THE INFLUENCE OF DEMOGRAPHIC CHARACTERISTICS ON EMPLOYEE PERFORMANCE IN STANDARD CHARTERED BANK, KENYA

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A Research Project Submitted in Partial Fulfillment of the Requirements for the award of the Degree of Master of Business Administration (MBA), School of Business, University of Nairobi

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DECLARATION

This project is my original work and has not been submitted to any other university for examination purpose.

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This research project has been submitted with my approval as the University Supervisor.

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DEDICATION

This work is dedicated to my dear wife Verah Vugutsa, my sons Adrich Grant Kuya and Clichy Lavonga and my dear mum Rebecca Atelo. Their effortless support, motivation and inspiration were the pillar behind the success of this project.
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ABSTRACT

The main objective of this study was to establish whether demographic factors have an influence on employee performance within Standard Chartered Bank, Kenya. The major challenge that faces organizations is how to manage employee performance in a manner that will contribute to the achievement of their set goals. The study was a descriptive census with a target of 616 employees within Standard Chartered Bank branches. Out of this target, 596 employees were studied, giving a percentage of 96.75%. The data was collected through a structured questionnaire and analyzed using means and proportions. The findings indicate that demographic characteristics influence employee performance as indicated by the variations in performance achievement among different demographic categories such as age and gender. The study therefore recommends that demographic factors be put into consideration when managing employee performance. Some of the limitations in this research include time and resource constraints that could not allow an exhaustive sampling of demographic characteristics among employees. Further studies are therefore recommended not only on demographic characteristics that influence employee performance but also on other best ways of approaching the employee management task within organizations.
CHAPTER ONE: INTRODUCTION

1.1. Background of the Study

Corporate bodies are challenged to deliver results in a sustained way in order to continue surviving through the tough competitive environment. This calls for effective corporate performance strategies (Arthur, 2001). Griffin (2011) states that corporate performance is an area in business management that involves managing business performance in business in terms of the key performance indicators such as revenue, return on investment and operational costs involved. In order to realize effective corporate performance, there are a number of drivers of performance such as financial management, sales management and human resource management that need to be put into consideration (Baron, 2010). All these drivers are engulfed within the overall strategy of the organization and play a key role in the realization of the objectives that a firm sets up.

Organizations employ a number of strategies that help in driving their performance. The recent times, for instance, have seen many firms embrace technology in order to survive in the ever turmoil market. In addition to this, several other strategies such as recruiting highly skilled personnel, automation of processes, formation of business partnerships and adaptation of global marketing strategies are common within the corporate strategies (Arthur, 2001). Firms endeavour to utilize as little resources as possible but realize the maximum outcome that they can with these strategies in place. This is not usually the case because other problems come in due to failed strategies despite the fact that they looked workable initially.
The adoption of technology and process automation in almost every sphere of their operations has seen firms attempting to lay down their employees in order to reduce the costs of production and maximize profits. This works well sometimes, but not necessarily in the long run mainly because of the negligence of the potential contribution of employees towards the success of such projects even in situations where they seem not needed at all. Certain performance strategies employed by organizations are an outright detriment to their performance. The massive retrenchment of employees in Kenya in the late 1990s and early 2000, for example, was deemed as a solution to the harsh economic problems that most companies were facing only to turn out to be an escalation of the same problem.

The blame of the Kenya Airways’ poor performance on employees with a claim on their redundancy in 2012 turned out to be a disappointment to the company after the employees won the case they had filed against this decision (Walubengo, 2012). This exemplifies the fact that employee performance management is a crucial aspect of the overall corporate performance management and it lies within the sole responsibility of the management to ensure that employees are performing optimally. According to Fletchl (2010), even after lengthy processes of re-engineering and downsizing, many firms still fail to achieve their targets due to poor performance of the available employees. Given this, employee performance management is the most crucial strategy that an organization should ensure is working well in order to have the assurance that corporate performance is at its best (Armstrong and Baron 2010).
1.1.1. Employee Performance

Baldwin (2008) defines employee performance as a means of carrying out actions efficiently and effectively by the employees in order to achieve the predetermined objectives of an organization. According to Armstrong and Baron (2010), employee performance is the development of capabilities of both individuals and teams in order to harness their potential contributions towards the achievement of the organizational and personal goals. An important feature of these definitions is the fact that the interaction between the employee and the organization is emphasized, hence employee performance can be considered as the articulatory relationship between the corporate strategy and employee input towards achieving an organization’s objectives.

According to Kelleher (2011), there is an inseparable link between employee and corporate performance. While the management of a firm is involved in utilizing what employees invest in the firm in terms of skills and efforts, there must be an assurance of something in return to the firm as a result of employees input. Such returns are determined numerically through the Key Performance Indicators (Kelleher, 2011). Employee performance is therefore the main determinant of either the success or the failure of the larger corporate strategy that is in place. In order to manage employee performance well, there is need to evaluate and understand how a number of factors come into play in determining employee performance (Aguilera, 2005).

There are a number of approaches and activities involved in managing employee performance. This however is depended on the overall strategy that the firm employs (Arthur, 2001). According to Armstrong and Baron (2010), performance management is both strategic and integrative. The strategic approach leans on the broader organizational
environment and how the organization intends to meet its objectives. The integrated approach on the other hand is concerned with linking employee and other functional strategies to the overall strategies of the organization (Armstrong & Baron, 2010). The different ways through which performance management is achieved include performance planning, measurement and review, continuous development and improvement, communication and through maintenance of ethical standards (Armstrong & Baron, 2010).

