

**IMPACT OF DIVERSITY MANAGEMENT
ON ORGANIZATIONAL PERFORMANCE**
*(An Empirical evidence from Guaranty Trust Bank, PLC in Ilorin,
Kwara State)*

BY

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CERTIFICATION

This is to certify that this research work has been completed read through and approved as meeting the requirement of department of Business and Management, Institute of Finance and Management Studies, Kwara State Polytechnic Ilorin in partial fulfillment for the award of Higher National Diploma in Accountancy.

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DEDICATION

This project is dedicated to Almighty God, the owner and giver of wisdom, knowledge and understanding, the sustainer of life and the God of universe.

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All praise and adoration to GOD ALMIGHTY for sparing my life till this moment in my academic life and for the fulfillment of my Higher National Diploma program in good health and enduring spirit.

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ABSTRACT

Diversity has historically been undervalued in corporate settings in Nigeria, primarily due to entrenched cultural practices that favor individuals with political connections, particularly in human resource management. However, a shift is underway, especially among indigenous companies with a global perspective, as they increasingly recognize the importance of diversity management. This study examines the impact of diversity management on the performance of Guaranty Trust Bank Plc in Ilorin, Kwara State, and identifies factors contributing to improved organizational performance. Using a case study approach, 171 questionnaires were distributed, with 159 responses received. Hypotheses were formulated to guide the investigation, and data were analyzed using regression analysis with SPSS software. The findings indicate that ethnic and religious diversity significantly contribute to achieving organizational targets and enhancing service quality at GTB Ilorin. These independent variables showed a notable association with the dependent variables of target achievement and service quality. Based on these results, it is recommended that the organization adopts various strategies for diversity management to positively impact its target achievement and service quality.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The subject of diversity within corporate entities in Nigeria has often been sidelined, primarily attributed to a corporate culture that tends to favor individuals with authority, especially in human resource procurement and administration (Ehimare, 2012; Ogaga-Oghene, 2012). Nonetheless, there is a growing acknowledgment among indigenous corporate organizations with a global orientation that this management challenge demands attention.

Diversity management encompasses organizational endeavors to ensure that all individuals are esteemed irrespective of their differences. While organizations have crafted policies on diversity management, it is imperative that these policies are equitably implemented across all employees rather than merely existing in documentation. Issues surrounding diversity management relate to how diversity initiatives facilitate the recruitment and retention of employees from diverse backgrounds. Embracing diversity is lauded for fostering varied thinking and problem-solving capacities (Jackson et al., 2009). Greenberg (2004) defines diversity as the spectrum of differences among individuals within an organization, spanning factors such as race, gender, ethnicity, age, personality, cognitive style, tenure, organizational function, and educational background. According to Fredman (2001), diversity can act as a wellspring of creativity and innovation, offering a basis for competitive advantage. However, diversity can also breed misunderstandings, distrust, and conflict in the workplace, leading to absenteeism, subpar work quality, diminished morale, and reduced competitiveness. Thus, diversity should be woven into the organizational fabric to cultivate a mindset among managers and employees that advocates for equitable treatment. Today's workforce is profoundly diverse, and if managed effectively, this diversity can furnish the organization with a potent competitive

edge by stimulating creativity and injecting adaptability into the company (Beardwell and Claydon, 2007).

Managing diversity is a concept that acknowledges the benefits derived from differences. It diverges from equal opportunity, which concentrates on legislating against discrimination, presupposes that individuals should assimilate into the organization, and frequently relies on affirmative action. Globalization increasingly necessitates employers to recruit individuals from minority groups who possess the cultural and linguistic proficiencies requisite to engage with diverse clientele (Thomas, 1994).

Mavin and Girling (2000) contend that diversity management is indispensable for growth in today's fiercely competitive global marketplace. Organizations aspiring to maintain relevance in the global arena must embrace diversity in their mindset, actions, and innovation. Diversity is advantageous for both employees and employers. While employees depend on workplace interdependence, honoring individual differences can augment productivity. Workplace diversity can also mitigate legal disputes, unlock marketing opportunities, foster creativity, and enhance the organization's reputation (Thomas, 1994). Flexibility and creativity are pivotal to competitiveness, rendering diversity pivotal for organizational triumph. Moreover, the potential ramifications, such as loss of time and resources, should not be underestimated. Heterogeneous workforces or workforce diversity foster creativity, and diverse groups have demonstrated superior problem-solving abilities and heightened levels of critical analysis (Fredman, 2001).

Workplace diversity is consequential for employees as it contributes to establishing a favorable reputation for the organization (Liff, 1999). When diversity is managed effectively, productivity and the quality of work life are enhanced.

Dressler (2006) observes that managing workforce diversity entails mitigating potential obstacles such as prejudice and bias that can undermine the functioning of a diverse workforce. In practice, managing workforce diversity necessitates a blend of obligatory and voluntary management actions. Hence, this study endeavors to explore the impact of

workforce diversity on employee performance and its subsequent influence on organizational performance.

1.2 Statement of the Problem

Discriminatory attitudes, individual identities, and a lack of cooperation within a diverse organization have extended beyond acceptable limits, resulting in low morale and negative performance outcomes. This is primarily because departmental goals take precedence over broader organizational goals and objectives.

The lack of proper support for core values of diversity, due to barriers such as age, culture, and religion, hampers corporate profitability. Additionally, the management's approach to education, training, and exposure as a policy matter has proven to be inadequate in aligning with global best practices necessary to achieve organizational targets.

Mishandling diversity management can lead to the formation of various groups, resulting in miscommunication, emotional conflicts, power struggles, and high employee turnover (Jackson et al., 1991; William and O'Reilly, 1998; Jehn, 1995). In such cases, diversity management becomes an obstacle to organizational growth. Previous studies in the literature have primarily focused on exploring diversity management to improve organizational performance and leadership skills.

However, employees will appreciate and value the implementation of diversity if it positively impacts their performance. This research aims to examine the performance parameters to determine how workforce diversity can enhance organizational performance. A critical question arises regarding whether strong opinions on diversity management can indeed improve organizational performance. To address this question, the study emphasizes the importance of considering the perspectives of a diverse workforce to enhance organizational performance.

1.3 Research Questions

Based on the aforementioned issues, this research aims to explore the following inquiries:

1. To what extent does the presence of diverse ethnic backgrounds impact the efficiency of organizational services?
2. What is the correlation between religious diversity and the effectiveness of organizational services?
3. How does the presence of ethnic diversity affect the effectiveness of organizational services?
4. What is the impact of religious diversity on the efficiency of organizational services?

1.4 Research Objectives:

The research aims to achieve the following objectives:

1. Examine the influence of ethnic diversity on the efficiency of organizational services.
2. Determine the relationship between religious diversity and the effectiveness of organizational services.
3. Investigate the impact of ethnic diversity on the effectiveness of organizational services.
4. Examine the effect of religious diversity on the efficiency of organizational services.

1.5 Research Hypotheses:

The research hypotheses are as follows:

1. Ho1: There is no significant relationship between ethnic diversity and the efficiency of organizational services.
2. Ho2: There is no significant relationship between religious diversity and the effectiveness of organizational services.
3. Ho3: There is no significant relationship between ethnic diversity and the effectiveness of organizational services.
4. Ho4: There is no significant relationship between religious diversity and the efficiency of organizational services.

1.6 Significance of the study

The objective of this study is to critically examine the impact of diversity management on organizational performance. Specifically, it aims to assess the extent to which diversity management facilitates the achievement of organizational goals and objectives. Additionally, the study seeks to identify the most effective strategies for conducting this research.

This research project holds significance for both private and public organizations as it provides insights into the effects of diversity management on organizational performance. The findings will be valuable to shareholders, top management, and customers, as they will gain a better understanding of how effectively managing diversity can enhance overall organizational performance.

Moreover, this study will be beneficial to organizations, employers (particularly the management of the organization under investigation), policymakers, consultants, and academia operating in diverse environments or those interested in exploring this topic. It also serves as a foundation for future research on the subject by other scholars.

1.7 Scope of the study

This research work will embark upon with the sole aim of elucidating and establishing the effect of diversity management on organisation performance of the Guaranty Trust Bank, Ilorin branch. Based on this, efforts will be made to look at how workforce diversity management affect the organisation performance and highlight the degree of measures put in place by the service provider in the institution in managing the interest of their customers.

1.8 Plan of the Study

This research work will be structured into five chapters. Hence, the chapters are charted below in order of standard:

Chapter one; This is the first part of the research work and it provides a Background knowledge to the Study, Statement of the Problem, Objectives of the Study, Questions of

the study, Hypothesis of the study, Significant of the Study, Scope and Limitation of the Study, Outline of the Study, Operationalization and Definition of Terms.

Chapter two: Literature Review, Conceptual Review, Theoretical Review, and Empirical Review.

Chapter three: Discusses the methodology, research design, strategy, population of study, sample size determination, sample techniques, method of data collection, research instrument, method of data analysis, validity of research instrument, reliability of research instrument and ethical consideration.

Chapter four: This chapter discusses the data presentation and analysis of the research work which includes the empirical result and interpretation of result, test of questionnaires, test of hypothesis and discussion of results which shall be made available in chapter four.

Chapter five: This is the final chapter of this research work and it shall reflect the summary of the work, discusses the findings in the study, give conclusions, and Recommendations for further study.

1.9 Definition of Terms

The researcher has compiled key terms used in this study, which may differ from their conventional meanings:

Diversity Management: Refers to organizational actions aimed at promoting greater inclusion of employees from different backgrounds into an organization's structure. The approach to diversity management can vary significantly between companies, depending on their goals and the industry they operate in.

Management: Essential for organized life and necessary for running all types of organizations. Good management is the backbone of successful organizations. Managing involves achieving life's objectives and, in an organizational context, entails getting things done with and through other people to achieve the organization's objectives.

Diversity: The degree of differences in identifying features among members of a purposefully defined group. This includes differences in racial or ethnic classifications,

age, gender, religion, philosophy, physical abilities, socioeconomic background, sexual orientation, gender identity, intelligence, mental health, physical health, genetic attributes, personality, behavior, or attractiveness.

Organizational Performance: The actual output or results of an organization, measured against its intended outputs (goals and objectives).

Organization: An entity comprising multiple people, such as an institution or an association, that has a particular purpose.

