

Workforce Diversity and Managerial Activities of DMBs in Nigeria

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ABSTRACT

The study explored workforce diversity practices among some selected Deposit Money Banks (DMBs) in Nigeria; determined the effect of diversity management on employee's commitment; and examined the influence of workforce diversity on employee performance in the selected Nigerian banks. These were with a view to assessing the role of workforce diversity in the managerial activities of commercial banks in Nigeria. Primary data were sourced for the study. The data were obtained through administration of a questionnaire to 193 respondents of the selected deposit banks in Nigeria. Staff of Human resources department, operation department and marketing department relevant to this study from each of the 21 Deposit Money Banks (DMBs) were purposively selected. Purposive sampling technique was also used in selecting managers, assistant managers, senior managers and executive managers in the purposively selected departments at the regional offices of these banks. These respondents were in the positions to supply the type of information needed for this study. Data collected were analyzed using simple percentages, frequencies distribution, mean, standard deviation and median; and regression analyses. The results for the study as indicated by the respondents revealed that Nigerian banking industry integrated in their workforce settings practices such as age diversity (85.4%), ethnic diversity (86.2%), educational diversity (88.4%), and gender diversity (84.4%). Also, the effect of workforce diversity had significant effect on employees' commitment as the results revealed that there was significant relationship among the workforce diversity practices integrated by the selected banks in Nigeria and employees' commitment. Educational Diversity ($t=10.369$, $P < 0.05$); Age Diversity ($t = 3.084$; $P < 0.05$). Also, the results revealed that there was significant relationship among the workforce diversity practices integrated by the selected banks in Nigeria and employees' performance as indicated in parenthesis: Educational Diversity ($t = 3.548$; $P < 0.05$). The study concluded that Nigerian Banks integrated workforce Diversity practices in their work settings practices such as age diversity, ethnic diversity, educational diversity, and gender diversity and had positive and significant effect on its employees' performance. However, institutionalized diversity into their workforce as a standing rule would bring a better performance.

Keywords: Workforce, Diversity, Managerial Activities, Deposit Money Banks

INTRODUCTION

In recent decades, workforce diversity has received major attention in corporate governance research. This is occasioned by the shareholders, investors and stakeholders pressure on firms' management to increasingly appoint employees with diverse backgrounds in terms of their expertise and professionalism to ensure that the organisational interest is protected (Rivas, 2012). The recognition given to workforce diversity is as a result of the important implications it has towards management practices and policies (Robbins, 2019). The modern workforce is far more varied in its composition than it has been previously, due to demographic factors, such as immigration and economic factors like globalization (Porter & Moffitt, 2016).

In the light of the present realities facing organizations today, it could be inferred that workforce diversity may create opportunities as well as pose challenges for the functioning and behaviour of organizations (Gacheri, 2012). In Nigeria, a Nation with several ethnic nationalities and languages, as well as diverse cultural and religious backgrounds, the issue of proper workforce diversity management is becoming more important to managers than before (Afolabi & Omole, 2021). It had been observed that many modern work organizations have people of different cultural backgrounds working together as employees which may be a potential source of organizational conflict (Ukachukwu & Iherionhamma, 2023). Again, diversity in the personality and other dimensions of diversity seems to affect employee behavioural outcomes (Afolabi & Omole, 2011). Thus, managers need to understand a wide range of behaviours to bring out the best in the distinctive competences of the workforce.

Following the premise above, the proper management of workforce diversity therefore becomes an essential concern to strategic management of individuals and groups at the workplace. The increasing trend of workforce diversity along racial, ethnic and gender lines as well as an increasing percentage of the workforce that is below the age of 30 and over the age of 50 have several implications for Human Resource professionals, employees and company in general. This arises out of the prejudices that may persist, cultural insensitivity and language differences, increasing number of women in the workforce and the aging of the workforce (Kochan, Bezrukova, 2013). It is therefore important to understand the impact of diversity on organizational outcomes, such as organizational performance, employee satisfaction, and turnover (Sungjoo, 2010).

Organizations hire employees from diverse countries, cultures, values and styles. While employees expect returns from the organization, their effective performance is significant for its success. It is therefore important to consider the effect of diversity on employee output. Darwin & Selvaraj, (2015) have justified that workforce diversity is strategic to performance and still an area not yet adequately covered in the literature.

Statement of Problem

Workforce diversity could present tremendous challenges as well as opportunities to the organization in terms of effective management. Many scholars (Yang, 2015) argue that business and organisations interested in surviving and thriving in the twenty first century need to take competitive advantage of a diverse workplace. This is in addition to the fact that workforce diversity drives improvements in performance and innovation as well as stakeholders' engagement and corporate reputation (Rivas, 2012).

Diversity management and workforce diversity are a forced integration capable of creating conflict and uncertainty in the workforce as leadership is not skilled in the discipline of diversity management and its principles (Erasmus, 2017). Business organisations in the developed and developing countries are all caught up in the globalization web, which has heralded increased demographic diversity in the workforce (Kyalo & Gachunga, 2015; Madiha, 2023) Nigeria, like many nations of the world is ethnically heterogeneous, and is characterized by other demographic diversities, which are reflective in workplaces.