Organizations are therefore challenged to ensure that their employees are producing optimally (Nzuve & Singh, 1992). This is however met with a number of challenges that make it necessary to explore several ways through which performance can be enhanced. One such a way is looking at how performance determinant factors can be taken care of in order to stimulate and sustain good performance (Burlacu, 2012). Fombrun, Tichy, and Devanna (1984), observe that demographic factors have a direct way through which they impact employee performance. A study on the same was therefore valuable in precipitating a number of hidden issues surrounding performance management. Other factors that affect performance include motivation, institutional policy, available opportunities, management support and style among others (Armstrong & Baron, 2010).

1.1.2. Demographic Characteristics

According to George (2010), demographic characteristics are personal characteristics and include information such as ethnicity, race and family size. Bell (2008) defines demographic characteristics as personal statistics on information such as gender. He also points out that demographic characteristics affect employee performance and the
interaction with one another given that demographic differences “evoke differential expectations among the employees.” Such characteristics include education status, age, race, family related characteristics, marital status, ethnicity, years of service and religion.

As per the above definitions, there are a number of demographic characteristics that are in play when employee performance management is considered. These ought to be considered while managing employee performance in order to ensure that they are not a hindrance but rather profitably utilizable. According to Birechi (2010), while managing employee performance, priority should be given to an individual’s demographic characteristics as opposed to institutionalized or generalized factors. Fletchl (2010) refers to demographic factors as biographical factors, citing examples such as race and personal career objectives as determinants to performance achievement among employees.

1.1.3. Influence of Demographic Characteristics on Employee Performance

Demographic characteristics are widely acknowledged as having a great influence on staff performance. According to Andoh (2012), motivation, which is one of the key performance drivers, is highly influenced by the demographic characteristics of the employee. In a research that was carried out to determine how demographic characteristics influence performance among students in Nigeria, Bahago (2011) established that characteristics such as family background, distance from home and economic status really determine how well a student will perform. In her research, she disputes the traditional motivational theories in explaining how performance is determined by pointing out that there are many gaps left since these theories do not take
into account the demographic factors which are important in determining performance. The same can be applied in employment. For example, considering age, one is expected to be energetic and enthusiastic at an early age of their employment. As they grow up within the organization, their performance is expected to improve with their maturity up to a certain age when their energy levels go down and thus performance slows, this is what necessitates the establishment of a retirement age (Adio, 2010). A number of developmental psychologists also recognize age as a key factor to learning. Such psychologists include Piaget, Hurlock and Vygotsky (Bahago, 2011). Given these observations, then demographic characteristics are vital in establishing whether an employee will perform optimally or not.

1.2. Standard Chartered Bank (Kenya)

Standard Chartered Bank (SCB) Kenya is an outlet of the Standard Chartered Group, a multinational that operates in 68 countries with 1700 branches worldwide (SCB Annual Report, 2012). In Kenya, there are 39 branches at the moment with an employee pool of 1698 employees in total. Out of these, 616 permanent employees work in the bank’s branches across Kenya (appendix 1). The management structure is uniform in all the countries it operates in, with the hierarchy stemming from the branch or departmental level up to the group level. Although the Human Resource Management team facilitates the process of performance management, this process is entirely overseen by line managers who are fully responsible for assisting and tracking the development progress of the employee (SCB Annual Report, 2012).
The bank uses a system known as *Performance, Pay and Potential* in carrying out appraisal. In this system, employees who come up with new inputs to processes and systems that are profitably utilizable, in addition to surpassing the set targets receive a rating of 1 in their performance score. Those who surpass their targets to some appreciable extent receive a rating of 2 while those who just meet what is expected of them receive a rating of 3. A rating of 4 means that the performance is lower than expected and such a performance is characterized not only by low output but also by other serious blunders that can jeopardize the operations of the bank such as exposing the bank to risks of fraud, bad publicity and legal and regulatory reprisals. A score of 5 is the worst and the repercussions are many including the possibilities of dismissal (SCB Annual Report, 2012).

The bank’s consistent performance and realization of its strategic intent is overly attributable to the individual efforts put in by its employees. It is documented on the company’s website that the bank is not only interested in what is achieved by employees but how this is achieved” (SCB Annual Report, 2012). The bank recognizes the diversity in demographic characteristics that employees exhibit as indicated in the 2012 Group’s Annual report, under a strategy tagged as “Diversity and Inclusion”. Being an international bank, a great experience of diversity is expected since the bank employs people from different cultural backgrounds indiscriminately, as long as they are able to perform the required tasks. In addition to this, special groups, such as the marginalized gender (women) and the disabled are also considered for positions within the bank. However, this is on account that they are able to deliver despite the other demographic hindrances they may be experiencing. Recently, the bank has started to employ five girls
each year who manage to score a mean grade of B+ and above through an internship program. This is in the spirit of nurturing talent and promoting the position of the girl child in the society (SCB, Annual Report, 2012).

Through “Diversity and Inclusion,” the bank recognizes the fact that individual differences influence their performance as employees. This is however a generalized approach since there is no dedicated effort towards narrowing down and evaluating these differences in terms of demographic characteristics. A possible situation in the way diversity in employee demographics is managed is that one who performs poorly as a result of unfavorable demographic traits with regard to the role they are playing in the bank will have to suffer it first before the remediation comes in. This raises the need to come up with a performance management system that fully utilizes individual abilities that are traceable to demographic characteristics.

