

WORKPLACE DIVERSITY AND ORGANIZATIONAL PERFORMANCE OF DEPOSIT MONEY BANKS IN DELTA STATE

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Abstract: This study examined the relationship between workplace diversity and organizational performance of deposit money banks in Delta State, Nigeria. The research focused on key diversity dimensions which are age and ethnic diversity and their influence on organizational performance. A cross sectional survey design was adopted and data were collected from staff across selected deposit money banks in Delta state, using structured questionnaires administered to staff of Polaris, Access, Eco, First and Zenith banks. The responses were analyzed using descriptive and inferential statistics, including correlation and regression analysis. The findings revealed that workplace diversity, when effectively managed, has a significant positive impact on organizational performance. However, challenges such as communication barriers, unconscious bias, and resistance to change were identified. The study concludes that diversity is not merely a compliance requirement but a strategic tool for organizational performance in the banking sector. It recommends that banks adopt inclusive recruitment policies, provide diversity training, promote leadership diversity, and establish measurable diversity performance indicators to maximize the benefits of a diverse workforce.

Keywords: Workplace Diversity, Age Diversity, Ethnicity Diversity, Organizational Performance and Deposit Money Banks.

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Introduction

In the fast-paced world of contemporary business, encouraging workplace diversity is a crucial strategic need and a resounding cry for justice and equality in enterprises. It's not just about ticking boxes; it's the key to unlocking potential. Diversity initiatives, which are motivated by the equal opportunity principle, have the ability to completely transform business by harnessing the creativity that these differences bring rather than wasting it (Rafaqat, Rafaqat, & Rafaqat, 2023). Because of the growing interconnection of our planet and the blending of cultures, workplace worker diversity is becoming a fascinating phenomenon (Fredette & Bernstein, 2022).

Nigeria's rich cultural, ethnic, and religious diversity creates a unique work environment where employees contribute varied ideas, experiences, and skills. This diversity can enhance creativity, innovation, and problem-solving because different perspectives are considered in decision-making (Kucharska & Rebelo, 2022). However, managing this diversity effectively is crucial because cultural differences can lead to misunderstandings or conflicts that hinder performance (Dahlbom, 2020). Therefore, the adoption of sound diversity management practices incorporating principles of inclusiveness, respect and openness will be very instrumental in ensuring maximum benefits of diversity for improved organizational performance. Although workplace diversity has become a mainstay area of concern in human resource management, an empirical understanding of its impacts on the performance of Nigerian private sector employees is limited. The existing literature acknowledges that diversity, whether by gender, age, ethnicity, religion, or education level, is capable of influencing organizational outcomes such as creativity, adaptability, and job satisfaction. However, most of these studies have utilized Western

or Asian contexts, whose institutional design, social norms and HR practices differ immensely from the Nigerian context.

Statement of the Problem

The task of re-evaluating that department of the government's administration delivery has become more difficult due to significant diversity-related issues in government workplaces. There are trustworthy workers who will refuse to acknowledge the way that their workplace's mix is changing. Perceptual, social and lingo hindrances should be defeated for powerful variety the executives to conceal authoritative execution. One of the most problematic aspects of modern human resource management is the management of workforce diversity. Diversity in the workforce is a difficult phenomenon for businesses to manage. As a result, it is necessary to investigate managers' awareness of specific skills required for creating a diverse workforce environment.

At work place, interaction with other people seems to be critical which may require the competency of empathy for better performance. Most banks' employees are not socially competent employees. They lack the idea of putting themselves in others' position and then may proceed to certain inappropriate action. Socially competent staff have the ability of understanding the overall psyche of an organization and political realities in groups, but most employees seem not be aware of this. They lack the ability to create organizational awareness that may enhance networking and coalition building which may make them to wield influence irrespective of their professional role. Organizations regardless of size, technology and market focus are facing employee retention challenges. Few organizations believe that the



human personnel and employees of any organization are its main assets which can lead them to success or if not focused well, to decline.

Hence, this forms the rationale behind this research work. It would help to shed more light on the link between diversity and performance, with emphasis on ethnic and gender diversity.