In most of the Nigerian organisations particularly the banking sector, the lack of written workforce diversity policy programs questions the competence and sensitivity of the human resource managers and organisations to the contemporary changing trends in human resource management. It is amazing that the few organisations having written workforce diversity management policies in place display a clear disparity between the written policies and actual practice. This has led to continued realization of more negative effects of workforce diversity than positive effects (Daarwin & Gachunga, 2015). Despite efforts aimed at optimizing the performance of firms in Nigeria, a nation of many diverse people, not much appears to have been achieved. Essentially, most of the researches on workforce diversity and organisational or employee

performance had been done in countries outside Nigeria such as Kenya (Kyalo & Gachunga, 2015), United States of America (Richard et al., 2004; Richard, 2000), Mombasa (Mwatumwa, 2015), Singapore (Darwin & Selvaraj, 2015). The available studies in Nigeria (Omoniyi, Salau & Fadugbe, 2014) were carried out in the manufacturing firms and state parastatals without given attention to the financial sector. There was a need to work on the banking sector as its performance determines economic growth.

Moreover, studies had been divergent in the literature on the relationship between workforce diversity and employee performance; Elsaid, 2022 reported in their studies negative relative relationship between workforce diversity and employee performance. Although negative relationship between age and employee performance was constant to Elsaid, 2012 and Kyalo and Gachunga, 2015; yet other workforce diversity had positive relationship with employee performance. Also, Emiko and Eunmi (2019) reported positive relationship between workforce diversity and employee performance in the Japanese and Korean companies. It seemed that these findings gave credence to the position of Williams and O'Reilly (2018) who opined that workforce diversity could either be detrimental or beneficial to work group performance. Since the literature had been limited on workforce diversity in the Nigerian banking sector, there was need to provide empirical evidence. Thus, the thrust of this study is to holistically examine the empirical link between workforce diversity dimensions and performance of employees in selected Nigerian banks. This paper intends to provide answers to the following questions; what are the workforce diversity management practices among the Nigerian banks? what are the effect of workforce diversity on the performance of employees among the selected Nigerian banks?

Objectives of the Study

1. to investigate the nature of diversity among workforce of selected banks in Nigeria;
2. to empirically examine the influence of workforce diversity on employees 'performance in the selected Nigerian banks

Hypotheses of the Study

For the purpose of this publication, the following null hypotheses were formulated and tested:

H₀₁: there was no significant relationship between employee's commitment and workforce diversity among the selected banks in Nigeria.

H₀₂: there was no significant relationship between quality of work done and workforce diversity among the selected banks in Nigeria.

LITERATURE REVIEW

Work Force Diversity

Diversity has been described as a term that is both specific- focusing on an individual, and contextual-defining through societal constructs (Moore, 1999). Diversity has been defined by many writers as any significant difference that distinguishes one individual from another—a description that encompasses a broad range of overt and hidden qualities. For many organizations, the definition of diversity has evolved from a focus on legally protected attributes such as race, gender, and age to a much broader definition that includes the entire spectrum of human differences.

The concept of diversity is generally used to refer to the dynamics of difference and inclusion of different demographic groups in the workplace. Diversity efforts in the workplace facilitate the exchange of new perspectives, improve problem-solving by inviting different ideas, and create a respectful, accepting work

environment, all of which make good business sense (Reichenberg, 2021).

A diversified workforce refers to organizations that are becoming more heterogeneous with the mix of people in terms of gender, age, race, and education background (Robbins, 2009). A diverse workforce for instance, includes gender, age, ethnicity, and education background Robbins (2009). According to Janssens, Sels and van-den-Brande (2023), workplace diversity is a complex, controversial, and political phenomena. It has been conceptualized by researchers from several viewpoints. Nkomo (2015) stated that several researchers have looked at workforce diversity from a very narrow perspective while some from a broad view. According to Cross, Katz, Miller and Seashore (1994), scholars are favourably disposed to a narrow definition argue that the concept of diversity should be restricted to specific cultural categories such as race and gender. Nkomo (2015) posits that diversity based on race, ethnicity and gender cannot be understood in the same way as diversity based on organizational functions, abilities or cognitive orientations. In agreement with the position of Nkomo (2015); Michaéla et al. (2013), argued that since a cultural diversity dimension interacts with other dimensions of diversity, a narrow concept of diversity would be deficient since it will fail to recognize those interactions.

According to Jackson, Joshi and Erhardt (2003), advocates a broad definition of diversity and argued that, diversity encompasses all the possible ways people can differ. According to this school of thought, individuals do not only differ because of their race, gender, age and other demographic categories but also because of their values, abilities, organizational function, tenure and personality. They contended that an individual has multiple identities and that the manifold dimensions cannot be isolated in an organizational setting. The advocates of the broad definition of diversity further argued that, apart from bringing their race, age, ethnicity, and gender, individuals also come with their particular knowledge gained from their educational background, personality and cognitive style to the work place. They pointed out that in order to understand the dynamics of a heterogeneous workforce, interactive effects of multi-dimensional diversity have to be addressed.

