



Effect of Workforce Diversity on the Performance of Money Deposit Banks in Benue State, Nigeria

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Abstract: *This study examined the effect of workforce diversity on the performance of money deposit banks in Benue State, Nigeria. Specifically, the study examined the effect of cultural diversity, educational diversity, gender diversity on customer satisfaction and loyalty of deposit money banks in Nigeria. The study used survey research design and questionnaire serves as the data collection instrument. Through Yamene's formula, a sample size of 253 was determined scientifically from a total population of 706 employees of the sampled banks; first bank, Union bank, United Bank of Africa (UBA) Guaranty Trust Bank, Diamond Bank and Zenith Bank in Makurdi metropolis, Benue State-Nigeria. The sampling technique adopted in this study was multistage sampling with a validity index of .915 and reliability stood at .904. In the first instance, multiple regression analysis was employed with the aid of SPSS to determine the extent to which workforce diversity affect organizational commitment in the Nigerian Banking Industry. The result of the first model indicates that workforce diversity variables namely; cultural diversity and educational diversity had a positive effect on organizational performance while gender was negatively related to performance. The second model of the study indicates that cultural and educational diversity was negatively related to organizational performance while gender had a positive effect on organizational performance. The negative effects of some of the proxies of workforce diversity should be of concern to the management of the selected banks. The study concluded that organizations and their employees do not exist in a vacuum or separated from the various factors such as culture, education and gender related issues as examined in this study, but are in constant interaction with these variables. The manner of interaction of the variables determines to a very large extent organizational outcomes such as performance. The study recommended among others that diversity management should be the goal of management of the banks as it benefits the banks by creating a fair and safe environment where everyone has access to equal opportunities/challenges.*

Key words: *Workforce Diversity, Gender, Educational, Cultural, Customer Satisfaction, Loyalty*

1.0

INTRODUCTION

The rapid increase in globalization has increased competition for survival and profit making among organizations in developing countries like Nigeria. Through globalization, the advances in technology and the advent of a global economy have brought the people of the world closer to each other. Businesses, educational systems and other entities are investigating ways to better serve their business environment so as to attract and retain the best and most qualified workers. It has become a challenge for modern organizations to efficiently manage such a diverse work force (Ikon and Okolie-Osemene, 2017). The world's increasing globalization needs a lot of interaction among people from various backgrounds than ever before. This is so because, individuals no longer live and work in narrow surroundings; as they are currently a part of a worldwide economy competing in nearly all parts of the world (Patel, 2016). For this reason, some organizations have fully started assessing the need for diversity so as to become more creative, innovative and open to change in order to increase their service delivery, competitive advantage, profitability and performance. This is because they may have probably seen diversity as a way of accepting qualified people from different cultures, values, age, and background to improve their organizational performance. Over the past decades, according to Afolabi and Omole (2015), workforce in developed industrialized countries has become increasingly heterogeneous. These countries are spending huge amount for diversifying the workforce. Thus, workforce diversity is increasingly recognized and utilized as an important organizational resource to improve on performance and maximize profitability.

Today's business workplace is changing at an increased speed and the change in the employees' demographics, increase of jobs in the economy, continuing growth of the globalization and requirement for efficient and effective collaboration have surfaced as significant forces driving the importance of diversity in organizations. Griffin and Moorhead (2014) pointed out that having a diverse workforce requires managers to identify and manage the varied attribute that exist among the employees in the organization. Therefore, businesses, educational systems and other entities are investigating ways to better serve their constituents to attract and retain the finest and most qualified employees (Gupta, 2013). Osaghae and Suberu (2013) posit that the primary goal of workforce diversity in an organization is to bring in availability and equal opportunities in the workplace. This equal opportunity philosophy is aimed at ensuring that the organizations make the most out of the differences from a diverse workforce rather than losing talent which might assist the organization to be more efficient and effective; as taking advantage of a diversified workforce will result to better organizational performance. The organizational performance of a firm can be measured by using both financial and non-financial indicators. The financial measure of organizational performance include profitability, liquidity while the non-financial measure of performance includes market share, sales growth, operational efficiency, organizational commitment, turnover, stability, and cohesion among others. It is also important to understand that workforce diversity has important implications toward management practices and policies which may either increase the performance of the organization or destroy it. Based on the growing richness of diversity in the world and in the workforce, managers have to spread

out their outlook and use innovative approaches to achieve success. For performance to be effective, employers have to recognize the regiment desires and needs of the employees and how to make them work as a team in a diversified environment. However, Otite (2012) opines that ways in which service delivery can be increased when considering customers' diversity might include ethnicity, gender, age, mental ability, cultural background, and educational background of the employees.

