

EFFECT OF WORKPLACE DIVERSITY ON EMPLOYEES' PERFORMANCE IN SOME SELECTED DEPOSIT MONEY BANKS IN ABUJA

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Abstract

This study investigates the effect of workplace diversity on employee performance within select Deposit Money Banks (DMBs) in Abuja, employing a structured Likert scale questionnaire with a sample size of 214 respondents. Utilizing SmartPLS-SEM for data analysis, the findings revealed a positive and significant effect of cognitive diversity ($t\text{-value} = 16.761$, $p\text{-value} = 0.002$) on employee performance, emphasizing the importance of diverse cognitive perspectives in enhancing overall work output. However, the analysis indicated that cultural diversity had an insignificant effect ($t\text{-value} = 0.183$, $p\text{-value} = 0.854$) on employee performance. Conversely, the findings also reveal a positive and significant effect of functional diversity ($t\text{-value} = 109.644$, $p\text{-value} = 0.000$) on employee performance, emphasizing the valuable contribution of diverse functional skills to enhanced work outcomes. Consequently, this study recommends that DMBs in Abuja focus on fostering and leveraging cognitive and functional diversity to bolster employee performance.

Keywords: Cognitive Diversity, Cultural Diversity, Functional Diversity, Employee Performance, Deposit Money Banks

INTRODUCTION

Workplace diversity has emerged as a prominent topic in the modern business landscape, recognized for its profound impact on employee performance and organizational success. In today's interconnected world, businesses have increasingly realized the significance of having a diverse workforce. Globally, diversity has been embraced as a strategic advantage and as a critical factor in the success of businesses in different economies including Nigeria, and across various industries such as the banking sector. The importance of diversity in the workplace stems from its potential to enhance employee performance and contribute to organizational success. Diversity in the workplace has gained prominence worldwide due to its potential to bring unique perspectives, skills, and experiences to an organization (Guillaume et al., 2017). It is particularly relevant in a country like Nigeria, known for its rich cultural, ethnic, and religious diversity. In this context, workplace diversity encompasses differences in race, ethnicity, gender, age, sexual orientation, and more. These diverse backgrounds and perspectives can lead to improved decision-making, creativity, and problem-solving within organizations, ultimately contributing to their competitiveness and growth.

The banking sector in Nigeria's capital, has experienced rapid growth and transformation in recent years, and a diverse workforce has become a prominent characteristic of many banking institutions. Workplace diversity encompasses differences in age, gender, ethnicity, religion, educational backgrounds, and experiences among employees within an organization. It has garnered increasing attention from researchers, practitioners, and policymakers due to its potential impact on team performance and overall organizational productivity. The concept of workplace diversity has evolved beyond merely meeting legal requirements or promoting inclusivity and has extended to embracing the idea that diverse teams can lead to enhanced creativity, innovation, problem-solving, and decision-making processes (Sousa et al., 2019), for workplace diversity has the potential to influence employee dynamics and performance in multiple ways, for a diverse employees brings together individuals with unique perspectives, skills, and knowledge, which can lead to increased collaboration and the generation of more creative solutions.

Jackson et al. (2017) assert that diverse employees tend to outperform homogeneous employees in terms of problem-solving and adaptability, thereby enhancing overall team performance in dynamic and complex environments. However, it is essential to acknowledge that diversity can also introduce challenges related to communication, conflict resolution, and cohesion. Cultural differences, varying work styles, and potential language barriers may lead to misunderstandings and hinder effective teamwork. To harness the benefits of diversity while mitigating its challenges, banking institutions in Abuja must implement inclusive practices,

foster a culture of respect and openness, and provide diversity training for employees as Thomas and Ely (2020) highlighted that effective diversity management strategies play a crucial role in maximizing the positive impact of diversity on employee performance.