Performance: The accomplishment of a given task measured against pre-set standards of accuracy, completeness, cost, and speed. In a contractual context, performance is deemed the fulfillment of an obligation in a manner that releases the performer from all liabilities under the contract.

CHAPTER TWO

LITERATURE REVIEW

2.1 Conceptual Review

2.1.1 Diversity Management

Hubbard defines diversity management as the systematic process of planning, organizing, directing, and supporting a collective mix of individuals in a manner that contributes quantifiable differences to organizational performance (Hubbard, 2004). Diversity encompasses various qualities individuals bring, including ethnicity, nationality, language, socio-economic class, sexual orientation, religion, age, perspectives, experiences, education, gender, and generation (Wang & McLean, 2015). The primary goal of diversity management is to leverage these unique attributes to foster more innovative and creative environments within organizations.

Diversity management initiatives encompass specific activities, programs, policies, or formal processes designed to instigate a cultural shift towards embracing diversity within organizations (Wentling&Nilda, 2000). These initiatives aim to recognize and harness the value of workforce diversity while addressing barriers like discrimination and segregation (Healy, Kirton, & Noon, 2010). Research indicates that a focus on diversity management correlates with positive work-related attitudes and behaviors, including organizational loyalty, job satisfaction, decreased intentions to quit, and increased employee retention (Jauhari& Singh, 2013; Choi, 2009; Pitts, 2009; McKay et al., 2007).

Investing in diversity tends to yield business benefits such as enhanced creativity, improved sales, increased productivity, and reduced costs related to turnover and absenteeism (Ozbilgin&Tatli, 2008; Armstrong, 2010; Choi & Rainey, 2009; Kochan et al., 2003). Diversity management has been defined in various ways, including the management of national cultural differences, equal opportunity development, strategic integration of organizational components, and recognition of a diverse workforce (Barmes&Ashtiany, 2003; Liff, 1999; Cox, 1993; Kandola& Fullerton, 1998).

As the definition of diversity evolves, Kapoor and Madera (2011) note its global emergence as a phenomenon, posing challenges for management and leading to workforce conflicts (Owoyemi, Elegbede, & Gbajumo-Sheriff, 2011). Understanding and addressing generational differences have become crucial for managers to enhance organizational effectiveness (Gursoy, Chi, & Karadag, 2012). Workforce diversity has dual implications for organizational effectiveness, with potential benefits like greater innovation and improved decision-making, alongside challenges like increased conflict and turnover (Milliken & Martins, 2016; Jackson, Joshi, & Erhardt, 2003).

Limited research exists on the direct impact of workforce diversity on organizational performance in the Revenue sector, but evidence suggests it can affect organizations positively or negatively (Chuang, 2004). Companies prioritizing diversity are deemed more effective and advanced (Rana Nadir Idrees, AbdusSattarAbbasi & Muhammad Waqas, 2013). Leaders and managers play a crucial role in diversity program success by addressing issues related to the working environment, age, language, efficiency, effectiveness, job relevance, and ethnicity. Failure to manage diversity properly can lead to personal clashes, reduced profitability, diminished organizational performance, and a damaged reputation.

Harold and Kumar (2012) underscore that diversity in organizational performance involves practices recognizing and appreciating the interdependence of humanity, culture, and the natural environment. Organizational performance, defined as the achievement of goals and objectives, is influenced by diversity and employee satisfaction (Shell, 2010; Gursoy, 2012). Managers must recognize generational differences and diverse factors such as gender, religion, race, ethnicity, and age to gain a competitive advantage in the complex business environment (Eastman & Liu, 2012; Owoyemi, 2011).

2.12 Managing Workforce Diversity

Ellis and Sonnenfield (2004) argue that effectively managing diversity has become essential in Human Resource Management due to the challenge of meeting the needs of a

culturally diverse workforce. Sensitizing workers and managers to differences associated with gender, race, age, and nationality is crucial for maximizing the potential productivity of all employees. Various approaches, including affirmative action for minority groups, diverse recruitment policies, diversity management, and strategic diversity management, are employed to manage workforce diversity.

Performance, as defined by Rue and Byar (1993) and Cascio (2006), refers to the effective discharge of one's duty for good results. It involves the execution or recognizable action, achievement, or accomplishment in undertaking a duty. The relationship between performance and workforce diversity is emphasized by Fernandez (1993), who argues that good diversity practices enhance both employee and organizational performance. Managing diversity involves leveraging cultural differences in skills, ideas, and creativity to contribute to a common goal, providing organizations with a competitive edge. Recent studies, as noted by Hayles and Mendez (1997), further support a strong correlation between good diversity practices and profits.

Workplace diversity, a complex and controversial phenomenon, is conceptualized from various viewpoints. Some scholars favor a narrow definition focusing on specific cultural categories such as race and gender, while others argue for a broader perspective encompassing all possible ways people can differ (Jackson May and Whitney, 2005). The danger in narrowly defining diversity lies in overlooking interactions among different dimensions of cultural diversity. A broader concept, according to Michaéla, Deanne, Paul, & Janique (2003), acknowledges that individuals bring multiple identities, including values, abilities, organizational function, tenure, and personality, to the workplace.

To enhance the acceptability of diversity management programs, McGath, Berdahl, and Arrow (2015) propose a comprehensive five-cluster classification of workplace diversity, considering demographic characteristics, task-related knowledge and skills, values and attitudes, personal, cognitive, and attitudinal styles, as well as status in the organization. This inclusive approach aims to address the interactive effects of multi-dimensional diversity and promote a more holistic understanding of a heterogeneous workforce.

2.1.4 Approaches to Workforce Diversity

Diversity management is approached in various and sometimes contradictory ways, as highlighted by Groschl and Doherty (1999). The diversity management landscape encompasses four distinct paradigms: Resistance, Discrimination-and-Fairness, Access-and-Legitimacy, and Learning-and-Effectiveness, as categorized by Sippola (2007). These paradigms represent divergent perspectives on the significance of diversity, its management, and the internal and external forces shaping it. They range from reactive approaches to more proactive strategies.

Organizations exhibit differing attitudes towards diversity, with some being more positive and supportive than others, as noted by Tippers (2004). While certain organizations recognize the benefits of a culturally aware and diverse workforce, others may not share this viewpoint. Even among those acknowledging the importance of diversity, there exist varying approaches and best practices. One useful classification of these approaches is based on whether they are predominantly reactive or proactive.

1. Proactive approach to diversity

Although pro-diversity forces argue that organisation performance is enhanced when the workforce's diversity is embraced as an opportunity. But diversity is often discouraged by those who fear that too many perspectives, beliefs, values and attitudes dilute concerted action (Cummings & Worley, 2005). In valuing and making use of diversity, there will inevitably be more discussion and disagreement about how things should be done but it was also argues that to manage this, leaders must develop agreed principles of organisational identity and values that will inform the work of individuals without stultifying their creativity or keenness to contribute. Skilled leaders can bring out the talents of others in ways that produce extraordinary results (Attwood, 2003).

No organisation's culture is static. As the external and internal factors, which influence culture, change, so culture will change. The society is dynamic and the organisation is part of the society. However, given that culture is locked into the beliefs, values and norms of each individual in the organisation and because these are difficult constructs to

alter, this type of organic cultural change will be slow, unless perhaps there is some major shock to the organisation (Burnes, 1996). Moreover, for a variety of reasons, organisations may find that their existing culture is inappropriate or even detrimental to their competitive needs.

Diversity approach will be most effective when the strategic responses and implementation style fit with management's intent and internal and external pressures (Cummings & Worley, 2005). The assimilation approach to managing diversity was identified (Tayeb, 1994). This approach ignores differences, and thus no integration efforts are made. Instead, people are expected to assimilate into a pre-defined and dominant culture.

However, culture is always a common achievement and a culture of inclusion depends on the level of mutual recognition (Schein, 1985). For an inclusive diversity culture approach, it pays respect to the plurality of subcultures inside the corporation that none is excluded from the ongoing moral discourse and that each subculture has the opportunity to take part in shaping the cultural reality in the organisation, its values, norms and policies (Pless&Maak, 2004).

Moreover, with inclusionary approach Pless and Maak (2004) argued that differences are recognised, valued and engaged. Voices are understood as being legitimate, heard and integrated in decision making and problem solving processes, they have an active role in shaping culture and fostering creativity and innovation and eventually adding value to the company's performance. Managing diversity is a means of utilising and maximising the individual potential by effectively managing and valuing differences and by creating a culture and atmosphere of respect as a responsible employer in access-and –legitimacy approach (Sippola, 2007). While learning-and-effectiveness paradigm organisations connect diversity to work and employee perspectives, and proactively manage it aiming at fundamental changes in thinking, structure, tasks and environment. The target is towards viewing employees as strategic assets, irreplaceable, valuable and as an investment.

For diversity to be a resource, the subcultures must be connected and must learn to value each other enough to learn something of each other's culture and language. A central task for the learning leader is to ensure good cross-cultural communication and understanding throughout the organisation (Schein, 1985).

Managing diversity requires an understanding of the institutional processes in place to deliver strategy, process and support. It is a top down vision of how an organisation can productively manage the demands of the current legal and social environment. In Human Resource Management (HRM) terms, managing diversity is seen as being a more integrated approach (Clifford & Royce, 2007).

Reactive approach to diversity

In the resistance approach, organisations concentrate on enhancing organisational effectiveness and productivity by maintaining demographic and cultural homogeneity and the status quo (Sippola, 2007). It represents a strategically reactive management approach, which fosters assimilation and regards diversity as a non-issue. Where management is based on the enhancement of sameness instead of diversity on the ground of equality legislation and obligation initiative, the organisation can be described as discrimination- and- fairness and being regarded as strategically reactive.

2.1.5 Effective Management of Workforce Diversity

Productivity is one of the main objectives of managing workforce diversity. It was argued that the successful management of diversity can have positive impact on both tangible measures of organisational effectiveness (e.g. costs and resource acquisition) and intangible dimensions such as creativity and problem solving capacity (Gardenswartz & Rowe, 2010). Similarly, it was argued that diversity in its many forms can be a source of strength in organisations, but in order to capitalise upon its potential there must be a commitment to exploring differences, fostering understanding and attending to differences by providing opportunities for learning and working together.