Firms greatly rely on the performance of their employees and the performance of employees relies so much on the diversity of the firms which obviously influences the performance of employees. As important as work diversity may be, it seems to be lacking in the banking sector in spite of the great contributions of the sector to the economic growth and development of the Nigerian economy (Mustapha, 2016). When an organization does not have a conducive and enabling environment for practicing workforce diversity, employees will be deprived of all the positive benefits that would have resulted from a better management of workforce diversity such as motivation, knowledge and skill transfer, creativity and better decision-making thereby demotivating those in the organization who would have become the catalysts for better service delivery and organizational performance. Also, if workforce diversity is not handled correctly, the formation of various groups will occur; this could lead to miscommunication, emotional conflicts, power struggle by employees. The diverse workforce will then become an inhibitor for organizational performance. When workforce diversity, that is, gender, ethnic diversity of the employees is relegated to the background, the profitability, liquidity, operational efficiency, organizational commitment among others of the organization seems to collapse due to lack of team work among the employees; within a heterogeneous workforce, a variety of values and work habits would be found in which supervisors would need to become skilled at managing diversity (Mustapha, 2016).

The demographic trends in developed and developing countries such as aging workforce, growing representation of women and minorities in the workplace, and the rising number of young people in developing countries, has altered homogeneous work settings of the recent past. Thus, given these demographic and organizational trends, business organizations are contending with the challenges of effectively managing a diverse workforce. Very few researches on this phenomenon have been conducted in African setting; some of them fall short of a comprehensive examination of workforce diversity. Nigeria like many nations of the world is ethnically heterogeneous, and is characterized by other demographic diversities, which are reflective in workplaces. Business organizations in the developed and developing countries are all caught up in the globalization web, which has heralded increased demographic diversity in the workforce. This phenomenon is one of the most challenging human resource and organizational issues of our time. Academicians and practitioners have sought to understand the impact of diversity and its management on organizational performance. In addition, the contemporary demographic changes, increasingly globalized markets, greater mobility, and laws aimed at promoting fairness in recruitment practices, doubtlessly is precipitating diversity within work- teams in today's organizations. This study seeks to interrogate and contribute to this academic debate.

The main objective of this study is to examine the effect of workforce diversity on the performance of money deposit banks in Benue State, Nigeria. The specific objectives are to:

- i. Examine the effect of Cultural Diversity on Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria.
- ii. Examine the effect of Educational Diversity on Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria.
- iii. Examine the effect of gender diversity on Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria
- iv. Examine the effect of Cultural Diversity on Customer Loyalty of Money Deposit Banks in Benue State, Nigeria
- v. Examine the effect of Educational Diversity on Customer Loyalty of Money Deposit Banks in Benue State, Nigeria
- vi. Determine the effect of gender diversity on Customer Loyalty of Money Deposit Banks in Benue State, Nigeria

The hypotheses of the study are stated in a null form as follows:

- i. Cultural Diversity has no significant effect on Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria.
- ii. Educational Diversity has no significant effect on Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria.
- iii. Gender diversity has no significant effect on Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria.
- iv. Cultural Diversity has no significant effect on Customer Loyalty of Money Deposit Banks in Benue State, Nigeria
- v. Educational Diversity has no significant effect on Customer Loyalty of Money Deposit Banks in Benue State, Nigeria.
- vi. Gender diversity has no significant on Customer Loyalty of Money Deposit Banks in Benue State, Nigeria.

The study will be significant as follows, the findings of this study will add to existing knowledge that will aid in understanding of the workforce diversity in general and its relevance to employee performance, which in turn leads to performance and it will be essential to organizations that are equipped with diversified workforce.

