EXAMINING CUSTOMER PERCEPTION OF EMPLOYEE DEMOGRAPHICS AND ITS EFFECTS ON CUSTOMER SATISFACTION: THE CASE OF HFC BANK IN NAIROBI COUNTY

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MBA/ 111072/2018

A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF DEGREE OF MASTER OF BUSINESS ADMINISTRATION OF STRATHMORE UNIVERSITY

DECLARATION

I, the undersigned, declare that this project is my original work and has not been submitted for examination in any other institution.

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Approval

This research project has been submitted for examination with my approval as the university supervisor

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ABSTRACT

This study sought to establish how employee demographics can be utilized to satisfy the new, more extensive customer base being targeted by the commercial bank. The research specifically sought to examine the effects of service experience, personality factors, and employee educational attainment on customer satisfaction. The research was grounded on the tri-component theory and human capital theory. A descriptive research design was adopted with the aim of determining the relationship between the research variables, with the unit of analysis being HFC Customers within Nairobi County. The population of the research was 59,926. The sample respondents were calculated using the Yamane formula. The sample size for the research was 397 respondents. Data were collected using structured questionnaires using the drop and pick technique. The research instrument was pretested among 10% of the sample respondents. Descriptive and inferential statistical methods were used in data analysis. The relationship of the variables was tested using regression analysis. The results of the investigation were presented graphically using bar graphs and tables. The study was able to obtain a 66% response rate. The findings indicate there is a positive correlation between employee service experience, employee personality factors, employee educational attainment, and customer satisfaction. The study established that 51.1% of the variations in customer satisfaction within the bank are determined by employee demographics. The study concludes that improving the competencies of the employees, their professional expertise, empathy in service provision, and educational attainment are vital to improving customer satisfaction. The study recommends that commercial banks should support employees through delegation of decision making, training opportunities, and professional development to support better customer experience within the bank.

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LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
CBK	Central Bank of Kenya
CSI	Customer Service Index
HFC	HFC Bank (formerly HFCK)
HR	Human Resource
VIF	Variance Inflation Factor

DEFINITION OF TERMS

Customer Satisfaction This is an indicator of the product or serviceability to meet the demands and expectations of customers (Al-Jazzazi & Sultan, 2017).

Employee demographics The individual factors that incorporate age, sexual orientation, instructive level, residency or working experience, work level, and month to month pay (Capgemini , 2015).

Employee training The procurement of information, abilities, and capabilities because of the showing down to earth aptitudes and information (Kombo, 2015).

Personality factors The traits that reflect an individual's inclination to be cautious, composed, dedicated, and to adhere to the guidelines (Kunze, Boehm, & Bruch, 2013).

Service experience This is associated with the entire brand and company, or, with its perception, the focal part of any assistance experience is either the utilization of the item highlighting the installed administrations (Jain, 2018)

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The Kenyan government has implemented various financial measures aimed at creating a suitable environment for financial institutions to operate, earmarking the sector as a key pillar towards the attainment of Vision 2030 (Musau, Muathe, & Mwangi, 2018). New technological innovations and an improved regulatory environment have seen the industry becoming extremely competitive, and currently, there are 43 commercial institutions operating in the region, indicating the belief in investors in the region's market (Kenya Bankers Association, 2019). The banking sector has been enacting various practices that are intended to be the facilitators of market-driven transformational change within Kenya's banking sector by improving fairness, increasing transparency, improving financial literacy, increasing financial access, and improving general levels of satisfaction with the banking sector (Gachuru & Mwangi, 2017). Companies now rely on consumer loyalty as a method of separating their service delivery from that of their competitors, with intention to surpass customer expectations and subsequently generating profits and growing market share (Kombo, 2015).

Capgemini (2015) examined global customer satisfaction with banking services and revealed that the customer satisfaction index had dropped from 72.9 in 2014 to 72.7 in 2015. The decline in global customer gratification is an indicator that vigorous competition joined with other financial fulfilment factors are indicators of customer satisfaction. In the developed countries, customer's satisfaction with commercial banks has improved over the years due to the country's capacity to use broad automation, administration customization, and online ongoing financial encounters (Uddin & Akhter, 2015). In European countries, banks that experienced a drop in the level of customer satisfaction; in Norway, satisfaction dropped by 5.9 points, followed by Germany and Belgium, which dropped 5.0 points between 2013 and 2015. Some of this drop, particularly in Poland and Belgium, was explained by the contraction in the global economy brought about by the credit crunch of 2008 (World Bank, 2015), while in other nations decrease in service quality led to poor satisfaction scores.

In the 12th edition of KMPG's annual banking industry customer satisfaction survey (BISCC, 2018), which ranks performance relative to customer experiences, indicated a dip in the customer satisfaction index. An increase in the level of customer diversity has resulted in increasing pressure for banks to cope with increasing customer demands, with each

demography identifying different factors that improve the level of satisfaction. Additionally, technological advancements in other industries have revolutionized the customer experience. The digital transformation has resulted in an increase in the demand for the value of human interaction. The study found aspects such as the willingness of employees to assist were among the key drivers of customer satisfaction. Additionally, corporate customers who demand a deep understanding of their business needs noted that elements such as employee competency and experience were key to enhancing satisfaction levels, yet more than half of corporate customers reported dissatisfaction with the service received from their financial institutions (KMPG, 2018).

In Kenya, KMPG (2016) reported that 63% of customers had recommended their bank in the previous 12 months, 68% believed that satisfaction levels had increased, yet the level of loyalty was still low, with 20% reporting that they were willing to switch to other banks if they offered better services. These studies indicate that the African banking sector is still under-tapped and that many consumer businesses are still up for grabs. This has largely been attributed to a lack of effective management of customer satisfaction or failure by banks to continuously improve customer experience. This study sought to assess the influence of various employee demographics on customer satisfaction within Kenyan banks.

1.1.1 Customer Satisfaction

Customer satisfaction captures an idea of measuring how pleased customers are with the efforts in the market place. It is one of the most reliable indicators of how the business is performing from the perspective of the customer, who is supposed to be the direct beneficiary of any strategy adopted by the institution (Alexander, 2014). As indicated by Kotler (2006), fulfilment reveals the feelings an individual expresses after having their expectations met or exceeded. Conversely, Hawa (2015) specified that customer satisfaction is the state of mind that a customer gets after the sacrifice made to acquire a good or service is rewarded.

According to Peter and Olson (2009), customer needs have shifted dramatically as a result of technological advancements. Modern customers demand timeless services and at the most convenient location and service provider. Changhong (2008) points out that satisfaction has several elements, including but not limited to friendliness, service quality, good value, courteousness, knowledgeable and helpful customers, competitive pricing, service quality, and quick service. The degree of satisfaction is an indicator of the product's ability or serviceability to meet and even exceed the demands and expectations of customers (Kombo, 2015). The

overall satisfaction with a service is, therefore, a product of the customer's evaluation of service delivery or product offer, and it relates to their own sets of experiences. At the organizational level, quality service delivery can increase customer satisfaction, which results in an increase in the level of customer loyalty, and subsequently increased organizational performance (Magesh, 2010).

In the banking sector, Terpstra, Kuijlen, and Sijtsma (2014) argue that customer satisfaction refers to the valence state of mind evoked by the customer's experiences under engaging and utilizing banking services. Adeoye (2012) investigated the implications of customer satisfaction on the performance of banks in Nigeria and indicated that happy and satisfied customers exhibit positive behavior and that this is largely dependent on the quality and reliability of products and services. In Kenya, there is stiff competition among the banking players. To gain an edge, the banks must ensure that they don't only expand their network coverage but also maintain a high quality of service delivery. The banks want loyal customers, and they must also endeavour to offer pleasant services to their customers (Gachuru & Mwangi, 2017).

1.1.2 Employee Demographics

Demographic factors or variables have been characterized by Hassan and Olufemi (2014) as the financial attributes of workforce like age, instructive capability, sex, conjugal status, and long periods of administration. Kahya (2007) distinguished demographic factors as training, sexual orientation, conjugal status, and long stretches of administration. As indicated by Oyewole and Popoola (2015), segment factors are close to home factors that incorporate age, sex, instructive level, residency or working experience, work level, and month to month pay. Some habitually utilized segment factors as got from the writing incorporate age, sex (sexual orientation), race/ethnicity, instruction, area of the home area, financial status (SES), monthly remuneration, work status, religion, conjugal status, proprietorship (home, vehicle, pet), language, portability, populace size, and family size.

According to Kotler, Burton, Deans, Brown, and Armstrong (2015), demographic variables are associated with consumer needs and wants, and they are straightforward to measure. A well-measured effect of the demographics of their customers and prospects on the marketing strategies is a large portion of the fight in new customer change. It additionally prompts the following period of making purchaser personas, which helps in both advertising and deals. Jain (2018) studied demographic factors affecting satisfaction level and notes that age, marital

status, gender, and educational status are key predictors. Kombo and Nguyen (2016) note that demographic factors among employees that predict banking satisfaction are the educational level, personal behavior, gender, and age of the bank personnel. Mhlanga and Machingambi (2016) examine demographic variables affecting customer expectations and indicates that sexual orientation, age, month to month salary, the degree of instruction, and the home language were positive indicators. This study aims to establish the effect of personal characteristics, service experience, educational attainment, and employee demographics on the level of customer satisfaction.

Personality characteristics as defined as mental attributes that upgrade an individual's capacity to perform. Endurance furthermore, the social acknowledgment was fundamentally and emphatically identified with execution. At the same time, compassion and inner self quality were seen as adversely identified with execution (Axelrod, 2015). Personality is associated with the particular and property examples of thought, feeling, and conduct that characterize a person's style and impact their associations with the earth. A portion of the character attributes related to salespeople is sympathy, inner self, self-adequacy, locus of control, sociability, and self-observing (VandeWalle, 2018).