1.3. Research Problem

Demographic characteristics greatly influence how well an employee performs despite the fact that the employee might be having other factors determining their performance. According to Auden (2009), demographic characteristics such as age and educational background determines the level of employee productivity. Izaguirre (2008) says that demographic characteristics such as the intelligence of someone need to be established before being considered for a particular role. Organizations find it a challenge establishing how best to go about this problem given that there are no dedicated studies carried out on this issue.
Within Standard Chartered Bank, emphasis on performance is mainly laid on the achievement of results and the methods through which the results are achieved (SCB, 2012). Performance management is therefore done without the consideration of how employee demographic characteristics come into play. The wide gap between those who achieve the set targets and those that do not justifies this proposition further. In addition, the annual *Gallup* opinion research carried out in the bank to determine the level of employee engagement does not include questions on how demographic factors influence performance.

The studies that have been locally done on employee performance management include Ojiambo’s (2011) in which it is pointed out that training is an important factor affecting performance among the employees in state corporations in Kenya. However, he does not mention any demographic factors that influence the effectiveness of training hence performance. In her research on how employee resistance to change determines performance, Nduta (2011) highlights the need to fully engage employees in the change processes in order to enhance their performance but fails to demonstrate how demographic characteristics such as the level of education and age come in as a challenge when change is being implemented. Makawiti (2011) has established a number of factors that determine the level of appreciation of performance appraisal in universities but does not mention the need to consider how appraisal results are influenced by different demographic characteristics. No study has been done on the influence of demographic characteristics on employee performance and this study addresses this knowledge gap.
1.4. **Objective of the Study**

To determine the influence of demographic characteristics on employee performance in Standard Chartered Bank, Kenya.

1.5. **Value of the Study**

The findings of this study will be insightful in enhancing policy formulation with regard to management of performance among employees as it will add the demographic characteristics as one of the factors under considerations in performance management. Many policy formulators will find this study useful in that a silent aspect of employee management will be brought into limelight. The ideas postulated in this research will therefore be resourceful to relevant policy makers either as they are or as a guide to further exploration of related issues in managing performance.

Secondly, the study will contribute to the existing literature, and will therefore be of value for further research by either validating or disputing the existing ideas about the influence of demographic characteristics on employee performance. In addition, the study will help in sealing the gaps that exist in performance management since a review of the existing literature points out a big knowledge gap in the information that is available concerning this issue. Scholars with interest on the same topic will get both insight and a direction on how to approach related problems.

The results will also be insightful to human resource practitioners as far as performance management is concerned. The management of employee performance will be highly enlightened by the findings of this research. A lot of ideas will come out that will be helpful in managing employee performance be it in training, allocation of duties, performance evaluation and reward. Demographic trends among employees will thus be a major consideration in managing their performance unlike it is happening at the moment.
CHAPTER TWO: LITERATURE REVIEW

2.1. Introduction

Different authors have made contributions to the issue of employee management especially on the factors that need to be considered in performance management. Only a few have however made an attempt to narrow down to the influence of demographic characteristics on employee performance. This chapter explores some of the ideas that have been put across by different authors with an aim of identifying existing gaps in the available literature.

2.2. Employee Performance Management

The management of employee performance entails a number of aspects. One of these aspects is how well employees are equipped to perform a given task and achieve the objectives that relate to that particular task. This can be established through training and development of the necessary skills needed. Another aspect of staff performance is how the management process of performance is carried out (Baldwin, 2008). Apart from training and the actual execution of duty, there is an evaluation process at the end of a predetermined period in order to determine how best an employee has met the set targets given the opportunities that were available. This is achieved through appraisal. Another aspect of staff performance is the reward system where employees are rewarded according to how well they have achieved their performance objectives (Baldwin, 2008).

The need to have a postmortem of the appraisal results also comes in. Remedial actions are taken to take care of the weaknesses discovered among the employees or other systems that are contributing to low performance levels. One of the aims of managing
staff performance is to get the best out of their abilities. It is pointed out that appraisal, one of the aspects of staff performance management, should not only be used as a way of establishing how much one has achieved the objectives but also as a way of getting information on what needs to be done in order to help the employee achieve the best they can in their performance (Nzuve, 1997). According to Baldwin (2008), employee performance should be a responsibility of not only the manager but of every other person sharing the same interest in the objectives of the organization. He therefore advocates for an employment culture that nurtures performance management techniques among all the employees and not managers alone. One of the ways through which employees can be trained to manage the performance of their peers is through the appreciation of the fact that the difference in demographic characteristics among them is highly influential in the achievements they make in their roles.

2.3. Demographic Characteristics

There are a number of demographic characteristics that determine the performance of an individual. According to Birechi (2010), among the factors that should be put into consideration while managing the performance of employees include education, health status and work life balance. He points out that there should be priority given to an individual’s characteristics as opposed to institutionalized or generalized considerations. He also observes that there are numerous flaws committed while employees are being allocated duties. For instance, most companies only get concerned with the basic desirable qualities that are listed among the job requirements and pick the candidate that demonstrates the best ability as far as those requirements are concerned (George, 2010).
This process is not sufficient enough to tell whether an individual will actually perform in future or not.