Workforce diversity has important implications toward management practices and policies. Frequently, diversity is viewed in a limited fashion, primarily addressing issues of race or gender differences, and linked to the laws providing protected status to certain groups Broad definition of diversity has been used, to encompass most characteristics that individuals possess that affect the way they think and do things. While there's evidence to suggest that equal opportunity employers have outperformed less-aware firms. Also it has been argued in the literature that progressive firms see a positive correlation between diversity and productivity and competitiveness.

In addition, the proponents of the equal opportunities management approach have assumed an operational approach to equality, supported and monitored by equal opportunities units, which are staffed by specialists. However, the supporters of the relatively new diversity management approach argue that the equal opportunities approach fails to emphasise the strategic importance and value of diversity and equality, focusing on the operational processes of promoting equality, and considering equality in terms of its cost implications rather than the organisational benefits it may offer. Diversity can be considered an expression of difference, which, if successfully managed, should reduce the cost, associated with the benefits of diversity, and may contribute to business performance though the basis for this argument remains tenuous.

Managing Work-Force Diversity

Researchers generally organize diversity characteristics into four areas: personality (traits, skills and abilities), internal (gender, race, ethnicity, Intelligent Quotient, sexual orientation), external (culture, nationality, religion, marital or parental status), and organizational (position, department, union/non-union) (Simmons-Welburn, 2019). Dimensions of diversity may include age, gender, ethnicity, disability, or sexual orientation. These constitute groups that have been systematically disadvantaged and underrepresented in

the workplace. This research proposes to adopt the narrow definition of diversity so as to use the demographic categorization to investigate the effect of workforce diversity on the performance of Nigerian banks. Four dimensions of workforce diversity namely age, ethnicity, gender and education therefore formed the independent variables.

Age Diversity

Growing age diversity has become part of many organizations. There are two major theories which explain this relationship; the social identity and self-categorization. Individuals are suggested to classify themselves into certain groups on the basis of dimensions that are personally relevant for them according to social identity and self-categorization theory (Kunze, Boehm & Bruch, 2019). As a result, individuals tend to favour members of their own group at the expenses of the other groups, against which they may discriminate. Consequently, if the employees' age or generational belonging is regarded as a relevant criterion for distinction, a differentiation between age groups within an organization may emerge, fostering emotional conflicts and age based discrimination between the age groups. Summarized that age heterogeneity can negatively affect productivity concerns differences in the values in and preferences of distinct age groups. It has been shown that productivity diminishing conflicts are particularly frequent in the presence of "generation gaps" (Sallee, 2018).

However, Barrington and Troske (2021) also include that age heterogeneity may be placed in proximity with its potential benefits. Complimentarily effects emerge when collaboration in a group enables individuals to be more productive than when working on their own. Hence, the benefits of age heterogeneity are based on additional productivity effects that arise due to interaction among individuals of different ages with differing skill profiles, differing perspectives and perhaps also different personality traits. Last but not least, according to Brown (2008), increased diversity may also provide many challenges for HR management, as the workforce ages, for instance, employers will have to struggle with higher healthcare costs and pension contributions. Employees will need to accept that benefits are in sync with the vision of the organization; thus, their commitment will increase substantially.

According to Inmyxai and Takahashi (2018), youngsters who are at their learning stage are more willing to learn new things and accept new ideas. Older people who have more life experiences are more mature and possess better problem solving skills. As an addition, the researcher also stated that the westerns findings suggested that the older and younger employees must come together to form coherent and viable corporate culture. These values possessed by different age groups can complement each other in companies and it tends to achieve better firm performance. In her study result, showed that different age groups provide different values for companies and these values can complement each other which improve companies' performance.

Education Diversity

Hoff (2014) found that employers commonly reject hiring employees whose training, experience, or education is judged to be inadequate. This means that education background is critical to employees' employability level. Employees cannot find a job and perform well without adequate education background. Besides that, Barrington and Troske (2001) found that an employee will be more productive depending on the level of his/her education. The more education the individual received, the more productive the worker will be. Benschop (2021) argued that cities with higher percentage of tertiary education level workers will enable individuals of all education level secure higher wages. Christian, Porter and Moffitt (2016) found that a greater proportion of educated workers in a city translate to higher economic growth.

Dahlin, Weingart and Hinds (2015) found that employers commonly reject employing employees whose training, experience, or education is judged to be inadequate. On the other hand, this meant that education

background is important to employees. Employees cannot find a job and perform well without adequate education background. Besides that, Emiko and Eunmi (2019) also found that various levels and types of education might expect different mobility rates. For example, the occupations available to those with working experience but does not possess a certified tertiary paper may differ from those who possess such education level. Mobility may differ across these occupations, causing the mobility of individuals with working experience to be different from those with non-working experience but possesses a degree certificate. According to Emiko and Eunmi (2019), an individual will be more productive depending on the level of their education. The more education the individual worker received, the more productive the worker will be. Harrison and Klein (2017) explored this idea and found that cities with higher percentage of tertiary education level workers will enable individuals of all education level have higher wages.