2.0 LITERATURE REVIEW

2.1 Social Categorization Theory

The most popular theory for explaining diversity is the social categorization theory by Tajfel and Turner (1986). The theory is based on the premise that it is used in explaining overt, explicit or easy identifiable dissimilarity (e.g. age, ethnicity and gender) existing between individuals and reveals association of a particular social category (Knippenberg and Schippers, 2007). The theory predicts that in a work group with outstanding characteristics as age and gender, diversity will work to hinder group practices than add to group positive performance (Wegge, *et al*, 2008). This

theory posits that people classify themselves and others into familiar categories in order to predict the nature of subsequent interactions. These groupings are used to define the social identity of self and others (e.g. young, male) (Maltbia and Power, 2009). The focus of the social categorization theory is to identify the social cognitive processes which are the primary cause of in-group (a group which individuals identify, admires, belongs to and feels loyal to) and out-group (the group which individuals do not want to associate with) formation, and the achievement of group identification (Ferrante and Caldeira, 2016). Thus, it can be said that there is a possibility that the differences that exist between workgroup members have the tendency of jeopardizing the classification of other individuals as either similar/ in-groups or dissimilar/ out-group, a categorization that may possibly disrupt group procedure (Knippenberg and Schippers, 2007). This theory is relevant to this present study because, social categorization is important in our day to day dealing with customers of the bank and also dealing with co staff of the same bank. We sometimes categorize others not because it seems to provide more information about them but because we may not have the time (or the motivation) to do anything more thorough.

2.2 Conceptual Framework

Workforce diversity refers to the “composition of work units in terms of the cultural or demographic characteristics that are salient and symbolically meaningful in the relationships among group members”. The concept of workplace diversity is gaining importance in literature and research in economics, sociology, management, and education. Mazur (2010) defined workforce diversity as what differentiates one group of people from another along primary and secondary dimensions. Primary dimensions of diversity, or those exerting primary influences on own identities, are gender, ethnicity, race, sexual orientation, age and mental or physical abilities and characteristics. The primary dimensions shape our basic self-image as well as our fundamental world views. Makokolo (2015) defines workforce diversity as a group of people who bring a variety of backgrounds, styles, perspectives, values and benefits as assets to the organization with which they interact. The term used to describe this challenge is “workforce diversity” which means that organizations are becoming more heterogeneous in terms of race, ethnicity, ability, age and other aspects of differences.

2.2.1 Dimensions of workforce diversity

The choice of these dimensions is owing to the fact that they are prominent, much more applicable and suitable in the money deposit banks than other measures of workforce diversity.

a) Cultural Diversity

Culture could be seen as an assembly of individuals who share common cultural traditions and customary practices and also provide their members with a self-conscious identity as a nation (Sayers, 2012). However, if at least the majority of team members are ethnically diverse, then more ethnic diversity has a positive impact on performance (Gupta, 2013). Moreover, Humphrey *et al.* (2016) stress that educating people to appreciate cultural diversity entails a support for the values of inclusion and solidarity. Countries cannot mirror any democratic norms without promoting respect for diversity and its corresponding values of freedom, equality, and tolerance

b) Educational Background

It is a common perception that people who are educated can perform certain tasks easily, effectively and efficiently than those who are not. This means an individual who knowledgeable can perform better at tasks that requires that skills and knowledge. Educational background could be seen as the type of formal training or education or even career that a person has acquired over the years. Daniel (2009) discovered that different types of education and levels of education expect different mobility rates. For instance, there are various occupations that are available for different sets of people.

c) Gender Diversity

Powell (2011) defined gender as the physiological inference of a someone being either male or female, like expectations and beliefs regarding what kind of attitudes, behaviors, values, knowledge, skills, and interest's areas are more suitable for or typical of one sex than the other. The study of gender diversity focuses on how individuals believe that males and females differ. These gender variations influence the manner in which individuals react to the behaviors of others in the work settings or any other group coalition. Gender diversities are visible in prejudice, stereotypes, and discrimination. Singh and Vinnicombe (2014) in their study discovered that women are almost if not completely absent when it comes to occupying senior positions in organizations.

2.2.3 Concept of Organizational Performance of Money Deposit Banks

Performance has been defined as the resultant of efforts in form of activities of the business enterprise which includes its strategy and operational activities, management of all segments of business enterprise such as the human resources, finance, and production, marketing (Mark and Nwaiwu, 2015). Business performance is the effort expended by an enterprise so as to reach and achieve its stated objectives which could include: its employee's satisfaction, its customer's satisfaction, the societal satisfaction, its survival, sales growth, and return on investment, employment, and ultimately profitability. This means performance is actual output as against expected output (Mark and Nwaiwu, 2015).