The worker administration experience is the thing that a (potential) representative encounters in the entirety of their contracts with an association. From the business marking of the association and applying for an opportunity, until the second, the representative leaves the association and considerably from that point onward, and all that occurs in the middle of at work (Ross, 2017). Nusbuga (2009) claims that education, service, and professional experience bring about a change in leadership attitudes and productivity, which are key to enhanced customer satisfaction. Employee educational attainment alludes to the procurement of information, aptitudes, and capabilities because of the showing reasonable abilities and information that identify with explicit valuable skills. Padi (2012) indicates that staff with special training contributed positively to improved customer service delivery, and the majority of the bank 's customers were satisfied with the service delivered. Yavas and Babakus (2010) note that personnel who feel that the association bolsters them by offering them applicable instructive preparing programs give quicker and better answers for client issues.

1.1.3 HFC Bank
In Kenya, there 43 commercial banks right now, one home loan account organization, six store taking microfinance establishments, two credit reference authorities, five delegate workplaces,

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and one hundred and fifteen forex agencies (Gachuru & Mwangi, 2017. The current study focused on a review of the HFC Bank. HF Group PLC (Formerly HF Group Limited) was enrolled as a non-working holding organization (under the Banking Act Cap.488), managed by the Central Bank of Kenya (CBK) in August 2015. The holding organization oversees the operations of the Group subsidiaries, which include HFC Bank, HF Insurance Agency, HF Development and Investment (HFDI), and the HF Foundation. The Group structure was set up to upgrade corporate administration, give oversight in the administration of the auxiliaries, and guarantee ideal development at both Group and auxiliary levels. The Group is recorded in the Nairobi Securities Exchange (NSE), and HFC Limited is authorized to do the matter of home loan account just as banking administrations under the Banking Act (HF Group, 2019).

HFC Bank has seen a decline in profitability registered for the past years, with the decline being attributed to the interest rate capping, which was effected in 2016 after the 2016 Banking (Amendment) Act. Further, the bank has also suffered from reputational risk, which is a result of bad press from local dailies, and subsequently, the same information was published on social media. The Net Promoter Score (NPS) (which measures customer experience of a brand and provides an anchor for the customer experience management program) in 2018 was -3%. The banking sector average in 2018 was 37%. The KMPG (2016) report on retail customer satisfaction levels notes that for success in the modern banking environment, it is necessary for bank executives to understand their customers, their needs, preferences, channel usage, and how to satisfy them. The poor customer experience points to teething problems in maintaining customer satisfaction within HFC Bank. With the bank undergoing major restructuring since 2016, from governance to processes and people, it was vital for this research to be conducted to examine if the employee demographics (personal characteristics, service experience and educational attainment) would have in any way contributed to the drop in customer satisfaction within the commercial bank. The findings of this study would also be vital in formulating policies that would benefit HFC Bank to improve on the delivery of banking services to the customers. It would also show the general client perception of the employee demographics and if this ultimately affects their satisfaction while interracting with the employees. Being a major player in mortgage business, the bank will also utilize the results of this study to further improve their ways of serving customers to retain and grow the business.

1.2 Statement of the Problem

Banking is a service-oriented industry that heavily depends on customer satisfaction for growth and survival (Kombo, 2015). Banks differentiate themselves through the adoption of processes and practices that continually enhance customer satisfaction and subsequently attract and retain customers while ensuring profitable growth and an increase in market share. Companies with excellent customer service record higher benefits per representative contrasted with comparable organizations with exhibited poor service delivery (Islam & Niaz, 2014). Commercial banks in Kenya are encountering phenomenal difficulties, for example, increasing rivalry among banks and new contestants, for example, insurance agencies, SACCOS, microfinance banks, and financial technology firms (Gachuru & Mwangi, 2017). These new difficulties, combined with expanding new client requests and innovative headways, have brought about business banks losing a potential business opportunity because of clients moving from banks to other financial institutions (Cheserek, Kimwolo, & Cherop, 2015). As per the Kenya banking study (2015), customer satisfaction remains a challenge, and banks struggle to retain customers even after employing strategies such as agency banking, which has increased accessibility of financial services (Mwende, Bichanga, & Mosoti, 2015). This is an indication that there are many more elements to customer satisfaction, and to this end, this study sought to analyze the effect of employee demographics on customer satisfaction within HFC bank.

Empirical studies by Seiler, Rudolf, and Krume's (2013) study found significant differences in the effect of socio-demographic factors on service enhancement, customer satisfaction, and customer loyalty within commercial banks. Increased diversity and human resource management within banking institutions resulted in increased satisfaction levels among customers (McKay, Avery, Liao, & Morris, 2011). Belias, Sdrollias, and Koutiva (2013) found that demographic factors such as age, gender, education qualification, and position held to have a significant effect on employee satisfaction levels. The level of satisfaction among employees was noted to increase their work effectiveness, which in turn enhances quality service delivery. Rabbani, Qadri, and Ishfaq (2016) indicated that employee competence and management quality were key predictors of customer satisfaction. Al-Jazzazi and Sultan (2017) concluded that the age of employees, gender, work experience, and education level were key factors influencing service quality in Jordanian banks. Kerga and Asefa (2018) revealed that age, gender, ethnicity, educational background, work experience, and marital status were positive predictors of performance in commercial banks. The above studies have shown that sociodemographic factors do have an influence on customer satisfaction within commercial

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banks. The studies are, however, not conducted locally, which may limit the application of the results within the current study focus. Hence, there was a need for more empirical examination to expand the available evidence. The research sought to establish the effect of employee demographics on customer satisfaction at HFC Bank. It looked at the specific demographic factors of employee service experience, employee personality factors and employee educational attainment and their effects on customer satisfaction.

1.3 Objectives of the Study

The main objective of the research is to establish the effects of employee demographics on customer satisfaction at HFC Bank, Nairobi City County.

1.3.1 Specific Objectives

i. Establishing the effect of employee service experience on customer satisfaction at HFC Bank, Nairobi City County.

ii. Determining the effect of employee personality factors on customer satisfaction at HFC Bank, Nairobi City County.

iii. Assessing the effect of employee educational attainment on customer satisfaction at HFC Bank, Nairobi City County.

1.4 Research Questions

i. To what extent does employee service experience affect customer satisfaction at HFC Bank, Nairobi City County?

ii. What is the effect of employee personality factors on customer satisfaction at HFC Bank, Nairobi City County?

iii. To what extent does employee educational attainment affect customer satisfaction at HFC Bank, Nairobi City County?

1.5 Scope of the Study

Geographically, the study was limited to examining HFC branches located in Nairobi City County. This is because, in the capital city, the bank has the highest number of branches within the country and the largest customer base; hence it was deemed suitable to derive a representative sample. The contextual scope of the research focussed on an examination of employee demographics (service experience, personality factors, and employee educational attainment). At the same time, the dependent variable was the level of customer satisfaction. Following the positivist research philosophy with a descriptive design guiding this study, the sample scope of the research was limited to personnel within HFC branches and selected a

sample of customers within Nairobi City County. The time scope of the study was limited to a survey of bank customers for the month of March 2020.

1.6 Significance of the Study

The results of this research are expected to be of importance to several key stakeholders within the banking industry. To the regulator, the study anticipates that the findings will support better policy formulation and advancement of guidelines in the banking industry geared towards enhancing consumer loyalty and administration quality. To the management of HFC, the research is expected to enhance managerial decision making and increase efficiency within the bank hence improving the customer experience. To other commercial banks within the country, the findings are expected to foster their service provision and enhance workforce diversity, which can be leveraged to enhance customer satisfaction. The findings will also enhance the available empirical studies and foster the body of knowledge on the customer satisfaction index within HFC Bank. The findings were key to future scholarly work as reference material.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In this chapter, the review of the relevant literature related to the study is well detailed. The section specifically presented a report of the relevant theoretical underpinning, the conceptual framework of the study, and a review of the relevant empirical literature. The chapter further presented the research gaps and the chapter's summary.

2.2 Theoretical Review

Theories, according to Creswell (2004), represent scientific predictions or analysis of what a researcher expects to find. They give way to a hypothesis that was tested. Theories are used both in qualitative and quantitative research and inconsequent as well as mixed methods. The differentiating deductive and inductive approach in theory formation, a deductive approach starts with an apparent theoretical position. In contrast, an inductive approach researches a particular theory and is data-driven. An inductive approach allows meaning to emerge through the relationships and patterns that are emergent (Kombo & Tromp, 2009).

2.2.1 Tri-Component Theory

This is one of the most widely accepted theories on factors determining customer satisfaction levels by looking into their perceptions and attitudes (Oliver, 1980). It argues that there exist three psychological components that, when accessed, have the ability to determine how a client will form perceptions about a firm, its products, and services (Oliver, 1997). The basis of the theory is that satisfaction levels can be determined as a ratio of the expectation from the customer on the performance of a product or service and the actual level of performance of the particular product. All clients form an opinion of their experiences interacting with a product (Oliver, 1997).

These three constituents of human attitude are the cognitive, affective, and conative components, and they jointly form an individual's attitude concerning an object and also exhibit a tendency of being consistent (Cheserek, Kimwolo, & Cherop, 2015). The cognitive component relates to the thinking and evaluation process based on the quantitative superiority of the products given by the performance (Oliver, 2006). This has prompted firms to manage expectations through an appropriate market mix of variables so as to maximize customer satisfaction (Oliver, 2006). The theory draws on the information and achieved perceptions using similar knowledge from diverse sources as well as undeviating understanding with the attitude item. While a practical component deals with a particular product or brand emotions or feelings consumers have, the cognitive component looks at how individuals behave after interacting with a service provider (Schiffman & Kanuk, 2009). The affective component is concerned with the feelings, evaluation, or emotions about attitude objects and appeals to the emotional content, thereby arousing object likes or dislikes (Schiffman & Kanuk, 2009). The conative component reflects behavioral tendencies toward the attitude object. Conation is construed as an attempt to do something. It demonstrates the propensity of a consumer to undertake or refrain from a particular action or show certain behaviors based on attitude-object (Oliver, 1980).

These variables are the key components in determining the level of commitment, satisfaction, and loyalty among clients. Firms have, therefore, resorted to managing expectations through appropriate employee and product demographics so as to manage client expectations. The theory was integral in the current study in the analysis of customer perceptions, attitudes, and expectations, which helped in explaining factors that improved the level of customer satisfaction within the bank.