Gender Diversity

Wood (2017) showed that mixed gender group performed better than the same gender group. McMillan-Capehart (2023) and Frink et al (2023) had explained the positive impact of gender diversity with organizational performance using resource based view. The studies examining the effects of gender diversity on group performance outcomes have found negative effects when the sample was male dominated and no effects when the sample was female dominated. Gupta (2013) observed that moderate level of gender diversity increases competitive advantage while a higher level of gender diversity decreases organizational performance. Richard et al (2004) has observed an inverted U-shaped relationship between management group gender heterogeneity and productivity, with moderately heterogeneous management groups exhibiting better performance than gender homogeneous management groups. Similarly, results of a study by Frink et al (2023) demonstrated an inverted U-shaped relationship between gender composition and organization performance. Gender diversity showed a positive impact in the services industry and a negative impact on the manufacturing industry. Thus, services industries might benefit more from gender diversity than firms in the manufacturing industries. Therefore, high gender diversity will have a greater positive effect on performance in the services industry than in the manufacturing industry.

Ethnic Diversity

Ethnically diverse teams showed poor performance than homogeneous teams Jones (2015) found that groups were found to be less cohesive than teams; multiculturalism and diversity may have a less positive impact on group performance than team performance. The context of the workplace has significant influence over the impact of diversity on performance. Ethnically diverse teams lead to more creativity and innovation due to complementarities and learning opportunities. A moderate level of ethnic diversity has no effect on the business outcomes of the teams namely sales, profit, & market share whereas a high level of ethnic diversity improved business outcomes (Sander and Mirjam, 2012). A similar positive impact of ethnic diversity on sales, productivity, market share, and innovativeness was reported by Gupta (2013) and the team performance of the multidisciplinary teams in oil and gas industry by Van and Bunderson (2005). Ely (2004) has observed no relationship between ethnic diversity and sales revenue, customer satisfaction and sales productivity

Work Force Diversity and Performance

Ethnicity and Work Performance

According to a report by Makokolo (2015), an ethnic group is a tribalistic grouping. It has a sense of common historic origins and frequently develops a sense of common destiny. Pitts, Hecklin, Haves and Melton (2010) contend that, as organizations become more diverse along ethnic lines, it makes sense to pay more attention to how different groups interact with one another at work. Opstal (2019) stated that ethnic diversity can have both advantages and disadvantages for the organization. Jackson et al. (2014) cited

examples of ethnic diversity disadvantages as communication problems and conflict. When managers ignore the clashes caused by ethnicity, they might be converted into personal and emotional conflict in the long run and therefore damage organizational culture, employee morale and overall sharp reduction of organizational performance. Kiglai (2016) asserted that conflict resulting from ethnicity does affect quality, performance and profit of an organization. Benschop (2021) cited discrimination as a disadvantage of ethnic diversity. Dahlin, Weingart & Hinds (2015) argued that high degree of ethnicity might be negative since it can create conflict and cliques due to social categorization.

According to Zgourides, Johnson and Watson (2022), differences in cultural characteristics bring an advantage of having ethnically different views for team problem solving which can result in increased team performance when the team learns to utilize these differences to their benefit. Opstal (2019) stated the advantages of ethnic diversity as creativity and innovation. (Van Knippenberg, De Dreu & Homan (2024) observed that ethnicity can provide a large pool of resources to the organization such as knowledge and abilities. Jackson et al (2014) cited better problem solving as an advantage of ethnic diversity. Van Esbroek and van Engen (2008) stated that management of diversity is important to help an organization benefit from the advantages and minimize the disadvantages of ethnic diversity that can have negative effect on employee and organizational performance, ethnicity can be positive toward performance, since it broadens the viewpoints in the firm.

Theoretical Review

Several theories were used to analyse the implications of workforce diversity and performance of the Nigerian banks. Consideration was given to some theories relevant to this study. The relevant theories from the literature include: Upper Echelon theory, attraction theory and self-categorization theory.

Self-Categorization Theory

Self-categorization theory specifies the operation of the social categorization process as the cognitive basis of group behaviour. Social categorization of self and others into in-group and out-group accentuates the perceived similarity of the target to the relevant in-group or out-group prototype (cognitive representation of features that describe and prescribe attributes of the group). Targets are no longer represented as unique individuals but, rather, as embodiments of the relevant prototype—a process of depersonalization. Social categorization of self-self- categorization- cognitively assimilates self to the in-group prototype and, thus, depersonalizes self-conception. This transformation of self is the process underlying group phenomena, because it brings self-perception and behaviour in line with the contextually relevant in group prototype. It produces, for instance, normative behaviour, stereotyping, ethnocentrism, positive in- group attitudes and cohesion, cooperation and altruism, emotional contagion and empathy, collective behaviour, shared norms, and mutual influence. Depersonalization refers simply to a change in self-conceptualization and the basis of perception of others; it does not have the negative connotations of such terms as deindividuation or dehumanization. Consequently, for the purpose of this study, upper echelon theory was adopted which emphasises that top management characteristics are used as extended referents of executive orientation which is of interest to this study.