Seven factors to manage diversity effectively was proposed and summed up in one word as MOSAIC (Tuz & Gumus, 2010). These are Mission and value, objective and fair

processes, skill workforce, aware and fair, active flexibility, individual focus, and culture that empowers. The effective management of diversity recognises that people from different backgrounds, cultures and experiences can bring new ideas to the workforce (Grima, 2011). They maintain that organisations can include effective management of workforce diversity as one of the criteria on which all managers will be assessed. It was suggested that the diversity of the workforce should be considered an asset to be developed (Grima, 2011).

However, the beginning of managing diversity effectively is to develop a truly multicultural organisation. He described a multi-cultural organisation as one, which reflects the contributions and interests of diverse cultural and social groups in its mission, operations, and product or service (McGinnis, 2011).

2.1.6 Adopted Variables

2.1.6.1 Ethnic Diversity

Ethnic diversity implies diversity in cultures, race and national origin (Alesina& La Ferrara, 2005). There has been an increase in multicultural workforce in the organizations for utilizing greater participation & synergy to improve & increase both employee satisfaction & business performance. This increase is due to multicultural increase of our society. Ethnic diversity is highly relevant in an increasingly globalized world. It is a current fact of life. Ethnically diverse teams lead to more creativity and innovation due to complementarities and learning opportunities (Alesina& La Ferrara, 2005; Lee & Nathan, 2011; Ozgen et al, 2011).

A moderate level of ethnic diversity has no effect on the business outcomes of the teams namely sales, profit, & market share whereas a high level of ethnic diversity improved business outcomes (Sander & Mirjam, 2012). A similar positive impact of ethnic diversity on sales, productivity, market share, and innovativeness was reported by Gupta (2013). Hence, racial/ethnic diversity should offer management groups an advantage in terms of developing ideas for efficient and effective organizational performance

2.1.6.2 Ethnic Diversity and Organizational Performance

Based on the stream of research on information and decision-making theory in groups is predicated on the notion that the composition of the work group will affect how the group processes information, communicates, and makes decisions (Gruenfield et al., 1996; Wittenbaum&Stasser, 1996). Information and decision-making theory postulate that, for these two specific functions (producing information and making decisions), the faulty processes that may result from high levels of heterogeneity are overcome by benefits gained from more creativity, a larger number of ideas, and a larger pool of knowledge (Tziner& Eden, 1985). Perhaps some studies (Hoffman et al., 1962; Hoffman & Maier, 1961; Levy, 1964) considered diversity dimension like ethnicity that is so politically- and socially-charged, it is important to consider the social context when determining whether any given study remains relevant.

2.1.6.2 Age Diversity

Age diversity is the ability to accept all different types of ages within a business environment. Companies have to adjust to an aging population in various ways. Firms are not effectively utilizing the talents of old workers due to false assumptions and stereotypes that they are expensive, more prone to health problems, can't adapt to workplace changes and new technology, perform poorly, in comparison to their younger employees and are a poor return on training investment (Taylor, 2003; Davey, 2006; Davey & Cornwall, 2003; McGregor & Gray, 2002).

Ilmarinen (2005) had shown that there was no distinct connection between age and work performance. It is observed from many studies that older employees are as productive and as skilled as young ones. A heterogeneous age group of employees would therefore be more productive than a homogeneous age group (Williams & O'Reilly, 1998; Zenger & Lawrence, 1989).

Age diversity is a collective property present in almost all collective entities, such as families, sport teams, and work groups with members of varying ages. Only recently have scholars started to investigate age as a source of diversity processes and outcomes at the

organizational level of analysis (Ilmakunnas&Ilmakunnas, 2011; Kunze et al). At the organizational level, some econometric studies have recently investigated the relationship between age diversity and firm performance in large-scale samples, with mixed results ranging from non-significant (Ilmakunnas et al., 2004), over inversely U-shaped (Grund&Westergaard-Nielsen, 2008), to positive (Ilmakunnas&Ilmakunnas, 2011).

2.1.6.3 Age diversity and organizational performance

The costs of age diversity may be placed side by side with its potential benefits. The general drivers of these benefits are positive complementarities and composition effects. Complementarities effects emerge when collaboration in a group enables individuals to be more productive than when working on their own. As a result, the overall output of the group surpasses the sum of the individual outputs. Composition benefits emerge when different organizational activities can be better performed by staff with differing skills. Having employees of different ages, for example, can help a firm maintain better relationships with customers from different age groups. A group of employees consisting of different age groups would therefore be more productive than a group with employees belonging all to the same age group (Zenger & Lawrence, 1989). Hence, the benefits of age diversity are based on additional productivity effects that arise due to the interaction among individuals of different ages with differing skill profiles, differing perspectives and perhaps also different personality traits.

2.1.6.4 Gender Diversity

Gender diversity is how different genders are represented in a relevant setting. Primarily this term is often used to refer to females and males, Gender diversity in the workplace is the equal treatment and acceptance of both males and females in an organization. Diversity adds value to a company's bottom line due to the different viewpoints and backgrounds of diverse individuals. Wood (1987) showed that mixed gender group performed better than the same gender group. McMillan-Capehart (2003), Frink et al (2003) had explained the positive impact of gender diversity with organizational performance using resource based view.

Perceptions and attitudes towards male and female differ in organizational settings (Miller, 2014); they still continue to encounter “glass ceiling” that keeps them from reaching the upper echelons of employment (Morrison & von Glinow, 1990) and subsequently, opportunities for advancement at all levels of organizational hierarchy are comparatively inferior. For instance, Rothboeck et al. (2001) observed gender differences in representation of women in the workforce of Malaysian education industry, especially at higher hierarchy levels.

2.1.6.5 Gender diversity and organization performance

Gender diversity is a source of intangible and socially complex resources that can provide a firm with a sustained competitive advantage. The intangible and socially complex resources derived from gender diversity include market insight, creativity and innovation, and improved problem-solving (McMahan, Bell, & Virick, 1998). Men’s and women’s different experiences (Nkomo & Cox, 1996) may provide insights into the different needs of male and female customers. Further, gender diversity may enhance employees’ overall creativity and innovation because of the combination of different skills, perspectives and backgrounds (Egan, 2005). In addition, a gender-diverse workforce can produce high quality decisions because men and women bring different perspectives leading to varied alternatives (Rogelberg & Rumery, 1996).

Furthermore, Frink (2013) conducted two organizational level empirical studies to examine the relationship between women’s representation and performance, measuring performance differently in each study. The overall results supported the authors’ argument that an organization’s performance would be greatest when gender diversity is maximized (50 percent women’s representation).

2.1.7 Organizational Performance

Organizational performance is defined as a dependent variable, which seeks to identify variables that produce variations in performance (James and Robert, 1997). According to Gunday, Ulusoy, Kilic and Alpan (2011), the performance of an organization is categorized into four, which are: innovative performance (IP), production performance

(PP), market performance (MP) and financial performance (FP). Financial Performance: The term financial performance is usually used to mean an organization's financial health over a time period. The information from an organization's financial performance can be used to compare with other similar organizations in the same industry. Financial performance can be seen as a measure of how an organization's assets can be used to generate more income. Variables of financial performance include measures such as growth and variability in profit, which comprises of market value, assets, equity, cash flow and sales (Noel, John and Scott, 1990).

According to Anderson, Fornell and Lehmann (1994), customers that are satisfied with an organization increase their loyalty, which culminates to reducing market costs, price elasticity, and transaction costs. These on the long run improve the financial performance of an organization. Innovative Performance: The combining of all organizational accomplishments as an effect of upgrading and improvement efforts done considering various aspects of products, processes, and structure is termed Innovative performance (Gunday, Ulusoy, Kilic&Alpkan, 2011). Also, innovative performance is a "composite construct" (Hagedoorn&Cloudt, 2003). In literature, innovative performance is examined as one of the most significant drivers of other segments of organizational performance. For example, Han, Kim & Srivastava (1998) stressed that innovative performance is integrating the results of technical and administrative innovations, which contribute positively to the performance of organizations.

Basically, innovations are done to meet the set production and marketing goals through reduction of cost of production, improve product quality, increase market share, creation of new markets and increase production flexibility (Quadros, Furtado, Roberto & Franco, 2001). It can therefore be deduced from literature, that innovative performance can lead to customer satisfaction and attract the attention of more customers to the organization that is performing innovatively.

Service Rendering Performance. The term service rendering performance is used in place of production performance because this study deals with banks and they are service

rendering organizations. Therefore, “service rendering” and “production” can be used interchangeably based on this study. The elements of service rendering performance, which include the speed of service delivery, quality of service, flexibility of service rendering, and cost of efficiently rendering services are highly related to organizational performance in organizational processes, administrative processes and product innovations according to Quadros et al. (2001). Successful upgrading or improvement of administrative systems, service rendering processes, and new products can bring about the dissemination of knowledge and effectiveness of coordination within the organization, which are necessary for flexibility of service rendering and cost of efficiently rendering services (Koufteros&Marcoulides, 2006). Service rendering performance, as an integration of all its elements is also seen as one of the direct drivers of profitability (Chenhall, 1997). Therefore, we can argue that service rendering performance, which is the combination of the attainments in speed of service delivery, quality of service, flexibility of service rendering, and cost of efficiently rendering services can affect the overall performance of organizations (Alpkan, Ceylan&Aytekin, 2002; Alpkan, Ceylan&Aytekin, 2003).

Market Performance: Market performance also is the "economic results flowing from the industry as aggregate of firms" (Clodius& Mueller, 1961). Market performance is also defined as the end results that consist of the dimensions of product design, price, production cost, selling cost, and output, which organizations arrive at in any given market as a result of pursuing a certain line of conduct they adopt (Bain, 1959). The major of attribute of market performance is production, which is as a result of the efficient use of resource (Gibbons, 1970).

2.2 Theoretical Review

2.2.1 Social identity theory

Mor Barak, Cherin and Berkman (1998) suggested that individuals formulate perceptions about the organisation's attitude towards diversity as well as their own views as regards to the value of diversity in organisations. Considering that this case study investigates

matters pertaining to the perceptions of employees on diversity management, it makes sense to provide the theoretical framework of social identity theory.

As stated by Tajfel and Turner (1979), social identity consists of those aspects of a person's self-image that derive from social groups or categories in which the persons considers themselves to belong. The theory is based on three basic principles (Tajfel& Turner, 1979).