2.2.4 Dimensions of Organizational Performance

a) Customer Satisfaction

Customer satisfaction has been one of the top tools for a successful business. Customer satisfaction is defined as an overall evaluation based on the total purchase and consumption experience with the good or service over time (Fornell *et al.*, 2016). Customer satisfaction also comes along with the expectation of the customer on how the goods and services are being facilitated by the companies. Customer satisfaction is a barometer that predicts the future customer behaviour. However, the product and its features, functions, reliability, sales activity and customer support are the most important topics required to meet or exceed the satisfaction of the customers. Satisfied customers usually rebound and buy more. Besides buying more they also work as a network to reach other potential customers by sharing experiences (Hague and Hague 2016).

b) Customer Loyalty

Ciroma (2019) defines loyalty as a deeply held commitment to rebuild and re-patronize a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause switching behaviors. Customer loyalty is viewed as the strength of the relationship between an individual's relative attitude and re-patronage. Gremler and Brown (2019) divided customer loyalty into three different categories that include behaviour loyalty, intentional loyalty, and emotional loyalty.

2.2.4 Review of Related Empirical Studies

Bhatnagar (2017) in her research investigates the attitudes towards women managers in banks in India. Data were collected from 65 female and 136 male employees working at clerical, junior, middle and senior middle management levels in Indian Banks. Descriptive statistics was used as the method of data analysis. Results reveal a widespread lukewarm attitude towards women managers. Though women hold a much more favorable attitude than men, female responses are not equivalently positive. The research identifies great differences in attitudes of male and female employees towards the females in managerial positions. Author identifies the resistance of the men in accepting women as worthwhile peers and bosses, the influence of the unfavorable attitudes of males on organizational decisions concerning woman's career advancement. The result also identifies that the conflict between maternal and work roles are reasons for the slow entry and rise of women in corporate sector. The weakness of the empirical review is the use of descriptive statistics in the study. Descriptive statistics cannot be used in the testing of study hypotheses. As a result, the present study will correct this by the use of inferential statistics which can be used to test study hypotheses and thus make policy recommendations.

Zhuwao (2017) studied workforce diversity and its effects on employee performance in a higher education institution in South Africa: A case of the University of Venda. Various legislative measures were introduced by the government in order to shape the workforce in organisations. However, these legislative measures expressly focus on compelling organisations to embrace diversity and thus not considering the business need of it and how it influences employee behavioral outcomes such as employee performance. It is upon this backdrop that this study investigated the effects of workforce diversity on employee performance in an HEI in South Africa. A cross-sectional research design was used. A random sample (n = 267) was chosen by dividing employees into homogeneous strata of academic and non-academic employees. A Workforce Diversity Questionnaire and Employee Work Performance Questionnaire were administered. The results showed a positive and significant relationship between independent variables (gender diversity, ethnic diversity and educational diversity) and the dependent variable (employee performance). The relationship between age diversity and employee performance was not significant. HEIs should introduce diversity management programs to improve the effectiveness of workforce diversity towards employee performance. Because a cross-sectional research design was employed, conclusions about causality could not be made.

Kowo and Akinbola (2018), studied effects of workforce diversity on employees' performance in Stallion Group of Company, Kwara State, Nigeria. The Study adopted a descriptive and explanatory research design. The study population consisted of all staff of Stallion group Ltd. sample size of 80 respondents was selected and data collection method was applied by use of questionnaire, where by analysis of descriptive and inferential statistics of SPSS version 20.0 was adopted. The Pearson's correlation coefficient signifies, there is a relationship between each independent variables and the dependent variable and tested at 1% significance level. It also revealed that gender; age, ethnicity and educational background are positively correlated and the strength of the relationship is small but definite relationship to employee performance. It is recommended that company managements must use good strategies to effectively manage workforce diversity and collaborative research efforts should be done to ascertain the contextual variables that moderate workforce diversity to produce positive performance outcomes. The weakness of empirical review can be seen from the low predictive power of the explanatory variables which indicates that only 21% of the explanatory variables was able to explain the changes in the dependent variable. This calls for inclusion of other explanatory variables of interest.

Mba *et al.* (2018) studied the effect of Ethnic diversity the performance of Nigerian Breweries Plc. The study investigated the extent to which ethnic diversity affects productivity. The survey research design was adopted for the study. The study had a population size of 1342, out of which a sample size of 396 employees was investigated using Taro Yamane's simple size technique. Instruments used for data collection was the questionnaire. The statistical technique employed to test the hypothesis was the linear regression. The findings indicate that ethnic diversity positively affects productivity. Therefore, the study recommended that organizations that are constituted of different cultures should build themselves by acknowledging different values of the employees and incorporate it into the organizational culture for greater efficiency and productivity.