Fletchl (2010) points out that the demographic factors have an influence on whether employees will be committed to their work or not. He observes that how well the employee performs, how many years they are ready to dedicate in service and how well they act in the best interest of the firm’s objectives heavily depends on how much the organizations take care of the needs that are related to their demographic characteristics. He however fails to bring out how the same can be put into practice. In her research aimed at establishing the factors that contribute to job satisfaction and performance among newly employed teachers, factors such as salary and job experience were found to be of significance importance (Giacometti, 2005). This is however through mere mention and no dedicated analysis is done on the same. Among the demographic characteristics influencing performance are discussed below.

2.3.1. Age

The age of an employee is an important factor to be put in consideration when looking at the contributors to performance. Age has been noted by many researchers as having a very crucial role in determining whether an employee will be able to perform beyond or below what is expected of them. Andoh, Biako and Afranie (2011) observe that the relationship that exists between age and performance is an issue for the coming times. The reasons they point out for this are, firstly, most people believe that performance levels tend to reduce as the age moves higher and after attaining a certain age within the employment, then the rate of performance will definitely be lower than expected (Tichy, & Devanna, 1984). Secondly, they observe that many employees nowadays are forced to
work longer than their defined retirement age either for financial gains or if their health permits them to do so. Additionally, most firms utilize the existing experience or people who are good at something rather than hiring more to do the same (Aguilera, 2005). In support of this is the fact that the cost of hiring a new staff is higher than that of re-utilizing an existing one through contract extension, re-employment or through payment of overtime (Baldwin, 2008). The third reason pointed out is that due to the global shortage of skilled personnel, most firms prefer to rehire the already retired employees (Tichy, & Devanna, 1984). Andoh, Biako and Afranie (2011) also point out that the idea of age is looked at from different points of view by different people. There are those who see old age as an accumulation of experience and knowledge hence a contributory factor to the ability to perform better. On the contrary, there are those who relate old age to wearing out, tiredness, increased family and other social responsibilities and vulnerability to diseases which are contributory factors to low work.

From a contrasting point of view, Hedge and Borman (2012) argue against age as a determinant factor to performance. They say that age is a very weak predictor of performance and that those who make employee decisions based on age can be looked at as default decision makers who do not ascribe to any coherent form of truth. A second argument made about the same is that age “has an inverted U.” relationship with performance.” (Hedge and Borman, 2012). With regard to this, Hedge and Borman (2012) say that employee performance tends to go slow as the employee nears 50. This however is pointed out as a misleading fact since it is observed that the particular age bracket might also be harbouring those employees who are poor performers not because of their age but because of other demographic factors (Baldwin, 2008). Importantly, it is argued that employers can as well benefit from the aging workforce by taking care of
their needs that are related to aging and capitalizing on their strengths such as experience and innovation (Hedge and Borman, 2009).

Robertson (2003) observes that the age difference between the supervisors and their subordinates are likely cause withdrawal behaviours and turnover among employees, in addition to impacting their behaviours. An explanation to this is the fact that young people are more at home working with one another rather than where someone older in age is at the control of their activities. Older people might not be at home taking orders from young bosses Robertson (2003). The issue of age therefore calls for much attention as far as performance of employees is concerned. Burlacu (2012) points out that due to the rapidly changing work environment, employers within developing nations are experiencing growing diversities in the age structure of their employees, hence diversity in performance.

2.3.2. Education

The current times are seeing education take the central stage in employment. Most employers insist on certain minimum educational qualifications before considering one for a particular job. However, the nature of educational qualification in comparison to the role that an individual is assigned to is important in determining whether one will perform well or not. The recent high rates of unemployment in many countries are seeing graduates into accepting jobs that they are either under-qualified or overqualified for (Silva, 2009). It is observable that there are lots of mismatches between what an employee is competently trained in and what they are doing as a career (Livingstone, 2009). An example to this is a case of a trained Bachelor of Education graduate in
languages working as a credit analyst in a bank. Currently, this is what is seen in most employment sectors.

A massive employment of graduates from any field of specialization is characterized within the banking fraternity in Kenya today. According to Easterlin (2007) the skills gained through education are a mark of performance level that an employee can exhibit. However, the high levels of unemployment in Kenya are driving many graduates in accepting any kind of job that they come across. There are a number of reasons to this. Firstly, the banking sector has a very wide range of operations and products. Some of the activities involved include financial analysis, customer care, information technology, business planning, risk management, human resource management, training and development and communication among many others. As such, different fields of specialization are needed in order to meet the labour needs within the banking industry. However, there are cases where certain needs arise to the extent that even the available employees are not able to meet the job requirements; and even immediate hiring might not be a viable course. This is why, employees are forced to learn and train what is going on in other departments in order to remain useful when such needs occur.

Cushway (2003) observes that in modern times, individuals may be used productively in a flexible manner disregarding their original qualifications when they were being employed. This may not be reflected within the job descriptions. In line with this is the fact that organizations are majorly interested in talents, or what can be positively established as possible contributions to organizations if hired, more than the academic qualifications that the workforce has. There is a twofold implication to this especially when performance is concerned. Firstly, non-specialized workers might make more errors
that can reflect in their work as poor performance standards due to the lack of the basic conceptual background of what they are doing (Griffin and Moorehead, 2011). Their productivity level can also be low by virtue of this. Secondly, the level of motivation can be low especially to those who are forced to work in departments that they are less willing to work in but have been forced by circumstances to do so (Griffin, 2011). This can result in low motivation and poor performance. Notably, the recruitment of a diverse pool of graduates within the banking sector is a recent issue. Little research has been done on the same as evidenced by lack of dedicated literature and any research findings concerning the effect of educational qualification and role requirement mismatches in relation to performance within the banking sector. This project therefore aims at sealing this gap.