2.2.2 Human Capital Theory
The hypothesis was progressed by Becker (1964) and thought about the human resource as a noteworthy factor of continued seriousness for an organization. The hypothesis is additionally worried about how individuals in an association contribute their insight and capacities to upgrading authoritative ability and the noteworthiness of that commitment (Becker & Gerhart, 1996). This infers when their abilities and aptitudes are accessible to an association as the abilities and skills of its workers and better than those of its rivals, the organizations gain the upper hand over its rivals (Scarborough & Elias, 2002). (Dessler, 2001)

Scarborough and Elias (2002) express that the chance of human capital is most steadily seen as a navigate belief that depicts the relationship between human asset practices and business execution. The individual portions of the connection are those that are set up for moving, advancing, and giving the innovative push, which, if satisfactorily animated, can guarantee the entire arrangement endurance of the association. Dessler (2001) states that the idea of human capital is most conveniently seen as a spanning idea that characterizes the connection between human asset practices and business execution. The human components of the association are those that are fit for getting the hang of, evolving, developing, and giving the inventive push, which, if appropriately inspired, can guarantee the drawn-out endurance of the association.

Dessler (2001) sees that individuals have intrinsic capacities, practices, and individual time. Schultz and Duane (2010) trust that the human capital theory will consistently direct the impact of people on the business and their promise to speculators regard. The theory demonstrates that human asset rehearses produce an incentive for cash as far as better service provision, which is key to better satisfaction with the provisioned services. It likewise gives direction on the future human asset and business techniques that educated methodologies and practices intended to improve the viability of individuals the executives in the association and competitiveness. The theory was essential in examining how various employee demographics can affect the intrinsic delivery of service by different employees and how this would be pivotal to supporting better satisfaction among customers of HFC Bank.

2.3 Empirical Review

This section was instrumental in the review of previous empirical research papers with a focus on the various knowledge, contextual, and empirical gaps that the current research sought to solve. This section discussed previous literature related to the effects of certain employee variables on the level of customer satisfaction in financial institutions. It specifically explored the effects of service experience, personality factors, and employee educational attainment level on satisfaction among HFC bank clients. These factors were selected because they were among the key factors determining the service delivery within an organization, which, according to literature, has a significant effect on the quality of service offered to customers.

2.3.1 Service Experience and Customer Satisfaction

Rod, Ashill, and Gibbs (2016) examined the customer view of forefront worker administration conveyance inside Russian banks and consumer loyalty and social aims. The study adopted an explanatory research design with the sample population drawn from the customers of the bank.

The findings indicate that social help conveyance altogether impacted consumer loyalty. Interestingly, the center help conveyance just influenced the powerful result of Russian female clients. The outcomes further indicate that the gender of the frontline employees affected the satisfaction levels. The study was, however, limited to Russian commercial banks; hence, the findings may not be representative of the Kenyan banking institution.

Siddiqi (2011) studied the effect of service quality characteristics, consumer loyalty, and client reliability in the retail banking division in Bangladesh. The research adopted a survey research design with a sample of 100 retail banking customers being drawn from different Bangladesh banks. The results of the analysis indicate that service empathy; service tangibility was positively correlated with customer satisfaction. The study further indicates that bank managers can foster the level of service satisfaction by enhancing the quality of service delivered to customers. The study examined service quality attributes, while current research focused on how employee service experience affects customer satisfaction.

Musekiwa, Njanike, and Mukucha (2011) conducted a study on the gender effects on customer satisfaction in commercial banks in Bindura, Zimbabwe. The research applied descriptive research design and sampled 200 bank customers. The findings indicate that female customers perceived that courteous staff members, personal attention, and accurate information were crucial in improving customer satisfaction. The study further indicates that male customers viewed professionalism, respect, extended work hours, and realistic information as the key to improved customer satisfaction. The study, however, fails to take into consideration other employee demographic factors such as age and personality and their influence on customer satisfaction.

Shanka (2012) examined bank service quality, consumer loyalty, and dedication in the Ethiopian financial part. The investigation embraced an illustrative research plan with convenience sampling being utilized in selecting 260 customers of banking services. The research relied on correlation and regression analysis, with findings showing that the quality of service offered, service empathy, and responsiveness were critical predictors of customer satisfaction. The study further indicates that bank reliability was a predictor of service satisfaction. Findings show that professional expertise and experience among the personnel enhanced customer commitment and loyalty. The research was, however, conducted in Ethiopia, while current research conducts a case study of an individual bank in Kenya.

Cheserek, Kimwolo, and Cherop (2015) examined the impact that quality financial services have on the level of satisfaction among bank clients in Kenya. Adopting descriptive research and using structured questionnaires in data analysis, 287 bank customers were contacted in the banks. After analysis using descriptive and inferential statistics, findings show that unwavering quality, responsiveness, confirmation, and compassion are critical to client mentalities as far as fulfilment levels. The study was conducted across commercial banks, while current research was a case study of a single bank. The study further does not take into consideration employee demographic factors within the commercial banks.

2.3.2 Personality Factors and Customer Satisfaction

Yusuf, Sukati, and Chin (2014) studied the interceding job of character factors in the connection between interior showcasing and client direction in Malaysian commercial banks. The research applied a review of literature in the examination of the study constructs using a deductive and inductive approach. The findings of the study indicate that personality factors exhibited by the employee's discharge of their responsibilities and internal communication were critical predictors of customer orientation. The study also indicates that internal marketing positively influences customer orientation. The study, however, fails to examine other customer satisfaction indicators within commercial banks such as service quality and brand recognition.

Rahayu, Rasid, and Tannady (2018) examined the impacts of self-viability, work fulfilment, and work culture toward the exhibition of selling staff in the financial division. The study sampled 100 banking personnel in Indonesia and relied on semi-organized polls in the information assortment. The discoveries reveal that there was a positive and significant effect of self-efficacy and work culture on employee performance levels. The study indicates that the employee believes in their ability, self-competence, confidence in improving work quality, and solving work difficulties enhanced their job performance. The research focused on employee performance, while current research examines customer satisfaction within the commercial bank.

Padmanava and Manmath (2017) conducted a demographic study of customer satisfaction on Indian banking products in city life. The study conducted adopted a survey research design with the sample population drawn from commercial banks in India. An application of descriptive and correlation analysis revealed that customer's perception of the gender of the personnel, their age, and occupation within the commercial banks were determinants of their

attitude towards the quality of service and satisfaction dimensions. The study further indicates that customers' perception of the products was key to fostering customer satisfaction. The research focused on the quality of banking services. At the same time, the current study examines the satisfaction of customers in a Kenyan bank.

Zeglat, Aljaber, and Alrawabdeh (2014) studied how employee empowerment impacts customer-oriented behavior in financial institutions. The study focused on how personal structural empowerment and psychological empowerment of frontline employees affected customer behavior. The study relied on structured questionnaires in the data collection. Findings indicate that employee empowerment positively influenced the client arranged conduct. The examination noticed that correspondence, preparing, information, and abilities significantly affected client conduct. The study also indicates that meaning and competence are vital to improving customer-oriented behavior. The research, however, does not assess the level of customer satisfaction within the banking industry.

According to Oyewole and Popoola (2015), who conducted a study in Nigeria, they considered demographic factors as close to home factors that incorporate age, sexual orientation, instructive level, residency or working experience, work level, and month to month compensation. A large portion of this much of the time utilized segment factors are gotten from the writing incorporate age, sex (sexual orientation), race/ethnicity, training, area of the home, financial status (SES), pay, work status, religion, conjugal status, possession (home, vehicle, pet), language, versatility, populace size and family size (Alexander, 2014).

David (2015) explored the connection between work locus of control and occupation inclusion of representatives in Nigerian commercial banks. The research relied on descriptive research with multistage sampling being utilized in selecting ten commercial banks for the study. The research t-tests and regression analysis. Findings showed that employees with an internal locus of control were more involved in their job than employees with internal control, thus enhancing service provision. The study indicates that implementing training modules and orientation of employees will enhance their productivity, which is key to customer satisfaction. The study, however, did not focus on customers in assessing their satisfaction in correlation with employee training, making its findings unreliable for the current study.

Tufa and Teshu (2015) studied the effect of client relationship promoting on consumer loyalty, a contextual analysis on chose business banks in Ethiopia. The study relied on both primary and secondary sources of research data, with a questionnaire being utilized as the primary

research instrument. The findings of the study show that personnel communication, trust, commitment, and competency were critical predictors of customer satisfaction within Ethiopian commercial banks. The study indicates that developing skills and attitudes geared towards customer handling was key to fostering satisfaction levels. The research, however, was not conducted locally and did not examine how other employee demographics affect customer satisfaction.

Kangogo and Gachunga (2015) examined the impact of information the board rehearses on upgrading administration conveyance in the financial division in Kenya. The investigation embraced a descriptive research design focusing on 43 Human Resource – HR managers drawn from the 43 commercial banks. The results indicate that knowledge acquisition and knowledge sharing among baking staff enhanced the service delivery and retention rates. Findings show that acquired skills, knowledge and expertise, verbal communication, and knowledge created enhanced service provision within commercial banks. The research, however, fails to consider the effect of the employees' knowledge and competencies on customer satisfaction within commercial banks.

2.3.3 Employee Educational Attainment and Customer Satisfaction
Banks serve a diverse customer base with different customers having different needs and preferences. Corporate customers demand service from employees who are knowledgeable about various aspects of their businesses to ensure the effectiveness of their business accounts (Islam & Niaz, 2014). Further, employee education attainment levels determine the attitude of employees, which is an indicator of the quality of their interactions with customers (Alexander, 2014). Al-Jazzazi and Sultan (2017), in a study on Jordanian banks, notes that demographic variables such as age, gender, sex, occupation, and education level have a positive impact on the service quality perceptions among customers. Hassan and Olufemi (2014), in their examination, indicate that sex, educational qualification, age, and gender are critical predictors of job performance among employees. Kamelia (2012) found out that adequate staff training was positively correlated with improved client fulfillment. Gaur, Sharma, Herjanto, and Kingshott (2017) notes that integration and assimilation of customers positively influence their satisfaction and commitment while marginalization negatively affects satisfaction level.