Wycliffe and Awiti (2019) assessed Leveraging Workforce Diversity to improve Employee Performance in Kenya. The study was guided by positivism research philosophy and descriptive survey research design and correlational research design were adopted. The target population included the chairpersons of departments of the public universities in Kenya. Correlation and regression analysis established a statistically significant positive relationship between workforce diversity variables and employee performance. The conclusion drawn from the study findings is that age diversity, gender diversity, ethnic diversity and education background diversity influence employee performance positively and majority of the employees are positive about workforce diversity practices in public universities. The study recommended that the management should continue to uphold its workforce diversity policies and practices in order to increase the benefits of workforce diversity.

3.0

METHODOLOGY

The underlying nature of this study calls for the adoption of survey research design and domiciled in Makurdi and sampled First bank, Union bank, United Bank of Africa (UBA) Guaranty Trust Bank, Diamond Bank and Zenith Bank in Makurdi metropolis, Benue State-Nigeria with a total population of 706 with a sample size of 253. The sampling technique adopted in this study was multistage sampling and questionnaire was adopted as a data collection instrument, a validity index of .915 and reliability stood at .904. In the first instance, multiple regression analysis will be employed to determine the extent to which workforce diversity affect organizational commitment in the Nigerian Banking Industry. The implicit form of the regression formula is represented below:

$$CUS = f(CUD, EDD, GED) \quad (3)$$

$$CUL = f(CUD, EDD, GED) \quad (4)$$

Where:

CUD = Cultural Diversity

EDD = Educational Diversity

GED = Gender Diversity

CUS = Customer Satisfaction

CUL = Customer Loyalty

The explicit form of the model for this study is;

$$CUS = b_0 + b_1 CUD + b_2 EDD + b_3 GED + U_t \quad (5)$$

$$CUL = b_0 + b_1 CUD + b_2 EDD + b_3 GED + U_t \quad (6)$$

Where,

b_0 = Regression Intercept or Slope

$b_1 - b_3$ = Regression Coefficients

U_t = Error or Stochastic Term

Multiple regression analysis will be used to measure the extent to which independent variables predict dependent variables. **Decision Rule:** *If the probability value of $b_i >$ critical value, we accept the null hypothesis, that is, we accept that the estimate b_i is not statistically significant at the 5% level of significance. If the probability value of $b_i <$ critical value, we reject the null hypothesis, in other words, that is, we accept that the estimate b_i is statistically significant at the 5% level of significance.*

4.0

RESULTS AND DISCUSSIONS

The section is made up of four sections; Section one presents the results of the Demographic Characteristics of the Respondents. Section two presents the result of the study based on the specific objectives of the study. Section three deals with the results of the regression analysis while section four deals with the discussion of the results based on the specific objectives of the study. A total of 253 questionnaires were distributed and 248 were returned representing a 98.02 % response rate and 1.98 % non-response rate. This represents a high response rate. As a result, the information obtained will provide a valid explanations of the issues under investigation in the study area.

4.2 Regression Results for Model I

Examining the basic assumptions of the regression analysis for this study we have;

Table 4.1: Statistical Significance of the model 1

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	53.246	3	17.749	.047	.016 ^b
	Residual	5991.954	16	374.497		
	Total	6045.200	19			

a. Dependent Variable: CUS

b. Predictors: (Constant), GED, EDD, CUD

Source: SPSS 20.0 Result Output, 2020

The F-ratio in the ANOVA table above tests whether the overall regression model is a good fit for the data. The table shows that the independent variables statistically significantly predicts the dependent variable $F(3, 16) = 0.047$, $p < 0.016^b$ (i.e., the regression model is a good fit of the data).

Table 4.2: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.939 ^a	.881	.770	19.35193

a. Predictors: (Constant), GED, EDD, CUD

b. Dependent Variable: CUS

Source: SPSS 20.0 Result Output, 2020

The coefficient of determination R^2 for the study is 0.881 or 88.10%. This indicates that 88.10 % of the variations in the model can be explained by the explanatory variables of the model while 11.9 % of the variation can be attributed to unexplained variation captured by the stochastic term. The Adjusted R Square and R^2 show a negligible penalty (77.0 %) for the explanatory variables introduced by the researcher.