Recent years have witnessed a growing emphasis on workforce diversity in the corporate sphere, attributed to their potential to bolster productivity and profitability. However, despite this recognition, managers encounter challenges in comprehending the elements that contribute to effective diversity management and the essential leadership tasks needed to navigate workplace diversity issues (Daniel, 2019). As companies endeavor to cater to their employees' diverse needs through initiatives like flexible work hours, job-sharing, remote work options, and caregiver support programs, the spectrum of employee requirements continues to expand. Mismanaged diversity can lead to demoralization and adverse effects on all involved parties.

Moreover, the banking sector in Abuja grapples with escalating challenges of declining job satisfaction and increasing turnover rates (Tummers, 2013). The repercussions of low job satisfaction and workforce instability extend beyond resource depletion and knowledge loss, impacting the quality of services delivered by banking organizations (Webb & Carpenter, 2012). While numerous studies have explored the correlation between workforce diversity and employee performance across industries, a significant research gap persists in scrutinizing cognitive, cultural, and functional diversity concerning their implications for workforce diversity and employee performance, particularly within the banking sector. This study aims to bridge this gap, shedding light on the influence of workplace diversity on team performance in the specific context of Abuja's banking sector.

The study is guided by the following stated hypotheses:

H0₁: Cognitive diversity does not have significant effect on employee performance in selected deposit money banks in Abuja.

H0₂: Cultural diversity does not have significant effect on employee performance in selected deposit money banks in Abuja.

H0₃: Functional diversity does not have significant effect on employee performance in the Banking sector in Abuja.

LITERATURE REVIEW

Workplace Diversity

Manoharan and Singal (2017) define diversity by considering various factors such as age, sex, region, lifestyle, education, and experiences, emphasizing that acknowledging and embracing diversity within an organization can transform it into a source of strength and success. Urick (2017) underscores the importance of not treating employees as a homogenous group, as individuals have distinct needs and require varied social treatment. Embracing diversity is beneficial for employee development and fosters growth and innovation within a company. Consequently, human resource management plays a critical role in attracting, developing, retaining, and effectively managing a diverse workforce (Corritore et al., 2020). Workforce diversity involves acknowledging, understanding, encouraging, promoting, appreciating, and celebrating the multiplicity of workforce identity-based demographics (Kollen, 2019; Munjuri et al., 2013). It includes differences in age, gender, race, education, religion, and culture, as well as class, ethnicity, physical and mental ability, sexual orientation, spiritual practice, and public assistance status (Gitonga et al., 2016). Effective workforce diversity management enables managers to leverage these similarities and differences among employees to achieve organizational success (Ahmed, 2021).

Cognitive Diversity

Cognitive diversity, as articulated by various researchers, encompasses the multitude of differences in cognitive processes, problem-solving methodologies, and perspectives among individuals or groups within specific contexts (Li et al., 2020). This concept acknowledges the uniqueness in people's cognitive abilities, mental frameworks, and backgrounds, which collectively contribute to diverse ways of perceiving and addressing challenges. Definitions by Kurtzberg (2005), Colón-Emeric et al. (2006) as cited in Mello and Rentsch (2015), emphasize differences in cognitive processes and varied personal and professional backgrounds. Martins et al. (2013) highlight cognitive diversity as variations in knowledge, skills, and

capabilities derived from education, experience, and inherent abilities. Additionally, Shin et al. (2012) emphasize differences in thinking styles, knowledge, skills, values, and beliefs among team members, while Miller et al. (1998) cited in Mello and Rentsch (2015) underscore variation in beliefs concerning cause–effect relationships and preferences regarding organizational goals. Understanding cognitive diversity is pivotal in organizational settings, education, and society at large, fostering innovation, improving decision-making processes, and nurturing inclusivity.