2.3.3. Gender

The gender of an individual affects his or her performance and as such the human resource management should have the same in consideration when assigning duties and when looking at employee performance. According to Jackson, (2009), there are many stereotypes in existence concerning the differences in abilities between men and women in many organizations. They therefore point out the possibility of having stereotypically driven performance results at the time of appraisal. Andoh, Biako and Afranie (2011), point out importance of recognizing the fact that there are only a few, if any, gender related differences that will affect the performance of men and women. They however acknowledge that the little differences in existence still have a distinguishing potential between the higher and the low performers. It is observed that while women are good in obeying rules and following instructions, men on the other hand are more aggressive and
aim at seeing the results quickly (Andoh, Biako and Afranie, 2011). The differences are however minor and might not be universally adopted as an explanation as to why men and women attain different performance standards (Murray, 2002).

A comparison in the rate of absenteeism however brings out women as being more absent from work than men (Murray, 2002). There are a number of possible explanations to this. Firstly, women are granted a longer maternity leave compared to their male counterparts who just get a few days and sometimes denied depending on the policies of the organizations they are working for. From a cultural context, women are more responsible to immediate family matters such as looking after children more than their male counterparts (Murray, 2002). This creates room for high rates of absenteeism for women. The fact that the current times are also seeing women as either primary or secondary breadwinners adds up to their tasks immeasurably. This can have a count on their performance at the end of the day (Andoh, Biako and Afranie, 2011).

Despite the fact that people all over are fighting for an alleviation of the position of women, this has not yet been achieved and therefore women are still being denied leadership positions which are full of challenges that can be used to measure their ability to outperform men. Giddens (2010) on the other hand observes the gender issue from a physiological perspective. He notes that much as there are fights for equality, the physical differences that exist between men and women can have a direct reflection in their performance. For instance, he says that men are masculine and can stand high levels of strenuous activities than women. As such, men can have an advantage when it comes to accomplishing activities that involve flexing the muscle when compared to women. Considering the banking sector, such activities are mostly found within the sales jobs that
involve a lot of movement. Not only do banks measure the sales performance by the number of customers they have made business with but they also look at how much it has cost them to bring in such business. Since the sales activities involve much walking around, men may decide to walk while women may take taxis which are expensive. However whether this has a reflection on the final performance is debatable and will be tested through this project.

2.3.4. Family Size

The employee’s family also plays an important role in their performance. To begin with, family factors that surround an employee can determine how committed an employee is at work (Fletch, 2010). Employees who are married and have children might be more committed than those who are single. This is because of the additional financial demands that result from an increased number of dependants that motivate them to work harder and sustain their jobs (Maione, 2005). The married ones are challenged with more obligations in their homes such as paying for their children’s education, establishing permanent homes and also taking care of the extended families which might make them concentrate more on their job and have the desire to move to well paying roles.

Couples who work together may find it challenging to perform at their best given that there are a number of challenges involved. Firstly, most companies discourage members of the same family to work in the same departments (Maione, 2005). This might be a challenge where a couple is made up of say IT experts who might only work well in the same department. In such a case, there is a lot of foregoing and people are forced to move to other departments that they may not desire to work in. Secondly, some people may not
feel free to work with their spouses in the same organization for the fear of the transfer of family conflicts into the work place (Fletch 2010).

Financial pressures that come about as a result of commitment to family issues also affect employee performance (Maione, 2005). Some employees are forced to run other activities alongside their jobs such as shops and kiosks in order to meet their family obligations. Apart from posing a risk of creating conflicts of interest, this might encourage employees to be less committed to their work (Lyster, et al, 2007). In addition to this, good performance might mean that work-life balance is compromised. As such, people with families might find it hard to keep up good performance and at the same time spare enough time for the attention that their families deserve (Maione, 2005).

2.3.5. Tenure at the Organization

The number of years that one has spent within an organization can have an impact of whether they will perform better or not. In addition to gaining work experience, many years of work within an organization indicate that the employer and employee relationship is sustainable in as far as achieving the goals of the organization is concerned (Yeatts and Hyten, 1998). It is observed that employees who stay long in an organization point out that they are satisfied with the job and their stay in the organization while those who exit are dissatisfied and are hopeful of getting better places that can satisfy their employment needs. According to Yeatts and Hyten (1998), tenure is descriptive of the direct employer-employee interface, a background which may affect the way an employee performs.
2.3.6. Religion

Religion has been known to be a determinant of many other aspects of life and including employment. According to Gani, Hashim and Ismail (2012), religious beliefs affect decision making. This is grounded by the fact that religious decisions are always guided by the faith that one has and therefore do not need hard scientific facts in order to be considered right or wrong. Religious plays a discriminative role to employees. For instance, the Muslim religion which does not allow the consumption of pork may not be favourable to a Muslim employee who works in an environment where pigs are reared or slaughtered. Religiosity also determines the kind of work related policies that an organization might want to adhere to (Gani, Hashim and Ismail, 2012). Moore’s sentiments are a pointer to scarcity of literature on how employee performance is affected by religion, and thus by other demographic factors.

