Workforce Diversity and Employee Engagement in Commercial Banks within Kakamega County

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CHAPTER ONE

1.1 Background of the study

Embracing, maximizing and capitalizing on workplace diversity has become an important asset for management today (Elsaid, 2018). Cultivating diversity at the work place should be on the top of every organizations priority list as it has organization wide gains that ensure competitive advantage. Workforce diversity is a concept that has been in existence since time in memorial and keeps growing. It involves reviewing the sameness and differences among people in a working environment in terms of their age, ethnic inclination, gender and academic background (Mwatumwa, 2016). Due to emerging issues like migration and the world becoming a global village, diversity among staff is more extent than before (Erasmus, 2017). Christian (2016) in their study found out that the non-majority staff force in America is hoped to increase from 16.6% in 2000 to over 25.1% in 2050. Skill set diversity is all about including differences in ideas and interventions to ensure safe and inclusive places of work without prejudice alongside levels academic qualification or exposure. The goal of this initiative is to prioritize fulfilling the needs of the clientele being served and not individual staff egos (Alvin, 2019). This study shall interrogate diversity in terms of religious, ethnic, and socio-economic diversity.

Globalization has brought the need for increased interrelations between human resources than ever. Since people are part and parcel of the competitive global economy, the society and communities no longer live or operates as an island or isolation. The Government, higher education sector, NGOs and the corporate ought to ensure staff diversity at their work environment for enhanced competitiveness and employee engagement.

Dessler (2017) in his study on diversity describes staff diversity in terms of staff ages, sexes and academic qualifications as well as ethnicity. In another study by Jones & George (2017), it's defined as variance among persons based on their religion, sex, socio economic capacity and abilities. Nations from Asia like Japan and Korea insist on diversity in ensuring competitive advantage at the workplace.

Asian countries such as Japan and Korea emphasized diversity as a competitive resource as it is in other countries globally. They are known as homogenous with emphasis on ethnic background and highly dominated by male in every aspect of life. Because of homogeneity, their emphasis is rooted in gender issues. In Korea, a survey by the National statistical office shows that women participation in the economy had reached 48.9% in 2003. A study conducted in Japan government indicated the rate of staff diversity in government ministries like health and labour in the year 2004 was 48.4% (Mogashi&Chag 2019).

The study also evaluated the regional situation in Africa. In Egypt, staff diversity has been growingly admirable. Currently, you will easily find professionals with the capacity to speak diverse languages including French, English, German and Arabic with utmost competencies and academic qualifications (Kochan, 2018). The situation in Nigeria is not different as most work

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places in Nigeria are seen to be diverse. The concept of employee engagement revolves around providing quality services that users actually need to meet their unique needs (Dahlin, Weingart &, Hinds, 2015). Organizations make choices about which services they will deliver.

Jonsen, Maznevski and Schneider (2018) conducted a study on workforce diversity and employee engagement among public universities in South Africa. The study established that public universities use workforce diversity policies for a number of reasons. The most essential of these are ethical; regulatory; and, economic. In a number of cases public universities adopt diversity policies for more than one of these reasons. The study however, focused solely on the economic reasons for adopting workforce diversity policies, because it is principally concerned with understanding the costs and benefits that make up the business case. Notwithstanding this, it is important to remember that universities may choose to embrace staff diversity due to many reasons of which economics is only one (Erasmus, 2016).

Fernandez (2013) conducted a study on workforce diversity and performance among universities in Uganda. The study showed that diversity among staff influences positively staff job performance. An effective diversity management involves considering cultural differences, ideas, skills and abilities with a common goal of enhancing performance at individual and organization level. Hayles and Mendez (2016) found that staff diversity correlates with performance of a university in general. Compelling performance management can be a key determinant in the accomplishment of association goals while augmenting the representative commitment. A performance evaluation system ought to be applicable, target to the activity and the organization, and reasonable for all representatives and offer favors.

Machendwa (2017) in a study in Tanzania observes that diversity among the universities workforce may affect employee engagement by impacting team performance. Since universities have become multicultural, it is necessary for workers to become multicultural and embrace their cultural differences in order to ensure that the work environment is conducive and can enable them to provide quality services to their clients.

Higher education in Kenya is undergoing a period of significance change. This has been driven by several factors: political, economic, technological and cultural. The trends are global and far reaching in their impact. These factors affect every aspect of university provision, environment in which universities operate, what they were required to deliver in future and how they were structured and funded. The Kenyan higher education will keep on expanding at a rapid pace due to a number of converging issues: increased enrolment, increased capacity in public institutions, and a growing private sector, more government investment in research and diversified student loan program and increasing income generating projects. The universities were targeted because the role of higher education has been recognized as a very important link in national development (World Bank Report 2007).

Every organization depicts its own work diversity depending on its situation, workforce diversity has been found to have a great influence on certain variables such as communicating, resolving issues and being contentment. These variables can collectively influence the overall team performance, thereby affecting employee engagement. For instance, effective communication among employees is a critical determinant of quality employee engagement, requiring individual workers to use a unified language as well as common agreed values. Employee variance has the capacity to reduce the efficiency of such communication and value differences. One of the causes of conflict among workers can be differences in education and cultures, hence the need to explore workforce diversity. Diversity has also been found to have an impact on individual employee satisfaction, consequently impacting employee engagement.