Cultural Diversity

Culture is the intricate fabric that encompasses the knowledge, beliefs, art, morals, laws, customs, and acquired habits within a society, as noted by Lowe and Manjapra (2019). It represents a shared system of beliefs, values, behaviors, and artifacts passed down through generations to navigate interactions within communities (Faranani, 2013). In societies with vast populations like one with 200 million people, such as Nigeria, cultural dynamics are shaped by over 500 distinct ethnic groups, each with its own language, contributing to the rich tapestry of their collective identity (Umemmezia & Agbonifoh, 2017). This multitude of ethnicities embodies cultural diversity, signifying the coexistence and interaction of various practices, beliefs, languages, and traditions within a specific social framework (Qu & Telzer, 2017). Cultural diversity highlights the multifaceted nature of human expression, fostering an understanding of the diverse identities and experiences that shape our global civilization.

Functional Diversity

Functional diversity in organizations encompasses a broad spectrum of skills, knowledge, and perspectives across various functional areas or departments (Donnarumma, 2018). It extends beyond traditional diversity dimensions, incorporating backgrounds and expertise from roles like marketing, finance, operations, and human resources. This diversity is crucial for fostering innovation and creativity by encouraging diverse functional backgrounds to collaborate, leading to more robust problem-solving and innovative solutions (Donnarumma, 2018). Gelb and Longacre (2012) assert that research demonstrates how diverse teams outperform homogeneous ones in decision-making, problem-solving, and overall performance. Additionally, functional diversity enhances organizational adaptability and agility in responding to evolving market trends and customer needs, enabling them to swiftly adjust strategies and products to stay competitive (Gelb & Longacre, 2012).

Employee Performance

Employee performance encompasses the efficient utilization of resources within a dynamic work setting, reflecting an individual's output relative to inputs while effectively navigating the evolving work environment (Gowrishankar & Kanagaraj, 2017). Its enhancement leads to organizational growth and profitability (Osabiya, 2015), emphasizing the effective discharge of duties for favorable outcomes (Munjuri, 2013). Embracing diverse employee identities cultivates a rich skill pool, fostering creativity, problem-solving, and overall satisfaction (Duchek et al., 2019; Nnadi & Chinedu, 2019; Simbarashe et al., 2019; Tamunomiebi & Ehior, 2019; Thompson et al., 2019), reducing absenteeism, enhancing competitiveness, and promoting innovation. However, scholarly discourse lacks consensus on defining and measuring employee performance, with varying perspectives considering it as achieved output relative to goals or as target accomplishment aligned with organizational objectives (Dahanayake, 2020; Dai et al., 2018; Al-Habib, 2020; Li et al., 2020; Duchek et al., 2020), highlighting organizational influences and environmental contexts (Dahanayake, 2020; Al-Habib, 2020).

Empirical Review

Cognitive Diversity and Employee Performance

Several studies have investigated the effect of cognitive diversity on team performance and decision-making processes in crisis and non-crisis contexts. Joniaková et al. (2021) focused on healthcare providers during the COVID-19 outbreak in Slovakia, finding a positive association between crisis leadership performance, and decision-making quality mediated by cognitive diversity. Meanwhile, Zhongju and Zhejian (2016) conducted research in China, demonstrating that cognitive diversity significantly enhances team performance, with alertness dimensions, information accumulation, transformation, and selection—mediating this relationship. Wang et al. (2016) explored a model linking cognitive diversity to team creativity,

revealing that transformational leadership moderated the relationship. They found that under high transformational leadership, cognitive diversity positively influenced team intrinsic motivation and subsequently team creativity, whereas under low transformational leadership, these effects were negative. These studies collectively emphasize the crucial role of cognitive diversity in enhancing team performance, decision-making, and creativity, underscoring the importance of contextual factors like crisis leadership and transformational leadership as moderators or mediators in these relationships.