Bano, Kan, Habibullah and Butt (2023) was conducted to investigate workforce diversity and employees' commitment in the context of Globalization attained significant attention of today's Researchers. This paper endeavoured to ascertain major factors of work-setting and its effects on organizational performance. Two independent variables: workforce diversity and committed workforce relations were analysed on employee's organizational performance. Data were collected from 286 respondents from employee's belonging to the corporate sector of Islamabad Pakistan. Middle level management tiers were segment of the study age ranging from 30 to 40 years. Questionnaire was administered using five point Likert scale. Result revealed that there was 71% variation between committed work force and organizational performance: henceforth,

that committed work force is an important factor of organizational growth with a t-value of (17.295). The p-value values indicated that the variables were significant at $P < 0.05$. Similarly, committed work force effects had variation on organizational performance by 20 %. The results further represented that the variables were significant with the p-value of $< .05$).

Similarly, Muyenka (2014) carried out study on the employees' discernment of workforce diversity and its effect on job satisfaction. A sample of 90 employees was used in the study. The data was collected by means of a questionnaire which consisted of closed ended questions on a Likert-Scale. Statistical analysis was applied to the quantitative data obtained. Seven factors (age, marital status, ethnicity, income levels, and period of service, professional qualification and job title) were investigated. The results indicated that five of the factors could have predictive effect on employee commitment to work. However, employee commitment was not significantly affected by the factor of gender.

METHODOLOGY

Research Design

The research design adopted for this study was the cross-sectional survey research design. The study was a descriptive research which attempted to disclose the essential elements of workforce diversity and how they collectively affected employees and organisational performance of banks in Nigeria. Data for this study were obtained mainly from the primary sources. The primary source of data were structured questionnaire which was administered to respondents in the selected banks in Ibadan. Before embarking on the collection of the primary data, e-mails was sent to the selected banks officials or contact persons as indicated in the Nigerian banking directories. This was to inform and prepare them for the study. It also assisted to tackle the problem of incomplete information or error-full data arising from hasting filling of the questionnaire. This study used primary source of data collection. Primary data were obtained through administration of questionnaire to 193 respondents of the selected deposit banks in Ibadan. Staff of Human resources department, operation department and marketing department relevant to this study from each of the 21 deposit banks were purposively selected for this study. Purposive sampling technique was also used in selecting managers, assistant managers, senior managers and executive managers in the purposively selected departments at the regional offices of these banks. These respondents were in the positions to supply the type of information needed for this study.

The Population, Study Sample, and Sampling Technique

The population of this study was 374 employees in the Human Resources Department, Operations Department and Marketing of the 21 selected Deposit banks regional offices in Ibadan, Nigeria and were listed on the Nigeria Stock Exchange (NSE fact book 2017). A check of the 21 commercial banks staff records whose regional offices were in Ibadan as presented in the Annual report of the selected banks indicated that there were 374 staff in the Human resources Department, Operations Department and Marketing Department of the selected 21 commercial banks regional offices. The 21 quoted banks selected for this study were: First bank PLC, Polaris bank Plc, Union bank Plc, UBA Plc, GT bank Plc, Eco bank Plc, Heritage bank Plc, Wema bank Plc, Zenith bank Plc, Access / Diamond bank Plc, Sterling bank Plc, FCMB Plc, Fidelity bank Plc, Keystone bank Plc, Suntrust bank Nigeria Ltd, Stanbic IBTC bank Nigeria Ltd, Standard Chartered bank, Providuos bank Plc and Unity bank.

The sample size of the study was 193 (one hundred and ninety three) employees of the selected banks derived using Taro Yamane (1967) formula from the purposively selected departments of the selected banks as shown below:

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

$$n = 374 / 374 (0.05)^2 + 1$$

$$n = 193 \text{ employees}$$

The respondents of the study included managers, assistant managers, senior managers and executive officer from human resources department, operation department and marketing department in Ibadan regional offices of the selected banks.

Model Specification

This study was modelled according to the work of Kyalo and Gachunga (2015), Mwatumba (2015) and Elsaid (2012) which studied the effect of workforce diversity on employee's performance of some selected banks. Specifically, the study therefore, adopted and specified that performance of employees in the Nigerian banks was influenced by workforce diversity management. The model developed hereunder was used for this study:

Therefore, $EP = f(WD)$ 1

$EP = f(\text{Gender Diversity, Age Diversity, Educational Diversity and Ethnic Diversity})$

$$EP = \alpha_0 + \beta_1 GD + \beta_2 AD + \beta_3 EdcD + \beta_4 ED + U \dots \dots \dots 2$$

EF= Employee's Performance

α = Constant

β = Coefficients or weights of organisational change variables

GD = Gender Diversity,

AD = Age Diversity

EdcD = Education Diversity

ED = Ethnic Diversity

U =Error term

The *a priori* expectation in the model was that all the independent variables were expected to have a positive relationship with the Employees' performance measured by productivity, commitment and quality of work done. The mathematical representation is represented as $\beta_1, \beta_2, \beta_3, \beta_4 > 0$ implying that a unit increase in the independent variables would lead to increase in the performance of bank by a unit as suggested by upper echelon theory

Method of Data Analysis

Data gathered on all relevant variables were analyzed using descriptive (frequencies, percentage, mean, and standard deviation) and inferential (regression) statistics with the use of SPSS statistical packages version 26.