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The employees of today have changed greatly in the way they look, think and act. Their values have changed and their experiences are different in many ways. Further more diversity has significantly affected the way staff talk, relate and even share (Mccuiston, Ross & Pierce, 2016). Every aspect of today's staff force has changed and staffs are keen to ensure that they go with the current changes. Employee engagement in commercial banks is pivotal for organizational efficacy and sustained success. It refers to the level of commitment, passion, and dedication employees exhibit toward their work and the bank's objectives. Beyond mere job satisfaction, it embodies a deeper connection with the organization's values and goals, driving employees to invest themselves fully in their roles. Effective leadership is fundamental in nurturing employee engagement within commercial banks. Leaders who foster open communication, provide support, and involve employees in decision-making processes are more likely to cultivate a culture of engagement. Furthermore, a positive organizational culture that values diversity, innovation, and continuous improvement plays a significant role in bolstering employee engagement. Employee development opportunities, such as training programs, mentorship, and clear career paths, are essential in keeping employees engaged and motivated. Likewise, promoting work-life balance through flexible work arrangements and wellness initiatives helps prevent burnout and enhances employee satisfaction. Recognizing and rewarding employees for their contributions is another key aspect of fostering engagement. Whether through monetary incentives, promotions, or non-monetary rewards like public acknowledgment, such recognition boosts morale and reinforces a sense of value among employees. Measuring employee engagement through surveys, focus groups, and interviews provides valuable insights into the effectiveness of engagement initiatives and areas for improvement. Ultimately, the benefits of employee engagement in commercial banks are manifold, including increased productivity, improved customer satisfaction, enhanced innovation, and reduced turnover.By prioritizing employee engagement strategies and creating a supportive work environment, commercial banks can not only attract and retain top talent but also drive long-term success in a competitive industry landscape.

1.1.1. Commercial Banks in Kenya

The commercial banking landscape in Kenya reflects a dynamic and evolving sector influenced by various factors. At the forefront of this evolution is the dominance of a few key players, commonly known as Tier 1 banks, which wield considerable influence due to their substantial market share in assets, deposits, and branch networks. Among these leading institutions are Equity Bank, KCB Bank, and Cooperative Bank. Kenya's banking sector has gained international recognition for its innovative use of technology, particularly in the realm of mobile banking and digital financial services. The groundbreaking introduction of mobile money platforms like M-Pesa has transformed banking by vastly expanding financial inclusion and accessibility, especially in rural areas where traditional banking infrastructure may be lacking.

Regulation plays a pivotal role in shaping the operational landscape of commercial banks in Kenya. The Central Bank of Kenya (CBK) serves as the primary regulator, implementing guidelines and policies aimed at ensuring financial stability, consumer protection, and compliance with anti-money laundering measures. Regulatory changes over the years have prompted banks to adapt their strategies and operations accordingly.

A key focus for commercial banks in Kenya has been driving financial inclusion, with efforts directed towards reaching previously underserved segments of the population. This push has led to the development of innovative products and service delivery channels tailored to meet the

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needs of individuals and small businesses, thus facilitating greater access to credit, savings, insurance, and other financial services. However, the sector is not without its challenges. Cybersecurity threats, credit risk management, and regulatory compliance costs remain pressing concerns for banks. Additionally, the COVID-19 pandemic presented unprecedented challenges, disrupting operations and prompting shifts in customer behavior and financial dynamics. Despite these challenges, opportunities abound for growth and innovation in Kenya's banking sector. Banks are exploring avenues such as data analytics, artificial intelligence, and digital banking to enhance customer experience and risk management. Partnerships with fintech startups are being forged to tap into emerging trends, while initiatives in green finance and sustainable banking underscore a commitment to long-term viability and social responsibility. In conclusion, the commercial banking sector in Kenya continues to evolve, driven by technological advancements, regulatory changes, and shifting customer expectations. While challenges persist, proactive adaptation and innovation position banks to thrive in an increasingly competitive and dynamic landscape.

1.2 Statement of the Problem

The banking industry in Kenya has over the years experienced a number of challenges including increasing competition, increased regulation by the government and an increase in digital fraud due to technological growth particularly in mobile and internet banking services. According to Ngui, Elegwa and Gachunga (2014), the rapid growth of banks, increase in environmental variability and degree of competition, acute shortage of qualified labor and the corresponding increase in labor turnover and costs of employee replacement have forced commercial banks in Kenya to aggressively compete for the best employees. According to Obiero (2014), the banking industry has witnessed considerable human capital flight despite the growth in profitability for the past five years. The report noted increased competition for qualified, trained and experienced staff to implement bank's strategies. A study by Yego, (2010) also revealed the average workers in the banking sector are changing jobs ten times between ages 18 and 37 continuously.

A 2022 Gallup report on the work environment found that businesses with engaged employees have 23% higher profits than companies with “miserable workers”. Such businesses also see lower absenteeism and higher customer loyalty. Unfortunately, Gallup’s 2023 report goes on to tell us that only 23% of employees are actually engaged.

Studies shows that organizations with high levels of well managed diversity are effective and steering ultimately producing corporate cultures that has new perspectives, pioneering capabilities and fresh ideas necessary to survive. In Indonesia, Sifatu, Sjahruddin, Fajriah, Dwijendra, and Santoso's (2020) findings indicated there exists a relationship between employee voice, generational diversity, and innovative work behavior. Obuma and Worlu (2017) in a study on employee engagement in Nigerian banks found out that ethnicity, age, and gender diversity were key determinants of employee vigour, dedication, and absorption.