Cultural Diversity and Employee Performance

Several studies have extensively examined the impact of cultural diversity within teams on their performance and dynamics. Stahl and Maznevski (2021) conducted a comprehensive meta-analysis, encompassing 108 primary studies and 10,632 workgroups, suggesting that cultural diversity indirectly influences employees' performance through process variables like creativity, cohesion, and conflict, moderated by contextual factors such as task complexity and team dispersion. Minbaeva et al (2021) echoed this 'double-edged sword' perspective, highlighting progress in understanding diversity within teams but advocating a shift towards managing diversity rather than solely focusing on its existence. Bouncken et al (2016) qualitative study in a global company revealed that while cultural diversity fuels creativity, managing diverse working and communication styles remains a challenge, especially concerning power distance. Troster et al (2014) found that task network structure interacts with cultural diversity, where dense networks enhance team confidence (potency), while centralized networks foster performance, contingent upon the team's cultural composition. In another study, Jacob et al (2020) studied cultural diversity's dual impact specifically within Abu Dhabi University, highlighting its unique effects in that context, emphasizing the need for context-specific analyses due to the variability of cultural diversity impacts across different settings.

Functional Diversity and Employee Performance

Zhou et al (2023) focused on Chinese SMEs, emphasizing the positive effects of both intrapersonal and dominant functional diversity on firm performance, highlighting the moderating role of internal network density and external bridging ties within top management teams. Abiew et al (2021) explored the link between functional diversity and team innovation in Ghanaian research institutions, finding a positive relationship, particularly in teams exhibiting low uncertainty avoidance, femininity, and power distance. Aggarwa (2012) conducted research on virtual groups, suggesting that functionally diverse groups might not be suitable for ad-hoc tasks but could be beneficial for ongoing tasks, while emphasizing the development of trust and cohesion over time. Amanuel et al (2014) studied cross-functional teams and found that functional diversity influences team performance through team cohesion and learning, with team behavioral integration moderating the negative relationship between functional diversity and team cohesion. Hofhuis et al (2017) investigated community care teams in the Netherlands, suggesting that functional diversity's impact on team outcomes is moderated by shared vision, interaction frequency, and team reflexivity. Siu et al (2016) examined team innovation, suggesting that the effects of functional diversity on innovation are moderated by affect-based trust within teams, highlighting a negative indirect relationship between functional diversity and team innovation via knowledge sharing when trust was low.

Social Cohesion Theory

Maxwell (1996) and Kearns and Forrest (2000) both highlight social cohesion's pivotal role in fostering shared values and a sense of community among individuals within organizations. Maxwell defines social cohesion as the process that unites individuals through common values, facilitating effective collaboration and reducing disparities. Achieving social cohesion enables harmonious work environments where employees embrace differences, leading to enhanced teamwork and productivity. Conversely, the absence of cohesion impedes cooperation, causing coordination errors and reduced efficiency, negatively impacting overall performance. Kearns and Forrest emphasize that social cohesion among diverse teams allows for the embrace of differences, enabling innovative problem-solving and informed decision-making. Lack of cohesion within diverse teams leads to communication breakdowns and reduced collaboration, ultimately hindering performance. To maximize performance, organizations must prioritize initiatives promoting inclusive environments, open communication, diversity training, and recognition of employee efforts (Maxwell, 1996; Kearns & Forrest, 2000).

METHODOLOGY

This study adopted the survey research design, a structured five-point likert scale questionnaire was use to obtain data from employers of the selected deposit money banks. The study population covers all the staff of the five (5) DSIBs (Domestic Systemically Important Banks) in Abuja. These DSIBs are Zenith Bank; Guaranty Trust Bank, Access Bank, First Bank and United Bank for Africa, Domestic Systemically Important Banks are financial institutions whose distress or disorderly failure, because of their size, complexity and systemic interconnectedness, would cause significant disruption to the wider financial system and economic activity (Ehilebo et al, 2022). The selected banks are also listed by CBN (2022) as first tier banks in Nigeria. The study used only the banks zonal headquarters staffs in Abuja. The total staff strength of the selected banks is 217 employees' as obtained from the Human Resource Department of the selected Banks. Considering the small size population of the study, the study adopted a census survey which allows for the usage of the entire population as sample size in a study (Parker 2011). The responses were coded and analyzed using the Partial Least Structural Equation Modeling (PLS-SEM) through the measurement and the structural model. The model of study is specified below: -