DATA ANALYSIS AND DISCUSSION

Table 1: Socio-demographic Characteristics of Respondents

Socio-demographic Characteristics	Category	Frequency	Percentage
Gender	Male	70	41.2
	Female	100	58.8
Age Group	21-30 years	51	30
	31-40 years	83	48.8
	41-50 years	27	15.9
	51 years and above	9	5.3
Marital Status	Single	111	65.3
	Married	51	30
	Divorced	8	4.7
Religion	Christianity	110	64.7
	Islam	60	35.3
Academic Qualification	WASCCE	25	14.7
	OND	25	14.7
	HND/B.Sc.	77	45.3
	MBA/M.Sc.	34	20
	Ph.D.	9	5.3
Designation	Senior Manager	9	5.3
	Manager	9	5.3
	Senior Executive	34	20
	Executive	59	34.7
	Entry Level	59	34.7

Work Experience	2-5 years	34	20
	6-10	17	10
	11-15	51	30
	16-20	33	19.4
	21 and above	35	20.6
Ethnicity	Yoruba	94	55.3
	Hausa	17	10
	Igbo	34	20
	Ijaw	17	10
	Middle-Belt	8	4.7

Source: Field Survey, 2024

Socio-demographic Characteristics of Respondents

The analysis in Table 1 indicates the socio demographic characteristics of the respondents of this study. The analysis shows that gender participation was representative as both sexes had good representation. From Table 1, about 58.8% of the respondents were female while 41.2% were male. On age group of the respondents, 30% of the them were in the age bracket of 21-30 years, 48% of the respondents were in the age group of 31-40 years, 15.9% of the respondents were in the age bracket of 41-50 years while those in the age group of 51 years and above were 5.3% suggesting that majority of the respondents of the study were in active period disclosing the dominance of young bankers in the Nigerian banking system. On the marital status of the respondents of this study, 65.3% were single while 30% had married as at the time of conducting this study suggesting that the respondents of this study were truly bankers whose behaviour were the focus of this study. On religion ground, 64.7% were Christians while 35.3% were Muslims suggesting that this study was able to get the view of both bankers of Islamic belief and Christianity thereby invalidated the belief in some quarters that Muslims were not ready to work in banks. On the qualifications of the respondents, majority (45.3%) of the respondents possessed B.Sc. degree/ HND holders. Post graduate degree holders were 25.3% of the respondents and those with OND and WASSCE holders were 29.4% indicating that the respondents of this study were educated enough to know and understand the questionnaire given to them.

Furthermore, Table 1 revealed that that relevant information for this study came from respondents whose status was important in their respective organizations and therefore their information was relevant and reliable. 34.7% each of the respondents representing the majority were Executive and those of the entry levels respectively in their organizations that participated in this study. This was followed by those in the position of Senior Managers representing 20% of the respondents. The Senior Managers and Managers were 5.3% each respectively. In addition to their educational qualifications, Table 1 also showed that the majority (30%) of the respondents had spent a range of 11-21 years in their respective firms. This was closely followed by those who had spent a range of 2- 5 years with 20% of the respondents. Also, 19% of the respondents had spent a range of 16-20 years while 20.6% of the respondents had spent above 20 years in their respective banks indicating that those who took part in this study understand the working of the

Nigerian banks in relation to its diversity.

In addition to the working experience of the respondents, Table 1 also showed that the major ethnic groups in Nigeria were involved ranging from Yoruba speaking respondents (55.3%), Hausa (10.0%), Igbo (20%) Ijaw (10%), and Middle-Belt (4.7%) depicting that the generation of data for this study was ethnic sensitive.