Several local studies have been conducted focussing on employee engagement. For example, in a study in Afya Sacco on employee engagement Ndugo (2010) concluded that higher pay, promotions, and training seminars were the key steps taken to improve employee engagement at Afya SACCO. Wachira (2013) assessed the relationship of employee engagement on employee commitment in Barclays Bank of Kenya and concluded there exists a positive and significant relationship between the variables

The above studies have all pointed out the various ways that workplace diversity is crucial to employee engagement within organizations. However, none of the above studies has contextualized workplace diversity in terms of religious, ethnic, and socio-economic diversity

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which will be adopted in this research. This presents a limitation in the previous research work that was solved by undertaking the current examination. Furthermore, the studies were not conducted in the banking sector in Kakamega County, a further gap that will be solved by examining the influence of workplace diversity on employee engagement in commercial banks within Kakamega County.

1.3. Objectives of the study

The main objective of this study will be to establish the influence of Workforce Diversity on Employee Engagement in Commercial Banks within Kakamega County.

1.3.1. Specific objectives

i. To determine the effect of religious t diversity on Employee Engagement In Commercial Banks Within Kakamega County
ii. To establish the relationship of ethcic diversity on Employee Engagement In Commercial Banks Within Kakamega County
iii. To evaluate the effect of social economic diversity on Employee Engagement In Commercial Banks Within Kakamega County

1.4. Research Hypotheses

$H_0$1: Religious diversity has no significant effect on on Employee Engagement in Commercial Banks within Kakamega County.

$H_0$2: Ethnic diversity has no significant effect on Employee Engagement in Commercial Banks within Kakamega County.

$H_0$3: social economic differences have no significant effect on Employee Engagement in Commercial Banks within Kakamega County.

1.5 Justification of the study

The rationale behind the objectives of this study stems from the acknowledgment of the pivotal role that workforce diversity plays in shaping organizational dynamics and employee engagement within commercial banks in Kakamega County. Each specific objective has been designed to address key aspects of diversity and their potential impacts on employee engagement, thus contributing to a comprehensive understanding of this relationship. Firstly, examining the effect of religious diversity on employee engagement is essential because religious beliefs often deeply influence individuals' values, behaviors, and interactions. By understanding how religious diversity affects employee engagement, commercial banks in Kakamega County can proactively manage potential conflicts, foster mutual respect, and cultivate an inclusive environment where all employees feel valued and engaged.

Secondly, investigating the relationship between ethnic diversity and employee engagement is crucial for leveraging the benefits of diversity while mitigating challenges related to cultural differences or stereotypes. Ethnic diversity enriches organizational culture by bringing together individuals with varied backgrounds and viewpoints, which can lead to enhanced creativity and innovation. By understanding how ethnic diversity influences employee engagement, banks can create strategies to harness its positive aspects while addressing any barriers to engagement.

Thirdly, exploring the effect of socio-economic diversity on employee engagement is vital for promoting fairness, equity, and inclusivity within the workplace. Socio-economic differences among employees can impact perceptions of opportunities for advancement, job satisfaction, and overall engagement. Understanding these influences enables commercial banks to implement

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measures that address potential inequalities and create a supportive work environment where all employees can thrive and contribute effectively.Overall, by addressing these specific objectives, the study aims to provide valuable insights into the complex interplay between workforce diversity and employee engagement within commercial banks in Kakamega County. These insights are intended to inform organizational policies and practices aimed at promoting diversity, inclusion, and employee engagement, ultimately contributing to the banks' overall success and sustainability in the region.

1.6 Scope of the study

The scope of this study is centered on examining the influence of workforce diversity on employee engagement within commercial banks specifically operating within Kakamega County, Kenya. Geographically, the study is confined to Kakamega County, recognizing the unique socio-economic and cultural context of the region. By focusing on a specific geographical area, the study aims to provide insights that are directly relevant to the local banking industry and its workforce dynamics. Within the banking sector, the study narrows its focus to commercial banks, which are pivotal institutions in the county's economy and significant employers within the region. This industry-specific scope allows for a targeted analysis of diversity and engagement within a context that is highly relevant to the local community. The study considers various dimensions of diversity, including religious, ethnic, and socio-economic diversity, recognizing the potential impact of each dimension on employee engagement. By examining these dimensions comprehensively, the study aims to provide a nuanced understanding of their respective influences on engagement within commercial banks in Kakamega County. Employee engagement serves as the primary outcome variable under investigation, encompassing factors such as job satisfaction, commitment, and discretionary effort in the workplace. Through quantitative surveys and qualitative interviews or focus groups, the study employs a mixed-methods approach to capture both numerical data and in-depth insights from employees and managers within commercial banks. While the study is focused on a specific geographic area and industry, its findings are intended to offer broader implications for understanding the relationship between workforce diversity and employee engagement. By delineating its scope in terms of geographical, industry-specific, and dimension-specific considerations, the study aims to provide a rigorous and insightful analysis of this relationship within the context of commercial banking in Kakamega County.