Sarker (2014) examined the link between HRM practices on satisfaction within the banking sector of Bangladesh. The research assumed an investigative research design, with sample respondents being selected from the personnel of the banking industry. The results of the analysis indicate that adequate salary and benefits, involvement in decision making, leadership

characteristics, and the training facilities were vital to improving productivity and the satisfaction level within the commercial banks. The research, however, was limited to Bangladesh commercial banks while the present study reviews a Kenyan bank.

Kamelia (2012) considered the effect of staff preparing on consumer loyalty in movement organizations in Klang Valley Malaysia. The research assumed a descriptive research design, collecting data using questionnaires. Findings attest to the effect of employee training as a strategy that significantly influenced customer satisfaction. The study notes that training on service dependability, responsiveness, confirmation, and compassion was fundamental to satisfaction levels. The research was, however, not conducted within the banking industry; hence, findings may not be replicated in the current context.

Padi (2012) assessed the effect of staff training on customer service delivery in Barclays Bank Ghana Limited. The study adopted primary data in conducting a survey across staff and customers within the bank. The analysis involved the use of descriptive and inferential statistics, and the findings showed that specialized training of staff positively contributed to meeting client desires and managing pressure. The research indicates that increased assertiveness, meeting client desires, and managing pressure effectively enhanced customer service delivery. The study, however, did not examine how factors such as service experience could influence customer satisfaction, which is the scope of the current research.

Torach (2018) studied the influence of employee empowerment on service delivery in the national Water and sewerage corporation of Uganda. The research adopted a cross-sectional research design that sampled 214 respondents. The findings of the analysis indicate that employee autonomy, involvement in decision making, training and development, and offering equal opportunity resulted in improved service delivery within the parastatal. The study focus is, however, not on customer satisfaction within a banking institution, which the current research examination.

Wanyama and Mutsotso (2010) assessed how employee capacity building impacts the level of productivity among banking employees in Kenya. A descriptive research design that focused on commercial banks in Kakamega was adopted. The study notes that banks within the region had faced poor service delivery, were ineffective in delivering key services and products, and poorly managed public relations, resulting in customer dissatisfaction. The dissatisfaction levels are due to poor productivity levels from the employees. The study contextualized the

performance of commercial banks. At the same time, current research sought to examine the link between employee educational attainment, service experience, and customer satisfaction.

Salim (2016) investigated the factors determining the quality of customer service in Ecobank Kenya, Nairobi. A descriptive research design was applied with stratified random sampling being utilized in selecting 45 respondents from the bank. Conclusions were that the quality of customer service, staff training, and staff attitudes are all strongly and positively correlated. The study indicates that the introduction of innovative training programs and developing employees' policies geared towards customer-service provision will result in a better quality of customer service. The study focussed was on service quality, while current research examined customer satisfaction at HFC Bank.

Kyalo and Gachunga (2015) found out that educational diversity, ethnic diversity, gender diversity, and age diversity among the employees were key predictors of performance and customer satisfaction within commercial banks. Kombo and Nguyen (2016) examined the demographic factors that determine banking satisfaction in Czech and Kenyan banks and notes that older customers prefer accessibility to the bank branches while quality e-banking services satisfy clients with higher education. The findings also indicate that the gender and impersonal behavior of bank employees increase the usage of bank services among educated customers. Literature reveals that aspects of employee education attainment determine the quality of service delivered to bank customers. Employees with a high level of educational attainment were more knowledgeable, possessed requisite skills to ensure quality service delivery, are competent in carrying out their duties, and have the capacity to satisfy the different customer needs, which improves customer loyalty.

2.4 Summary of Literature and Research Gaps

From the review of the empirical literature, it is evident that customer satisfaction and its link to employee demographic factors have been widely conducted. However, the varying study context and methodologies applied have resulted in various research gaps that the study summarizes in the table below;

Table 2.1 Summary of Research Gaps

Author	Title	Research Findings	Research Gap
Kangogo and Gachunga (2015)	Influence of knowledge management practices on enhancing	Findings show that acquired skills, knowledge and expertise, enhanced	The research, however, fails to consider the effect of the employees' knowledge and

		service provision within commercial banks	competencies on customer satisfaction
	service delivery in the banking sector in Kenya		
Musekiwa, Njanike, and Mukucha (2011)	The gender effects on customer satisfaction in commercial banks in Bindura, Zimbabwe	The findings indicate that perceived that courteous staff members, personal attention, and accurate information were crucial for improving customer satisfaction	The study, however, fails to take into consideration other employee demographic factors such as age and personality
Rahayu, Rasid, and Tannady (2018)	Effects of self-efficacy, job satisfaction among telemarketing staff in the banking sector	There was a positive and significant effect of self-efficacy and work culture on the performance of employees	The research focused on employee performance while current research examines customer satisfaction
Rod, Ashill, and Gibbs (2016)	Customer perceptions of frontline employee service delivery and customer satisfaction in Russian banks	The results revealed that the gender of the frontline employees affected the satisfaction levels.	The study was, however, limited to Russian commercial bank; hence the findings may not be representative of a Kenyan banking institution
Salim (2016)	Factors affecting the quality of customer service in the banking industry in Ecobank Kenya	The study concluded that there was a strong positive correlation between the quality of customer service and staff training and the staff attitudes	The study focus was on service quality, while current research examines customer satisfaction at HFC Bank.
Torach (2018)	Influence of employee empowerment on service delivery in national Water and sewerage corporation of Uganda	The findings indicate that employee autonomy, training, and development improved service delivery within the parastatal	The study focus is, however, not on customer satisfaction within a banking institution

2.5 Conceptual Framework

This is a set of thoughts and principles drawn from related fields of inquiry and used to structure a subsequent presentation (Cooper & Schindler, 2011). It is an imprint or visual presentation

that graphically or narratively explains key or critical issues to be studied, concepts or variables, and the supposed relationship among them (Griffith, Cavusgil, & Shichun, 2008). The below conceptual framework hypothesized the interaction between employee demographics and customer satisfaction within HFC Bank.

Independent Variables

Dependent Variable

Service Experience:

- Length of service
- Service delivery
- Professional expertise
- Service support

Personality Factors:

- Locus of Control
- Self-efficacy
- Sociability
- Self-monitoring
- Age and Sex

Customer Satisfaction:

- Brand image recognition
- Value for money
- Service quality
- Customer feedback
- Service Convenience
- Continuous product and service development

Employee Educational Attainment:

- Knowledge
- Skills
- Competencies
- Capacity

Figure 2.1 Conceptual Framework

Above is a conceptualization of the relationship between the research variables. The dependent variable for the research employee demographics was assessed by the level of service experience, the personality factors, and the employee educational attainment. The dependent variable customer satisfaction was assessed based using the brand image, value for money, service quality, customer feedback, service convenience, continuous product, and service development.

Table 2.2 Operationalization of Variables

Variable	Indicators	Measurement	Data analysis	Supporting Literature
Service experience	• Length of service • Service delivery • Professional expertise • Service support	Interval scale 5-point Likert scale	Descriptive analysis and inferential analysis	(Ross, 2017; Musekiwa, Njanike, & Mukucha, 2011; Cheserek, Kimwolo, & Cherop, 2015)
Personality factors	• Locus of Control • Self-efficacy • Sociability • Self-monitoring • Age and Sex	Interval scale 5-point Likert scale	Descriptive analysis and inferential analysis	(Axelrod, 2015; VandeWalle, 2018; Kangogo & Gachunga, 2015)
Employee educational attainment	• Knowledge • Skills • Competencies • Capacity	Interval scale 5-point Likert scale	Descriptive analysis and inferential analysis	(Yavas & Babakus, 2010; Torach, 2018; Salim, 2016)
Customer satisfaction	• Brand image • Value for money • Service quality • Customer feedback • Service Convenience • Product and service development	Interval scale 5-point Likert scale	Descriptive analysis and inferential analysis	(Gachuru & Mwangi, 2017; Changhong, 2008)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the blueprint that was followed in solving the research problem. It is composed of the research design, research population, sampling design and size, the data collection instruments and procedures. The chapter further presents the data analysis and presentation methods and ethical considerations that were adhered to by the researcher.

3.2 Research Philosophy

Research philosophy is the researcher's belief about how data about a phenomenon should be gathered, analyzed, and used (Layder, 2009). This study adopted a positivism research philosophy. The philosophy that informs positivism and phenomenology or interpretivism explains the hypothesis testing. In positivism, approach hypotheses are tested by either rejecting or accepting the null hypothesis (Cooper & Schindler, 2012). This approach allowed for the operationalization of the various hypothetical concepts for generalization of the results (Bryman & Bell, 2011). Positivism was critical in this study because it limits the role of the researcher to data collection and interpretation through an objective approach, and the research findings are usually observable and quantifiable.

3.2.1 Research Design

This encompasses all conditions that affect and impact the research (Cooper & Schindler, 2011). This research adopted a descriptive design involving quantitative approaches. Orodho (2010) describes research design as a technique of collecting data by making use of questionnaires or interviews with a sample of the target population. This type of research design presents a quantitative or numeric account of trends, attitudes, or opinions by directly making contact with a sample of that population. This type o research design is key in this type of study because it allows the researcher to describe data about the characteristics of the population and present it in a quantifiable manner. It can also be used for frequencies, averages, and conducting

statistical calculations while doing the analysis (Sekaran, 2010). The study examined the research phenomena in its current situation. Hence, this was deemed adequate for the current research since it employed a quantitative approach.

3.3 Population and Sampling
3.3.1 Target Population
Sekaran (2010) thought that the population infers to the whole group of people, objects, or events of interest to a researcher. The population of the research was customers of HFC within Nairobi City County since the study is based on how these customers are satisfied. The customers were selected from Nairobi county since the majority of the banks' customer base is within the city, the country has the most branches and the region, and the county houses the country's business epicentre meaning that it encounters the highest traffic rate and interaction between customers and bank employees. This was vital in offering critical information that could be harnessed in solving the research problem.

Table 3.1 Target Population

Branch	Number of Customers	Percentage of customers
BuruBuru	6,656	11%
Gill House	9,080	14%
Hurlingham	5,142	8%
Komarock	2,153	3%
Rehani	28,673	47%
River Road	2,461	4%
Sameer	2,405	4%
TRM	3,103	5%
Westlands	2,513	4%
Target Population	**59,926**	**100%**

Source: HFC Bank Customer Data (2019)

3.3.2 Sampling Design and Sample Size
Cooper and Schindler (2014) define a sample design as the plan adopted by the researcher to obtain data from the population. Sampling helps to boost the accuracy of results because it enables the researcher to focus on a specific group of people as opposed to focusing on the entire target population. The design allows for the discussion of the sampling techniques, the sample frame, and the sample size determination of the research.

