levels of education to achieve optimal performance. The results from the research also showed that managing staff from different education backgrounds impact the performance of staff and hence this necessitates effectively managing staff from different educational backgrounds for better staff performance although, the study findings indicated that the bank have not been able to effectively manage staff from different education background and talents to achieve optimal productivity.

Table 4.9 Influence of Education Diversity Management on Work Force Productivity Within Commercial Banks in Kenya

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	0.727 ^a	0.528	0.524	0.626		
a. Predictors: (Constant), Educational Diversity						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	50.934	1	50.934	129.809	0.000 ^b
	Residual	45.516	116	0.392		
	Total	96.451	117			
a. Dependent Variable: Workforce Performance						
b. Predictors: (Constant), Educational Diversity						
Coefficients ^a						
	Unstandardized Coefficients		Standardized Coefficients			
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	0.263	0.306		0.860	0.042
	Educational Diversity	1.043	0.092	0.727	11.393	0.000

The determinant coefficient mark (R Squared) of .528 means 52.8% of the differences observed in Work Force Performance within commercial banks can be accounted for by Education Diversity Management elements. The other 47.2% can be explained by other variables apart from Education Diversity Management factors.

The study used Analysis of Variance (ANOVA) test to analyze the significance of using the regression model. Findings from the ANOVA test show a p-value reading of 0.05 (Significance level= .000< .05). This means that ANOVA can be deemed fit in depicting Education Diversity Management & Work Force Productivity's correlation. The (F=129.809; 1, 116) also proved the model to be fit in measuring the correlation between Education Diversity Management and Work Force Productivity in Kenya's Commercial Banks.

The regression equation in Table 4.13 above is: $Y = .263 + 1.043X_1$ This can be expounded as:

A difference of 1.043 in Education Diversity Management brings about a measurable difference observed on Work Force Productivity. These results mean the predictive analysis model (beta=.263) is fit (sig=.000< .05). Also, these results depict Work Force Performance in

Commercial Banks in Kenya (Sig= .000< .05) to be measurable.

4.4.5 Employee Productivity in Banking Corporations

Finally, the research sought to study Employees Performance factors in Commercial Banks. Employees Performance factors were calculated on a 5-point Likert scale and below are the results.

Table 4.10 Employee Performance

Employee Performance	Mean	Standard Deviation
Managing workforce diversity is difficult in the banking sector	3.40	1.334
Effective management of workforce diversity contributes to better employees' performance	3.98	1.150
The banks manage workforce diversity effectively.	3.15	1.107
The bank has a policy in place that governs workforce diversity	2.88	0.962
The banks have effective strategies that ensure that workforce diversity and capabilities is optimized for better staff performance	3.16	1.184
Average	3.34	1.147

The result indicated an average mean of 3.34 and a standard deviation of 1.147 indicating a moderate employee performance in the commercial banks covered in the study although there was slightly higher variation in responses. The results indicated that managing workforce diversity is difficult in the banking sector informed by an average mean of 3.40 and standard deviation of 1.334. The insights indicate that effective management of workforce diversity contributes to better employees' performance with moderate variation in response (A mean of 3.98 and a standard deviation of 1.150). The results show neutrality on whether banks manage their workforce diversity effectively with moderate variation in response (Mean=3.15, Standard Deviation= 1.107). In addition to this, the results also show consensus that the banking industry has a policy in place that governs workforce diversity with moderate variation in response (Mean= 2.88, Standard Deviation= .962). Finally, the results also indicated that some neutrality on whether banks have effective strategies that ensure that workforce diversity and capabilities is optimized for better staff performance with moderate variation in response (Mean= 3.16, Standard Deviation= 1.184).

As indicated in the results, the commercial banks find challenges in managing workforce diversity as it is difficult although the banks agree that effective management of workforce diversity

contributes to better employees' performance. Noticeably, the commercial banks covered by the study have not been able to manage workforce diversity and have not been observed to have effective policies in place that can govern workforce diversity in their respective banks. In addition to this, the commercial banks covered by the study do not have effective strategies that ensure that workforce diversity and capabilities is optimized for better staff performance.

4.4 Diagnostic Analysis

The research additionally implemented a diagnostic examination prior to executing the regression analyses. This procedure was undertaken to ascertain that the assumptions pertaining to the model are satisfied. The investigation employed collinearity assessments as delineated in the subsequent sections.

4.4.1 Collinearity Assessment

This research employed a Multicollinearity Indicator to eliminate any linear correlation among predictor variables observed in the research. A VIF measure that is equal to 1 show there is no correlation between predictor variables meanwhile a measure greater than 5 shows a substantial relationship between predictor variables (Everitt and Skrondal, 2010). This therefore means that higher value of Variance Inflation Factors (VIF) indicates the existence of more multicollinearity (Dodge,2008).