1.7 Limitations of the study

The study is bounded by several limitations that warrant consideration in interpreting its findings. Firstly, due to potential constraints in resources or accessibility to participants, the sample size may be limited. As a result, the findings might not fully encapsulate the diversity and engagement dynamics across all commercial banks in Kakamega County, impacting the generalizability of the results. Secondly, reliance on self-reported data through surveys or interviews may introduce bias. Participants might respond in a socially desirable manner or based on their individual perceptions, potentially affecting the accuracy and reliability of the findings, especially on sensitive topics like diversity and engagement. Furthermore, the study's cross-sectional design, capturing data at a single point in time, limits the ability to establish causal relationships or discern changes in diversity and engagement over time. Longitudinal studies would offer deeper insights into these dynamics. Additionally, there may be other unexplored variables beyond the study's scope influencing workforce diversity and employee engagement within commercial banks. Failing to account for these confounding factors could compromise the validity of the conclusions drawn. Operationalizing complex constructs like diversity and engagement poses methodological challenges, potentially leading to variations in

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measurement or interpretation that could impact the consistency and reliability of the findings. Moreover, the study's findings may be context-specific to Kakamega County, influenced by unique cultural, economic, and regulatory factors. Extrapolating these results to different regions or industries should be approached with caution to avoid misinterpretation. A low response rate to surveys or interviews could also introduce non-response bias, where respondents differ systematically from non-respondents, affecting the representativeness of the sample and potentially skewing the findings. Finally, qualitative data analysis entails subjective interpretation, potentially introducing researcher bias. To mitigate this, the study should employ rigorous analysis procedures and consider techniques like multiple analyst reviews to enhance the credibility of the qualitative findings.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This section shall present the study theories, empirical literature and the conceptual framework as well as the summary of study gaps. This chapter will comprise of, theoretical framework, literature review, conceptual framework and research gap.

2.1Theoretical Review

This study will review the similarity/attraction theory, social categorization theory and equity theory.

2.1.1. Similarity/Attraction Theory

This theory was proponed by Byrne Donn (1979). The theory asserts that humans are attracted to other human they perceive have similar traits, characters and behaviors like themselves. It insists that persons will jump at any opportunity to be associated with certain people they think are likeable and are like them. The differing traits of sameness have been reviewed in sentimental as well as kinship environments. These traits have been found to involve characters, behaviors, mindsets and opinions.

Identity similarity showed a weaker but essential influence on attraction. The theory asserts that personality traits and interpersonal skills are essential in determining staff behaviors more so there perceptions. These traits can easily be attained through embracing diversity in the employee workforce. The theory believes that staff diversify gives an opportunity to staff to find solutions over matters they don’t agree on easily because of the fact that they appreciate they are not equally same. Sameness hinders ideas and perceptions and un similarity encourages brainstorming, sharing ideas and compromising for a common ground through negotiations. Resemblance among staff encourages them to nurture their regards and contemplations braced, while distinction makes one request his or her regards and musings, the method that is presumably going to upset. Studies have shown that in circumstances where people are called upon to identify people to relate with, they are most likely to go for similar people (Berman, 2001; Cassel 2001). This theory is applicable in the current study since it anchors the independent variable of staff diversity in terms on staff religious and socio economic diversity, generational differences and gender and its influence on employee engagement in commercial banks in university at the work place

2.1.2 Social Categorization Theory

This theory was propounded by Turner (1987). He asserts that there are different social groups among people and every social group has its orientation. Every social group has its unique

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identity and characteristics and every person has a social group they belong to (Hogg & Terry, 2000). According to Knippenberg, Kleef, &Dreu (2007) this theory stratifies the community into castes where undesirable traits are associated with an opposite group and group members will only want to be associated with traits that they value. The theory puts emphasise on 3 components of social cognition, group process and self.

The strength of this theory is that the work by Turner (1987) outlines the issue of identities and categorizing personalities though a social identity. It reviews how social aspects of culture and ethnicity are related to social categorization. It asserts further that people are highly stratified based on their gender, age, social economic abilities and race. However, the weakness of this theory is that it does not consider the possibility of a particular social group be limited and disadvantaged by traits of non-benevolence hence poor diversity. This theory will anchor the variable of Workforce Diversity in the study and its limitations shall form the basis for the current study.

2.2 Empirical Review

This study will review empirical literature based on the identified objectives as follows;

2.2.1. Religious Diversity and employee engagement

Religious diversity in the workplace has been a topic of significant interest globally, with studies examining its impact on organizational behavior and employee engagement. Dobbins and Pelled (2016) conducted a comprehensive review of existing literature on religious diversity and organizational behavior, finding that it can lead to both positive and negative outcomes. While religious diversity may enhance creativity and problem-solving within organizations, it may also give rise to conflicts and misunderstandings among employees. However, the study's broad scope and reliance on existing literature could limit the specificity of its findings, suggesting a need for more empirical research to strengthen its conclusions.

Moving to the African context, Ngui and Elegwa (2018) explored religious diversity in the workplace specifically within Kenya. Their mixed-methods study revealed that religious diversity positively influences employee engagement in Kenyan organizations, fostering a sense of inclusion and respect for diverse beliefs. However, the study highlighted challenges such as potential conflicts and accommodation issues, signaling the importance of effectively managing religious diversity in the workplace. Nonetheless, the study's findings may be constrained by the specific cultural and religious landscape of Kenya, suggesting caution in generalizing the results.