The research adopted a stratified sampling in the selection of customers based within Nairobi City County. Stratified random sampling entails stratification or segregation of sampling elements, then making random selections of the desired respondents from the stratum (Sekaran, 2010). The main objective of using stratified sampling was to ensure the desired representation from various sub-units to allow generalizations within the entire banking institution. This is a physical depiction of all the elements in the population from which the sample size is derived (Cooper & Schindler, 2011). According to Upagade and Shende (2012), a sampling frame is a set of source materials from which a sample is chosen. The sample frame for the research was customers drawn from HFC Bank in Nairobi City County. The sample size was determined, as shown below.

$$n = \frac{N}{1 + N(e^2)}$$

Where: n is the sample size, e is the error term, and N is the total target population

$$N = 59,926$$

$$nf = \frac{59,926}{1+59,926\ (.05*.05)} = 397 \text{ respondents}$$

The sample for the research was 397 respondents who were distributed within the branches as shown below;

Table 3.2 Sample Respondents

Branch	Percentage to be Apportioned	No of Respondents
BuruBuru	11%	**11%*397 = 44**
Gill House	14%	**14%*397 = 56**
Hurlingham	8%	**8%*397 = 32**
Komarock	3%	**3%*397 = 12**
Rehani	47%	**47%*397 = 186**
River Road	4%	**4%*397 = 16**
Sameer	4%	**4%*397 = 16**
TRM	5%	**5%*397 = 19**
Westlands	4%	**4%*397 = 16**
Sample Respondents		**397**

Source: Researcher (2019)

3.4 Data Collection Instruments

The research used structured questionnaires as the main data collection tools. This tool was considered appropriate because of its ability to collect specific data from the respondents. Questionnaires are also regarded as capable data collection instruments since they enable respondents to give much of their opinions to the research problem (Cooper & Schindler, 2011). The questionnaire was subdivided into several sections based on the research questions. A questionnaire allows the researcher to convert research objectives into specific questions and answers for each question provided in the data for hypothesis testing (Bryman & Bell, 2011).

3.5 Data Collection Procedures

The entire questionnaire was administered to the respondents after a brief set of instructions. Subjects were requested to give informed permission and indicate if they were available and willing to avail more information when called upon. The research adopted a drop and pick a method to collect the data since this enhances the convenience of the data collection process. The study utilized two well-trained research assistants who were conversant with the data collection approaches and the aims of this study. The study collected research data from the bank customers across all the branches within Nairobi City County.

3.6 Research Quality

A pilot test is a trial test designed to check logistics (reliability and validity of particular results) and collect information before conducting an extensive study aimed at improving the latter's quality and efficiency. The pilot test was conducted among 10% of the sample respondents (Kumar, 2012). This was done in two of the leading HFC Branches, i.e., Rehani and Gill house branches. The customers who took part in the pretesting of the research instrument were not involved in the main research study to avoid biased responses.

3.6.1 Reliability Test of Research Instrument

Reliability in descriptive survey research is the degree to which the research conclusions may be applied to other specific settings, people, periods, contexts, and others (Bryman & Bell, 2011). The internal consistency technique was used to establish the reliability of the instruments for this study. Cronbach's Coefficient Alpha was used to determine how the measured concept under the study correlated among the different items in the provided rating scale. A statistical reliability score of 0.70 or higher, which is a rule of thumb for the better instrument, was used when assessing the reliability of the instruments in this study (Sekaran, 2010).

Table 3.3 Reliability Results

Item	N	Cronbach's Alpha	N of Items
Employee service experience	28	.766	6
Employee personality factors	28	.768	5
Employee educational factors	28	.835	5
Customer satisfaction	28	.785	7

The results above present the Cronbach alpha of above 0.7 indicates that the variable under examination has met the threshold for internal consistency. The analysis revealed that employee service experience had $\alpha = .766,$ employee personality factors had an $\alpha = .768,$ employee educational factors had an $\alpha = .835,$ and customer satisfaction had an $\alpha = .785.$ This indicates that the constructs of the study were reliable for inclusion in the primary data collection.

3.6.2 Validity Test of Research Instrument

Borg and Gall (2013) defined validity as a measure of what a test implies to quantify. It refers to the quality of the received output after multiple tests. As indicated by Borg and Gall, an instrument's validity is enhanced through the judgment of an expert who is qualified in the field relating to the study. Overall, the supervisor's expert judgment was relied on in testing the questionnaire's validity. Content validity examines whether the items in the questionnaire signify the construct, which is being measured in addition to the scoring, formatting, and wording of the instrument (Sekaran, 2010).

3.7 Data Analysis and Presentation

Quantitative data were analyzed using descriptive analysis and inferential analysis techniques with the help of Statistical Packages for Social Sciences (SPSS Version 23). Descriptive analysis included percentages, frequencies, means, and standard deviations. Inferential statistics included multiple regression analysis and correlation in the estimation of the extent of the relation between the research variables. The significance of the factors was tested at a confidence level of 95%. The regression equation was as follows;

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where;

Y = Dependent variable (customer satisfaction at HFC)

α = the model intercept

β_{1-3} = Coefficient of independent variables

X_1 – service experience

X_2 – personality factors

X_3 – employee educational attainment

ε = Error Term

The results of this research were presented using bar graphs, charts, and tables in line with the study variables. Collinearity tests and normality tests were adopted as the measures of testing linear regression assumptions.

3.7.1 Multicollinearity Tests

Kumar (2012) characterized multicollinearity as a high correlation between two or more autonomous factors. This study examined multicollinearity using the VIF statistics in the regression output. Field (2009) is of the view that any VIF value, which is greater than 10, indicates significant multicollinearity. All instances with multicollinearity were scheduled to be removed from the study.

Table 3.4 Collinearity Results

		Tolerance	VIF
1	(Constant)		
	Employee service experience	.495	2.019
	Employee personality factors	.599	1.671
	Employee educational attainment	.599	1.671

a. Dependent Variable: Customer satisfaction

To check collinearity among independent variables, the study adopted variation inflation factor and tolerance statistics of the predictor constructs. Variance Inflation Factors (VIF) were between 1 and 10, and thus there was no multicollinearity, as shown in Table 4.7. This is supported by Green's (2012) argument, which states that if the Variance Inflation Factor (VIF) is between 1 and 10 or the correlation coefficient is less than 0.8, it indicates that there is no collinearity.

3.7.2 Normality Tests

Normality tests enable the researcher to determine the modelling pattern of a normal distribution and to calculate the probability of a random variable governing the data set to be normally distributed (Cooper & Schindler, 2012). The test determines how the sample distribution is shaped and its similarity to a standard curve. If the curves are similar, then the collected data is sourced from a normally distributed population (Kumar, 2012).

A normality test was done to test the response for normal distribution assumptions. Data analysis tests such as analysis of variance (ANOVA), t-test, and regression analysis assume data to be normally distributed. A normally distributed data gives reliable results on statistical relationships between variables (Kumar, 2012). The study made use of the P-P plot to test the normality of the data. The plot below showed that data observations were fitted within the normality curve, which indicated that the data applied was from a normal distribution.
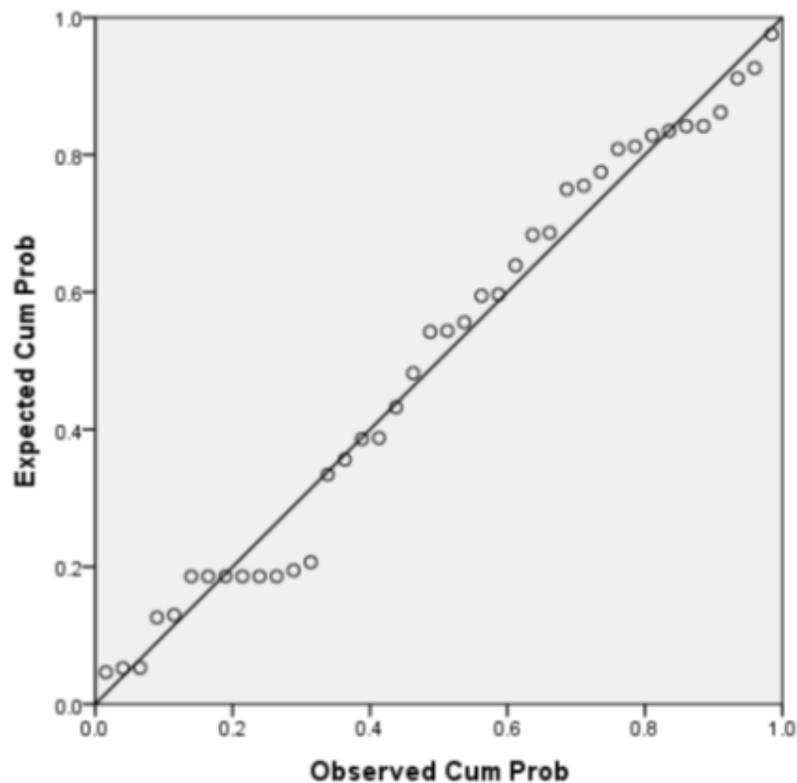
Figure 3.1 Normality P-P Plot

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3.8 Ethical Considerations

The research observed ethical standards before, during, and after the study was done. Before piloting and actual data collection, the researcher obtained permission from the University, giving the go-ahead for data collection. The researcher sought ethical approval from the Strathmore University Ethical Committee and obtained a research permit which was from the National Commission for Science, Technology, and Innovation (NACOSTI). Complete disclosure of the study objective was made to the respondents by way of an introduction letter. Participants were informed of guaranteed nondisclosure of the information they provided, in addition to being assured that they could withdraw their consent to participate at any time if they so desired. Further, the secrecy of the data source was maintained as the questionnaire did not require disclosure of identity.