Table 4.3: Regression Coefficients

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	31.085	26.108	1.191	.251		
	CUD	.783	.396	.692	1.977	.039	.956
	EDD	.649	.270	.491	2.404	.023	.970
	GED	-.068	.430	-.040	-.158	.877	.947
							1.056

a. Dependent Variable: CUS

Source: SPSS 20.0 Result Output, 2020

The result of the first model specification indicates that Cultural Diversity (CUD) has a positive effect on Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria and the effect is

statistically significant ($p < 0.05$) and in line with *a priori expectation*. This means that a unit increases in Cultural Diversity (CUD) will result to a corresponding increase in Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria by a margin of 69.2 %. As shown by the results of the multiple regression coefficients, Educational Diversity (CUD) has a positive effect on Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria and the effect is statistically significant ($p < 0.05$) and in line with *a priori expectation*. This means that a unit increases in Educational Diversity (CUD) will result to a corresponding increase in Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria by a margin of 49.1 %. Gender Diversity (GED) has negative effect on Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria and the effect is not statistically significant ($p > 0.05$) and not in line with *a priori expectation*. This means that a unit increases in Gender Diversity (GED) will result to a corresponding decrease in Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria by a margin of 4.0 %.

4.3 Regression Results for Model II

Examining the basic assumptions of the regression analysis for this study we have;

Table 4.4: Statistical Significance of the model

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	837.000	3	279.000	2.869	.047 ^b
	Residual	1556.000	16	97.250		
	Total	2393.000	19			

a. Dependent Variable: CUL
b. Predictors: (Constant), GED, EDD, CUD

Source: SPSS 20.0 Result Output, 2020

The F-ratio in the ANOVA table above tests whether the overall regression model is a good fit for the data. The table shows that the independent variables statistically significantly predicts the dependent variable $F(3, 16) = 2.869$, $p < 0.047^b$ (i.e., the regression model is a good fit of the data)

Table 4.5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.914 ^a	.835	.785	9.86154

a. Predictors: (Constant), GED, EDD, CUD
b. Dependent Variable: CUL

Source: SPSS 20.0 Result Output, 2020

The coefficient of determination R^2 for the study is 0.835 or 83.5%. This indicates that 83.5% of the variations in the model can be explained by the explanatory variables of the model while 16.5 % of the variation can be attributed to unexplained variation captured by the stochastic term. The Adjusted R Square and R^2 show a negligible penalty (78.5 %) for the explanatory variables introduced by the researcher.

Table 4.6: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1	(Constant)	28.766	13.304	2.162	.046		
	CUD	-.057	.202	-.058	.282	.956	1.046
	EDD	-.298	.189	-.324	.1582	.970	1.030
	GED	.564	.219	.534	.2579	.947	1.056

a. Dependent Variable: CUL

Source: SPSS 20.0 Result Output, 2020

Cultural Diversity (CUD) has a negative effect on Customer Loyalty of Money Deposit Banks in Benue State, Nigeria and the effect is not statistically significant ($p > 0.05$) and not in line with *a priori* expectation. This means that a unit increases in Cultural Diversity (CUD) will result to a corresponding decrease in Customer Loyalty of Money Deposit Banks in Benue State, Nigeria by a margin of 5.8 %. Educational Diversity (CUD) has a negative effect on Customer Loyalty of Money Deposit Banks in Benue State, Nigeria and the effect is not statistically significant ($p > 0.05$) and not in line with *a priori* expectation. This means that a unit increases in Educational Diversity (CUD) will result to a corresponding decrease in Customer Loyalty of Money Deposit Banks in Benue State, Nigeria by a margin of 32.4%. Gender Diversity (GED) has positive effect on Customer Loyalty of Money Deposit Banks in Benue State, Nigeria and the effect is statistically significant ($p < 0.05$) and the effect is in line with *a priori* expectation. This means that a unit increases in Gender Diversity (GED) will result to a corresponding increase in Customer Loyalty of Money Deposit Banks in Benue State, Nigeria by a margin of 53.4 %.

4.4 Test of Hypotheses and Discussion of Findings

The result of the first hypothesis in the first model specification indicates that Cultural Diversity (CUD) has a positive effect on Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria and the effect is statistically significant ($p < 0.05$) and in line with *a priori expectation*. This means that a unit increases in Cultural Diversity (CUD) will result to a corresponding increase in Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria by a margin of 69.2 %. Using the probability value of the estimate, $p(b_1) < \text{critical value of } 0.05 \text{ confidence level}$. Thus, we reject the null hypothesis. That is, we accept that the estimate b_1 is statistically significant at the 5% level of significance. This implies that Cultural Diversity has a significant effect on Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria. This finding is in tandem with that of Kowo and Akinbola (2018) who studied Effects of Workforce Diversity on Employees' Performance in Stallion Group of Company, Kwara State, Nigeria and found that culture ethnicity is positively correlated with performance.