Research Objectives

The main objective of the study is to examine workplace diversity and organization performance of deposit money banks in Delta State. The specific objectives are to:

- Determine the effect of age diversity on organizational performance of deposit money banks in Delta State
- Examine the effect of ethnic diversity on organizational performance of deposit money banks in Delta State

Literature Review

Workplace Diversity

Workplace diversity is a multifaceted concept that refers to the presence of various individual differences within an organization (Tjimuku & Atiku, 2023). These differences span across race, gender, age, ethnicity, sexual orientation, physical abilities, religious beliefs, educational background, and socioeconomic status. The concept emphasizes recognizing and appreciating the unique qualities and perspectives each individual contributes to the organization. Diversity is also seen as a strategic benefit and a competitive advantage to organizations, as noted by Johnstone, (2023). Teams of diverse nature will lead to the generation of more ideas, alternatives, and solutions to challenges. A diversified workforce enriches decision-making by bringing a different set of viewpoints and experiences, which often helps in more effective problem solving and better organizational outcomes (Stewart et al., 2022). Nevertheless, managing diversity in the workplace brings about various challenges. Differences in the background, experience, and views of employees at times lead to misunderstanding, conflict, and communication gaps in the workplace (Stanford, 2020).

Benefits of Managing Workforce Diversity

Managing diversity can provide you a competitive advantage. Some potential benefits of this diversity include improved decision-making, greater inventiveness and originality, success in marketing to local and global ethnic minority communities, and a more equitable distribution of economic opportunities (Lee, 2019). Culturally diverse groups outperform homogeneous groups in both the interaction process and job performance; these benefits accrue after a diverse group has been together for some time. Additionally, a Conference Board of Canada study indicates that a number of significant Canadian businesses, such as Petro Canada, Warner Lambert, Bank of Montreal, and the Movement des Caisses Desjardins, have recognized the competitive advantage in diversity (Fredette & Bernstein, 2019).

Age Diversity

If the knowledge acquired by the older generation is not transferred to younger professionals, a workforce made up of persons in that age bracket runs the risk of becoming obsolete. A diverse workforce fosters an environment where each generation contributes a range of skill sets (Finn, 2022). Unsuccessfully managing the age variety of a workforce leads to dull and uninspired ideas, traditional views regarding strategies, resistance to change, (Barak, 2023). The younger generations contribute solid practical knowledge of modern business technology. They probably have a solid understanding of how to use hi-tech tools and platforms, like social networking and webcasting. Older generations contribute the organization's traditional business knowledge. The purposes behind executing variety the board incorporate adjusting to the new truth of a labor force that is progressively different, doing the right and moral thing, and acquiring an upper hand. Time of representatives is a component of variety which influences their confidence, self-definition, and their responsibility. A few examinations laid out that different terms of various age bunches have unexpected elements in comparison to heterogeneous (Friday, 2009 Forbes). However these age bunches have difficulties and open doors and frequently Viable administration old enough variety impacts a bunch of individual results and their responsibility and thus, impacts hierarchical results (Ogbor, Iyamabhor&Awosigho, 2020).

Ethnic Diversity

Ethnic diversity is one of the oldest diversity issues the world has ever encountered. Racial or ethnic discrimination at work has long been a problem for many organizations around the world. Nonetheless, because of the efforts of civil rights advocates and the passing of specific laws, the threat has been contained to some extent. Over the previous three decades, there has been an increase in ethnic variety, and this trend is only becoming stronger (Syakhroza et. al. (2021). Because they recognize that the participation and synergy of employees from different backgrounds may improve and promote both corporate performance and employee happiness, modern firms are hiring a more diverse staff. The growing globalization of the workforce and the need for skills to meet the high standards of international clients has made ethnically diverse workforces increasingly important. Ethnicity is identity related to a specific cultural or national tradition. Ethnic diversity, then, refers to the presence of different ethnic backgrounds or identities. In the United States, many people identify with more than one ethnic group, and they might experience ethnic diversity within their own families. It is vital to look closely to how persons and different groups within the working surroundings interact with each other at work as organizations are becoming more varied in its ethnicity (Weiliang, Mun, Fong, & Yuan, 2024).