In a regional study focusing on the Middle East, Khan and Haque (2017) examined the unique challenges and opportunities faced by organizations in managing religious diversity. Their qualitative interviews with HR managers and employees revealed that while religious diversity can enhance employee engagement and employee engagement, it may also lead to issues such as religious discrimination and conflicts. However, the study's regional focus limits its generalizability beyond the Middle East context, and the qualitative nature of the research may constrain the ability to establish causal relationships.

Finally, a Kenyan study by Ongiri and Kamau (2020) specifically investigated the relationship between religious diversity and employee engagement within commercial banks. Their quantitative survey approach found a positive correlation between religious diversity and employee engagement, with employees reporting higher levels of satisfaction and commitment when their religious beliefs were respected and accommodated in the workplace. However, the study's reliance on self-reported data through surveys may introduce response bias, and further

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triangulation with qualitative interviews could provide a more nuanced understanding of the relationship.

Collectively, these studies shed light on the complex interplay between religious diversity and employee engagement across different geographic contexts and methodological approaches. While they offer valuable insights, further research is needed to address the limitations identified and deepen our understanding of this relationship.

2.2.2. Ethnic Diversity onemployee engagement

Ethnic diversity in the workplace is a topic of growing interest, particularly regarding its impact on staff engagement. Examining studies from various contexts provides valuable insights into the relationship between ethnic diversity and employee engagement. In a global study by Jackson and Ruderman (1999), the positive effects of ethnic diversity on team processes and outcomes were highlighted. Their meta-analysis of research on diversity in work teams revealed that diverse teams tend to demonstrate higher levels of creativity, innovation, and problem-solving, which contribute to increased job satisfaction and team effectiveness. However, the study's focus on team processes may limit its direct relevance to individual staff engagement. In an African context, Chukwuemeka and Nwachukwu (2017) explored the relationship between ethnic diversity and employee engagement in Nigerian organizations. Their mixed-methods study found that ethnic diversity positively influences employee engagement , leading to higher levels of employee engagement, innovation, and adaptability. While this study offers valuable insights into the Nigerian context, its applicability to other African countries may be limited.

Turning to a regional perspective, Smith and Ogburn (2015) investigated ethnic diversity and team performance in multinational organizations across Europe. They found that while ethnic diversity can initially present challenges such as communication barriers and conflict, effectively managed diverse teams tend to outperform homogeneous teams in terms of innovation and problem-solving. However, this study's focus on team performance may not directly address employee engagement as the primary outcome variable.

In a Kenyan study conducted by Wambui and Mwangi (2021), the relationship between ethnic diversity and employee engagement in organizations located in Nairobi was examined. Their quantitative survey approach revealed a positive correlation between ethnic diversity and employee engagement, with higher levels of job satisfaction, commitment, and organizational citizenship behavior reported among employees. However, the study's focus on Nairobi organizations may limit its generalizability to other regions of Kenya, and the reliance on self-reported data through surveys could introduce response bias.

Overall, these studies collectively underscore the importance of ethnic diversity in influencing employee engagement across different contexts. While they offer valuable insights, further research is needed to address the limitations identified and deepen our understanding of this relationship.

2.2.3. Generational Difference Diversity on employee engagement in commercial banks

The impact of socio-economic differences on employee engagement has been a subject of interest across various contexts, with studies offering insights into this relationship. Adler and Kwon (2002) delved into the concept of social capital and its implications for organizational behavior on a global scale. Their findings suggested that socio-economic differences among employees can influence the development of social capital within organizations, thereby affecting critical factors like trust, cooperation, and communication, all of which are essential for fostering staff engagement. However, while the study sheds light on the broader concept of

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social capital, its direct focus on socio-economic differences and employee engagement may be somewhat limited.

In an African context, Amao and Akinola (2019) explored the association between socio-economic status (SES) and employee engagement within Nigerian organizations. Their quantitative survey revealed that employees from higher SES backgrounds tended to report higher levels of engagement. This correlation was attributed to the potential access to resources, opportunities, and support systems available to individuals from higher socio-economic strata, contributing to their overall job satisfaction and commitment. Despite offering valuable insights into the Nigerian context, the study's scope may not fully capture the intricacies of socio-economic differences and staff engagement, and the reliance on self-reported data via surveys could introduce bias.

A regional study conducted by Liu and Sun (2018) further investigated the link between socio-economic status and employee engagement, particularly examining the mediating role of psychological capital. Their research indicated that individuals from higher socio-economic backgrounds often exhibit higher levels of psychological capital, which, in turn, positively influences their engagement levels in the workplace. While shedding light on the underlying mechanisms connecting SES to employee engagement, the regional focus of the study may limit its applicability beyond its specific context, and reliance on self-reported data through surveys could introduce response bias.

In a Kenyan context, Odhiambo and Mwamidi (2020) examined the impact of socio-economic differences on employee engagement within manufacturing firms. Their mixed-methods approach revealed varying levels of engagement among employees from diverse socio-economic backgrounds, influenced by factors such as access to education, financial stability, and career opportunities. While offering valuable insights specific to the Kenyan context, the study's focus on manufacturing firms may restrict its generalizability to other industries, and a mixed-methods approach could provide a more comprehensive understanding of the relationship between socio-economic differences and staff engagement.

These studies collectively underscore the significance of socio-economic differences in shaping employee engagement across diverse contexts. Nevertheless, further research is warranted to address the identified limitations and deepen our understanding of this relationship.