Table 4.11 Collinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Cultural Diversity Management	.211	4.740
	Gender Diversity Management	.283	3.540
	Generational Diversity Management	.334	2.996
	Education Diversity Management	.295	3.395

From Table 4.8 above, Cultural, Gender, Generational and Education Diversity Management have a VIF of 4.740, 3.540, 2.996 and 3.395 respectively. This means there was no observation of any link between the independent variables. Generational Diversity Management had low the lowest VIF indicating a low correlation between cultural diversity management, gender diversity management and education diversity management in the regression model even as the findings

indicated non correlation. To mean that regression analysis could be employed to assess the collected data points. Also, the regression coefficients for all factors below 5 have not been exaggerated by collinearity.

4.5 Correlation Analysis

Research conducted a correlation approach; a mathematical technique employed in quantifying the magnitude of the linear relationships between two factors and assess their link (Senthilnathan, 2019). The review facilitated an estimation of the degree of variation in the Dependent Variable, specifically staff work output, as a consequence of alterations in the Independent Variable, namely Internal organizational factors (Cultural, Gender, Generational, and Education Diversity Management)

Table 4.12 Correlation Analysis

		Correlations				
		Workforce Performance	Cultural Diversity	Gender Diversity	Generational Diversity	Education Diversity
Work Force Performance	Pearson Correlation Sig. (2-tailed) N	1 118				
Cultural Diversity Mgt	Pearson Correlation Sig. (2-tailed) N	0.915** 0 118	1 118			
Gender Diversity Mgt	Pearson Correlation Sig. (2-tailed) N	0.919** 0 118	0.835** 0 118	1 118		
Generational Diversity Mgt	Pearson Correlation Sig. (2-tailed) N	0.745** 0 118	0.743** 0 118	0.714** 0 118	1 118	
Education Diversity Mgt	Pearson Correlation Sig. (2-tailed) N	0.727** 0 118	0.792** 0 118	0.690** 0 118	0.775** 0 118	1 118
**. Correlation is significant at the 0.01 level (2-tailed).						

Findings after the analysis show an optimal relationship between Cultural Diversity Management and Work Force Productivity in Commercial Banks in Kenya ($r=.915$); It was also noticed that Cultural Diversity Management has substantial impact on Work Force Performance in Commercial Banks (Significance level of $.000<.05$). This depicts a very high & positive Gender Diversity

Management & Work Force Productivity's association in Kenya's Commercial Banks ($r=.919$); Gender Diversity Management was another variable found to have substantial impact on Work Force Productivity in the study (Significance level of $.000<.05$).

These results showed a high and positive Generational Diversity Management and Work Force Productivity correlation ($r=.745$); It was also discovered that Generational Diversity Management has a major impact on Work Force out in deposit-taking institutions within Kenya (Significance level of $.000<.05$). Also, the correlation analysis results depicted a favorable Education Diversity Management & Work Force Performance correlation ($r=.727$); Transparency and Accountability also showed a significant influence on Financial Productivity of SACCOs (Significance level $.000<.05$).

Table 4. 5 Influence of Workforce Diversity Management on Work Force Productivity Within Commercial Banks in Kenya

MODEL SUMMARY						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	0.958 ^a	0.919	0.916	0.263		
a. Predictors: (Constant), CDVM, GDVM, GENDVM, EDVM						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	88.607	4	22.152	319.129	0.000 ^b
	Residual	7.844	113	0.069		
	Total	96.451	117			
a. Dependent Variable: Workforce Performance						
b. Predictors: (Constant), CDVM, GDVM, GENDVM, EDVM						
Coefficients ^a						
	Unstandardized Coefficients			Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	0.050	0.132		0.375	0.008
	Cultural Diversity Mgt	0.507	0.059	0.503	8.608	0.000
	Gender Diversity Mgt	0.522	0.053	0.496	9.828	0.000
	Generational Diversity Mgt	0.076	0.050	0.071	1.525	0.000
	Educational Diversity Mgt	0.099	0.071	0.069	1.393	0.000
a. Dependent Variable: Workforce Performance						

The determinant of the coefficient mark (R Squared) of .919 means 91.9% of the differences realized in Work Force Productivity within Commercial Banks can be accounted for by Workforce Diversity Management factors. The other 8.1% of the results can be clarified by elements not indicated in the research and that don't include Workforce Diversity Management factors (Cultural, Gender, Generational, and Education Diversity Management).

The research employed the Analysis of Variance (ANOVA) method to gauge the accuracy of the regression model is correct. These results derived from the ANOVA test showed a p-value lower than 0.05 (Sig= .000< .05). Proving the model to be indeed clear and correct in accounting for the observed correlation between Workforce Diversity Management and Work Force Performance within the study group. The (F=319.129; 4, 113) also proved that ANOVA is statistically fit to measure the variables studied within the research.

The regression equation in Table 4.14 above is:

$$Y=.050+.507X_1+.522X_2+.076X_3+.099X_4+e$$

The equation shown above can be expounded as follows:

A change of .507 in Cultural Diversity Management, .522 in Gender Diversity Management, .076 in Generational Diversity Management and .099 in Education Diversity Management will show a measurable difference in Work Force Performance in Commercial Banks. A conclusion can be derived that indeed the model ($\beta = .050$) is data-fit (sig=.000< .05). Also, these results depict workforce diversity factors (Cultural, Gender, Generational, Education Diversity Management) and Work Force Performance in Commercial Banks in Kenya (Sig= .000< .05) to be statistically significant.