Organizational Performance

Practices for managing workforce diversity improve organizational performance, productivity, effectiveness, and long-term competitiveness (Munjuri&Maina, 2013). Workforce diversity management can be utilized to bring together individuals with various perspectives in order to boost productivity. When organizational policies are effectively put into practice it boosts business performance, loyalty, competitive advantage, and employee happiness and linkages to multicultural communities (Imagha et al; 2023). (Beauregard & Henry, 2020) have found that work force diversity management fosters creativity, inventive

problem solving, and productivity through sharing of varied ideas and viewpoints. This in turn favorably affects organizational behavior and effectiveness. Healthy work environment fosters growth and productivity which may bring about commitment in the institution (Imagha, et al; 2023)

Theoretical Review

This proposed study was grounded on Socio Cultural Theory

Socio cultural Theory was put forth by Vygotsky (1978). The theory assumes that organization culture and context may influence the behaviour of individuals. House, Hanges, Javidan, Dorfman, and Gupta (2004) posit that culture may have effect on the extent of inclusivity of men and women in the organization. Matsumoto and Juang (2013) explain that the social interaction and organization culture at workplace are the factors that may influence individuals' behaviors including their job performance. Sanderson (2010) improved the theory by focusing more on the way circumstances that surround individuals and how their behaviors, feelings and thoughts are affected specifically by their surroundings, socio-cultural elements, within the organization. Workplaces that embrace diversity influence positive behaviors (Ullah, 2020). Based on the Socio-cultural Theory, organizations that embrace intuitive gender diversity encourage employees' positive behaviour. For instance, when individuals experience conducive and inclusive working environment, they exhibit behaviors such as improved performance. The theory therefore explains well the way intuitive gender diversity may influence the performance of employees in the organization. Managers are responsible to create an environment that promotes intuitive gender diversity and exert their efforts to enhance their performance. Hence, this theory suggests that individuals tend to classify themselves and others into certain groups on the basis of dimensions that are personally relevant for them. These dimensions often include demographic categories such as gender, age, or ethnicity.

Methodology

The study employed a cross sectional survey design method. This design was considered most suitable because the research seeks to examine existing conditions and relationships between workplace diversity and organizational performance. The employees of the selected commercial banks operating in Delta State, Nigeria are the target population for this research. A census survey is impossible for this population, so a sample of the total population was carried out instead. The population comprises of 548 management staffs in the selected deposit money banks in Delta State Nigeria. SRS is best used when you have an accurate and easily accessible sampling frame that lists the entire population and better with over a few hundred. The questionnaire consist of a five (5) point likert type of questions ranging from "Strongly Agree to Strongly Disagree. Measurement of the model reliability was assessed using Cronbach's alpha (CA) based tests. Cronbach's alpha provides an estimate of the indicator inter correlations. The data collected were analyzed using correlation and regression data analysis.

Results and Discussion

The data presented and analyzed, was dimensioned into two (2) categories. First, in tabular presentation of the respondents' personal profile, response with percentage weighting attached to answers provided. The second part however, featured and analyzed the respondents' answers to various research questions using the simple percentage method. The data collected for this research was the employees of selected deposit money banks in Delta State. A total of two hundred and thirty one (231) copies of questionnaire were sent out, two hundred and nineteen copies were retrieved, out of the two hundred and nineteen copies retrieved; however, nineteen (19) copies were not fully filled, thus not used for the study. In this regard, only two hundred (200) responses were used in the analysis of the study, thus the sample response rate was 84%.

Table 1: Questionnaire Distribution

SN	Questionnaire Distributed	Questionnaire Returned & Properly filled	Percentage
1	231	200	86.5%

Source: Analysis of Field Survey (2025).

The above table shows the statistics of questionnaire distribution in respect to the banks under study. Two hundred and thirty one copies of questionnaire were administered to the employees of deposit money banks in Delta State, only 200(86.5%) copies were proper filled which was used for the study analysis.

Table 2 Bio Data of Respondents

STATUS	RESPONSE	RESPONDENT	PERCENTAGE
Gender	Male	124	62
	Female	76	38
		200	100
Age	15-25	72	36
	26-35	80	40
	36-45	36	16
	Above 46	16	8
		200	100
Marital Status	Single	120	60
	Married	72	36
	Divorced	8	4

	Separated	0 200	0 100
Educational Qualification	Primary	4	2
	Secondary	24	12
	OND/HND	16	8
	B.Sc.	134	67
	Others	22	11
		200	100

Source: Analysis of field survey (2025).