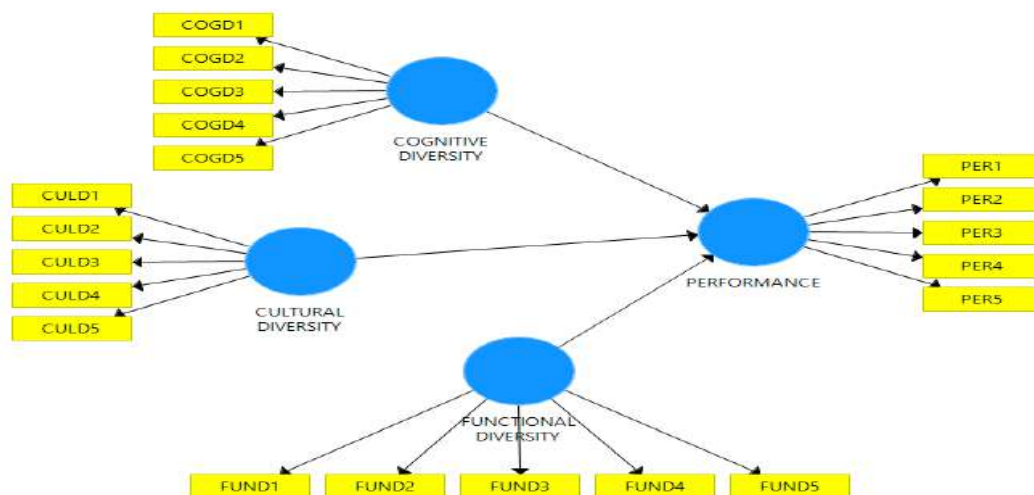


Figure 1: Model of study

RESULT AND DISCUSSION

The study administered 217 copies of questionnaire to the employees of the selected deposit money banks in Abuja, 214 were returned correctly filled. To ensure data integrity, a preliminary assessment was performed to detect any potential issues such as missing values, outliers, or biased responses. The findings from the analysis indicated an absence of missing data, outliers, or biased responses within the collected information.

Table 1: Descriptive Statistics

Variable	Mean	Median	Min	Max	Standard Deviation	Excess Kurtosis	Skewness
COGD	4.365	5.000	2.000	5.000	0.823	1.100	-1.282
CULD	4.645	5.000	4.000	5.000	0.479	-1.646	-0.608
FUND	4.659	5.000	3.000	5.000	0.548	0.883	-1.352
PER	3.678	4.000	1.000	5.000	0.983	0.743	-0.851

Source: Smart PLS Output, 2024

Table 1 above presents statistical measures for COGD (Cognitive Diversity), CULD (Cultural Diversity), FUND (Functional Diversity), and PER (Employees' Performance). For COGD, the mean is 4.365 with a median of 5.000, indicating a slight negative skewness (leaning towards lower values). Its minimum and maximum values are 2.000 and 5.000, respectively, showcasing a limited range. The standard deviation is 0.823, suggesting moderate variability around the mean. COGD's excess kurtosis of 1.100 implies its distribution is moderately peaked. CULD has a mean of 4.645 and a median of 5.000, displaying a slightly

negative skewness with a narrower spread, evident from its low standard deviation of 0.479. Its kurtosis of -1.646 suggests flatter tails compared to a normal distribution. FUND show a mean and median close to 5.000 and a slightly positive skewness. Its standard deviation is 0.548, indicating moderate variability. The excess kurtosis of 0.883 signals a moderately peaked distribution. PER has a lower mean of 3.678 and a median of 4.000, showing a tendency towards lower values. Its distribution is positively skewed, with a standard deviation of 0.983, denoting relatively higher variability. PER's excess kurtosis of 0.743 implies a slightly peaked distribution.