According to Abiodun (2010), leadership behaviour, employee perception of the work environment and the ability of an organization to embrace diversity automatically happen within some realms of religiosity. From these propositions, employee performance cannot be looked at devoid of the prevailing religious mood, belief and affiliations. According to Giacalone & Jurkiewicz (2003), successful leaders are those that recognize the diversity that exist in terms of spirituality and provide an environment that allows for the growth and development of employee’s spirituality. Differences in religiosity can also be a source of employment politics and a cause of disputes if allowed to escalate. This calls for a consideration of how the same can affect performance within an organization. There is however, lack of practical demonstration on how religion directly impacts employee performance, hence a wide gap in literature. This research is therefore helpful in sealing this gap.
CHAPTER THREE: RESEARCH METHODOLOGY

3.1. Introduction

This chapter looks at the methods that were used to collect, analyze and present data in order to facilitate this study. It includes the research design, population, data collection, analysis and presentation.

3.2. Research Design

This was a descriptive census survey design. This design was appropriate as all branches were investigated at the same time to determine the characteristics of interest.

3.3. Population

The population consisted of all the 616 permanent employees working in the bank’s branches (appendix 1). There are 39 branches of the bank in Kenya (Standard Chartered Bank, 2013). 596 employees from this population were studied.

3.4. Data Collection

Secondary data was collected using a semi-structured questionnaire. The questionnaire was divided in two parts. Part A collected data on performance of employees over the period of the study while part B collected data on demographic characteristics of employees in the branches. The respondents were the employees in the branches. The questionnaire was administered through drop and pick later method.
3.5. Data Analysis

Descriptive statistics such as the mean and proportions were used to analyze the data. The mean was used to determine the average performance of employees under different demographic categories for a period of five years (2008 to 2012). Proportions were used to match corresponding demographic characteristics with respective performance means. Frequency distributions were used to analyze the trends in the existing correlation between performance and demographic characteristics.
CHAPTER FOUR: DATA ANALYSIS, FINDINGS AND DISCUSSION

4.1 Introduction

This chapter presents the results of the analyzed data, the findings and a discussion on the findings as well. The data collected was analyzed using means and proportions. The demographic characteristics that were studied include age, gender, highest education qualification, religion, family size and the tenure with the employer.

4.2. Performance Trends against Demographics Characteristics

The analysis of the demographic characteristics showed significant influences on employee performance. The analysis and discussion below captures the findings and the implications that the same have on the management of employee performance.

4.2.1. The Influence of Gender on Employee Performance

Out of the 596 employees who were studied, an average of 52.80% who exceeded the performance targets were male, while 46% were female. The average of those who just met the set targets was represented by 41.64% male and 58.02% female. Under the under-performing category, an average of 42.06% were male and 52.94% were female. From the results, the male seem to perform better than women, although by a small margin. This confirms to the fact that gender plays a critical role in employee performance.
The above results show a minimal difference between the performance of men and women within the bank. The question of the influence of gender on performance is a highly contested one given the fight for gender equality that is ongoing across the world. Women are coming out to prove that they can equally perform as well as men, or even better. From the above results however, this has not yet been fully achieved given the identified gap between the male and female performance. It is observed that the society looks upon men to perform better than women, although this does not usually happen in all cases (Lovaglia, 2007). Women have been described as having their efforts submerged under the dominance of men, creating an environment which is futile in the attempt to realize their best performance (Worell, 2010). In addition to this, most women have not taken it as a full challenge to compete with men for the scarce positions and resources that are available, which leaves them inadequacies in their performance (Worell, 2010). The case in Standard Chartered is however illustrative of the minimal existence of a performance gap between male and female employees. This can be attributed to the various measures that the bank puts in place to ensure that gender does not deter ones performance.
4.2.2. The Influence of Age on Employee Performance

Out of the sampled employees, 591 shared their performance ratings in relation to their age. 4.28% who exceeded the set targets were under the age of 25. Employees who were between the ages of 20 and 25 showed the highest rate of performance achievement; giving an average of 93.38% of the population in as far as age is concerned. Employees over the age of 50 were the least in as far as performance is concerned, forming an average of only 2.33% of those who performed the best and 1.33% of those who managed to achieve the set targets within the range of 5 years under study. The highest percentage of those who performed below the set targets also falls within this category, at 2.94%.

![Figure 4.2. Relationship between Age and Performance](image)

From these results, age is a key determinant of employee performance. This study also established that the age category of 25 to 50 that performs the best also constitutes the highest population per age category among the employees working within the bank. This indicates that the bank is aware of the age factor in as far as productivity is concerned and is therefore capitalistic on this fact. The lower performance level of employees under the age of 25 can be attributed to low levels of experience given that they have not been in
employment long enough for a better performance. The lower performance level among the employees of 50 years and above in age can be attributed to a number of factors such as heightened responsibilities outside the job environment. This group can however perform better in consultative roles that are better done by people with experience. Although several writers dispute the idea of age as a determinant of productivity, this research proves otherwise. Prenda & Stahl (2001) observes that age is not a key determinant and should therefore not be used as a discriminatory criteria in determining employee performance. They warn against the beliefs that the young employees are more energetic and enthusiastic of their jobs than the older ones, since the old generation has the experience, deep knowledge and good understanding of the job and therefore should not be discriminated against. In organizations, there are a number of changes that take place within the processes, business structures, technology and management that the youthful age is perceived to be fully embracive of. This could be among the explanations as to why they perform better than the older generations.