The first one claims that, individuals seek to obtain and maintain a positive social identity that contributes positively to their self-esteem. Following that principle, social identity is based on comparisons made between the group in which the individual belongs to, and to other groups. The result of the assessment determines whether the identity is positive or not.

Gaining the favour of the members of a team is a process through which the social exaltation of one's identity is achieved. Finally, team members that experience a negative identity will wish to either leave the group, or, if exit is not feasible, then pursue positive discrimination.

The way the individual establishes a negative social identity depends on the perception of the social climate. Three dimensions of social change are important: the permeability of boundaries between groups; the stability of the position of the group to which one belongs; and the legitimacy of the system that puts the team in a lower position than other groups (Tajfel and Turner, 1979). If the boundaries between groups are permeable, then individuals who do not consider their bond with the team to be strong enough can choose to be transferred to another group. If the boundaries are impermeable and there is a strong adherence between the team members, then it is more likely for collective strategies to be selected: either cognitive (as an attempt to improve the position of the group at a cognitive level with the invention of an alternative criterion of social comparison) or behavioural (social competition and conflict). This, though, depends upon how stable the position of the group is perceived to be, and how legitimate was the system or process that led the team to a low position.

However, another theory that attempts to explain social change is the theory of relative deprivation. In all its versions (Walker and Pettigrew, 1984; Crosby, 1979; Runciman, 1966) this theory suggests that the process of comparison with other groups results in a relative sense of deprivation either at an individual level (deprivation compared to members of the group) or group level (deprivation compared with other groups). Individual deprivation is associated with personal feelings of frustration and anxiety. Teamwork deprivation can reach a state of collective protest and conflict. Deprivation in large groups may be manifested through strikes, demonstrations or violent uprisings. The conversion of deprivation in practical protest is associated with the resemblance of the deprived group with the comparison group, the belief that collective action will bring fruitful results, and the perceived penne ability limits of the disenfranchised group with the comparison group.

2.2.2 Equity Theory

Equity theory, as reviewed by Walster, Berscheid andWalster (1973) shows how a person perceives fairness in regard to social relationships. The theory presupposes that during a social exchange, a person identifies the amount of input gained from a relationship compared to the output, as well as how much effort another person's puts forth. Based on Adam (1965) theory, Tudor (2011) and Dugguh, and Ayaga, 2014, further strengthen the claim that if an employee thinks there is an inequity between two social groups or individuals, the employee is likely to be distressed or dissatisfied because the input and the output are not equal. Inputs encompass the quality and quantity of the employee's contributions to his or her work. Examples of inputs include: time, effort, hard work, commitment, ability, adaptability, flexibility, tolerance, determination, enthusiasm, personal sacrifice, trust in superiors, support from co-workers and colleagues and skills. Output (outcomes) on the other hand is the positive and negative consequences that an individual (employee) perceives a participant has incurred as a consequence of his relationship with another. Examples of outputs include job security, esteem, salary,

employee benefits, expenses, recognition, reputation, responsibilities, and sense of achievement, praise, thanks, and stimuli and so on.

The major concern in equity theory is about payment and therefore the cause of concern of equity or inequity in most cases in organizations (Butler, & Rose, 2011). In any position in the organization, an employee wants to feel that their contributions and work performance are being rewarded with their pay. If an employee feels underpaid, (Adams & Salisbury, 2014; Tudor, 2011) he would be dissatisfied and therefore becomes hostile towards the organization and co-workers which may ultimately result to lack of motivation and low performance. Equity is multidimensional in nature. For example, it does not depend on our input-to-output alone. It depends on people's comparison between own input-output ratio and the ratio of others. Since equity is all about perception, employees form perceptions on what constitute a fair (balance or trade) of inputs and outputs by comparing their situation with other 'referents' in the market place as they see it.

From this comparison, when they perceive that their inputs are fairly rewarded by outputs, then they are satisfied, happier and more motivated in their work. They are demotivated to their job and the organization when they perceive that their ratio of inputs-outputs is less beneficial than the ratio enjoyed by referent others (Ball, 2014).

2.2.3 Management by Objective (MBO) Peter Drucker (1954)

As a term, "Management by Objectives" was first used by Peter Drucker in 1954. As a management approach, it has been further developed by many management theoreticians, among them Douglas McGregor, George Odiorne, and John Humble. Essentially, MBO is a process or system designed for supervisory managers in which a manager and his or her subordinate sit down and jointly set specific objectives to be accomplished within a set time frame and for which the subordinate is then held directly responsible.

All organizations exist for a purpose, and, to achieve that purpose, top management sets goals and objectives that are common to the whole organization. In organizations that are not using the MBO approach, most planning and objective setting to achieve these

common organizational goals is directed downward. Plans and objectives are passed down from one managerial level to another, and subordinates are told what to do and what they will be held responsible for. The MBO approach injects an element of dialogue into the process of passing plans and objectives from one organizational level to another. The superior brings specific goals and measures for the subordinate to a meeting with this subordinate, who also brings specific objectives and measures that he or she sees as appropriate or contributing to better accomplishment of the job. Together they develop a group of specific goals, measures of achievement, and time frames in which the subordinate commits himself or herself to the accomplishment of those goals. The subordinate is then held responsible for the accomplishment of the goals. The manager and the subordinate may have occasional progress reviews and re-evaluation meetings, but at the end of the set period of time, the subordinate is judged on the results the he or she has achieved. He or she may be rewarded for success by promotion or salary increases or he or she may be fired or transferred to a job that will provide needed training or supervision. Whatever the outcome, it will be based on the accomplishment of the goals the subordinate had some part in setting and committed himself or herself to achieving.

2.3 Empirical Review

Inegbedion, Sunday, Asalaye, Lawal and Adebajji (2020) examined “managing diversity for organizational efficiency.” It sought to find out the extent to which diversity management influences organizational efficiency through the management of conflict, cultural diversity, and employees’ perception of marginalization as well as teamwork and employee work attitude. The survey design was employed. A sample of 178 respondents from nine multinational companies in south-south Nigeria was employed. Research data were analyzed using structural equation modeling, with diversity management and organizational efficiency serving as latent variables. The results show that the management of cultural diversity, employees’ perception of marginalization, and conflict significantly influences diversity management. Furthermore, diversity management and

teamwork significantly influence organizational efficiency. The need for managers of diverse workforces to give priority to diversity management, to ensure its effective implementation, was suggested, among others.

Osibanjo, Adeniji ,Falola h , Salau, Ogueyungbo and Efe-Imafidon | (2020) investigated the effect of diversity management on organizational performance in banking industry using some selected deposit money banks in Lagos. The study used a survey research design method, and data were collected from 192 employees of the five selected deposit money banks within Lagos metropolis, Southwest, Nigeria. Smart PLS (3.0) was employed for the analysis. The findings show a significant relationship between the variables of diversity management and organizational performance. In particular, the model results show the level of relationships between diversities in age, gender, work experience, educational qualification and marital status on employee commitment, sales growth, service quality and employee intention to leave. All the variables tested under the independent variable have positive path coefficients as factors that affect employee commitment, sales growth, service quality, employee intention to leave. It is recommended that deposit money banks in Nigeria should leveraged diversity inclusion management for enhanced organizational performance.

Chigbo, Olisaemeka and Osita (2020) explore Diversity Management and Organisational Performance: An Exploratory Analysis. The focus of the paper centers on the fact that successful organizations are becoming more adaptable, resilient, quick to change directions, and customer centered; and these organizations are hiring more diverse workforce to withstand global challenges and face extensive competition. The diverse workforce is providing opportunities as well as challenges to the organizations. The paper examines Diversity: nature and characteristics, Diversity Management: nature and meaning, Cognitive resource diversity theory and the social network theory, Demographic workplace diversity of employees and performance in organizations, Socio-cultural workplace diversity and performance in organizations, Diversity as an information and decision making mechanism that promotes innovation/creativity,

decision making capacity in organizations, and the workplace diversity management strategies and performance in organizations. The paper thus offers a number of ways by which diversity management improves the performance of organizations; in addition to the challenges posed by it to contemporary organizations.

Othman and Sanyang (2019) examine the effect of work force diversity factors (generational diversity, gender diversity, ethnic/racial diversity and educational diversity) on organizational performance. The study utilizes secondary sources of data such as library resources and web based journals information for reviews and analyze from conceptual perspectives. In the study each of the aforementioned diversity factors are reviewed against organizational performance based on literature to confirm the veracity of the claims made by different scholars. The finding of the study revealed that, albeit the mixed results, most of the scholars found workforce diversity factors have a positive relationship with organizational performance. Albeit these findings, scholars agreed that managing a diverse workforce is a challenge for managers. Thus, the manner in which a diverse workforce is managed is a key determinant of the relationship between diversity and performance.

Solomon (2015), the study is aimed at assessing the effects of workforce diversity on organizational effectiveness in Brewery industry using selected Breweries. Workplace diversity is a multidimensional and multi-faceted concept that will continue to evolve as more industries move toward the global marketplace. Survey research design method was employed, stratified sampling method as well as simple random sampling was used. Linear regression and correlation analysis was employed for the analytical purpose to review the nature of statistical significance among variables. The findings show that there is a significant positive relationship between the variables of workforce diversity and organizational effectiveness; in particular cultural diversity was found to be more effective, also Team building & group training-which mediates between workforce diversity and organizational effectiveness. The study concluded that any organization-whose leaders and policy makers are pragmatic, perspicacious and pertinacious, Team

building & group training in line with good diversity management will act as panacea to the cankerworm of low employee performance that have set the bottom figure of most organizations balance sheet in bracket.

Jeremy and Tipper (2004) conducted a research in U.K National Health The purpose of the study was to analyze the effects of Service The focus was on managing the diversity is the big issue. If the organizations really want that the diversity positively affects the organizations then focus on managing the diversity. Different ways must be used to manage the diversity. Observe personal motivation of employees and assign tasks accordingly. Create employment opportunities and meet the needs wants and expectations of the employees. Failure to adopt such approaches results the negative effect of diversity. Increase diversity in UK marketplace is necessary. The organizations can also increase diversity in organization during recruitment process. Increasing diversity is the basic or primary need for every organization because it is considered that it brings the competitive advantage. Challenge is that how organization can do this. The Methodology adopted was Qualitative through the use of “Nvivo application” Organizations can do this by market research on the recruitment pool, built such environment which influences all the stakeholders. To reach your target candidates you must use different types of communication channels and also give rewards to employees for their motivation because it increases the diversity A research was conducted on the American’s top 50 students. So if management properly manages the diverse companies to examine the relationship between the workforces in the educational sector then it increases the organization performance and diversity. Many scholars performance of the students or positively affects the managers were in the favor of the diversity they were students. Thinking that diversity positively affects the good performance of the students depends upon organization’s performance. Diversity in organization affects the workforce. But only the diverse workforce is leads towards the economic success. Friendly not important to increase the performance there are also environment in the organization among the diverse other factors that affects the performance like workforce

positively effects the organization. It all depends upon the management of the organizations operate in an increasingly diverse organization that how it manages the diverse workforce environment. American organizations like to work in e.g. keep in mind the interest and liking and disliking of diverse environment. This article basically tests for a both students and teachers.