The Measurement Model

In the assessment of a measurement model, the initial step involves evaluating the outer loadings of study items, which indicates the strength of the relationship between each item and its corresponding construct in a measurement model. As advocated by Hair et al. (2019), loadings exceeding 0.70 are generally considered acceptable as they signify a substantial contribution of the construct to the variation in the indicator. This benchmark is crucial as it demonstrates that more than 50% of the variance in the indicator is explained by the construct, thereby ensuring a reliable measurement of the items. When loadings surpass this threshold, it implies a robust connection between the items and their underlying constructs, bolstering the confidence in the measurement model's accuracy and validity.

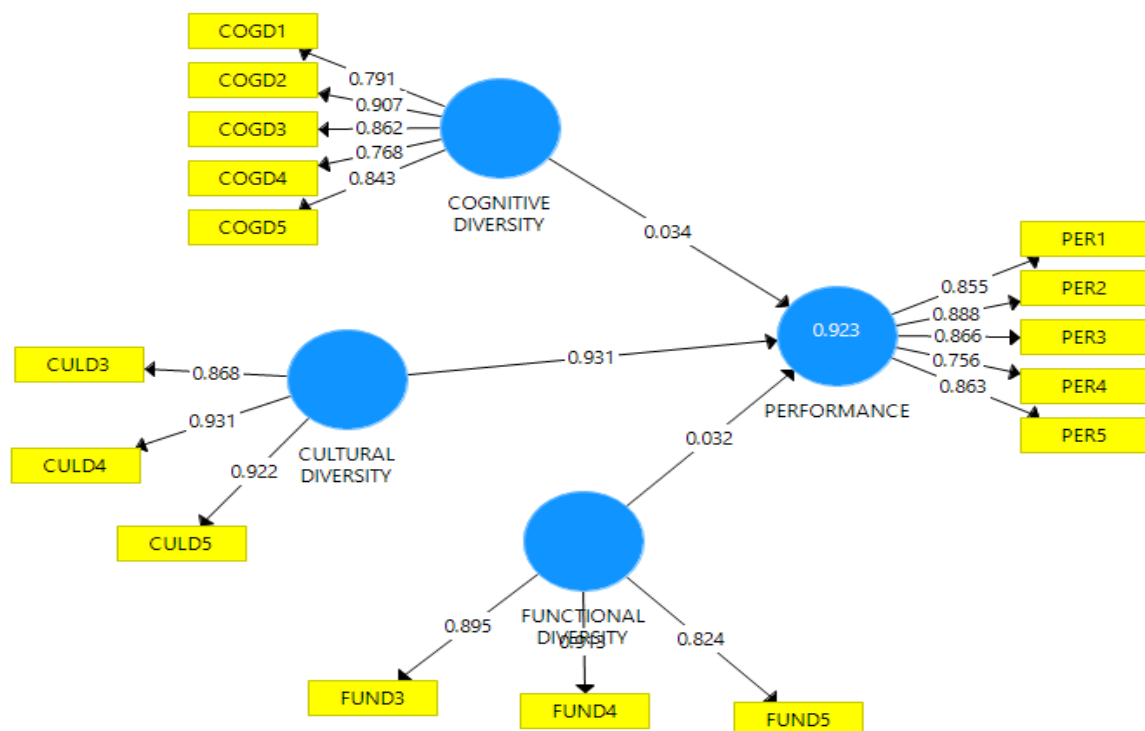


figure 2: Indicator outer loading

Table 2; Reliability of the Study Scale

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
COGNITIVE DIVERSITY	0.894	0.917	0.920	0.698
CULTURAL DIVERSITY	0.892	0.893	0.933	0.823
FUNCTIONAL DIVERSITY	0.860	0.928	0.910	0.771
PERFORMANCE	0.901	0.911	0.927	0.717

Source: Smart PLS Output, 2024

The study's assessment of internal consistency utilized composite reliability measures, all of which surpassed the recommended threshold of 0.70, affirming strong consistency within the constructs. Furthermore, the

obtained Cronbach's alpha values exceeded the minimum accepted criterion of 0.70, as advocated by Hair et al. (2017), reinforcing the robustness of the reliability of the study's measures. Convergent validity was assessed through the average variance extracted (AVE), revealing values higher than 0.50 across all variables, indicating that each construct accounted for a minimum of 50 percent of the variance in the study items, demonstrating a satisfactory convergent validity.