2.2.5. Employee engagement in Commercial Banks

Employee engagement within commercial banks is a crucial area of study, with research offering valuable insights into its impact on employee engagement in commercial banks and customer satisfaction. A global meta-analysis by Harter, Schmidt, and Hayes (2002) examined the relationship between employee engagement and business outcomes across various industries, including the banking sector. Their findings revealed a strong positive correlation between employee engagement and desirable business outcomes such as customer satisfaction, profitability, and productivity. Specifically within banking, engaged employees were found to deliver superior service quality, leading to increased customer loyalty and financial performance. However, while the meta-analysis provides valuable insights, its sector-specific findings for banking may lack the depth offered by industry-specific studies.

Ncube and Gumbo (2018) conducted a study focusing on employee engagement within the Zimbabwean banking sector. Through surveys and interviews with employees and managers from selected commercial banks, they found that factors such as leadership effectiveness, organizational culture, and job satisfaction significantly influenced employee engagement levels.

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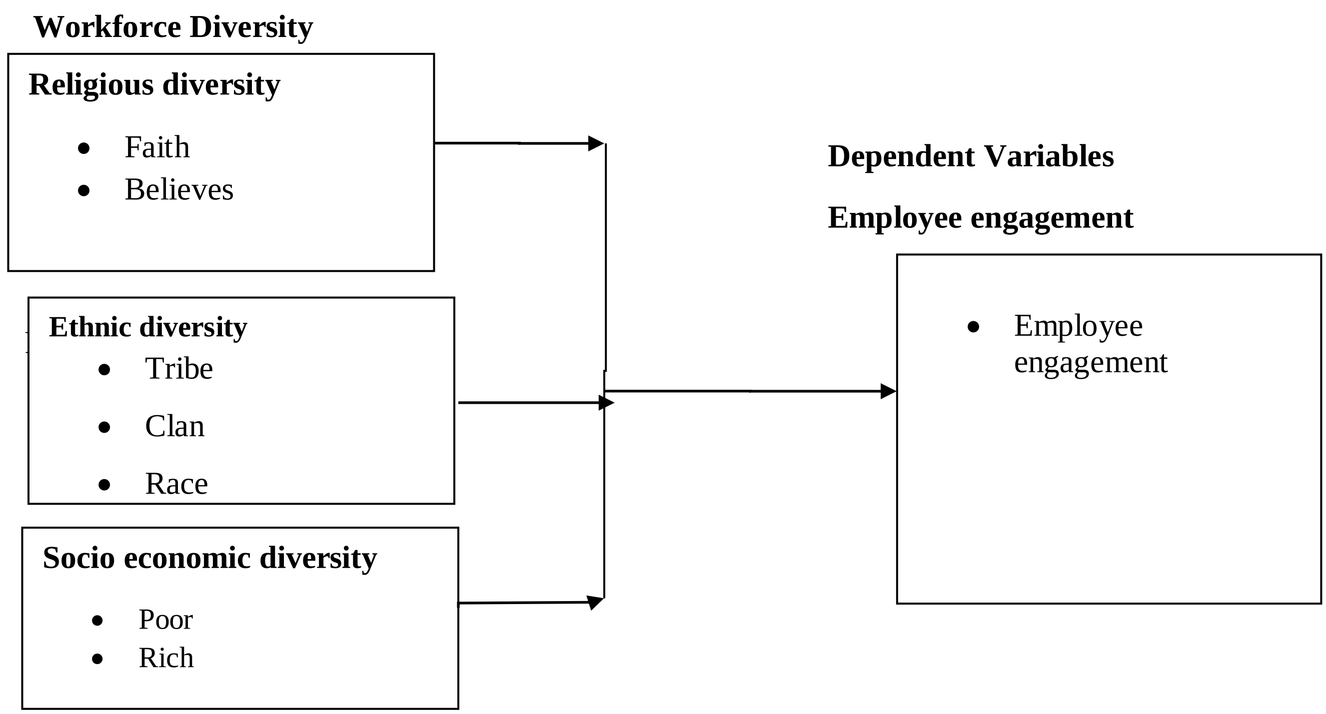
Engaged employees demonstrated higher levels of commitment, productivity, and innovation, contributing to the banks' overall performance. However, the study's generalizability may be limited to the specific cultural and regulatory context of Zimbabwe.

Kim and Lee (2016) investigated the impact of employee engagement on customer satisfaction and financial performance within the South Korean banking sector. Their study revealed a significant positive relationship between employee engagement and both customer satisfaction and financial performance metrics. Engaged employees were more likely to deliver high-quality customer service, leading to increased customer loyalty and profitability for the banks. However, the study's findings may not directly apply to other regional contexts due to differences in cultural and market factors.

In Kenya, Otieno and Mwangi (2020) explored the factors influencing employee engagement within selected commercial banks. Their mixed-methods approach identified leadership style, organizational culture, employee recognition, and job satisfaction as critical determinants of employee engagement levels. Engaged employees demonstrated higher motivation, commitment, and performance, ultimately improving service quality and customer satisfaction. However, the study's findings may be limited to the specific banks and regions included in the study.

2.3. Conceptual Framework

A conceptual framework is a diagrammatic representation of the relationships among the variables under study (Kothari, 2004). The study independent variable shall be workforce diversity and it shall be measured by ethnic, religious and socio economic diversity then employee engagement shall be the dependent variable of the study. The relationship between workforce diversity and staff engagemnt shall be determined in the study.