This study conducted by Bergen, Soper, and Parmell (2015) examines the problems of human resource diversity and diversity climates in the organization. And it helps to develop the framework for the positive climate for diversity. It focused on that climate that values the human resource diversity. Create that climate that welcomes the employees from diverse background. It presents a model for the positive climate for diversity and individual career and organizational attitudes and perceptions. This study is for both private and public organizations which emphasis on service. It indicates that climate for diversity effects both on range of career and organizational attitudes and perceptions. The study adopted Survey and Case study through the population derived. The purpose of the study was to analyze the effects of diversity climate on organization attitudes and individual career. The second purpose was to analyze whether these effects moderated by gender, age, ethnicity, marital status and career responsivities.

Hicks-Clarke and Paul (2000) conducted a study and the main purpose of this study was to examine the effects of diversity on female students within sport employment opportunities and meet the needs wants and management preparation program. For the collection of data questionnaire was sent to 172 graduates and undergraduates sport management preparation program at the North American Society for Sport management member institute and they find 72 surveys returned. The Survey methodology was adopted. As result they concluded that the diversity programs continue to be developed and that diversity programs leads towards the female student's representation within graduate and undergraduate sport management preparation program. The finding of this study shows that the diversity programs remove the barriers for the female students in sport management profession.

Neely (2007) conducted a study in a Brazilian organization to analyze the challenges and benefits of diversity management by assessing the role of human effects the performance of the students otherwise resource. Brazil considered as multicultural background. However, the total of 15 case studies was conducted in Brazil. The diversity management in Brazil organizations is still an emerging issue. Out of 15 organizations only 4 had adopted the consistent set of diversity management and human resource practices. Diversity management requires the strong support of top management to sustain efforts toward incorporating diversity. So diversity also influences the student's performance. If there is diverse workforce or faculty in any educational sector then it creates motivation among the students in this way the students can learn more or can learn different type of knowledge at one place.

According to Bahauddin (2013) it was said that to analyze the moderating effect of management between workforce diversity and performance of the students and to determine the relationship between workforce diversity and student's performance. Quantitative study was conducted in educational sector of Pakistan. Sample of 150 students of different colleges and universities was selected in Punjab province. The data was collected through questionnaires. Pearson Correlation and Regression was run to analyze the data. Findings shows that there is positive and significant relationship between the workforce diversity and the performance of the students and management does not moderate its relation. Sample size was too short it can be replicated in future by large sample in same sector. Relation of management between workforce diversity and student's performance can be checked in future.

Durga (2016) opined that Diversity management is a young management discipline which originated out of many different historical and social issues. (Leopold and Harris 2009) posit that diversity management literature reveals the absence of a universally accepted definition of the term, "managing diversity". Ethiopia is the oldest independent country in Africa, commonly known as the Horn of Africa. It is at the cross-roads between Africa, the Middle East and Asia. Ethiopia is a multi-ethnic country with many

indigenous languages. Ethiopians are appreciated towards warm greetings, handshakes, positive body language (smile or showing a sign of happiness) and a show of respect. The study will use different types of sampling techniques to select respondents from the purposively selected three zonal towns of the region and its capital city; such as systematic random sampling to select respondents from selected banks after proportionate sampling technique is used to determine sample size of each town. Moreover, data will be gathered through simple Random sampling method. Those selected banks under this study are both public and private banks in Tigray region respectively like Commercial Bank of Ethiopia, Dashen Bank, Awash Bank, Wegagen Bank and Ambesa bank. In this study, we seek to extend the existing research on workplace diversity by conceptualizing and empirically examining the effects of different variables effectiveness on organizational and employee performance with the working environments of workgroups in exploring the impact of workplace diversity on organizational effectiveness.

Muhammad (2016) conducted a research study. The purpose of this research is the investigation of the effect of work force diversifies towards employee performance in a banking industry of Pakistan. There are numerous factors that can affect performance of the employee but this research includes only the most critical variables among all the others such as gender, age, ethnicity and educational background of the employees as predictor variables of employee performance in an organization. For this investigation simple random sampling technique was used and data was collected by personally distributing 230 questionnaires to the employees in major banks at Lahore. Regression analysis technique has been used for data analysis and to find causal relation among the variables. All the independent variables were found to be highly significant at 5% level of significance and the signs of the regression coefficients were in accordance to the past studies. The data results show that there is a significant impact on employee performance when different workforce is working in the banking industry.

2.4 Gap in Literature

The study identified some gaps intended to be filled by the research through improvement in literature as regards the level at which Diversity Workforce becomes important to an organization productivity and Sustainability. Also, this study will contribute and fill the empirical gaps.

CHAPTER THREE

METHODOLOGY

3.0 Preamble

This chapter will present the methodology to be employed in this study. The methodology of this research consists of different sections including, historical background of the case study, research design, research population, sample size, sample techniques, data collection, instrument of data collection and method of analysis.

3.1 Research Design

The research design for the study on the "Impact of Diversity Management on Organizational Performance" is quantitative, providing a structured plan for investigation. It is designed to address research questions and problems, employing two cross-sectional approaches to assess before and after scenarios due to time constraints.

3.2 Population of the Study

For the purpose of the study all the staffs in the case study will be regarded as the population, irrespective of their qualification as well as working experiences to get to the root of impacts of diversity management on organization performance in Guaranty Trust Bank Plc, Ilorin, Kwara State. Necessary information will be gathered from the entire respondent for the completion of the research.

3.3 Sample and Sampling Techniques

Sampling makes it possible to draw valid inferences or generalizations on the basis of careful observation of variables with a relatively small proportion of the population. (Best &Khain, 2008). The method of sampling to be used in this research work is the convenient sampling. The sample units are all the staffs, because of the principal relationships they all have with the research topic. Simple random sampling was the sampling technique used to ensure that every employee in the departments is given equal chance of being selected for the study.

3.4 Sample Size Determination

Since the population is a finite one, application of statistical formula becomes imperative in determining the sample size. To study the entire population is not usually feasible due to some hindering factors such as limited time frame, financial limitation, scarce resources and other holding back factors. The sample size determination used was Taro Yamani Formula (1967),

Using scientific measure in arriving at the sample size. The researcher adopted

Taro Yamane Formula:

$$S = \frac{N}{1 + N(e)^2}$$

N = population size

e = tolerance error

1 = constants

Therefore:

$$\begin{aligned} S &= \frac{300}{1 + 300(0.05)^2} \\ &= \frac{300}{1 + 300(0.0025)} \\ &= \frac{300}{1 + 0.75} \\ &= \frac{300}{1.75} \\ &= 171.42 = 171 \text{ respondents} \end{aligned}$$

3.5 Method of Data Collection

Sterligaz (2007) states that the framework through which data is collected for the purpose of research is known as source of data. Hence, every research work has a framework for collecting data. In this study however, the primary data was adopted. Primary data are those which are afresh and for the first time, and thus happen to be original in character

(Kothari, 2004). To obtain the required data, a detailed questionnaire was prepared and administered to staff which are management and the lower level that constitute the study respondents.

3.6 Method of Data Analysis

The result gotten from the research field work shall be analyzed using frequency distribution table to displaying the percentage of the demographic data and to show the level of agreement and disagreement to the research statements in the closed ended questionnaire with the help of Regression analysis using Statistical Package for Social Sciences (SPSS) of version 20.

3.7 Research Instrument

This study adopted multiple research instruments, in which data are collected from the sample of population on Diversity management and organizational performance the research instrument is the, questionnaire.

Questionnaire: The questionnaire is designed in a close ended form to collect information based on the research topic and hypotheses formulated.

3.8 Validity of Research Instrument

To ensure validity during data collection, it is imperative to use multiple sources to gather data, to establish a chain of evidence, and to have key informants review the draft analysis. It is identified as problematic due to the fact that researchers fail to develop sufficient operational sets of measures.

The four methods of measuring validity are face validity, content validity, and criterion validity and construct validity. However, for the purpose of this study the measure instrument will be subjected to face and content validity, showing whether it tests what it meant to test and the extent to which a test measures a representative of the sample (Otokiti, 2010).

3.9 Reliability of Research Instruments

Reliability refers to the extent to which result are consistent over time (Otokiti, 2010). It simply means that if the second researcher were to conduct the same case study, he will still arrive at the same findings. Therefore, in order to ensure the reliability of the data collected, the researcher will use test-retest method by administering the same questionnaire twice to the same group of people under the same or identical variable and it is also known as coefficient stability.

3.10 Ethical Consideration

In conducting this research the issue of ethic will highly followed. Confidentiality will maintained throughout the research and data obtained for the purpose of this study will use only for the purpose of this study. Furthermore, high moral and ethical values were ensured; thus ensuring protection of the right of individuals in particular and that of the organization under study as whole. The enrolment of respondents will be done on a voluntary basis; thus, this ensures respondents were not pressurized and their privacy will not be intruded upon.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.0 Preamble

This chapter is concerned with the presentation, analysis and interpretation of data gathered from the responses to administered questionnaires. It also includes an empirical testing of hypothesis made about this study and each of their interpretations. It should be noted that Statistical Package for Social Science (SPSS) was used for analyzing frequencies and testing research hypotheses.