Table 3: Heterotrait-Monotrait Ratio (HTMT)

	COGNITIVE DIVERSITY	CULTURAL DIVERSITY	FUNCTIONAL DIVERSITY	PERFORMANCE
COGNITIVE DIVERSITY				
CULTURAL DIVERSITY	0.439			
FUNCTIONAL DIVERSITY	0.489	0.436		
PERFORMANCE	0.474	0.523	0.477	

Source : Smart PLS Output, 2024

The Heterotrait-Monotrait Ratio (HTMT) in table 3 presents the correlations between different constructs in a study. Cognitive diversity, cultural diversity, functional diversity, and performance are the constructs being compared. The HTMT values indicate the strength of the relationship between these constructs, with values below 0.85 generally suggesting discriminant validity. The table shows that cognitive diversity has moderate correlations with cultural diversity (0.439), functional diversity (0.489), and performance (0.474). Cultural diversity also has a moderate correlation with functional diversity (0.436) and a slightly higher correlation with performance (0.523). Finally, functional diversity has a moderate correlation with performance (0.477). These values suggest that while the constructs are related, they are distinct enough to be considered separate dimensions in the context of this study.

The Structural Model

In assessing the structural model, the standard assessment criteria were considered which include the path coefficient, t-values, p-values and coefficient of determination(R^2). The bootstrapping procedure was conducted using a resample 5000.

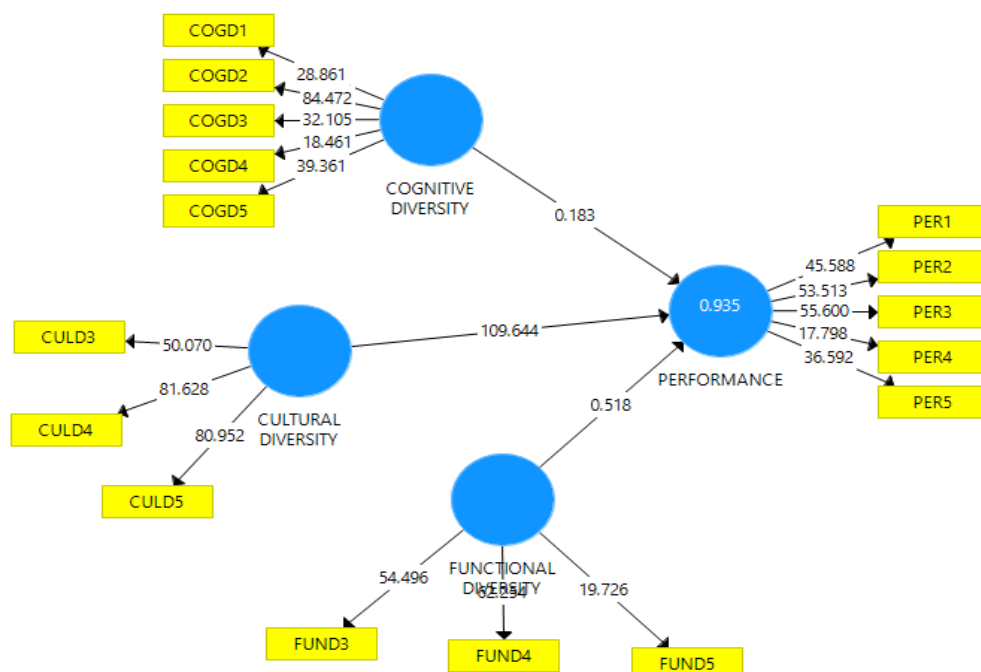


Figure 3: Path Coefficient of the regression model

Table 4: Path Coefficients

	Path Coefficients **(Beta)	T -values	P- Values	Decision
COGNITIVE DIVERSITY -> PERFORMANCE	0.388	16.761	0.002	Rejected
CULTURAL DIVERSITY -> PERFORMANCE	0.014	0.183	0.854	Accepted
FUNCTIONAL DIVERSITY -> PERFORMANCE	0.944	109.644	0.000	Rejected