Table 2 Work-Force Diversity Practices among some Selected Nigerian banks

Workforce Diversity Constructs	Frequencies					Mean	St. Dev.	Median
	Very Poor	Poor	Fair	Good	Excellently			
Gender Diversity								
The employees have not been discriminated by employer while hiring and recruitment process on the gender basis	0 (0%)	0(0%)	0 (0%)	85 (50%)	85 (50)	4.22	.756	4.2
The organization does a good job of attracting and hiring women	0 (0%)	0 (0%)	18 (10.6%)	92 (54.1%)	60 (35.3%)			
Fair treatment is given to all employees, whether they are male or female	0 (0%)	9 (5.3%)	27 (15.9%)	75 (44.1%)	59 (34.7%)			
Opportunities for growth and advancement exist for women in our organization	0 (0%)	0 (0%)	18 (10.6%)	93 (4.7%)	59 (34.7%)			
A career development that includes women is encouraged within our organization	0 (0%)	18 (10.6%)	9 (5.3%)	57 (33.5%)	86 (50.6%)			
Women are involved in the organization's decision making as much as men.	9 (5.3%)	9 (5.3%)	17 (10%)	76 (44.7%)	59 (34.7%)			
The performance criteria for success are expected to be higher for men than for women.	0 (0%)	9 (5.3%)	9 (5.3%)	91 (53%)	61 (35.9%)			
I am positive about gender diversity in this workplace.	0 (0%)	0 (0%)	16 (9.4%)	83 (48.8%)	71 (41.8%)			
Age Diversity								
This organization provides me with equal opportunities for training and career development.	0(0%)	0 (0%)	13 (10.6%)	67 (39.4%)	85 (50%)	4.27	.786	4.1
My team leaders include all members at different ages in problem solving and decision making	0 (0%)	0 (0%)	8 (4.7%)	84 (49.4%)	78 (45.9%)			
The age differences in work group might cause conflict	0 (0%)	0 (0%)	28 (15.3%)	68 (40%)	76 (44.7%)			

At work, I experience lack of bonding with people of different age group.	9 (5.3%)	0(0%)	9 (5.3%)	76 (44.7%)	76 (44.7%)			
I am positive about age diversity in this workplace.	9 (5.3%)	9 (5.3%)	0 (0%)	102 (60%)	50 (29.4%)			
Ethnic Diversity								
The organization does a good job of attracting and hiring minorities.	0 (0%)	9 (5.3%)	0 (0%)	83 (48.8%)	78 (45.9%)	4.31	.724	4.29
Opportunities for growth and advancement exist for minorities in our organization	18 (10.6%)	0(0%)	9 (5.3%)	74 (43.5%)	69 (40.6%)			
The organization concerns about the Employee's customs, cultures, and values	18 (10.6%)	0 (0%)	0 (0%)	68 (40%)	84 (49.4%)			
Different languages that are used to communicate do not create problem among employees	0 (0%)	0 (0%)	9 (5.3%)	93 (54.7%)	68 (40%)			
The ethnicity differences in education background do not encourage conflict	0 (0%)	0 (0%)	9 (5.3%)	92 (54.1%)	69 (40.6%)			
The team leader includes all members at different ethnicity in problem solving and decision making.	0 (0%)	9 (5.3%)	0 (0%)	70 (41.2%)	91 (53.5%)			
I am positive about ethnicity diversity in this work place	0 (0%)	0 (0%)	0 (0%)	84 (49.4%)	86 (50.6%)			
Educational Diversity								
The recruitment plan of the organization is based on the education background of the employees	0 (0%)	9 (5.3%)	0 (0%)	83 (48.8%)	98 (45.9%)	4.27	.888	4.2
The organization provides paid study leave to employees who further their education	0 (0%)	9 (5.3%)	17 (10%)	60 (35.3%)	84 (49.4%)			
Opportunities for growth and advancement exist for employees who have lower qualification in education	0 (0%)	0 (0%)	18 (10.6%)	77 (45.3%)	75 (44.1%)			
The difference in education background does not encourage conflict	9 (5.3%)	9 (5.3%)	9 (5.3%)	26 (15.3%)	117 (68.8%)			

The team leader includes all members at different education level in problem solving and decision making.	9 (5.3%)	9 (5.3%)	9 (5.3%)	85 (50%)	58 (34.1%)			
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Source: Field Survey, 2024

Work-Force Diversity Practices among the selected Banks in Nigeria

Table 2 shows the analysis of the Work-force Diversity Practices among some selected banks in Nigeria. The Workforce Diversity Practices considered in this study included Gender Diversity, Age Diversity, Ethnic Diversity and Educational Diversity among the selected banks in Nigeria. The analysis showed that majority of the respondents revealed that their banks had good Gender Diversity in her workforce. The selected banks’ employees were not discriminated by their employers during hiring and recruitment process on gender basis, their banks did a good job of attracting and hiring women, fair treatment was given to all employees whether they were male or female, opportunities for growth and advancement existed for women in the selected banks as indicated by respondents, career development that included women was encouraged among the selected banks, women were involved in bank’s decision making as much as men among the selected banks, performance criteria for success was expected not to be higher for men than for Women and respondents were positive about gender diversity in their workplace. A high mean value of 4.22 on a scale of 5.0 as indicated by the respondents confirmed that Gender Diversity practice in workforce was high precisely 84.4% (see Table 2).

Also, the results showed that majority of the respondents indicated that Age Diversity as a practice was observed to an extent among the selected banks in Nigeria. The selected banks as revealed by the respondents provided equal opportunities for training and career development, team leaders included all members at different ages in problem solving and decision making, age differences in work group did not cause conflict, experience of lack of bonding with people of different age group did not happen, and there was positive impression about age diversity among the selected banks. A high mean value of 4.27 on a scale of 5.0 as indicated by the respondents confirmed that packaging practices was high precisely 85.4%. (see Table 2).