CHAPTER FOUR

PRESENTATION OF RESEARCH FINDINGS

4.1 Introduction

This chapter presented the findings of the research from the analyzed research data. The study focused on the presentation of the demographic information, the tabulation of the responses per variable, and the inferential tests conducted between the variables. The chapter further presented a summary of the main contents in this section.

4.2 Response Rate

Using a structured questionnaire, the study aimed at collecting responses from 397 customers drawn from HFC branches within Nairobi County. The study utilized questionnaires to collect data using the drop and pick method. The research was able to obtain a 66% (n=264) response rate. In line with Bryman and Bell's (2011) responses of above, 40% are deemed adequate for quantitative analysis. Hence the response rate obtained was deemed sufficient for the analysis.

4.3 Demographic Information

The research aimed to determine the background information of the participants of the study by analyzing their gender, age, education level, and length of the period as customers in the commercial bank.

4.3.1 Age of the Respondents

The study analyzed the age distribution of the respondents, and the findings are shown in Table 4.1 below.

Table 4.1 Age of Respondents

		Frequency	Percent
	Below 35 years	68	25.8
	36-45 years	113	42.8
	46-55 years	69	26.1
	56 years and above	14	5.3

	Total	264	100.0

The findings indicate that most of the respondents, 42.8% (N= 113), were between 36-45 years, 26.1% (N= 69)   were of the age 46-55 years while only 5.3% (N= 14) were above 56 years of age.

4.3.2 Gender of Respondents

Findings revealed that most of the respondents, 60% (N=157), were male participants. In comparison, 40% (N=107) were female respondents, as illustrated in figure 4.1.
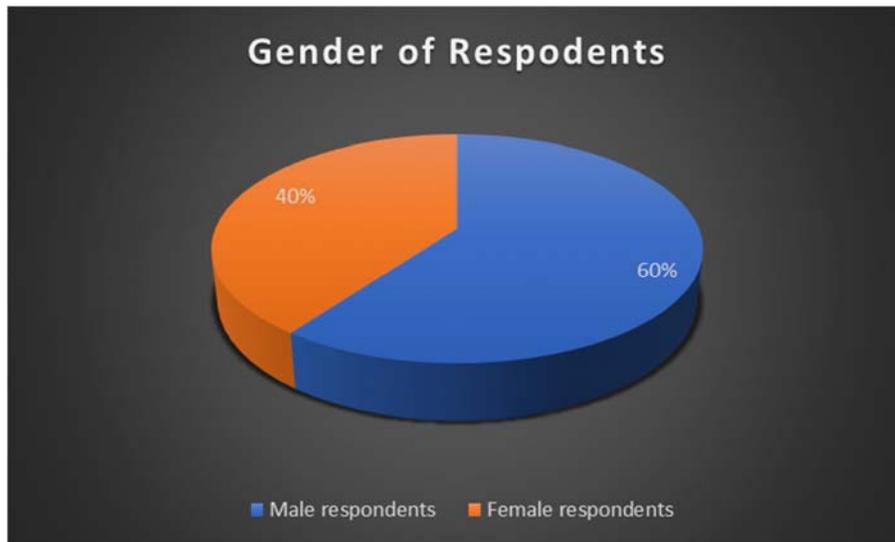
Figure 4.1 Respondents Gender

4.3.3 Education Level of Respondents

The study reviewed the education level among the respondents with findings indicating that 46% of the respondents were graduate-level holders, 42% were diploma holders, 7% were postgraduate holders, and 5% were certificate holders.
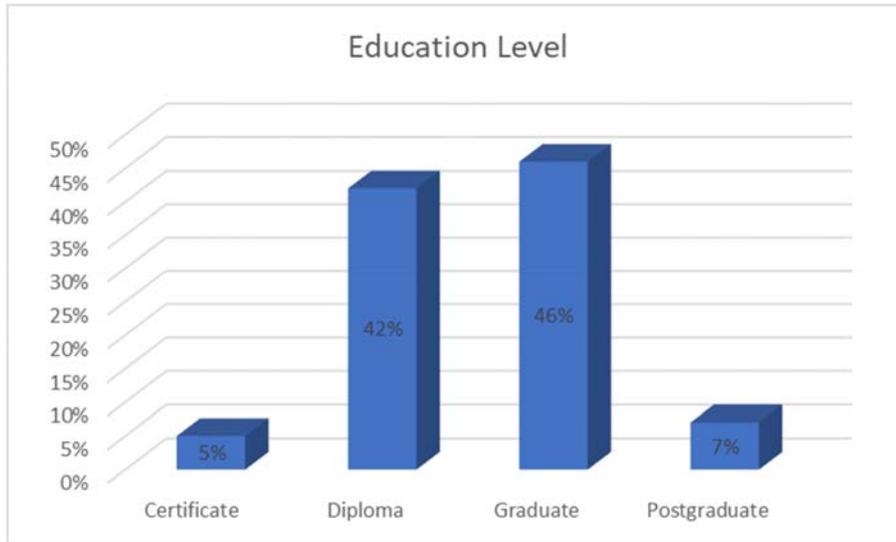
Figure 4.2 Respondents Education Level

4.3.4 Length of Membership

The research reviewed the length of membership at HFC among the participants of the study, and the results are revealed in Table 4.2 below.

Table 4.2 Membership in the Bank

	Frequency	Percent
Less than Years	67	25.4
3-5 Years	118	44.7
7-9 years	49	18.6
Over 9 Years	30	11.4
Total	264	100.0

The results above show that most of the respondents, 45%, had been customers within the commercial bank for 3-5 years, 19% were between 7-9 years, while only 11% of the participant were members within the commercial banks for more than nine years.

4.4 Descriptive Analysis

In determining the respondent's opinion on customer satisfaction, service experience, personality factors, employee educational attainment, and employee demographics, the study relied on means, standard deviation, and sums in the presentation of the results. The following criterion was utilized in the interpretation of the means; **0-1.49;** Strongly Disagree **1.50-2.49;**

Disagree **2.50-3.49**; Neither Agree nor Disagree, **3.50-4.49**; Agree, and **4.50-5.00** Strongly Agree.

4.4.1 Customer Satisfaction

The dependent variable for the study sought to establish the level of customer satisfaction among HFC customers. The summary of the results is shown below.

Table 4.3 Descriptive Statistics for Customer Satisfaction

	N	Sum	Mean	Std. Deviation
I believe I receive value for my money based on the services I receive at the bank	264	1003.00	3.7992	.81423
I am aware of the banks brand and reputation in the market	264	1011.00	3.8295	.83491
I am satisfied with the level of service according to me in the bank	264	1011.00	3.8295	.96582
The bank offers me prompt customer feedback on all complaints raised	264	918.00	3.4773	1.07134
The bank has enhanced the convenience of receiving services within the county	264	1024.00	3.8788	.83215
I have witnessed innovations that have enhanced access to bank services	264	996.00	3.7727	.92363
The bank continuously develops a new product which meets my needs	264	961.00	3.6402	.99201

The results above show an agreement among customers (M=3.8878, SD= .83215) that the bank has enhanced the convenience of receiving services within the country. Concerning the customers are aware of the bank's brand and reputation in the market, there was agreement among the respondents (M=3.8295, SD= .83491). The findings further indicate agreement among respondents (M=3.7992, SD= .81423) that they believe they receive value for their money based on the services they receive at the bank. The study also shows moderate agreement (M=3.4773, SD= 1.07134) that the bank offers prompt customer feedback on all complaints raised with high variation in the responses obtained. This could mean that the bank needs to improve their feedback systems.

4.4.2 Employee Service Experience

The first variable for the study sought to establish the level of customers' perception of the employee service experience at HFC bank. The summary of the results is shown below.

Table 4.4 Descriptive Statistics for Employee Service Experience

	N	Sum	Mean	Std. Deviation
Employees within the bank can complete all the needed tasks	264	1027.00	3.8902	1.08536
The employees within the bank are up-to-date with bank guidelines and policies	264	1025.00	3.8826	1.06689
The employees at the bank are courteous in their service offering	264	1060.00	4.0152	.97875
The employees can offer prompt support to customers within the bank	264	1018.00	3.8561	1.12444
The employees treat customers with professionalism during service requests	264	1031.00	3.9053	1.05483
I have been served by the same staff since I started banking with the institution	264	834.00	3.1591	1.12915

The study indicates agreement among respondents (M=4.0152, SD= .97875) that employees at the bank are courteous in their service offering. Concerning the employees treat customers with professionalism during service requests, there was agreement among the respondents (M=3.9053, SD= 1.05483). Concerning the employees within the bank are up-to-date with bank guidelines and policies, there was agreement among respondents (M=3.8826, SD= 1.05589). Findings of the study (M=3.1591, SD= 1.12915) which denoted moderate agreement among respondents that they have been served by the same staff since they started banking with the institution. This could mean that the bank has a high employee turnover.

4.4.3 Employee Personality Factors

The second variable for the study sought to establish the level of customers' perception of the employee personality factors at HFC bank. The summary of the results is shown below.

Table 4.5 Descriptive Statistics for Employee Personality Factors

	N	Sum	Mean	Std. Deviation
The employees within the bank are sociable with customers	264	1015.00	3.8447	1.11443
I am satisfied being served by all employees irrespective of their age levels	264	1126.00	4.2652	.82600
I am satisfied receiving services from the employees regardless of their gender	264	1084.00	4.1061	1.01140
The employees within the bank are responsive to the queries I have raised	264	1005.00	3.8068	1.17507
The employees within the bank have shown me empathy and care in their provision of services	264	1038.00	3.9318	1.09748

The results obtained indicate strong agreement among study participants (M=4.2652, SD= .82600) that they are satisfied being served by all employees irrespective of their age. Concerning the customers are satisfied receiving services from the employees regardless of their gender, there was strong agreement (M=4.1061, SD= 1.01140). The study further indicates agreement (M=3.8447, SD= 1.11443) that employees within the bank are sociable with customers. The study results also indicate agreement that employees within the back are responsive to the queries they have raised as denoted (M=3.8068, SD= 1.17507). This could mean that the bank's recruitment process pays attention to employee personality.

4.4.4 Employee Educational Attainment

The third variable for the study sought to establish the level of customers' perception of the employee educational attainment at HFC bank. The summary of the results is shown below.