Source: Smart PLS Output, 2024

Test of Hypotheses

The result from the analysis shows that cognitive diversity has a significant effect on employee performance in selected deposit money banks in Abuja. The decision was reach based on the t-value of 16.761, and the p-value is 0.002. Since the p-value is below the typical significance level of 0.05, the null hypothesis (H01) is rejected. This means there is a significant effect of cognitive diversity on employee performance in the selected deposit money banks in Abuja.

The analysis also show that cultural diversity has an insignificant effect on employee performance in selected deposit money banks in Abuja. The associated t-value is 0.183, and the p-value is 0.854. Since the p-value is higher than 0.05, indicating that there is insufficient evidence to reject the null hypothesis (H02). Thus, cultural diversity does not have a significant effect on employee performance in the selected deposit money banks in Abuja.

Functional diversity also shows a significant effect on employee performance in the selected deposit money banks in Abuja. The analysis shows a t-value of 109.644, and a p-value of 0.000. The very low p-value (0.000) show strong evidence to reject the null hypothesis (H03), the study therefore state that, there is a significant effect of functional diversity on employee performance in the selected deposit money banks in Abuja.

Discussion of Findings

The study investigated the effect of workplace diversity on employee performance in selected deposit money banks in Abuja. The analysis shows that cognitive diversity significantly influences employee performance, as evidenced by a notable t-value of 16.761 and a p-value of 0.002. This finding aligns with the findings of Zhongju and Zhejian (2016), Wang et al. (2016) and it underscores the importance of varied perspectives, ideas, and problem-solving approaches within teams to enhance overall performance.

The study findings also show that cultural diversity has an insignificant effect on employee performance in the selected deposit money banks in Abuja, with a considerably lower t-value of 0.183 and a p-value of 0.854. This result however is inconsistent with findings of Jacob et al. (2020), Troster et al. (2014) and Bouncken et al. (2016), suggesting that while cultural diversity is present, it might not directly contribute to immediate performance outcomes in this particular context of the study.

The study findings also show that functional diversity has a significant effect on employee performance. This is highlighted by the t-value of 109.644 and a p-value of 0.000. This is in line with the findings of Abiew et al (2021) and Amanuel et al (2014). This finding underscores the significance of having a diverse range of skill sets, experiences, and expertise among employees', indicating that functional diversity is a crucial element for improved performance within the banking sector in Abuja.

CONCLUSION AND RECOMMENDATIONS

The findings of the study highlight the complex nature of workplace diversity and its influence on employee performance within selected deposit money banks in Abuja. The significant effect of cognitive diversity on performance highlights the importance of diverse perspectives, ideas, and problem-solving approaches in enhancing overall effectiveness. However, the insignificance of cultural diversity suggests that while it exists within these banks, it may not directly contribute to immediate performance outcomes. On the other hand, the substantial effect of functional diversity underscores the critical role of varied skill sets, experiences, and expertise among team members in driving improved performance within the banking sector. Based on the study findings the following recommendations were made:

Deposit money banks should promote cognitive diversity through encouraging and fostering a culture that values diverse perspectives, innovative thinking, and varied problem-solving approaches. Establish platforms or initiatives that facilitate the exchange of ideas among employees from different backgrounds, disciplines, and experiences to leverage cognitive diversity effectively.

Deposit money banks should further investigate cultural diversity effect, while the findings show an insignificant effect on immediate performance, it would be beneficial to delve deeper into how cultural diversity can positively impact aspects like innovation, creativity, and long-term organizational success.

Deposit money banks should leverage functional diversity by recognizing and capitalizing on the importance of diverse skill sets and expertise within teams. Encourage cross-functional collaboration and knowledge-sharing sessions to harness the full potential of employees' diverse competencies and experiences.

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