4.1 Presentation of Data

A total of One hundred and Seventy One (171) copies of questionnaire were distributed to the staff of Guaranty Trust Bank Plc, Ilorin, Kwara State for this study Out of which One hundred and Fifty Nine (159) copies of questionnaire representing 92.9% were completed and returned, and Twelve (12) copies of questionnaire representing 7.1% were not returned or not filled appropriately,

Table 4.2 **Analysis of Response Rate**

Valid/Returned	159	92.9%
Invalid/Unreturned	12	7.1%
Total	171	100%

Source: Author's Fieldwork Computation, 2025

4.3 Presentation of Data

Table 4.3.1 Distribution table for Demographic of the Respondents

S/N	Factor	Factor Level	Frequency	Percentage %
1.	Gender	Male	69	43.2
		Female	90	56.8
		Total	159	100.00
2.	Age	18-25	59	37.6
		26-35	57	35.9
		36-45	29	18.5
		46 and above	12	7.8
		Total	159	100.00
3.	Marital Status	Single	68	43.0
		Married	90	57.0
		Total	159	100.00
4.	Educational Background	SSCE	25	15.7
		OND/NCE	59	37.4
		HND/B.Sc	60	38.1
		Others	15	8.8
		Total	159	100.00
5.	Level of Staff	Low Level Staff	59	36.8
		Middle Level Staff	62	39.3
		Staff	38	23.9
		Top Level Staff	159	100.0
		Total		

Source: Researcher's Field Survey, 2025

Table 4.3.1 above presents the demographic questions of the respondents. Hence, the first section analyzed the gender of the respondents which states that 69 of the respondents

representing 43.2% were Male and also 90 of the respondents representing 56.8% % were female. This by implication means that there are statistically more male respondents than their female counterpart in the Guaranty Trust Bank Plc, Ilorin, Kwara State than the male respondents.

Furthermore, the distribution above shows that 59 of the respondents representing 37.6% falls in the age bracket of 18-25years old, 57 of the respondents representing 35.9% are between that age bracket of 26-35 years. In addition, 29 respondents with 18.5% are between the ages of 36 - 45 years, while 12 of the respondents representing 7.8% of the respondents are between the ages of 46 years and above. This by implication means that there are more staff in the age bracket of 18-25years.

Also, the table states that 68 of the respondents representing 43.0% are single, 90 of the respondents representing 57.0% are married. This by implications means that there are more married respondents in the organization with a percentage of 57.0% out of 100.

Furthermore, it can be seen from the educational background that 25 of the respondents amounting to 15.7% are SSCE holder, 59 of the respondents amounting to 37.4% are OND/NCE, 38.1% (60) are B.Sc./HND Holder, 15 of the respondents amounting to 8.8% which has the least of the respondents are holders of other educational background. This by implications means that there are more respondents with B.Sc. /HND Holder.

Lastly, it can be seen that 59 of the respondents amounting to 36.8% are low level staff, 62 Of the respondents amounting to 39.3% are Middle level staff and lastly, 38 of the respondents amounting to 23.9% are Top level staff. This by implications means that there is more staff in the middle level of with a percentage of 39.3%.

4.3.2 Organizational service quality are best attained due to the type of diversity management implemented.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agreed	36	22.4	22.4	22.4
	Agreed	102	64.5	64.5	86.9

Undecided	20	13.1	13.1	100.0
Total	159	100.0	100.0	

Source: Filed survey, 2025

It can be depicted from the above data that 36 of the respondents amounting to 22.4% strongly agreed to the statement that organizational service quality are best attained due to the type of diversity management implemented while 102(64.5%) which has the highest respondents strongly agreed to the statement, 20 (13.1%) which has the least of the respondents undecided to the statement that organizational service quality are best attained due to the type of diversity management implemented.

4.3.3 Ethnic diversity assists the Guaranty Trust Bank Plc, Ilorin, Kwara State to have a better service quality

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	62	39.3	39.3	39.3
Agreed	68	43.0	43.0	82.2
Undecided	22	14.0	14.0	96.3
Disagreed	6	3.7	3.7	100.0
Total	159	100.0	100.0	

Source: Filed survey, 2025

It can be depicted from the above data that 62 of the respondents amounting to 39.3% strongly agreed to the statement that Ethnic diversity assist the organisation to have a better service quality while 68 (43.0%) which has the highest respondents agreed to the statement, 22 (14.1%) undecided to the statement while 6(3.7%) which has the least of the respondents disagreed to the statement that ethnic diversity assist the organisation to have a better service quality.

4.3.4 Proper measures are been taken by the GTB Ilorin to make ethnic diversity as one of the utmost priority of the organization.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	48	30.8	30.8	30.8
Agreed	46	29.0	29.0	59.8
Undecided	53	33.6	33.6	93.5
Disagreed	4	2.8	2.8	96.3
Strongly Disagreed	6	3.7	3.7	100.0
Total	159	100.0	100.0	

Source: Filed survey, 2025

It can be depicted from the above data that 48 of the respondents amounting to 30.8% strongly agreed to the statement that proper measures are been taken by the organization to make ethnic diversity as one of the utmost priority of the organization while 46 (29.0%) agreed to the statement, 53 (33.6%) which has the highest respondents undecided to the statement, 4 (2.8%) which has the least of the respondents disagreed to the statement and lastly, 6 (3.7%) of the respondents strongly disagreed to the statement that proper measures are been taken by the organization to make ethnic diversity as one of the utmost priority of the organization..

4.3.5 The best way to retain GTB Ilorin customers is by implementation of ethnic diversity

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	43	27.1	27.1	27.1
Agreed	88	55.1	55.1	82.2
Undecided	25	15.9	15.9	98.1
Disagreed	3	1.9	1.9	100.0

Total	159	100.0	100.0	
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Source: Filed survey, 2025

The table above shows that 43 of the respondents amounting to 27.1% strongly agreed to the statement that the best way to retain organizational customers is by implementation of ethnic diversity while 88 (55.1%) which has the highest of respondents agreed to the statement, 25 (15.9%) of the respondents undecided to the statement and lastly, 3 (1.9%) of the respondents which is the least disagreed to the statement that the best way to retain organizational customers is by implementation of ethnic diversity.

4.3.6 The best way to retain GTB Ilorin customers is by implementation of ethnic diversity.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	43	27.1	27.1	27.1
Agreed	86	54.2	54.2	81.3
Undecided	27	16.8	16.8	98.1
Disagreed	3	1.9	1.9	100.0
Total	159	100.0	100.0	

Source: Filed survey, 2025

The table above shows that 43 of the respondents amounting to 27.1% strongly agreed to the statement that the best way to retain organizational customers is by implementation of ethnic diversity while 86 (54.2%) which has the highest of respondents agreed to the statement that the coupons rendered by the best way to retain organizational customers is by implementation of ethnic diversity, 27 (16.8%) of the respondents undecided to the statement and lastly, 3 (1.9%) of the respondents which is the least disagreed to the statement that the best way to retain organizational customers is by implementation of ethnic diversity.

4.3.7 Religion diversity has been an advantage for this GTB Ilorin in building its service quality.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	30	18.7	18.7	18.7
Agreed	105	66.4	66.4	85.0
Undecided	19	12.1	12.1	97.2
Disagreed	4	2.8	2.8	100.0
Total	159	100.0	100.0	

Source: Filed survey, 2025

The table above shows that 30 of the respondents amounting to 18.7% strongly agreed to the statement that the statement that religion diversity has been an advantage for this organization in building its service quality while 105 (66.4%) which has the highest of respondents agreed to the statement that religion diversity has been an advantage for this organization in building its service quality, 19 (12.1%) of the respondents undecided to the statement and lastly, 4 (2.8%) of the respondents which is the least disagreed to the statement that religion diversity has been an advantage for this organization in building its service quality.

4.3.8 The religion diversity in my GTB Ilorin has an high rate of influence on the service quality of the organisation.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	53	33.6	33.6	33.6
Agreed	73	45.8	45.8	79.4
Undecided	22	14.0	14.0	93.5
Disagreed	10	6.5	6.5	100.0
Total	159	100.0	100.0	

Source: Filed survey, 2025

The table above shows that 53 of the respondents amounting to 33.6% strongly agreed to the statement that the religion diversity in my organization has an high rate of influence on the service quality of the organisation. while 73 (45.8%) which has the highest of respondents agreed to the statement that the religion diversity in my organization has an high rate of influence on the service quality of the organisation, 22 (14.0%) of the respondents undecided to the statement and lastly, 10 (6.5%) of the respondents which is the least disagreed to the statement that the religion diversity in my organization has an high rate of influence on the service quality of the organisation.

4.3.9 The implementation of religion diversity in my GTB Ilorin is considered as one of the contributing factor to the service quality of the organization..

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	39	24.3	24.3	24.3
Agreed	80	50.5	50.5	74.8
Undecided	16	10.3	10.3	85.0
Disagreed	23	15.0	15.0	100.0
Total	159	100.0	100.0	

Source: Filed survey, 2025

The table above shows that 39 of the respondents amounting to 24.3% strongly agreed to the statement that the statement that the implementation of religion diversity in Guaranty Trust Bank Plc, Ilorin, Kwara State is considered as one of the contributing factor to the service quality of the organization while 80 (50.5%) which has the highest of respondents agreed to the statement that the implementation of religion diversity in my organisation is considered as one of the contributing factor to the service quality of the organization, 16 (10.3%) of the respondents which has the least of respondents amounting to (10.3%) undecided to the statement that the implementation of religion diversity in Guaranty Trust Bank Plc, Ilorin, Kwara State is considered as one of the contributing factor to the

service quality of the organization and lastly 23 (15.0%) of the respondents disagreed to the statement.

4.3.10 The religion diversity implemented in GTB Ilorin is much safer and secure in order to meet the set organization target and operational performance.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agreed	28	17.8	17.8	17.8
	Agreed	99	62.6	62.6	80.4
	Undecided	21	13.1	13.1	93.5
	Disagreed	10	6.5	6.5	100.0
	Total	159	100.0	100.0	

Source: Filed survey, 2025

The table above shows that 28 of the respondents amounting to 17.8% strongly agreed to the statement that the religion diversity implemented in my organization is much safer and secure in order to meet the set organization target and operational performance while 99 (62.6%) which has the highest of respondents agreed to the statement, 21 (13.1%) of the respondents undecided to the statement and lastly 10 (6.5%) of the respondents which has the least of respondents disagreed to the statement that the religion diversity implemented in my organization is much safer and secure in order to meet the set organization target and operational performance.