From the table above, 124(62%) of the total respondents are male while 76(38%) are female, 72(36%) of the respondents are within the age range of 15-25 years. 80(40%) were within 26-35 years, 32(16%) were within 36-45 years, 16(8%) respondents were 46 years and above. By marital status, 120(60%) respondents were single, 72(36%) were married while 8(4%) were divorced. By level

of management, 42(21%) respondents were senior staff, while 142(71%) were junior staff Academically, 4(2%) respondents had primary school qualifications, 24(12%) respondents had secondary school qualifications, 16(8%) respondents had OND/HND qualifications, 134(67%) respondents had B.Sc. qualifications and 22(11%) respondents have other qualifications.

Table 3: Age Diversity and Organizational Performance

Influence Factor	SA 5	A 4	U 3	D 2	SD 1
My team leader includes all members of different ages in problem solving	64 32%	108 54%	12 6%	8 4%	8 4%
No emotional conflicts and anxiety within the team due status difference between young and old employees	72 38%	100 50%	8 4%	8 4%	8 4%
The expertise of young employees with high tech tools helps older employees to improve their knowledge on the latest technologies	96 48%	68 34%	20 10%	12 6%	4 2%
I have no problem working with people of different age	72 36%	108 54%	20 10%	16 8%	4 2%

Source: Analysis of field survey (2025).

From the table above, 62(32%) of the total respondent strongly agreed that my team leader includes all members of different ages in problem solving. 108(54%) respondents agreed, 12(6%) respondents were undecided, while 8(4%) respondents disagree and 8(4%) respondents strongly disagree to the statement. 76(38%) of the total respondents strongly agreed that the expertise of young employees with high tech tools helps older employees to improve their knowledge on the latest technologies, 100(50%) respondents agreed, 8(4%) respondents were undecided, while 8(4%) respondents disagreed and 8(4%) respondents strongly

disagreed to the statement. 96(48%) of the total respondents strongly agreed that they have no problem working with people of different age., 68(34%) respondents agreed, 20(10%) respondents were undecided, while 12(6%) respondents disagreed and 4(2%) respondents strongly disagreed to statement. 72(36%) of the total respondents strongly agreed that they have no problem working with people of different age, 108(54%) respondents agreed, 20(10%) respondents were undecided, while 16(8%) respondents disagreed and 2(2%) respondents strongly disagreed o the statement.

Table 4: Ethnic Diversity and Organizational Performance

Influencing Factor	SA 5	A 4	U 3	D 2	SD 1
My company's values are in line with my cultural values	86 43%	94 47%	8 4%	8 4%	4 2%
Strong adherence to my cultural values improves business outcomes	116 58%	44 22%	12 6%	8 4%	20 10%
The existence of social groups within the organization to help each other at the time of happiness and emergencies	96 48%	92 46%	4 2%	4 2%	4 2%

There is the opportunity of staff positive life style sharing among staff members	76 38%	104 52%	8 4%	8 4%	8 4%
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Source: Analysis of field survey (2025)

From the table above, 86(43%) of the total respondent strongly agreed usually that the banks' values are in line with my cultural values. 47(47%) respondents agreed, 4(4%) respondents were undecided, while 4(4%) respondents disagreed and 2(2%) respondent strongly disagree to the statement. 58(58%) of the total respondents strongly agreed Strong adherence that cultural values improves business outcomes. 22(22%) respondents agreed, 6(6%) respondents were undecided, while 4(4%) respondents disagreed and 10(10%) respondents strongly disagreed to the statement. 48(48%) of the total respondents strongly agreed that the existence of social groups within the organization to help each other at the time of happiness and emergencies, 46(46%) respondents indicated agreed 2(2%) respondents were undecided, while 2(2%)

respondents disagreed and 2(2%) respondents strongly disagreed to the statement. 38(38%) of the total respondents strongly agreed that there is the opportunity of staff positive life style sharing among staff members, 52(52%) respondents indicated agreed 4(4%) respondents were undecided, while 4(4%) respondents disagreed and 4(4%) respondents strongly disagreed to the statement.

Test of Hypotheses**Hypothesis One**

H0₁: age diversity does not have significant have significant effect on Organizational Performance

Table 5 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.332 ^a	.110	.106	1.6560

a. Predictors: (Constant), Age Diversity

Tables 6 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	66.393	1	66.393	24.210	.000 ^b
	Residual	534.774	199	2.742		
	Total	601.168	200			

a. Dependent Variable: Organizational Performance

b. Predictors: (Constant), Age Diversity

Tables 7 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.890	1.026		10.615	.000
	Age Diversity	.292	.059	.332	4.920	.000

a. Dependent Variable: Age Diversity

Source: Field Survey Analysis, 2025

From the regression result in the table 7 above, the p-value is less than 0.005. This shows a positive beta value of .332 (33%), which shows that age diversity has a significant effect on organizational performance as the probability value of .000 is also less than the

critical level of significance (i.e. $p < 0.005$). With these statistics, we reject the null hypothesis and wish to state here that there is a significant and positive effect between age diversity and organizational performance.