4.2.3. The Influence of Academic Qualification on Employee Performance

581 of the total population studied shared their information regarding their education qualification in relation to their performance. Those with Masters Degrees formed 16.87%, Bachelors Degree holders were 60.30% while holders of professional qualifications such as CPA, CISA and CPS constituted 20.83%. None was a PhD degree holder. The Masters Degree holders formed an average of 22.74% of the group that exceeded the set targets, 12.97% that managed to meet the set targets and 6.06% that did not meet the set targets. The 6.06% reflects about 2 employees who hold Masters
Degrees. Bachelors Degree Holders on the other hand took the largest slot on the best performing, forming 61.56% of those who achieved the best expected performance results, but with an equally high percentage of those who did not meet their targets, at 63.64%. The table below summarizes the findings of the analysis.

**Figure 4.3: Relationship between Academic Qualification and Performance**

The results indicate that majority of Masters Degree and professional qualification holders are performing well. As seen from the comparison of the poor performers within each category, it is established that education qualification highly influences their performance at work. Education qualification is a highly emphasized factor while jobs are being advertised, indicating that it is a key driver in performance. The fact that almost all the studied employees hold at least a Bachelors Degree or a relevant professional qualification is indicative of the value that the bank attaches on education in as far as
employee performance is concerned. Education is thus a key performance determinant which not only determines performance but also influences promotion decisions in organizations (Bowman & Mehay, 1999). What raises concern in this research however is the total absence of PhD holders among the employees who were sampled, meaning that the bank has not yet exploited all the employee potentials in as far as education qualification is concerned. The figure below is a summary of this relationship.

4.2.4 The Influence of Religion on Employee Performance

All the employees under this study gave information about their religious background. Majority of the respondents were Christians, forming 95.97% of the population that was studied. From the study, an average of 94.66% of the best performing constituted Christians followed by Buddhists at 3.05%.

![Figure 4.4: Relationship between Religion and Performance](image-url)

Figure 4.4: Relationship between Religion and Performance
The high percentage of employees who are Christians and performing the best is a reflection of the high percentage of the Christian population within Kenya from where most of the bank’s workforce is drawn. Other employees with different religious affiliations are in most cases expatriates. Although the literature review indicates that there is a relationship between performance and someone’s religiosity, this study was unable to establish this given the fact that the majority of the population were Christians. This cannot be used to attribute the performance to a given religious affiliation given that the number of other religions found under the population of study such as Atheists was significantly low for a conclusive study. This therefore opens the door for further research in as far as the influence of religion on performance is concerned.

4.2.5. The Influence of Employment Tenure on Performance

Information on all the 596 employees regarding their tenure at the organization was gathered. Out of this total, 40.77% had worked within the bank for less than 10 years, 36.91 between 10 and 20 years while 22.32 for more than 20 years. Among the best performing, those who have less than 10 years were 32.49% and those with between 10-20 years of service within the organization had 46.86% among the best performers. Those who had above 20 years of experience within the organization formed 18.86% of the best performers. Among those who did not meet the targets, 42.41% had less than 10 years of service, 39.79% had between 10-20 years and 17.80% had more than 20 years of service within the bank.
Figure 4.5: The relationship between Tenure and performance

These findings are illustrative of the importance of long term and healthy relations between the employer and employee. When comparing the best performers, employees who have been in the organization for at least 10-20 years are performing the best due to the fact that they have gathered a productive level of experience. This can be considered as the peak employment age in as far as employee performance is concerned. Those below 10 years of age in service are performing a bit lower than those in between the 10-20 years category given that they are still at the learning curve. Employees who have been in the bank for more than 20 years are showing a static kind of performance trend, with the majority just managing to meet the set objectives. The average percentage of the best performers and those who are performing below targets is almost the same indicating the fact that most have already had their performance levels shaped up, given the influence of other demographic characteristics.
4.2.6 The Influence of Family Size on Employee Performance

The impact of family size on employee performance was evaluated by looking at the number of children one has together with their marital status. 595 responders shared their data with regard to their family size and performance achievement. Among the best performers, those who were single without children were at the top forming 36.78%. They were followed by those who are married with 2-3 children at 26.82%. Among those performing at their least were those married with 4-6 children. Those with children between 4-6 showed a reduced performance level. They form only 3.83% of those who performed the best and 29.41% of those who did not meet their targets.

![Figure 4.6: The relationship between Family Size and Performance](image)

The above results have a number of indications as far as the influence of family size on performance is concerned. Firstly most employees who are single without children are enjoying the freedom of having a less number of dependants to take care of; hence they can fully concentrate on their work and even comfortably work extra hours, in order to
fulfill the demands of their work. Secondly, it is easier to up skill themselves, for example, by enrolling for evening classes given the amount of free time they have when compared to the other categories that are married and/or with children to take care of. The improved performance among those having between 2-3 children can be attributed to the motivation created by the need to work hard in order to meet family obligations such paying schools fees. This can be attributed to heightened levels of responsibilities they have such as increased medical care expenses. Unlike the group with 4-6 children, the single and without children group has a better chance of managing their work-life balance which gives them enough time to refresh for a better performance at work (Desforges & Abouchaar, 2003). Working mothers have been noted as one lot that goes through a number of vigorous challenges since there is a lot that they need to manage. As such, their performance at work is expected to balance the performance at home while taking care of children (Patel et al, 2006). It is also observed that an increased number of family responsibilities are likely to bring about work-life related conflicts within families (Ashfaq et al, 2013). This translates into poor performance both at work and even at home.
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1. Introduction

This chapter gives a summary of the findings of this research project, conclusions, recommendations and the limitations of the study. Suggestions for future study are made based on the limitations of the study.