4.6 Qualitative Analysis

4.6.1 Employees culture management

The study had also collected qualitative data from the Key interviews and the results indicated that most of the participants informed that employees culture management impacts staff performance in the covered commercial bank. Many also believed that despite the commercial banks' effort in managing different cultures, the commercial banks have a diverse leadership team that reflects the cultural diversity of the workforce. Many of the participants felt that banks have not experienced

barriers to effective communication with colleagues from different cultural backgrounds and therefore can effectively manage the staff from diverse cultural backgrounds.

‘...There is need for the banks to understand different cultures to understand how to manage their staff that come from different cultures....’ Head of Department 1

‘...There bank top leadership does not include people from diverse cultural backgrounds....’ Head of Department 2

4.6.2 Gender Diversification Management

The results also indicated that gender orientation management affects employee performance in commercial banks in Kenya. Most of the respondents felt that as much as there is need of managing different gender orientation for better staff performance in commercial banks in Kenya, the banks have been able to effectively manage different Gender Orientation and thereby achieve the desired performance. According to many of the respondents there are no cases of discrimination in terms of gender when it comes to employee's treatment, the employees are treated the same regardless of their gender and that these commercial banks have been able to tap into different gender capabilities thereby attaining high levels of performance.

“...very few cases of gender discrimination have been reported” Head of Department 2

“...the gender discrimination policy is effective and therefore all the staff understand what is required of them as per the gender policy.....”

Head of Department 3

4.6.3 Generational Diversity Management

As indicated by the study findings, most of the respondents felt that generational gap management affects employee performance. Most of them believe effective management of the generational gap leads to better employee performance and the necessity of managing staff from different generations for better staff performance. Many also felt that the banks have not been able to effectively optimize on generational diversity, capabilities and talents in order to achieve the desired performance. Many also felt that banks can effectively optimize the capabilities of

different age groups in order to achieve the desired performance and therefore there is need of harmonization of capabilities of staff from different ages for better staff performance.

“...the banks have not been able to effectively optimize on generational diversity, capabilities and talents’Head of Department 6

“...there is a lot of talent among the younger generation staff that has not been tapped by the commercial banks in Kenya....” Head of Department 7

4.6.4 Education Diversity Management

Most of the respondents felt that effective management of staff at different education levels affects employee performance. Many advised that there is a need for the commercial banks to create harmony between the staff from different education levels for better staff performance and effectively management the staff from different education levels as this affects employee performance. Many respondents felt that to achieve the desired performance the banks must evaluate ways of tapping into staff talent and capabilities.

“...managing staff from different education background will lead to better employee performance and therefore there is need to effectively manage staff from different education backgrounds for better staff performance....” Head of Department 7

“...the banks have not been able to effectively manage staff from different education background and talent in order to achieve the desired performance....”” Head of Department 8

4.7 Chapter Summary

This chapter includes the general information of the respondents, the descriptive statistics, Collinearity Test and the inferential statistics that included the correlation analysis and the multilinear regression analysis. The chapter also shows the analysis from both qualitative and quantitative data.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATION

5.1 Introduction

This chapter presents a synthesis of the findings derived from various respondents, along with the conclusions drawn and recommendations pertinent to the study's subject matter. The researcher critically assesses the findings and provides essential recommendations. In summary, the study encompasses the findings, recommendations, and proposals for future research regarding the impact of workforce diversity management on employee performance within commercial banks in Kenya. The research focuses on two publicly owned banks, namely Kenya Commercial Bank and Cooperative Bank of Kenya, as well as two privately owned commercial banks, Equity Bank and Standard Chartered Bank.

5.2 Summary of Findings

The study had sought to establish the effects of workforce diversity on commercial banks in Kenya. The results indicated that Cultural Diversity Management, Gender Diversity Management, Generational Diversity Management, Education Diversity Management had a significant effect on the Workforce Performance in commercial banks in Kenya. Results also indicated that 91.9% of changes in Employees performance in commercial banks in Kenya was attributed to Workforce Diversity Management factors (Cultural, Gender, Generational, and Education Diversity Management). Additionally, a change of .507 in Cultural Diversity Management, .522 in Gender Diversity Management, .076 in Generational Diversity Management and .099 in Education Diversity Management will show a measurable difference in Work Force Performance in Commercial Banks. These changes were statistically significant ($\text{Sig} = .000 < .05$).

5.3 Discussion of Findings

This section discusses the major findings of the study in line with the research objectives and the results were as follows.

5.3.1 Effects of Cultural Diversity Management on Workforce Performance

The findings of the study indicated that employees culture management affects employee performance and that although commercial banks have been able to manage different cultures, the

respondents cannot authoritatively say that the commercial bank has a diverse leadership team that reflects the cultural diversity of the workforce. Additionally, the banks have not experienced barriers to effective communication with colleagues from different cultural backgrounds and therefore are able to effectively manage the staff from diverse cultural backgrounds.