Hypothesis Two

H0₂: Ethnic Diversity does not have significant effect on Organizational Performance

Table 8 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.156 ^a	.024	.019	1.7343

a. Predictors: (Constant), Organizational Performance

Table 9 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	14.644	1	14.644	4.868	.029 ^b
	Residual	586.524	199	3.008		
	Total	601.168	200			

- a. Dependent Variable: Organizational Performance
b. Predictors: (Constant), Ethnic Diversity

Table 10 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	13.575	1.063		12.775	.000
Ethnic Diversity	.143	.065	.156	2.206	.029

a. Dependent Variable: Organizational Performance

Source: Field Survey Analysis, 2025

In table 10 above shows a positive beta value of .156 (16%), which shows that ethnic diversity has a significant impact on

organizational performance (i.e. $p > .005$). With these statistics, we reject the null hypothesis and states that Ethnic Diversity significantly has impact on organizational performance

Table 11: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.345 ^a	.119	.101	1.6607

a. Predictors: (Constant), Age Diversity, Ethnic Diversity,

Table 12 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	71.657	1	17.914	6.496	.000 ^b
	Residual	529.510	199	2.758		
	Total	601.168	200			

a. Dependent Variable: Organizational Performance

b. Predictors: (Constant), Age Diversity, Ethnic Diversity

Table 13 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.837	1.390		7.075	.000
	Age Diversity	-.034	.053	.050	-.631	.529
	Ethnic Diversity	.061	.063	.073	.974	.331

a. Dependent Variable: Organizational Performance

Source: Field Survey Analysis, 2025

The results in table 13 above, shows that the tested variables exhibited positive coefficients ranging from (.073 to .304), implying that, there is a significant positive effects between the studied variables of workplace diversity and organizational performance. Also, apart from age diversity value with a higher beta significant value of .050 ethnic diversity, also exhibited better positive beta values.

Conclusion and Recommendations

Conclusion

From the conceptual, theoretical and empirical findings, the effects of workforce diversity on organizational performance in the Nigerian banking sector, particularly appears to be positively significant. The objectives of the study have been achieved and the research questions have been fully answered by the analyses conducted. The answer to the research questions is in the

affirmative, confirming that there is a significant relationship between workforce diversity and organizational performance.

In terms of educational diversity, the way an employee carries out his/her job can have as a result of the competences he/she has gained through education, experience, training. Also age diversity has an effect on employee performance; an employee can be more productive because he is young and still has the strength and skills to carry out task. Reason being that both gender think and acts differently and if an organization embraces such diversity, then it is indirectly welcoming different ideas that the male and female employee will display. From the theoretical, conceptual and empirical findings, employee behavior, capacity or ability, their motivation, organizational commitment, organizational culture are some of the factors that moderate and explains the relationship between workforce diversity and organizational performance.

On ethnicity diversity, the study concluded that ethnicity diversity management improve gains in worker welfare and efficiency, leads to reduced turnover costs, fewer internal disputes and grievances, Prevention of marginalization and exclusion of categories of workers, improved social cohesion and so on. On age diversity, the study concluded that age diversity in the workplace provides a larger spectrum of knowledge, values, and preferences. When the employees of the organization are largely diversified in age, a larger knowledge base and varied experience is available. This in turn affects overall employee performance granting a greater ability to deal with varying roles and tasks.

Recommendations

Based on the findings, the researcher recommended thus:

- The study recommended that it is highly essential for the organization to find effective ways to meet the challenges of age diversity because both the old and the young employees can make tremendous contributions to the organization, in their own unique way. If managed smartly, age diversity can lift organizations to new levels, achieve more goals and be more successful
- The study recommended that the organization should employ people of different backgrounds in education so as to improve creativity and innovation. Having employees with different education levels ensures that the organizational structures are well represented by the employees resulting to effective and efficient execution of tasks

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