Table 4.6 Descriptive Statistics for Employee Educational Attainment

	N	Sum	Mean	Std. Deviation
The employees within the bank exhibit professional knowledge in the provision of their services	264	1042.00	3.9470	.95777
The employees within the bank are more than skilled in their service offering	264	975.00	3.6932	1.20542

	264	959.00	3.6326	1.13258
The employees at the bank have shown the capacity to make decisions in their service offering	264	959.00	3.6326	1.13258
The employees within the bank exhibit competencies in solving problems during service provision	264	996.00	3.7727	1.14095
The employees show adequate knowledge in monitoring and control individualized customer service	264	1005.00	3.8068	1.09466

The study shows strong agreement (M=3.9470, SD= .95777) that employees within the firm exhibit professional knowledge in the provision of their services. The study respondents also indicate agreement that employees show adequate knowledge in the monitoring and control of individualized customer service (M=3.8068, SD= 1.09466). With the highest standard deviation, the study results showed agreement (M=3.6326, SD= 1.13258) that employees at the bank had shown the capacity to make decisions in their service offering. This could mean that the bank needs to give the employees more autonomy to increase their confidence in decision making.

4.4 Inferential Analysis

Inferential statistics were used to make inferences from the data to more general conditions. With inferential statistics, we try to reach conclusions that extend beyond our immediate data alone. The study adopted both correlation analysis and ordinary least squares regression, and the results are shown in this section.

4.4.1 Correlation Analysis

The study adopted the Pearson correlation tests in the determination of the association between the variables of the research, and the results are shown in Table 4.7 below. The correlation of the variables was tested using the range -1 to +1. -1 indicates a perfect negative correlation, whereas +1 indicates a perfect positive correlation. 0 is an indication of no correlation at all. The study employed the correlation tests at a 95% confidence interval, and the findings are presented in the table below.

Table 4.7 Correlation Results

		Customer Satisfaction
Customer Satisfaction	Pearson Correlation	1

	Sig. (2-tailed)	
	N	264
Employee Service Experience	Pearson Correlation	.570**
	Sig. (2-tailed)	.000
	N	264
Employee Personality	Pearson Correlation	.643**
	Sig. (2-tailed)	.000
	N	264
Employee Educational Attainment	Pearson Correlation	.577**
	Sig. (2-tailed)	.000
	N	264

The correlation matrix was used to determine the extent to which a change in any of the three factors of employee demographics affect customer satisfaction. The findings of the study indicate that there is a strong and positive association between the level of employee service experience and customer satisfaction at HFC banks (*P=.570, Sig= .000<.05*).

Secondly, the study showed a strong, positive, and significant relationship between employee personality factors and customer satisfaction at HFC banks (*P=.643, Sig= .000<.05*). Thirdly, the study sought to establish the effect of employee educational attainment on customer satisfaction. The results show that there is a strong and positive correlation at HFC bank. (*P=.577, Sig= .000<.05*).

4.4.2 Regression Analysis
The study conducted a regression analysis to determine the strength of the relationship between employee service experience, employee personality factors, employee educational attainment, and customer satisfaction at the HFC bank in Kenya. The findings are presented below, starting with the regression summary, the ANOVA analysis, and finally, the regression coefficients.

Table 4.8 Regression Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	.715ᵃ	.511	.505	3.23725

a. Predictors: (Constant), Employee Educational Attainment, Employee Personality, Employee Service Experience

b. Dependent Variable: Customer Satisfaction

The results of the regression analysis above sought to determine the relationship between the three factors of employee demographics and customer satisfaction. The results show ($R^2=.511$). R Squared explains the extent to which the variability of the dependent variable is explained by the independent variables. This means that 51.1% of variations in customer satisfaction at HFC Bank were explained by the employee service experience, employee educational attainment, and employee personality factors. Further, the R-value is 0.715. The R-value explains how well the whole model describes the data. In this study, the model explained 71.5% of the data.

4.4.3 ANOVA Analysis

The study conducted the ANOVA analysis to determine the statistical significance of the regression model adopted in the research. This analysis explains the significant p-value. P-values inform us if the model was statistically significant and if it should be accepted or rejected. All P-value or significance with <0.05 showed statistically significant models. The results of the test are shown below.

Table 4.9 ANOVA Summary

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2843.622	3	947.874	90.448	.000ᵇ
	Residual	2724.742	260	10.480		
	Total	5568.364	263			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Employee Educational Attainment, Employee Personality, Employee Service Experience

4.4.4 Regression Coefficients

The result of the regression coefficients is as presented below;

Table 4.10 Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
1	(Constant)	6.593	1.221		5.400	.000
	Employee Service Experience	.149	.066	.139	2.263	.024
	Employee Personality	.509	.069	.415	7.409	.000
	Employee Educational Attainment	.323	.064	.284	5.071	.000

a. Dependent Variable: Customer Satisfaction

The overall regression equation was;

$$Y = 6.593 + .149X_1 + .509X_2 + .323X_3 + 1.221$$

The test results in table 4.10 indicate a constant B= 6.593, which indicates the customer satisfaction at HFC Bank when the three factors of employee demographic are equal to zero. The results show that employee service experience has a statistically significant positive effect on customer satisfaction; a unit change in employee service experience results in a 0.149, 14.9%, change in customer satisfaction, showing that a unit change in employee service experience leads to a .149 change in customer satisfaction. Secondly, employee personality factors have a statistically significant positive effect on customer satisfaction; a unit change in employee personality factors leads to a .509, or 50.9% change in customer satisfaction. Lastly, there is a statistically significant positive effect of employee educational attainment on customer satisfaction; a unit change in employee educational attainment leads to a .323, or 32.3% change in customer satisfaction.

4.5 Chapter Summary
The summary focused on presenting the study findings, presenting the results of both the descriptive and inferential analysis. The study indicated there is a positive and significant association between the three employee demographic factors (employee educational attainment, employee personality, employee service experience), and customer satisfaction at HFC Bank. The study established that 51.1% of the variations in customer satisfaction within the bank are determined by the three employee demographic factors. The study shows that at HFC Bank, employee personality factors have the highest effect on customer satisfaction, 50.9%, followed by employee educational attainment, 32.3% and finally by employee service experience, 14.9%

CHAPTER FIVE

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

5.1 Introduction

The summary, recommendations, and conclusion of the study on the effect of employee demographics on customer satisfaction in HFC Kenya are presented in this chapter. The chapter gives a detailed discussion of each of the influence of the variables of the study, the conclusions, and recommendations of the study. The chapter also presented suggestions for further research.

5.2 Summary

The banking industry in Kenya has been experiencing increased competition from other financial sector firms. This has prompted most commercial banks to undertake differentiation strategies and restructure their operations to enhance customer experience and satisfaction. Albeit studies having examined customer satisfaction within commercial banks, there was inconclusive evidence on perceived employee demographics and how they impact customer satisfaction. This study sought to establish the effect of employee demographic factors on customer satisfaction at HFC bank. The study specifically examined the effect of employee educational attainment, employee personality, employee service experience on customer satisfaction.

The study was grounded on the tri-component theory and the human capital theory. The tricomponent theory indicated that customer satisfaction within commercial banks could be attained through appealing to the cognitive, affective, and conative aspects of commercial banks customers. The human capital theory held that fostering the competencies, skills, and knowledge of employees creates a vital resource that can be leveraged by the firm in improving customer experiences. A systematic review of literature helped in identifying various gaps that motivated this research. The study utilized a positivism research philosophy with a quantitative descriptive research study being applied. Research data was collected from bank customers drawn from all the HFC branches in Nairobi County using structured questionnaires. The collected study data were analyzed quantitatively using descriptive and inferential analysis, obtaining a 66% response rate. Most of the respondents were male, and most of the respondents had been bank customers for more than three years. The study established that 51.1% of changes in customer satisfaction can be determined by the three employee demographic factors considered in this research.

5.3 Discussion

5.3.1 Employee Service Experience
The study examined the employee service experience perception among customers, and results indicated agreement that employees within the bank can handle the needed task, are up to date with bank guidelines and policies. The results also showed agreement that bank employees are courteous in services offering and can offer prompt support to bank customers. The same arguments were recorded by Musekiwa, Njanike, and Mukucha (2011), who found out that perceived courteousness, attention to customer requests, and offering accurate information improved customer satisfaction. Shanka (2012) also showed that the quality of services offered by commercial banks, empathy, and service responsiveness are critical to driving customer satisfaction. Rod, Ashill, and Gibbs (2016) held that employee relational service quality was directly associated with improved customer satisfaction within commercial banks. Padi (2012) was of the view that enhancing the training and experience of staff members was associated with better delivery of services.

The findings also show that customers agreed they are treated with professionalism during service requests within the branches. These findings are consistent with Siddiqi (2011), who observed that improving service professionalism and tangibility were key to fostering satisfaction and loyalty within the banking industry. Further, participants revealed that they

were not served by the same staff within the commercial banks. Cheserek, Kimwolo, and Cherop (2015), in their research paper, revealed that improving the level of service reliability, responsiveness, assurance, and empathy were key to enhancing customer satisfaction. Kombo and Nguyen (2016) also found out that employee demographics were essential in improving customer satisfaction within commercial banks. Ross (2017) revealed that the experience of the banking staff enhanced their knowledge of the business environment and was able to offer a better service experience for commercial bank customers.

5.3.2 Employee Personality Factors
The participants of the study indicated agreement that they are satisfied with receiving services from the bank staff irrespective of their gender or age. Padmanava and Manmath (2017), in their research, showed that the gender, age of personnel, and their professional capacities were key predictors of improved service delivery to customers. The study further showed that customers were in agreement that bank employees had shown empathy and care in the provision of services. The findings also note agreement among respondents that employees within the bank are sociable with the customers and are responsive to the queries raised by the customers within the bank. VandeWalle (2018), in their study, noted that personality factors among banking staff, such as sociability, sympathy, and self-adequacy, were associated with improved customer experience and satisfaction.

Tufa and Teshu (2015), in their study, also found out that employees' trust, competency, and attitude were key in driving customer satisfaction in commercial banks. Zeglat, Aljaber, and Alrawabdeh (2014) assert that improving communication, knowledge, and skills among bank staff will contribute to improved customer-oriented behavior among employees. Kangogo and Gachunga (2015) suggested that improved employees' knowledge and expertise are key to driving service provision within commercial banks. These results are consistent with Yusuf, Sukati, and Chin (2014), who found out that personality factors exhibited by banks' staff members are key predictors of customer orientation aspects.