The findings showed that cultural diversity management ($\text{Sig} = .000 < .05$) is statistically significant and that 83.7% of the changes in Work Force Performance in Commercial Banks in Kenya are explained by Cultural Diversity Management factors. The other 16.3% is attributed to other factors not included in the study other than cultural diversity management factors. Additionally, the results indicated that a change of .922 in Cultural Diversity Management will result to a positive unit in Work Force Performance in commercial banks in Kenya. The findings support earlier study by Andreou et al (2020) that found cultural diversity to influence the firm's performance through innovation, risk-taking, and decision-making.

5.3.2 Effects of Gender Diversity Management on Workforce Performance

The results of the study showed that employees' gender management impacts employee performance and while there is need of managing different gender orientation for better staff output in Lending institutions in Kenya, the firms have been able to effectively manage different Gender Orientation and thereby achieved the desired performance. Additionally, there no cases of discrimination in terms of gender when it comes to employee's treatment, the employees are cared for in a similar manner regardless of their gender and that these commercial banks have been able to tap into different gender capabilities thereby attaining high levels of performance.

The results indicate that gender diversity management ($\text{Sig} = .000 < .05$) is significant to note and that 84.5% of the shifts in Work Force Performance in Commercial Banks can be accounted for by Gender Diversity Management variables. 15.5% can be accounted for by factors other than Gender Diversity Management factors. Additionally, a change of .967 in Gender Diversity Management will lead to a positive unit change in Work Force Productivity in Commercial Banks in Kenya. This study is inconsistent with the research by Ahmad et al. (2019) that established gender diversity to have an incongruent correlation with employee's work out-put.

5.3.3 Effects of Generational Diversity Management on Workforce Performance

The findings of the research study indicated that effective management of generational gap and

staff of different ages affects employee performance in commercial banks in Kenya. The results also highlight the need for effective management of generational gap management for better employee performance and the necessity of managing staff from different generations for better staff performance. While effective generational gap management affects employee performance, the banks have not been able to effectively optimize on generational diversity, capabilities and talents to achieve the desired performance. Additionally, although effective management of staff of different ages also affects employee performance, the bank is able to effectively optimize on the capabilities of different age groups with the aim to get the targeted performance and therefore there is need of harmonization of capabilities of staff from different ages for better staff performance.

The insights depict generational diversity management ($\text{Sig} = .000 < .05$) is data-significant and that 55.6% of the differences observed in Work Force Productivity within Commercial Banks in Kenya can be accounted for by Generational Diversity Management variables. 44.4% can be accounted by other elements other than Generational Diversity Management variables. Additionally, .798 change in Generational Diversity Management leads to a positive unit change within Work Force Performance. These results align with the Darwin (2014) that informed that age diversity of the staff has an invaluable input in predicting the performance of employees. Based on employees' gender, age, level of experience, and job position Bashir (2021) also established a strong correlation between age and business' financial and non-financial performance.

5.3.4 Effects of Education Diversity Management on Workforce Performance

The findings of the project indicated that effective management of Staff of different education level and of different education background affects workforce performance in commercial banks in Kenya. The results depicted that a need for the commercial banks to create harmony between the staff from different education levels for better staff performance and effectively management the staff from different education level as this affects employee performance. Noticeably, the bank is able to effectively manage staff from different levels of education to achieve the desired performance. The study also indicated that managing staff from different education backgrounds affects employee performance and therefore there is need to effectively manage staff from different education backgrounds for better staff performance although, the study findings indicated that the banks have not been able to effectively manage staff from different education backgrounds

and talents and therefore have not achieved the desired performance.

The findings depict that education diversity management ($\text{Sig} = .000 < .05$) is statistically imperative and that 52.8% of the changes in Work Force Performance in Commercial Banks in Kenya can be accounted for by Education Diversity Management factors. The other 47.2% can be explained by other factors excluded from the assessment. The results indicated that 1.043 in Education Diversity Management will show will influence a unit change in Work Force Performance in Commercial Banks. The findings of the study support insights by Sartore and Backes-Gellner (2020) that established educational diversity had more effect on employees' productivity especially in groups with high levels of task complexity and shorter organizational tenure and another study by Akpaki (2017) that informed that educational heterogeneity had a strong influence on the performance of employees although the assessment pointed out that differences in ethnicity has no influence on employee work output at the bank.

5.4 Conclusion

In terms of the effect of culture management on employee performance, the results indicated that proper management of cultural diversity is critical in achieving workforce performance, however, most commercial banks have not been able to manage different cultures, the respondents cannot authoritatively say that the commercial bank has a diverse senior management team that is reflective of cultural diversity of the workforce. This means that if the commercial banks are going to achieve the desired employee performance then they have to manage their cultural diversities.

The results indicate a significant effect of gender diversity management on employees' performance in commercial banks in Kenya. Gender management is critical in achieving the desired employee performance as different genders have different abilities. Managing these abilities can help the commercial banks attain the banks performance goals through proper workforce performance. Additionally, there no cases of discrimination in terms of gender when it comes to employee's treatment, the employees are cared for in a similar manner regardless of their gender and that these commercial banks have been able to tap into different gender capabilities thereby attaining high levels of performance.