As shown by the results of the multiple regression coefficients, Educational Diversity (CUD) has a positive effect on Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria and the effect is statistically significant ($p < 0.05$) and in line with *a priori expectation*. This means that a unit increases in Educational Diversity (CUD) will result to a corresponding increase in Customer

Satisfaction of Money Deposit Banks in Benue State, Nigeria by a margin of 49.1 %. Using the probability value of the estimate, $p(b_2) < \text{critical value of } 0.05$ confidence level. Thus, we reject the null hypothesis. That is, we accept that the estimate b_2 is statistically significant at the 5% level of significance. This implies that Educational Diversity has a significant effect on Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria. This finding is in line with that of Wycliffe and Awiti (2019) who assessed Leveraging Workforce Diversity to improve Employee Performance in Kenya. The study found that educational background or diversity of employees influence performance positively.

Gender Diversity (GED) has negative effect on Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria and the effect is not statistically significant ($p > 0.05$) and not in line with *a priori expectation*. This means that a unit increases in Gender Diversity (GED) will result to a corresponding decrease in Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria by a margin of 4.0 %. Using the probability value of the estimate, $p(b_3) > \text{critical value of } 0.05$ confidence level. Thus, we accept the null hypothesis. That is, we accept that the estimate b_3 is not statistically significant at the 5% level of significance. This implies that Gender diversity has no significant effect on Customer Satisfaction of Money Deposit Banks in Benue State, Nigeria. This finding is in line with that of Bhatnagar (2017) who reveal that there is a widespread lukewarm attitude towards women managers at workplace. This lukewarm attitude has the ability of creating disaffection at workplace thereby leading to negative organizational outcomes which will invariably affect customers' satisfaction in the bank under study.

Cultural Diversity (CUD) has a negative effect on Customer Loyalty of Money Deposit Banks in Benue State, Nigeria and the effect is not statistically significant ($p > 0.05$) and not in line with *a priori expectation*. This means that a unit increases in Cultural Diversity (CUD) will result to a corresponding decrease in Customer Loyalty of Money Deposit Banks in Benue State, Nigeria by a margin of 5.8 %. Using the probability value of the estimate, $p(b_4) > \text{critical value of } 0.05$ confidence level. Thus, we accept the null hypothesis. That is, we accept that the estimate b_4 is not statistically significant at the 5% level of significance. This implies that Cultural Diversity has no significant effect on Customer Loyalty of Money Deposit Banks in Benue State, Nigeria. This finding is in line with that of Mousa and Alas (2016) who examined Cultural Diversity and Organizational Commitment: A Study on Teachers of Primary Public Schools in Menoufia (Egypt) and found that it is true to assume that not all challenges of cultural diversity have a positive effect on organizational commitment approaches. This in effect means that cultural diversity has a negative effect on performance of an organization when it reduces the commitment of the employees on the organization to effectively perform their duties.

Educational Diversity (CUD) has a negative effect on Customer Loyalty of Money Deposit Banks in Benue State, Nigeria and the effect is not statistically significant ($p > 0.05$) and not in line with *a priori expectation*. This means that a unit increases in Educational Diversity (CUD) will result to a corresponding decrease in Customer Loyalty of Money Deposit Banks in Benue State, Nigeria by a margin of 32.4%. Using the probability value of the estimate, $p(b_5) > \text{critical value of } 0.05$

confidence level. Thus, we accept the null hypothesis. That is, we accept that the estimate b_5 is not statistically significant at the 5% level of significance. This implies that Educational Diversity has no significant effect on Customer Loyalty of Money Deposit Banks in Benue State, Nigeria. This finding is contrary to that of Zhuwao (2017) who studied Workforce Diversity and its Effects on Employee Performance in a Higher Education Institution in South Africa: A Case of the University of Venda. The study found that educational diversity was positively related to performance as a dependent variable of the study. Highly educationally diverse workforce entails that most of the employees came to the organization with varied and diverse educational background. Some scholars have opined that educational diversity works well where there is a huge educational gap between the management team and the subordinate as instructions are handed over and orders obeyed without much problem. However, with a highly educated workforce as can be seen from the demographic characteristics of the respondents presented at the beginning of chapter four, one can see that they might be disputes in reaching agreement in taking a management decision thus leading to a negative effect of educational diversity on organizational performance.