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The literature review reveals several significant research gaps in the study of employee engagement within commercial banks, particularly within the African and Kenyan contexts. Firstly, there is a noticeable absence of context-specific studies that delve into the unique cultural, regulatory, and market dynamics present in African and Kenyan commercial banks. While existing research offers valuable insights into the factors influencing employee engagement, more focused studies tailored to the specific challenges and opportunities faced by banks in these regions are needed. Additionally, the sectorial focus of existing studies is relatively broad, with limited attention given to different types of commercial banks such as retail banks, investment banks, or microfinance institutions. Further exploration into how employee engagement varies across these different types of commercial banks could provide nuanced insights for organizational leaders and policymakers.

Many studies rely on cross-sectional data, offering only a snapshot of employee engagement at a specific point in time. Longitudinal studies tracking engagement trends over time would offer a more dynamic understanding of how engagement evolves within commercial banks and its correlation with changes in organizational strategies, market conditions, and regulatory environments. There is also a need for standardized and validated measures of employee engagement specifically tailored to the banking industry, particularly within the African context. Furthermore, while various research methodologies have been employed, including surveys, interviews, and data analysis, further methodological innovations and triangulation techniques could enhance the robustness and validity of research findings.

Given the rapid advancement of technology in banking operations, there is a glaring gap in understanding how technological advancements influence employee engagement within commercial banks. Exploring the role of digitalization, automation, and artificial intelligence in shaping employee experiences and engagement levels could provide valuable insights for bank leaders navigating this evolving landscape. Addressing these research gaps through rigorous empirical studies and interdisciplinary collaborations is essential for gaining a deeper understanding of employee engagement within commercial banks. Ultimately, such research efforts will inform evidence-based practices and interventions aimed at enhancing staff engagement, employee well-being, and customer satisfaction in the banking sector.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

This chapter presents the methodology of the study and highlights the research design, target population, sampling technique, data collection instruments and data analysis and presentation.

3.2 Research Design

This study will adopt a descriptive survey. Kothari, (2014) describes descriptive research as including survey and facts finding enquiries adding that the major purpose of descriptive research is description of affairs as it exists at present. A descriptive research determines and reports the way things are and attempts to describe such things as possible behaviour, attitudes, values and characteristics, Mugenda & Mugenda, (2013). The study will consider descriptive survey suitable since data will be gathered from the university staff in western Kenya. The methods of data collection will test for validity and reliability, conditions which according to Kothari, (2016) must be present in descriptive studies.

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3.3 Target Population

Target population as defined by Frederic (2017), is a universal set of the study of all members of real or hypothetical set of people, events or objects to which an investigator wishes to generalize the result. The target population for the study will be 265 university staff in western Kenya. This will include only the employees on permanent employment because it's them that are more likely to affect staff engagement. This information is presented in table 3.1.

Table 3.1: Matrix of Target Population

Bank Name	**Target population**
Equity Bank	20
KCB Bank	25
Cooperative Bank of Kenya	20
Standard Chartered Bank	20
Barclays Bank of Kenya	20
Diamond Trust Bank	20
Commercial Bank of Africa	20
NIC Bank	20
Stanbic Bank	20
Absa Bank	20
I&M Bank	20
Bank of Africa	20
National Bank of Kenya	20
Total	265

3.4 Sampling Technique and Sample Size

This researcher will utilize the following formulae to establish the study sample size:

Equation 1: Formula for Determination of Sample Size (Yamane, 1967);

$$\boldsymbol{n = \frac{N}{1 + Ne^2}}$$

Where:

$\boldsymbol{n}$= the sample size

N = the population size

$\boldsymbol{e^2}$ = desired level of statistical significance (0.05)

Therefore;

$$\boldsymbol{n = \frac{N}{1+Ne^2} = \frac{265}{1+265(0.05)^2} = \approx 230.3287} = 230$$

The study will adopt a sample of 230 respondents that will be a representative of the study sample.

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3.5 Research Instruments

The study will collect both primary and secondary data. Primary data will be gathered using semi-structured questionnaires. Questionnaires are preferred because according to Cox (2015), they are effective data collection instruments that allow respondents to give much of their opinions in regard to the research problem. According to Festing (2017), the information that will be obtained from questionnaires will be free from bias and researchers' influence. This means that accurate and valid data will be obtained. Secondary data will be gathered from past published scholarly articles explaining theoretical and empirical information on diversity management issues.

3.6. Data Validity and Reliability

This section will determine the validity and reliability of the study tools to determine whether the research truly measures that which it was intended to measure or how truthful the research results are and reliability to measure the degree to which the research instruments give consistent results.

3.6.1 Validity

Validity is the extent to which differences found with a measuring tool reflect true differences among respondents being tested (Copper and Schindler (2017). Validity determines whether the research truly measures that which it was intended to measure or how truthful the research results are. Validity can be measured by the extent the data obtained accurately reflects the theoretical or conceptual concepts; that is if the measurements gotten are consistent with the expectations.