Additionally, the results indicated that generational diversity had a significant effect on the performance of employee in commercial banks in Kenya. These highlights the need for effective

management of generational gap for better employee performance and the necessity of managing staff from different generations for better staff performance. Despite the need for effective generational gap management in attaining the desired employee performance. Additionally, the banks have not been able to effectively optimize the benefits that they can achieve through proper generational diversity, capabilities and talents to achieve the desired performance.

Given the difference in terms of education which is very significant in achieving the desired employees' performance in commercial banks in Kenya, the results depicted that a need for the commercial banks to create harmony between the staff from different education levels for better staff performance and effectively management the staff from different education level as this affects employee performance. Noticeably, the bank is able to effectively manage staff from different levels of education to achieve the desired performance. The study also indicated that managing staff from different education backgrounds affects employee performance and therefore there is need to effectively manage staff from different education backgrounds for better staff performance although, the study findings indicated that the banks have not been able to effectively manage staff from different education backgrounds and talents and therefore have not achieved the desired performance.

5.5 Recommendation

This section discusses the recommendations of the study in line with the research objectives and research questions.

5.5.1 Policy Recommendations

The commercial banks of Kenya should consider developing policies that incorporate cultural factors in the way they manage their staff in order to achieve the commercial banks goals and objectives, they need to establish internal policies that can employ cultural diversity management as a strategy in strengthen employee performance and consider culture as a positive aspect of employee performance and therefore, should be able to effectively manage the staff from diverse cultural backgrounds.

There is need of developing clear policy in ensuring that there are zero cases of discrimination/bias in terms of gender when it comes to employee's treatment and that the employees are treated the same regardless of their gender. Effective HR policies are necessary in ensuring that the

commercial banks also tap into different gender capabilities thereby attaining high levels of performance. Additionally, the policies should include effective management of staff of different ages and optimizing their capabilities to attain the targeted employee performance. The policies should be made in a way that harmonizes capabilities of staff of different ages for better staff performance.

In addition to this, there is need of the commercial banks to develop policies and strategies that are able to tap into different education backgrounds in an effort to be able to manage different capabilities and especially the youth workforce that has a lot of potential in the area of information technology that are crucial in optimizing the performance across all sectors including banks activities that incorporating online technology.

5.5.2 Managerial Recommendation

The management of commercial banks should identify the various employees' cultural factors that can present challenges and effectively manage them to achieve optimal employee performance. The commercial banks should also ensure that the leadership team is diverse and has people from different cultural and tribal backgrounds if the workforce is to attain its performance objectives. There is need of managing different gender orientation for better staff performance in the banking sector in Kenya. Commercial banks need to acknowledge the existence of bio-gender and ensure that they are accommodated and that they are recognized as any other workforce.

In terms of generational gap management, there is a need for commercial banks to effectively manage the generational gap for better employee performance. It is also necessary to manage staff from different generations for better staff performance. There is need to effectively optimize on generational diversity, capabilities and talents so as to achieve the desired workforce performance. On the effects of effective management of Staff of different education level there is need of managing the staff that have attained different levels of education and ensuring that even when subordinates have attained higher levels of education than their superiors, their abilities are still able to be managed for the better performance of the entire workforce.

5.5.3 Theoretical Recommendation

The study acknowledges the importance of the 'Similarity Attraction Theory' that suggests that individuals are attracted to and seek out others who are like themselves. Therefore, there is a need

for managing these diversities to enhance institutional output.

Additionally, the project also acknowledges the importance of ‘Cognitive Diversity Theory’ which emphasizes that individuals from different cultural, generational, gender, education background will encode, organize and process information differently and therefore, all these diversities need to be managed effectively to achieve optimal organizational performance.

5.6 Limitations of the Study

The banks that had rigid policies and regulations prevented the respondents from not freely sharing information particularly that which was required by the study. The researcher, therefore, had to convince the banks’ executives that the results from the study are for purely academic intent and would not to be used elsewhere or for any other purpose other than that provided.

On the other hand, the insights from the research were derived from commercial banks solely from the county of Nairobi. In this regard, they may not form the basis for generalization of the real situation in the whole country given that different areas face different challenges of workforce diversity. The research also only covered 2 public commercial banks and 2 private commercial banks, and the findings cannot be generalized to other public commercial banks or private commercial banks either in Nairobi or other parts of the country given that the situation could be different from the banks which were not covered by the study.

5.7 Suggestions for further studies

The researcher recommends that future researchers should study individual workforce variables to have a deep comprehension of how differences within the workforce affect the overall employees’ work-output in Kenya. This is because there are certain sub-variables under the study variables that have been fully exhausted and therefore need for further evaluation. Studies should also be conducted in other banks in Nairobi and other regions across Kenya, especially those not investigated in the study given that the study did not cover all the other banks.

5.8 Chapter Summary

The chapter included the introduction of the chapter, Summary of Findings, discussions of the study findings. The chapter also included limitation of the study and the suggestions of the study.