In addition, in terms of Ethnic Diversity, the results of the analysis indicated that majority of the respondents revealed that Nigerian banks as indicated by the respondents there was a good job of attracting and hiring from different ethnic groups, opportunities for growth and advancement existed for minorities as well as major ethnicities among the selected banks, there was concerns about the Employee’s customs, cultures, and values, different languages were used to communicate problems among employees, ethnicity differences in education background did not encourage conflict among employees, leadership included all members at different ethnicity in problem solving and decision making, there was positive hope about ethnicity diversity in among the selected banks A high mean value of 4.31 on a scale of 5.0 as indicated by the respondents confirmed that inventory/warehousing practice was high precisely 86.2%.

Considering Educational Diversity as a practice among the selected banks, the results of the analysis showed that majority of the respondents said that recruitment plan of the selected banks was based on the education background of the employees, banks in Nigeria provided paid study leave to employees who further their education, opportunities for growth and advancement existed for employees who had lower qualification in education, the difference in education background did not encourage conflict and that team leader included all members at different education level in problem solving and decision making. A high mean value of 4.27 on a scale of 5.0 as indicated by the respondents confirmed that logistics communication practice was high precisely 85.4%. (see Table 2). The importance attached to workforce diversity management practices among Nigerian banks as indicated by the respondents was in agreement with work of Wambari (2019) who

opined that a positive diversity management is reflected by adherence of policies, recruitment, equitable and fair implementation of other HRM practices. It also agreed with Omoniyi, Salau and Fadugbe (2014) that suggested a relative relationship between learning new culture and cooperation among employees in Nigeria.

Effect of Workforce Diversity on Employees’ productivity in the selected Nigerian banks.

Performance	Frequencies					Mean	Median	St. Dev.
	Very Poor	Poor	Fair	Good	Excellent			
Productivity								
Inclusive work environment that maximizes each employees’ contribution and productivity.	0 (0%)	9 (5.3%)	8 (4.7%)	50 (29.4%)	103 (60.6%)	4.195	3.8	.8468
I enjoy my tasks and the division work approach	9 (5.3%)	0 (0%)	8 (4.7%)	94 (55.3%)	59 (34.7%)			
Enhancement of corporate reputation	0 (0%)	9 (5.3%)	16 (9.4%)	94 (55.3%)	51 (30%)			
I am given the chance to try my own method of doing the job.	9 (5.3%)	0 (0%)	9 (5.3%)	83 (48.8%)	69 (40.6%)			
Good employee performance is important for the future growth of my organization.	0 (0%)	9 (5.3%)	17 (10%)	93 (54.7%)	51 (30.0%)			

Field Survey, 2024

The effect of Workforce Diversity on Employees’ performance in Nigerian Banks.

The analysis in Table 3 showed the effect of workforce diversity on the employees’ productivity in Nigerian banks. The results of the analysis in Table 3 as indicated by the respondents showed that workforce diversity

in the composition of banks' staff had positive effect on productivity. This was confirmed by a mean value of 4.195 on a scale of 5.0 indicating that workforce diversity of banks in Nigeria had a high (83.9%) effect on productivity of employees of Nigerian banks. The findings of this study was in agreement with the work of Naetor, Iheriohama and Ukachukwu (2016) who revealed that there was positive relationship between workforce diversity and productivity.

CONCLUSION AND RECOMMENDATION

The study revealed that Nigerian Banks integrated workforce Diversity practices in their work settings practices such as age diversity, ethnic diversity, educational diversity, and gender diversity and had positive and significant effect on its employee's performance Thus, workforce diversity practices are strong predictors of employees' performance in the Nigeria banks. The unique finding of this study is that workforce Diversity practices has modelled in a cross-sectional study is a reliable and valid instrument for predicting employees' performance. Therefore, workforce diversity plays a significant role in providing a strategic direction of an organization.

Re-orientation for the older employees about the presence and need of diversity openness in the Nigerian banking sector through continuous training, workshops, and group discussions The Nigerian banking structure and procedures should be improved upon to accommodate diversified workforce settings. All forms of cultural and language diversity considerations and discrimination in the recruitment and promotion processes, and the day to day activities of employees should not be allowed. This will reduce feelings of alienation while increasing workers' motivation. The management of diversity in the Nigerian banking sector should be directed towards the creation and maintenance of a positive work environment where the similarities and differences of workers will nurture creativity and innovation. This will enable workers reach their potential and maximize their contributions to the industry's strategic goals and objectives in terms of improving productivity. There is also the need for sustainable investments in management of diversity in the Nigerian banking sector. Inputs such as sound and dynamic diversity training opportunities, motivating operational and organizational human resources management environment and support services, inclusive and stimulating organizational diversity policies and strategies, as well as effective employee engagement and utilization will provide the enabling atmosphere for employees to be fully motivated and become prone to improving their productivity. The Nigerian banking sector should endeavour to organize on yearly basis, a week-long diversity celebrations where employees have the chance to ask questions and learn more about one another's unique cultural and language background.

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