3.6.2 Reliability

Reliability refers to the accuracy and precision of a measurement procedure (Copper and Schindler 2017). It measures the degree to which a research instrument gives consistent results. The author states that reliability is concerned with estimates of the degree to which a measurement is free of random or unstable error (Copper and Schindler 2017). Errors likely to affect reliability are interviewer/interviewee fatigue, bias from the interviewer and inaccuracy of the instrument in use, inaccuracy in scoring by the researcher and finally, unexplained errors whose source cannot be determined. Cronbach alpha, which is a measure of internal consistency, will be used to test the internal reliability of the measurement instrument

$$\alpha = \frac{N \cdot \bar{c}}{\bar{v} + (N-1)\cdot \bar{c}}$$

……..Equation (Cronbach, 1951).

The higher the score, the more reliable the generated scale is. (Nunnaly, 1978) has indicated 0.7 to be an acceptable reliability thus it will be considered adequate for this study. Based on the feedback from the test, the questionnaire will be modified and a final one developed.

3.6.3. Piloting

A pilot study will be conducted. According to Ebrahim (2015), a pilot test is necessary for testing the reliability of data collection instruments. Cox (2015), explains reliability of research as determining whether the research truly measure that which was intended to measure or how truthful the research results were. Pilot study will be conducted to detect weakness in design and instrumentation and to provide proxy data for selection of a sample (Kuvaas 2016).

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The pilot will be conducted in Moi University main campus. The researcher will select a pilot group of 12 individuals from the target population which is 10% of the sample size to test the reliability of the research instrument. This is according to Kothari (2014) who states that 10% of a sample population will form sizeable sample for piloting. The pilot data will be not included in the actual study. The pilot study will allow for pre-testing of the research instrument. The clarity of the research instruments to the respondents will be established so as to enhance the instrument's validity and reliability, (Kothari, 2006). The pilot study will enable the researcher to be familiar with research and its administration procedure as well as identifying items that required modification. The result will help the researcher to correct inconsistencies that may be seen to arise from the instruments, which will ensure that they measure what was intended.

3.7. Data Collection Procedure

The researcher will seek approval from SGS which shall be used in seeking permit from NACOSTI. The researcher will administer the questions to the relevant respondents in an effort to achieve the necessary information. The questionnaires will be administered through a drop and pick later method because of the busy schedule of the target respondents. This will reduce the level of interference with the daily duties and operations of the organization.

3.8. Ethical Consideration

The researcher will conform to the principle of voluntary consent where only willing respondents will participate in the study. Informed consent should be based on the information regarding: the purpose of the research study, identification of the researcher and any benefits that may be received. Safeguarding of confidentiality will be vital, especially for participants who would like to remain anonymous for either official or personal reasons, for fear of reprisals or otherwise. In this regard, respondents will remain anonymous and their respective personal information confidential. The researcher will communicate this to the respondents before the start of the study. To avoid plagiarism, all work borrowed from other scholars will be acknowledged. The researcher will further seek approval to conduct the study from the university leadership as well as from National Council for Science and Technology.

3.9. Data Analysis and Presentation

Before processing the responses, the completed questionnaires will be edited for completeness and consistency. Descriptive and inferential analysis will be used. The Statistical Package for Social Sciences (SPSS) computer software will be used for analysis to generate data array that would be used for subsequent analysis of the data. The data will be coded to enable the responses to be grouped into various categories. Descriptive statistics will be used to summarize the data. This will include percentages and frequencies. Tables and other graphical presentations will be appropriately used to present the data that will be collected for ease of understanding and analysis. Content analysis will be applied to analyze the data that will be obtained from the open ended questions where the respondents will give their personal opinions on workforce diversity on employee engagement in commercial banks with a focus on the university staff in western Kenya. The linear regression model below (I).......... (iii) will be employed to test the direct relationship between study independent variables and the dependent variable.

The first objective will be to determine the influence of religious diversity on employee engagement in commercial banks. Objective one will be analysed using both descriptive and inferential data analysis using the model of

$Y=\beta_0 + \beta_1X_1+\varepsilon$ ………………………………………….. (i).

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The second objective was to evaluate the influence of ethnic diversity on employee engagement in commercial banks. Objective four will be analyzed using both descriptive and inferential statistics using the model

$Y=\beta_0 + \beta_2X_2+\varepsilon$………………………………………… (iii)

The third objective was to examine the influence ofsocial economic diversity on employee engagement in commercial banks. Objective three will be analysed using both descriptive and inferential statistics using the model

$Y=\beta_0 + \beta_3X_3+\varepsilon$………………………………………… (iii)

Multiple regression analysis will be computed so as to determine the inter correlation among the variables while qualitative data from interviews will be read carefully, paying attention to comments, ideas and concerns from participants transcribed and analysed. A multiple regression model will be used to test the significance of the influence of the independent variables on the dependent variable. The multiple regression models are as laid below.

Regression equation:

$Y=\beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4M_1 + \varepsilon$…………………………………..… (iv)

Where Y_i is the dependent variable denoting staff engagement. X_i is the composite of the independent variables. The regression coefficients path β_i, β_2, β_3 and β_4 measure the effect of X_1, X_2, X3 and X4 when ε equals zero (0).

Where:

Y_i=the dependent variable (staff engagement)

X_1= Religious Diversity

X2= ethnic difference

X3= socio economic Diversity

β_O= intercept

β_I, β_2, β_3 =Beta coefficients

ε=Error term (Epsilonknot) normally distributed about a mean of 0 and for purpose of Computation, the ε is assumed to be zero (0).

The researcher will collect and analyse both quantitative and qualitative data

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