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APPENDIX I: RESEARCH QUESTIONNAIRE **SECTION A: GENERAL INFORMATION**

Below is a questionnaire, which you are requested to fill on the effect of workforce diversity management on the employees' performance in commercial banks in Kenya. Please read carefully and give appropriate responses by ticking [√] or by filling in the blank spaces provided. Information obtained from this questionnaire will be treated with uttermost confidentiality.

1. Sex : ☐ Male ☐ Female
2. Age : ☐ 20-29 years ☐ 30-39 years ☐ 40-49 years ☐ 50 years and above
3. Highest Education level: ☐ Secondary Certificate ☐ College Certificate
☐ Undergraduate Degree ☐ Master's Degree ☐ PhD

4. Please specify your category.

Management Level	Category	Tick Appropriately (√)
Senior Management Officers	Departmental Heads	
	Deputy Departmental Heads	
Middle Management Staff	Human Resource Management Staff	
	Operations Management Staff	
	Administration Management Staff	
Lower Management Staff	Junior Management Staff from all the departments	
Total		

5. How long have you worked for your Commercial Bank?

- ☐ Less than 2 years ☐ 2-5 Years ☐ Above 5 Yea

6. Kindly indicate the Bank you work for

Bank	Tick Appropriately (✓)
Kenya Commercial Bank	
Equity Bank	
Cooperative bank	
Standard and chartered bank	

SECTION B: CULTURAL DIVERSITY MANAGEMENT

To what extent do you agree with the following statements on the extent to which cultural diversity management affect employees' performance in commercial banks in Kenya performance?

Key: 5 - Strongly Agree, 4 - Agree, 3 - Neutral, 2 - Disagree, 1 - Strongly Disagree.

cultural diversity management	1	2	3	4	5
Culture					
1. Employees culture management affects employee performance					
2. There is need of managing different culture for better staff performance					
3. The bank is able to effectively manage different cultures					
4. The more employee diverse the better performance					
5. The bank has a diverse leadership team that reflects the cultural diversity of the workforce					
6. Have experienced barriers to effective communication with colleagues from different cultural backgrounds					

SECTION C: GENDER DIVERSITY MANAGEMENT

To what extent do you agree with the following statements on the extent to which Gender Management affect employees' performance in commercial banks in Kenya performance?

Key: 5 - Strongly Agree, 4 - Agree, 3 - Neutral, 2 - Disagree, 1 - Strongly Disagree

Gender Management	1	2	3	4	5
Gender Orientation					
1. Gender Orientation management affects employee performance					
2. There is need of managing different gender orientation for better staff performance					
3. The bank is able to effectively manage different Gender Orientation in order to achieve the desired performance					
4. There is no discrimination in terms of gender when it comes to employee's treatment					
5. The bank is able to tap into different gender capabilities for better performance					

SECTION D: AGE DIVERSITY MANAGEMENT

To what extent do you agree with the following statements on the extent to which generational diversity management affect employees' performance in commercial banks in Kenya performance?

Key: 5 - Strongly Agrees, 4 - Agree, 3 - Neutral, 2 - Disagree, 1 - Strongly Disagree

Generational Diversity Management	1	2	3	4	5
Generational Gap					
1.Effective generational gap management affects employee performance					
2.There is need of managing staff from different generations for better staff performance					
3.The bank is able to effectively optimize on generational diversity, capabilities and talents in order to achieve the desired performance					
Age					
1.Effective management of staff of different ages affects employee performance					

2. There is need of harmonization of capabilities of staff from different ages for better staff performance					
3. The bank is able to effectively optimize on the capabilities of different age groups in order to achieve the desired performance					

SECTION E. EDUCATION DIVERSITY MANAGEMENT

To what extent do you agree with the following statements on the extent to which education diversity management affect employees' performance in commercial banks in Kenya performance?

Key: 5 - Strongly Agrees, 4 - Agree, 3 - Neutral, 2 - Disagree, 1- Strongly Disagree

Education Diversity	1	2	3	4	5
Education Level					
1. Effective Management of Staff of different education level affects employee performance					
2. There is need to create harmony between the staff from different education levels for better staff performance					
3. The bank is able to effectively manage staff from different levels of education in order to achieve the desired performance					
Education Background and Talent					
1. Management of Staff of different education background affects employee performance					
2. There is need to effectively manage staff from different education backgrounds for better staff performance					
3. The bank is able to effectively manage staff from different education background and talents in order to achieve the desired performance					

SECTION F: EMPLOYEES PERFORMANCE IN COMMERCIAL BANKS

To what extent do you agree with the following statements on employee performance in Commercial Banks in Kenya?

Key: 5 - Strongly Agree, 4 - Agree, 3 - Neutral, 2 - Disagree, 1 - Strongly Disagree.

Employee Performance	1	2	3	4	5
Managing workforce diversity is critical in achieving workforce performance in the banking sector					
Effective management of workforce diversity contributes to better employees' performance					
The banks manage workforce diversity effectively which have contributed to improved employees performance .					
The bank has a policy in place that governs workforce diversity which have contributed to workforce performance					
The banks have effective strategies that ensure that workforce diversity and capabilities is optimized for better staff performance					

THANK YOU FOR YOUR PARTICIPATION



APPENDIXII: INTERVIEW GUIDE FOR DEPARTMENTAL HEADS

Purpose: The study seeks to establish the on the effect of workforce diversity management on the employees' performance in commercial banks in Kenya.