4.3.11 The GTB Ilorin target are best achieved through the implementation of religion diversity.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	21	31.8	31.8	31.8
Agreed	28	41.1	41.1	72.9
Undecided	16	23.4	23.4	96.3
Disagreed	2	3.7	3.7	100.0
Total	159	100.0	100.0	

Source: Filed survey, 2025

Table above shows that 21 of the respondents amounting to 31.8% strongly agreed to the statement that the organizational target are best achieved through the implementation of religion diversity, 28 (41.1%) which has the highest of respondents agreed to the statement, 16 (23.4%) of the respondents undecided to the statement and lastly 2 (3.7%) of the respondents which has the least of respondents disagreed to the statement that the organizational target are best achieved through the implementation of religion diversity.

4.3.12 Religion diversity is a tool that is use to enhance organizational target.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	45	28.0	28.0	28.0
Agreed	65	41.1	41.1	69.2
Undecided	36	22.4	22.4	91.6
Disagreed	4	2.8	2.8	94.4
Strongly Disagreed	9	5.6	5.6	100.0
Total	159	100.0	100.0	

Source: Filed survey, 2025

The table above shows that 45 of the respondents amounting to 28.0% strongly agreed to the statement that religion diversity is a tool that is use to enhance organizational target.,

65 (41.1%) which has the highest of respondents agreed to the statement, 36 (22.4%) of the respondents undecided to the statement 4 (2.8%) of the respondents which has the least of respondents disagreed to the statement and lastly 9 (5.6%) of the respondents strongly disagreed to the statement the religion diversity is a tool that is use to enhance organizational target.

4.3.13 Lack of religion diversity in my organisation affects the set target.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	40	25.2	25.2	25.2
Agreed	52	32.7	32.7	57.9
Undecided	36	22.4	22.4	80.4
Disagreed	17	11.2	11.2	91.6
Strongly Disagreed	13	8.4	8.4	100.0
Total	159	100.0	100.0	

Source: Filed survey, 2025

The table above shows that 40 of the respondents amounting to 25.2% strongly agreed to the statement that lack of religion diversity in my organisation affects the set target 52 (32.7%) which has the highest of respondents agreed to the statement, 36 (22.4%) of the respondents undecided to the statement 17 (11.2%) of the respondents disagreed to the statement and lastly 13 (8.4%) of the respondents which is the lowest strongly disagreed to the statement that Lack of religion diversity in my organisation affects the set target

4.3.14 Proper implementation of religion diversity is the best tools use in achieving organizational target.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	45	28.0	28.0	28.0
Agreed	56	35.5	35.5	63.6
Undecided	30	18.7	18.7	82.2

Disagreed	22	14.0	14.0	96.3
Strongly Disagreed	6	3.7	3.7	100.0
Total	159	100.0	100.0	

Source: Filed survey, 2025

The table above shows that 45 of the respondents amounting to 28.0% strongly agreed to the statement that proper implementation of religion diversity is the best tools use in achieving organizational target 56 (35.5%) which has the highest of respondents agreed to the statement, 30 (18.7%) of the respondents undecided to the statement 22 (14.0%) of the respondents disagreed to the statement and lastly 6 (3.7%) of the respondents which is the lowest strongly disagreed to the statement that proper implementation of religion diversity is the best tools use in achieving organizational target.

4.3.15 There is a high chance of reaching the stipulated set target with ease

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	60	38.3	38.3	38.3
Agreed	68	43.0	43.0	81.3
Undecided	22	14.0	14.0	95.3
Disagreed	7	4.7	4.7	100.0
Total	159	100.0	100.0	

Source: Filed survey, 2025

The table above shows that 60 of the respondents amounting to 38.0% strongly agreed to the statement that there is a high chance of reaching the stipulated set target with ease 68 (43.0%) which has the highest of respondents agreed to the statement, 22 (14.0%) of the respondents undecided to the statement 7 (4.7%) which is the lowest strongly disagreed to the statement there is a high chance of reaching the stipulated set target with ease.

4.3.16 Ensuring proper implementation of ethnic diversity leads to quick attainment of set target.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	36	22.4	22.4	22.4
Agreed	102	64.5	64.5	86.9
Undecided	21	13.1	13.1	100.0
Total	159	100.0	100.0	

Source: Filed survey, 2025

The table above shows that 36 of the respondents amounting to 22.4% strongly agreed to the statement that the ensuring proper implementation of ethnic diversity leads to quick attainment of set target 102 (64.5 %) which has the highest of respondents agreed to the statement and lastly 21 (13.1%) which is the lowest undecided to the statement that ensuring proper implementation of ethnic diversity leads to quick attainment of set target.

4.3.17 The best way to effectively improve organization service quality is by implementation of ethnic diversity

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	50	31.8	31.8	31.8
Agreed	65	41.1	41.1	72.9
Undecided	37	23.4	23.4	96.3
Disagreed	6	3.7	3.7	100.0
Total	159	100.0	100.0	

Source: Filed survey, 2025

The table above shows that 50 of the respondents amounting to 31.8% strongly agreed to the statement that the best way to effectively improve organization service quality is by implementation of ethnic diversity .65 (41.1%) which has the highest of respondents agreed to the statement, 37 (23.4%) of the respondents undecided to the statement and

lastly 6 (3.7%) which is the lowest disagreed to the statement that the best way to effectively improve organization service quality is by implementation of ethnic diversity

4.3.18 The set target of this organization is achieved due to ethnic diversity among the employee..

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	40	25.2	25.2	25.2
Agreed	52	32.7	32.7	57.9
Undecided	35	22.4	22.4	80.4
Disagreed	18	11.2	11.2	91.6
Strongly Disagreed	13	8.4	8.4	100.0
Total	159	100.0	100.0	

Source: Filed survey, 2025

The table above shows that 40 of the respondents amounting to 25.2% strongly agreed to the statement that the set target of this organization is achieved due to ethnic diversity among the employee, 52 (32.7%) which has the highest of respondents agreed to the statement, 35 (22.4%) of the respondents undecided to the statement 18 (11.2%) of the respondents disagreed to the statement and lastly 13 (8.4%) of the respondents which is the lowest strongly disagreed to the statement that The set target of this organization is achieved due to ethnic diversity among the employee.

4.4 Hypothesis Testing

4.4.1 Hypothesis One

H₀: There is no significant relationship between ethnic diversity and service quality

H₁: There is no significant relationship between ethnic diversity and organization target.

Table 4.4.1.1 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.761 ^a	.579	.576	1.06033

a. Predictors: (Constant), Ethnic diversity

The model summary as indicated in table 4.4.1.1 above shows that R Square is 0.579; this implies that 57% of variation in the dependent variable (Service quality) were explained by the Independent variable (Ethnic diversity) while the remaining 43% is due to other variables that are not included in the model. This mean that the regression (model formulated) is useful for making predictions since the value of R^2 is close to 1

4.4.1.2 ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	217.837	1	217.837	193.752	.000 ^b
Residual	158.527	157	1.124		
Total	376.364	158			

a. Dependent Variable: Service quality

b. Predictors: (Constant), Ethnic diversity

The table above summarized the results of an analysis of variation in the dependent variable with large value of regression sum of squares (217.837) in comparison to the residual sum of squares with value of 158.527 (this value indicated that the model does not fail to explain a lot of the variation in the dependent variables. However, the estimated F-value (193.752) as given in the table above with significance value of 0.000, which is less than p-value of 0.05 ($p < 0.05$) which means that the Independent variable as a whole can jointly influence the increment in the dependent variable (Service quality).

Table 4.4.1.3 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.684	.273		9.846	.000

Ethnic diversity	.5159	.041	.761	13.919	.000
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Interpretation

The dependent variable as shown in the table 4.4.1.3 was Service quality. This was used as a yardstick to examine the impact between the two variables (i.e. Ethnic diversity and Service quality). The predictors is Ethnic diversity, as depicted in table 4.4.1.3, it is obvious that there is a direct relationship between Ethnic diversity and Service quality.

According to the result in the table above Ethnic diversity t-test coefficient is 13.919 and the P-value is 0.000 which is less than 0.05 (i.e. $P < 0.05$). This means that these variables are statistically significant at 5% significant level.

Decision Rule

As a result of the outcome, the Null Hypothesis (H_{01}) is rejected on the basis that the p-value is less 0.05. Hence the alternative hypothesis is accepted, that Ethnic diversity has a significant effect on service quality of the organisation. Hence, it explains how significant hypothesis one is to be recommended to service quality of the organisation.

4.4.2 Test for Hypothesis 2

H_0 There is no significant relationship between ethnic diversity and organization target.

H_1 There is a significant relationship between ethnic diversity and organization target.

4.4.2.1 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.517 ^a	.6159	.662	1.63511

a. Predictors: (Constant), Ethnic diversity

The model summary as indicated in table 4.4.2.1 above shows that R Square is 0.6159; this implies that 66% of variation in the dependent variable (Organization target) were explained by the Independent variable (Ethnic diversity) while the remaining 34% is due to other variables that are not included in the model. This mean that the regression (model formulated) is useful for making predictions since the value of R^2 is close to 1

4.4.2.2 ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	137.655	1	137.655	51.487	.000 ^b
Residual	376.975	157	2.1594		
Total	514.629	158			

a. Dependent Variable: Organization target

b. Predictors: (Constant), Ethnic diversity

The table above summarized the results of an analysis of variation in the dependent variable with large value of regression sum of squares (137.655) in comparison to the residual sum of squares with value of 376.975 (this value indicated that the model does not fail to explain a lot of the variation in the dependent variables. However, the estimated F-value (51.487) as given in the table above with significance value of 0.000, which is less than p-value of 0.05 ($p < 0.05$) which means that the independent variable as a whole can jointly influence the increment in the dependent variable Organization target.

4.4.2.3 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	4.245	.420		10.098	.000
Ethnic diversity	.451	.063	.517	7.175	.000

a. Dependent Variable: Organization target

Interpretation

The dependent variable entrepreneurial skill is used as a yardstick to examine the impact between the two variables (i.e. Ethnic diversity and Organization target). The predictors is Ethnic diversity, as depicted in table 4.4.2.3 it is obvious that there is a direct relationship between Ethnic diversity and Organization target

According to the result in the table above Job satisfaction t-test coefficient is 7.175 and the P-value is 0.000 which is less than 0.05 (i.e. $P < 0.05$). This means that these variables are statistically significant at 5% significant level.

Decision Rule

As a result of the outcome, the Null Hypothesis (H_{01}) is rejected on the basis that the p-value is less 0.05. Hence the alternative hypothesis is accepted, that Ethnic diversity has a significant effect on organization target. Hence, it explains how significant hypothesis one is to be recommended to the organization.