5.2. Summary

This research has established that there is an influence of demographic characteristics on employee performance. The demographics under consideration were age, gender, academic qualification, family size and religion. All the characteristics showed a consistency in relation with employee performance except for religion.

The findings of this study therefore reveal that employee performance is driven by these factors and that some are not taken in consideration while managing employee performance and when carrying out their appraisal.

5.3. Conclusion

Since demographic characteristics have an impact on how well an employee performs, they ought to be emphasized in the management of performance. In addition, they should be utilized in carrying out performance appraisal in a way that employees are not overly disadvantaged in the performance ratings they get as a result of these characteristics, some of which are beyond their control.
5.4. Recommendations

A number of recommendations can be made from the findings of this study. Firstly, performance measurement should factor in demographic characteristics that were either an advantage to an employee or suppressive as far as performance is concerned. For instance, if the management is able to tell that one comes out as the least in performance ratings because of a specific demographic limitation then that rating can be adjusted in order to capture a true picture of his or her ability under the constraints of the demographic factor in question.

Secondly, organizations should be at the forefront in nurturing employees’ better performance through the creation of a conducive learning environment. This can be achieved through carrying out discussions with employees who want to further their studies on the relevance of the skills they want to acquire within and outside the organization. In addition to this, there should be adequate time and resources such as enough study leaves and scholarships to support employees who want to further their studies.

Thirdly, there is need to ensure that employees are well placed in roles whose requirements match their demographic characteristics. For instance, employees with families may be considered for jobs that do not extend so much into overtime given that they need more time at home to take care of children.

Fourthly, emphasis on work life balance should also be priority within organizations in order to allow employees grow and develop in other spheres of life. This will ensure that employees across all demographic categories are having enough time to participate in
other issues that matter in their lives. Organizations should therefore consider using effective work-volume management techniques such as staggered attendance time and job rotation in order to avoid employee burn-out.

Finally employees should be allowed to share freely any demographic characteristic that is a hindrance to their performance. This is in cognizance of the fact that most of the suppressive demographic traits never get to the knowledge of the management as some employees fear that they might get laid off, demoted or be left to stagnate in one position should their weaknesses or abilities get exposed.

5.5. Limitations of the Study

Due to limitation of time, this research could not extend into studying a large number of demographic characteristics that might be having an influence on performance. In addition, it was not possible to get to the flipside of what this study has established, for example, some demographic factors that organizations overly emphasize on yet they do not have any impact on performance. However, the information gathered is enough for a general applicability across a number of organizations.

A number of challenges were encountered during this study, although they were not a hindrance to the aims of the study in a significant way. Firstly, the target was 616 respondents but all could not be reached in order to share their data due to various reasons such as being on leave at the time of data collection and the unwillingness of some. Secondly, most respondents were extremely conscious about giving out their personal data and it took more time convincing them that the data will be utilized confidentially. This resulted into using too more time for data collection than was earlier
planned. Despite the fact that these challenges were in place, enough data was collected and analyzed for the sake of this study.

5.6. Suggestions for Further Studies

This research is an eye opener to several other problems that hinder employee performance management in organizations. Further research should therefore be carried out on other factors that affect effective performance management in organizations.
REFERENCES


APPENDIX I: STANDARD CHARTERED BANK BRANCHES (KENYA)

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<tr>
<td></td>
<td>Location</td>
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<td>-----------------</td>
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</tr>
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Source: These figures were established by contacting the branches
APPENDIX II: INTRODUCTION LETTER

The Branch Manager

Standard Chartered Bank (K) Ltd.

……………Branch

Dear Sir/Madam,

RE: MASTER OF BUSINESS ADMINISTRATION (M.B.A)-HUMAN RESOURCE MANAGEMENT PROJECT

I am a postgraduate student at the University of Nairobi pursuing a Master of Business Administration degree with specialization in Human Resource Management. Currently, I am carrying out a research project which is a requirement for the fulfillment of Part II for the MBA degree award. The research aims at establishing whether demographic characteristics influence employee performance. In this regard, I kindly request that you assist in completing the research questionnaire. I hereby commit myself to treat the information obtained from you with utmost confidentiality and for academic purposes only.

Your assistance will be highly appreciated.

Yours Faithfully,

JOHNSTONE KUYA

STUDENT REG NO:-D61/61448/2010
APPENDIX III: QUESTIONNAIRE

PART A: - EMPLOYEE PERFORMANCE STATISTICS

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<td>2. I met the set targets (3 rating)</td>
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<tr>
<td>3. I did not meet the set targets (4 and 5 rating)</td>
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# PART II: DEMOGRAPHIC CHARACTERISTICS AND EMPLOYEE PERFORMANCE

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