Instruction: The following are questions which you are requested to respond on the effect of workforce diversity management on the employees' performance in commercial banks in Kenya. You are kindly requested to respond to the questions with utter sincerity. Information obtained from this interview will be treated with uttermost confidentiality.

GENERAL INFORMATION

1. What is your position
2. The Commercial bank that you serve at.....
.....
3. Please, how long have worked in a commercial bank sector
4. How long have you served in your current Bank

WORK DIVERSITY FACTORS

Cultural diversity management

1. In your opinion, can you say that employees culture management affects employee performance.....
.....
2. Do you think that effective management of different culture in the organization can lead to better staff performance.....
3. Can you say that the bank is able to effectively manage different cultures.....
.....
4. In your opinion, do you think that the more employee diverse the better the organization can perform.....
5. Do you think that employees' ethnicity management affects employee performance

6. In your opinion, can you say that there is equal treatment of employees regardless of their ethnicity which then contributes to better staff performance.....

7. Can you say that the bank is able to effectively manage different ethnicities.....

8. Can you say that there is no discrimination in terms of ethnicity in the bank.....

Gender Diversity Management

1. In your opinion can you say that gender diversity management affects employee performance.....

2. Can you say that the organization has effectively managed different genders thereby achieving better staff performance.....

3. In your opinion, can you say that the bank is able to effectively manage different Gender Orientation in order to achieve the desired performance.....

4. Can you say that there is no discrimination in terms of gender when it comes to employee's treatment.....

5. Do you think that the bank is able to tap into different gender capabilities for better performance.....

Age Diversity management

1. In terms of generational management, can you say that effective age gap management affects employee performance

2. In your opinion, can you say that proper managing staff from different generations leads to better staff performance.....

3. Do you think that the bank is able to effectively optimize on age diversity, capabilities and talents in order to achieve the desired performance.....

4. Can you say that effective management of staff of different ages affects employee performance.....

5. Has the organization been able to harmonize the capabilities of the staff from different ages for better staff performance.....

.....

6. In your opinion, can you say that the bank is able to effectively optimize on the capabilities of different age groups in order to achieve the desired performance.....

Education Diversity Management

1. In consideration of education level of staff, can you say that effective Management of Staff of different education level affects employee performance.....

2. In your opinion, can you say that the company has created harmony between the staff from different education levels in order to achieve better staff performance.....

3. Can you say that the bank is able to effectively manage staff from different levels of education in order to achieve the desired performance.....

4. In your opinion, can you say that the management of Staff from different education background affects employee performance.....

5. Do you think that there is need to effectively manage staff from different education backgrounds in order to achieve better staff performance.....

6. In your opinion do you think that the bank has been able to effectively manage staff from different education background and talents

Employee Performance

1. In your opinion, can you say that managing workforce diversity is difficult in the banking sector.....

2. Do you think that effective management of workforce diversity contributes to better employees 'performance.....

3. Can you say that the banks manage workforce diversity effectively.....

4. Does the bank have a policy in place that governs workforce diversity.....

5. In your opinion can you say that the banks have effective strategies that ensure that workforce diversity and capabilities is optimized for better staff performance.....

.....

There is need of the commercial banks to identify the various employees' cultural factors.....

.....

END

THANK YOU FOR PARTICIPATION



APPENDIX III: INTRODUCTION LETTER

Old Strathmore Rd, Nairobi, Kenya,
P.O. Box 39637 00100, Nairobi, Kenya,
Cell: +254 703 41 4067, Twitter: @StrathmoreKenya
Email: info@strathmore.ac.ke or visit: www.strathmore.edu



29th March 2023

To Whom It May Concern,

RE: FACILITATION OF RESEARCH – LAWRENCE NJUGUNA.

This is to introduce Lawrence Njuguna who is a Master of Commerce (MCOM) Student at Strathmore University Business School, admission number MCOM/111768. As part of our MCOM Programme, Lawrence is expected to do applied research and undertake a project. This is in partial fulfilment of the requirements of the MCOM course. To this effect, Lawrence would like to request appropriate data from your organization.

Lawrence is undertaking a research paper on “Assessing the Influence of Workforce Diversity Management on Employee Performance in Commercial Banks in Kenya.” The information obtained shall be treated confidentially and shall be used for academic purposes only.

Our MCOM Programme seeks to establish links with industry, and one of these ways is by directing our research to areas that would be of direct use to industry. We would be glad to share our findings with you after the research, and we trust that you will find them of great interest and of practical value to your organization.

We appreciate your support and shall be willing to provide any further information if required.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Njoki Kiagiri".

Njoki Kiagiri
Manager – Graduate Programmes
Strathmore University Business School.