5.3.3 Employee Educational Attainment
Concerning the employee education attainment, findings indicate that customers agreed that staff within the banks had exhibited professionalism and knowledge in the provision of services. Al-Jazzazi and Sultan (2017), in their study, also observed that education attainment was a key service quality perception predictor among bank customers. The findings are consistent with earlier observations by Kamelia (2012) that employee training positively impacted the levels of customer satisfaction. The results indicate agreement that employees

have shown adequate knowledge in monitoring and controlling customer service. The findings also show agreement that employees within the bank have shown competency in solving customer problems in their service provision. Kamelia (2012), in their study, also indicated that improved staff training and professional capacity are key to improving the level of customer satisfaction.

The research also shows agreement among participants that employees within the bank exhibit skill in service offerings and have shown capacity in decision making during service offering to the customers. Sarker (2014), in a study in Bangladesh, commercial banks revealed that improved decision making among employees was correlated to better satisfaction levels among customers. Padi (2012) showed that improving staff training was correlated with the ability to meet customer expectations in commercial banks. Salim (2016) also suggested that improving staff training and changing employee policies geared towards customer services will improve service provision within Kenyan banks.

5.4 Conclusion
The study concludes that there is a statistically significant relationship between employee service experience, employee personality factors, employee education attainment, and customer satisfaction within commercial banks. The study concludes that staff personality factors have a high positive effect on customer satisfaction. The study found that commercial banks should ensure and encourage their employees to maintain socialization, courteousness, trust, and responsiveness as this will help in enhancing satisfaction levels. The study concludes that employee educational attainment has a positive and significant effect on customer satisfaction levels. The research concludes that improving professional staff competencies, skills, and knowledge are essential to fostering customer satisfaction within the commercial banks. The study found a positive effect on employee service experience on customer satisfaction. The study concludes that the staff's ability to handle customer requests, having customer-centric guidelines, and training staff on various services quality dimensions are key to better satisfaction levels.

5.5 Recommendations
The study sought to examine customer satisfaction interaction with the three employee demographics within the HFC bank. The study recommends that the bank should strive to achieve better customer satisfaction through improving the handling of customer complaints, improving the product and services offering, enhancing access to bank services as well as improving the brand reputation of the bank. The study recommends that the commercial bank

should invest in the professional development of the staff members as this will foster the capacity to handle customer loyalty as well as improve their skills and knowledge on the various bank services. The study recommends that the bank continues making the considerations on employee personality factors it is currently using, as this leads to enhanced customer satisfaction.

Further, the study recommends that employees within the bank should be supported by the management in taking initiatives in handling customer complaints through delegation of decision making, which can be key to reducing the customer wait-time and fostering customer experience within the branches. The commercial bank should further support the employee with the autonomy to enhance decision making, thus improve customer satisfaction. This will be pivotal in strengthening quality service provision within the bank. To the regulatory body and the relevant banking association, these results can be key in designing future employee training materials and workshop content that can be relied upon by other commercial banks to improve their customer satisfaction levels.

5.6 Suggestions for Further Research

The study was only limited to three employee demographics factors within HFC Bank; hence there is a need for the study to be expanded to cover more employee demographic factors within HFC Bank for improved service excellence. This study suggests that further research should be conducted within other banks to examine the effect of employee demographics to enhance customer satisfaction within the Kenyan banking sector.

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APPENDICES

Appendix I: Research Questionnaire for Bank Customers

The below questionnaire sought to collect information on the effect of employee demographics on customer satisfaction at HFC Bank. Your participation in this research is voluntary and at no time will you be required to indicate your identity.

Part A: Background Information

1) Age Bracket

    Below 35 years   [ ]

    36 – 45 years   [ ]

    46 – 55 years   [ ]

    56 and above   [ ]

2) Gender

    Male   [ ]

    Female   [ ]

3) Education Level

    O- Level   [ ]

    Diploma   [ ]

    Graduate   [ ]

    Post graduate   [ ]

Others (Specify)……………………………………………………………………

4) How long have you been receiving services from at HFC Bank?

Less than 3 years [ ]   3-5 years   [ ]

6-9 years   [ ]   Over 9 years   [ ]

PART B: EMPLOYEE DEMOGRAPHICS AND CUSTOMER SATISFACTION AT HFC BANK

Please tick the level of agreement of the following statements.

5) The following statements seek to establish your level of customer satisfaction at HFC Bank. Please indicate in the table with a tick (√) your level of agreement based on the below scale:

5= strongly Agree   4= Agree   3= Neither Agree nor Disagree   2= Disagree
1= Strongly Disagree

No	Customer Satisfaction at HFC Bank	1	2	3	4	5
1.	I receive value for my money based on the services offered by the bank					
2.	I am aware of the banks brand and reputation in the market					
3.	I am satisfied with the level of service accorded to me in the bank					
4.	The bank offers me prompt feedback on all complaints raised					
5.	The bank has enhanced the convenience of delivering services within the branches					
6.	I have witnessed innovations that have enhanced access to banking services					
7.	The bank continuously develops a new product which meets my needs					

6) The following statements seek to establish how level of employee service experience at HFC Bank affects your customer satisfaction. Please indicate in the table with a tick (√) your level of agreement based on the below scale:

5= Strongly Agree   4= Agree   3= Neither Agree nor Disagree 2= Disagree   1= Strongly Disagree

No	Employees service experience HFC Bank	1	2	3	4	5
1)	Employees within the bank are able to complete all the needed tasks					
2)	The employees within the bank are up-to-date with bank guidelines and policies					
3)	The employees at the bank are courteous in their service offering					
4)	The employees are able to offer prompt support to customers within the bank					
5)	The employees treat customers with professionalism during service requests					
6)	I have been served by the same staff since I started banking with the institution					

7) **The following statements seek to establish how the employee personality factors affect your customer satisfaction at HFC Bank. Please indicate in the table with a tick (√) your level of agreement based on the below scale:**

5= Strongly Agree   4= Agree   3= Neither Agree nor Disagree 2= Disagree 1= Strongly Disagree

No	Employee Personality Factors HFC Bank	1	2	3	4	5
1)	The employees within the bank are quietly sociable with customers					
2)	I am satisfied being served by all employees regardless of their age					
3)	I am satisfied receiving services from the employees regardless of their gender					
4)	The employees within the back are responsive to the queries I have raised					
5)	The employees within the bank have shown me empathy and care in their provision of services					

6) **The following statements seek to establish how the level of employee educational attainment affects customer satisfaction at HFC Bank. Please indicate in the table with a tick (√) your level of agreement based on the below scale:**

5= strongly Agree   4= Agree   3= Neither Agree nor Disagree 2=   Disagree   1= Strongly Disagree

No	Employee Educational Attainment HFC Bank	1	2	3	4	5
7)	The employees within the firm exhibit professional knowledge in the provision of their services					
8)	The employees within the firm are more than skilled in their service offering					
9)	The employees at the bank have shown the capacity to make decisions in their service offering					
10)	The employees within the bank exhibit competencies in solving problems during service provision					
11)	The employees show adequate knowledge in monitoring and control individualized customer service					

Thank you for your Time

Appendix II: Ethical Review Permit

Strathmore
UNIVERSITY

31st March 2020

Muganda, Imelda
mugandaimelda@gmail.com

Ms Muganda,

RE: The Effects of Employee Demographics on Customer Satisfaction: The Case of HFC Bank in Nairobi County

This is to inform you that SU-IERC has reviewed and **approved** your above research proposal. Your application approval number is **SU-IERC0696/20**. The approval period is **31st March 2020 to 30th March 2021.**

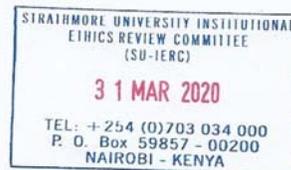This approval is subject to compliance with the following requirements:

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-IERC.

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-IERC 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-IERC within 72 hours

v.   Clearance for 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 expiry of the approval period. Attach a comprehensive progress report to support the renewal.

vii.   Submission of an executive summary report within 90 days upon completion of the study to SU-IERC.

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

Yours sincerely,

for: Dr Virginia Gichuru,
Secretary; SU-IERC

STRATHMORE UNIVERSITY INSTITUTIONAL
ETHICS REVIEW COMMITTEE
(SU-IERC)

3 1 MAR 2020

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P. O. Box 59857 - 00200
NAIROBI - KENYA

Cc: Prof Fred Were,
Chairperson; SU-IERC

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Email info@strathmore.edu www.strathmore.edu

Appendix III: NACOSTI Permit

REPUBLIC OF KENYA

**NATIONAL COMMISSION FOR
SCIENCE,TECHNOLOGY & INNOVATION**

Ref No: **341721**

Date of Issue: **23/March/2020**

RESEARCH LICENSE

This is to Certify that Miss.. Imelda Muganda of Strathmore University, has been licensed to conduct research in Nairobi on the topic: **EXAMINING THE EFFECTS OF EMPLOYEE DEMOGRAPHICS ON CUSTOMER SATISFACTION: THE CASE OF HFC BANK IN NAIROBI COUNTY** for the period ending : 23/March/2021.

License No: **NACOSTI/P/20/4203**

341721

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.

THE SCIENCE, TECHNOLOGY AND INNOVATION ACT, 2013

The Grant of Research Licenses is Guided by the Science, Technology and Innovation (Research Licensing) Regulations, 2014

CONDITIONS

1. The License is valid for the proposed research, location and specified period
2. The License any rights thereunder are non-transferable
3. The Licensee shall inform the relevant County Director of Education, County Commissioner and County Governor before commencement of the research
4. Excavation, filming and collection of specimens are subject to further necessary clearence from relevant Government Agencies
5. The License does not give authority to tranfer research materials
6. NACOSTI may monitor and evaluate the licensed research project
7. The Licensee shall submit one hard copy and upload a soft copy of their final report (thesis) within one of completion of the research
8. NACOSTI reserves the right to modify the conditions of the License including cancellation without prior notice

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