Gender Diversity (GED) has positive effect on Customer Loyalty of Money Deposit Banks in Benue State, Nigeria and the effect is statistically significant ($p < 0.05$) and the effect is in line with *a priori* expectation. This means that a unit increases in Gender Diversity (GED) will result to a corresponding increase in Customer Loyalty of Money Deposit Banks in Benue State, Nigeria by a margin of 53.4 %. Using the probability value of the estimate, $p(b_6) < \text{critical value of } 0.05$ confidence level. Thus, we reject the null hypothesis. That is, we accept that the estimate b_6 is statistically significant at the 5% level of significance. This implies that Gender diversity has a significant effect on Customer Loyalty of Money Deposit Banks in Benue State, Nigeria. This finding is in line with that of Wycliffe and Awiti (2019) who assessed Leveraging Workforce Diversity to improve Employee Performance in Kenya and found that age diversity, gender diversity, ethnic diversity and education background diversity influence employee performance positively.

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

This study examined the effect of workforce diversity on the performance of money deposit banks in Benue State, Nigeria. According to the study, workforce diversity points to the various terms of the cultural or demographic characteristics that are salient and symbolically meaningful in the relationships among group members who are united at workplace. The study has shown that organizations and their employees do not exist in a vacuum or separated from the various factors such as culture, education and gender related issues as examined in this study, but are in constant interaction with these variables. The manner of interaction of the variables determines to a very large extent organizational outcomes such as performance. Management of workforce diversity is a challenge to the management of the banks as the way in which the various dimensions of workforce diversity is managed determine to a large extent the performance of

the banks under study. The result of the first model indicates that workforce diversity variables namely; cultural diversity and educational diversity had a positive effect on organizational performance while gender was negatively related to performance. The second model of the study indicates that cultural and educational diversity was negatively related to organizational performance while gender had a positive effect on organizational performance. The negative effects of some of the proxies of workforce diversity should be of concern to the management of the selected banks. If diversity is not well managed, it also has the tendency to create clashes, miscommunication, misinterpretation, amplified tension, and lack of cohesion, with several negative effects on the organization performance. A diverse workforce is an image of the transformation taking place in the world business environment and marketplace. Several workplaces environment are made up of diverse cultures. Therefore, it is essential for proactive organizations to learn how to adjust to being effective. Different work teams convey high worth to establishments. The respects for individual differences are of great benefits to the workplace. This in several cases creates significant increasing work productivity and competitive advantages.

5.2 Recommendations

On the basis of the findings of the study, the following recommendations were made:

- i. Diversity management should be the goal of management of the banks as it benefits the banks by creating a fair and safe environment where everyone has access to equal opportunities/challenges.
- ii. This study recommends that organization's that constitute of different cultures should build themselves by acknowledging different values of the employees and incorporate it into the organizational culture for greater efficiency and productivity.
- iii. Management of the selected banks encourage cultural diversity as it enables employees to effectively provide service to customers from different ethnic group, thus helping to improve performance of the organizational on the long-run.
- iv. On the way to improve educational diversity, management should provide training opportunities to employees who lack the required skills for required job. Management should also encourage employees by providing study leave to employees who wish to further their education. Management can provide financial aid by sponsoring high performance employees to acquire some certification that will improve performance. This can be an extrinsic motivation to other employees.
- v. Management should continue to promote equal employment and opportunity for career growth for all gender. To encourage gender diversity, managers should create flexible working policies that can help female employees to manage their work and their personal life (work-life balance) without clashes.

5.4 Limitations of the Study and Suggestions for Further Studies

Representation of reality: The model used for this study has the limitation that it is only an abstraction or representation of reality. This limitation was minimized by relying on primary data from the study area and presenting it in percentage to give a glimpse of what the opinion of people from the studied bank think about the issue under consideration. The uncooperative behavior of some of the management of the bank under study during questionnaire administration also constituted a challenge for this work. It was mitigated by repeat visit to the banks. The sample size of this study is small. To overcome this in future research the survey also could be directed to more banks in the study area. Also, dimensions of the dependent variables - organizational performance in the money deposit banks can be broken down into many dimensions to see the effect workforce diversity on the various components of the dependent variables. This will present a clearer picture of the effect of workforce diversity on the performance of money deposit banks in the study area.

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