Association of African
Business Schools



Strathmore Business School is a Financial member of



AACSB

APPENDIX IV: ETHICAL APPROVAL



17th May 2023

Mr Mwaura Lawrence Njuguna,
lawrence.mwaura@strathmore.edu

Dear Mr Mwaura,

RE: Assessing the Influence of Workforce Diversity Management on Employee Performance in Commercial Banks in Kenya

This is to inform you that SU-ISERC has reviewed and approved your above SU-masters research proposal. Your application reference number is SU-ISERC1674/23. The approval period is from 17th May 2023 to 16th May 2024.

This approval is subject to compliance with the following requirements:

- i. Only approved documents including (informed consents, study instruments, MTA) will be used.
- ii. All changes including (amendments, deviations, and violations) are submitted for review and approval by SU-ISERC.
- iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to SU-ISERC within 72 hours of notification.
- iv. Any changes anticipated or otherwise that may increase the risks or affected safety or welfare of study participants and others or affect the integrity of the research must be reported to SU-ISERC within 72 hours.
- v. Clearance for the export of biological specimens must be obtained from relevant institutions.
- vi. Submission of a request for renewal of approval at least 60 days prior to the expiry of the approval period. Attach a comprehensive progress report to support the renewal.
- vii. Submission of an executive summary report within 90 days of completion of the study to SU-ISERC.

Before commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology, and Innovation (NACOSTI) <https://research-portal.nacosti.go.ke/> and obtain other clearances needed.

Yours sincerely,

for: Mr Ambrose Rachier,
Chairperson; SU-ISERC

APPENDIX V: NACOSTI PERMIT

 REPUBLIC OF KENYA	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Ref No: 562384	Date of Issue: 17/June/2023
RESEARCH LICENSE	
	
This is to Certify that Mr.. Lawrence njuguna Mwaura of Strathmore University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Nairobi on the topic: Assessing the Influence of Workforce Diversity Management on Employee Performance in Commercial Banks in Kenya for the period ending : 17/June/2024.	
License No: NACOSTI/P/23/26695	
562384 Applicant Identification Number	 Director General NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Verification QR Code	
	
NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.	
See overleaf for conditions	

The National Commission for Science, Technology and Innovation, hereafter referred to as the Commission, was established under the Science, Technology and Innovation Act 2013 (Revised 2014) herein after referred to as the Act. The objective of the Commission shall be to regulate and assure quality in the science, technology and innovation sector and advise the Government in matters related thereto.

CONDITIONS OF THE RESEARCH LICENSE

1. The License is granted subject to provisions of the Constitution of Kenya, the Science, Technology and Innovation Act, and other relevant laws, policies and regulations. Accordingly, the licensee shall adhere to such procedures, standards, code of ethics and guidelines as may be prescribed by regulations made under the Act, or prescribed by provisions of International treaties of which Kenya is a signatory to
2. The research and its related activities as well as outcomes shall be beneficial to the country and shall not in any way;
 - i. Endanger national security
 - ii. Adversely affect the lives of Kenyans
 - iii. Be in contravention of Kenya's international obligations including Biological Weapons Convention (BWC), Comprehensive Nuclear-Test-Ban Treaty Organization (CTBTO), Chemical, Biological, Radiological and Nuclear (CBRN).
 - iv. Result in exploitation of intellectual property rights of communities in Kenya
 - v. Adversely affect the environment
 - vi. Adversely affect the rights of communities
 - vii. Endanger public safety and national cohesion
 - viii. Plagiarize someone else's work
3. The License is valid for the proposed research, location and specified period.
4. The license any rights thereunder are non-transferable
5. The Commission reserves the right to cancel the research at any time during the research period if in the opinion of the Commission the research is not implemented in conformity with the provisions of the Act or any other written law.
6. The Licensee shall inform the relevant County Director of Education, County Commissioner and County Governor before commencement of the research.
7. Excavation, filming, movement, and collection of specimens are subject to further necessary clearance from relevant Government Agencies.
8. The License does not give authority to transfer research materials.
9. The Commission may monitor and evaluate the licensed research project for the purpose of assessing and evaluating compliance with the conditions of the License.
10. The Licensee shall submit one hard copy, and upload a soft copy of their final report (thesis) onto a platform designated by the Commission within one year of completion of the research.
11. The Commission reserves the right to modify the conditions of the License including cancellation without prior notice.
12. Research, findings and information regarding research systems shall be stored or disseminated, utilized or applied in such a manner as may be prescribed by the Commission from time to time.
13. The Licensee shall disclose to the Commission, the relevant Institutional Scientific and Ethical Review Committee, and the relevant national agencies any inventions and discoveries that are of National strategic importance.
14. The Commission shall have powers to acquire from any person the right in, or to, any scientific innovation, invention or patent of strategic importance to the country.
15. Relevant Institutional Scientific and Ethical Review Committee shall monitor and evaluate the research periodically, and make a report of its findings to the Commission for necessary action.

National Commission for Science, Technology and
Innovation(NACOSTI),
Off Waiyaki Way, Upper Kabete,
P. O. Box 30623 - 00100 Nairobi, KENYA
Telephone: 020 4007000, 0713788787, 0735404245
E-mail: dg@nacosti.go.ke
Website: www.nacosti.go.ke