4.4.3 Test for Hypothesis 3

H_0 Religion diversity does not significantly affect service quality

H_{03} Religion diversity does significantly affects service quality

4.4.3.1 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.588 ^a	.922	.342	1.04629

a. Predictors: (Constant), Religion diversity

The model summary as indicated in table 4.4.3.1 above shows that R Square is 0.92; this implies that 92% of variation in the dependent variable (c) were explained by the Independent variable (Price discount) while the remaining 8% is due to other variables that are not included in the model. This mean that the regression (model formulated) is useful for making predictions since the value of R^2 is close to 1

4.4.3.2 ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	99.6159	1	99.6159	91.043	.000 ^b
Residual	188.293	157	1.095		
Total	287.960	158			

a. Dependent Variable: Service quality

b. Predictors: (Constant), Religion diversity

The table above summarized the results of an analysis of variation in the dependent variable with large value of regression sum of squares (99.6159) in comparison to the residual sum of squares with value of 188.293 (this value indicated that the model does not fail to explain a lot of the variation in the dependent variables. However, the estimated F-value (91.043) as given in the table above with significance value of 0.000, which is less than p-value of 0.05 ($p < 0.05$) which means that the independent variable as a whole can jointly influence the increase in the dependent variable (Service quality).

4.4.3.3 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.618	.282		2.192	.030
Religion diversity	.613	.064	.588	9.542	.000

a. Dependent Variable: Service quality

Interpretation

The dependent variable Entrepreneurial skill was used as a yardstick to examine the impact between the two variables (i.e. Religion diversity and Service quality). The predictors is Religion diversity this has a direct relationship between Religion diversity and Service quality.

According to the result in the table above t-test coefficient is 9.542 and the P-value is 0.000 which is less than 0.05 (i.e. $P < 0.05$). This means that these variables are statistically significant at 5% significant level.

4.4.4 Test for Hypothesis 4

H_0 Religion diversity has no significant effect on organization target

H_{04} Religion diversity has a significant effect on organization target.

4.4.4.1 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.788 ^a	.620	.618	1.04369

a. Predictors: (Constant), Religion diversity

The model summary as indicated in table 4.3.1.9 above shows that R Square is 0.62; this implies that 62% of variation in the dependent variable (Organization target) were explained by the Independent variable (Religion diversity) while the remaining 8% is due to other variables that are not included in the model. This mean that the regression (model formulated) is useful for making predictions since the value of R^2 is close to 1

4.4.4.2 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	305.953	1	305.953	280.875	.000 ^b
	Residual	187.357	157	1.089		
	Total	493.310	158			

a. Dependent Variable: Organization target.

b. Predictors: (Constant), Religion diversity

The table above summarized the results of an analysis of variation in the dependent variable with large value of regression sum of squares (305.953) in comparison to the residual sum of squares with value of 187.357 (this value indicated that the model does

not fail to explain a lot of the variation in the dependent variables. However, the estimated F-value (280.875) as given in the table above with significance value of 0.000, which is less than p-value of 0.05 ($p < 0.05$) which means that the independent variable as a whole can jointly influence the increment in the dependent variable (organization target).

4.4.4.3 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.737	.256		-2.877	.005
Religion diversity	1.138	.068	.788	16.759	.000

a. Dependent Variable: Organization target.

Interpretation

Entrepreneurial skill was used as a yardstick to examine the impact between the two variables (i.e. Religion diversity and Organization target). The predictors is Price discount, it is obvious that there is a direct relationship between Religion diversity and Organization target. .

According to the result in the table above Religion diversity t-test coefficient is 9.542 and the P-value is 0.000 which is less than 0.05 (i.e. $P < 0.05$). This means that these variables are statistically significant at 5% significant level.

Decision Rule

As a result of the outcome, the Null Hypothesis (H_{01}) is rejected on the basis that the p-value is less 0.05. Hence the alternative hypothesis is accepted, that Religion diversity

has significant effect on organization target in the organization. Hence, it explains how significant hypothesis two is to be recommended to the organization.

4.5 DISCUSSION OF RESULTS

Various study have been conducted on sales promotion on organizational performance but little has been conducted on this topic, this research study titled **“Effects of diversity management on organisation performance”** in which the X construct is Diversity management in which two variables were to demystify from the concept of Diversity management which includes Ethnic diversity and religion diversity while Y construct which is Organizational performance also consists of two variables which include service quality and organization target. The study tries to examine if organizational performance is affected by Diversity management and the study shows a positive relationship between the two variables, this finding can be likened to the study conduct by Muhammad (2016) which was carried out in pakisatn to identifyeffect of work force diversify towards employee performance in a banking industry of Pakistan shows the that work force diversity has a significant impact on employee performance when different workforce is working in the banking industry. The findings also made know that diversity management plays an important role in contributing to the performance of the organization.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Preamble

This chapter is the final part of this study and it is divided into summary of findings, conclusions made in the course of this study, recommendations made to the case study, sector, regulating body and other interested bodies. In addition, this chapter addresses the areas in which further studies can be conducted.

5.2 Summary of findings

This section presents the summary of the study as related to the set hypotheses; hence, the following are the summary of the findings.

Hypothesis one states that there is no significant relationship between ethnic diversity and service quality. However, the null hypothesis was rejected and alternate accepted which states that ethnic diversity has a significant effect on service quality of GTB Ilorin, Kwara State. Also, the study revealed that ethnic diversity has an effect on the service quality of the organization in the past years and this has brought continuous improvement in the performance of GTB Ilorin as a result of the adoption of ethnic diversity. Hence, it can be stated that ethnic diversity does affect service quality. This aligns with the study of Kennedy (2009) where it was revealed that ethnic diversity has a significant impact on the service quality of the organization towards the improvement of organizational goals.

Hypothesis two states that ethnic diversity has no significant effect on the organizational target. Hence, the null hypothesis was rejected and alternate accepted. The study also revealed that serious attention to ethnic diversity is crucial as it helps in increasing the GTB Ilorin set target.

Hypothesis three states that religion diversity has no significant effect on the service quality of the organization. Conversely, the null hypothesis was rejected and alternate accepted. The result then revealed that religion diversity adopted by organization assists in improving the service quality of the organization and also the output of the organization is often influenced by the religion diversity adopted. In addition, the study

revealed that increase in service quality of the GTB Ilorin is as a result of religion diversity adopted. This study also aligns with the study of Ngari (2015) where it was revealed that one of the most effective diversity management tools used in enhancing service quality of the organization is religion diversity.

Hypothesis four states there is no significant impact of religion diversity on the organization set target. However, the study rejected the null and accepts the alternate hypothesis which states that there is a significant impact of religion diversity on the organization set target. The study also revealed that increase in organization set target depends on the level of religion diversity rate, this supports the findings of Newstrom and Davies (2002).

5.3 Conclusions

For the purpose of this research, the study concludes that;

1. Ethnic diversity does affect the service quality of GTB Ilorin. Also, the study concludes that continuous improvement in ethnic diversity leads to an improvement in service quality of GTB Ilorin
2. Set target of the organisation may be affected by ethnic diversity. Furthermore, it was concluded that strategies use in enhancing ethnic diversity often assist in increasing set target of GTB Ilorin.
3. Religion diversity significantly affects the service quality of the organization in. Also that the service quality of GTB Ilorin is often influenced by religion diversity.
4. Set target of the organization may significantly be affected by the level of religion diversity of the organisation.

5.4 Recommendations

In relations to the above findings and conclusion, the study recommends that;

1. Ethnic diversity should be further intensified as finding has shown how significant it is to the organisation. This will eventually tell on the service quality of GTB Ilorin.

2. Ethnic diversity should also be align with the issue of attaining set target in order to assist in building the efficiency of GTB Ilorin.
3. Organization should step up the level of religion diversity as this will enhance and increase the service quality of the organization in return, this will help increase the output of GTB Ilorin
4. GTB Ilorin should increase the mode of their religion diversity as this will positively affects the set target of the organization.

5.5 Suggestions for further studies

The study will contribute to knowledge by explaining what diversity management is all about and how it should be manage in an organization to improve performance of the organization and also will suggests further studies be expressed towards improving this study by looking at other industry of their choice as this will assist the field of study in getting more empirical findings. Also, diversity management is mostly attached to big organization; such as Guaranty Trust Bank Plc, Ilorin future study can look at it from the Small businesses aspect for improvement in the field.

5.6 Contribution to Knowledge

The study will contribute to knowledge by explaining what diversity management is all about and how it should be managing in an organization to improve organizational service quality and set target. Hence, it was also noticed that majority of these studies have investigated the roles of diversity management and it benefit to the organizational service quality and set target and some also investigated the rising trend in organizations on how effective diversity management is been handled.

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APPENDIX

INTRODUCTORY LETTER

Department of Business Administration and
Management,
Kwara State Polytechnic, Ilorin. Kwara State
Nigeria

Dear Respondent,

LETTER OF INTRODUCTION

I AGBALAYA BARAKAT MOSUNMOLA with matriculation number: HND/23/BAM/FT/1350 is a student of above institution,.

currently conducting a research study titled “IMPACT OF DIVERSITY MANAGEMENT ON ORGANIZATIONAL PERFORMANCE (An Empirical evidence from Guaranty Trust Bank, PLC in Ilorin, Kwara State)”. This study is channeled towards examining how diversity management affects the performance of organisation.

Hence, we request your support in helping her fill this questionnaire attached therein in order to make her carryout this research work objectively. Please note that the information supplied shall be treated with utmost confidence and use purely for academic purposes only.

Thanks for your cooperation.

Yours faithfully,

AGBALAYA BARAKAT MOSUNMOLA

HND/23/BAM/FT/1350

SECTION A: BIO DATA

- Gender : Male () Female ()
- Age bracket: 18-25 (), 26- 35 (), 36-35 (), 46- above()
- Religion : Christianity(), Islam (), Others ()
- Marital Status : Single (), Married (), others ()
- Educational Qualification: SSCE (), OND (), HND/B.SC (), Others ()
- Level of Staff: Lower Level Staff (), Middle Level Staff(), Top Level Staff()

SECTION B

IMPACT OF DIVERSITY MANAGEMENT ON ORGANIZATIONAL PERFORMANCE (An Empirical evidence from Guaranty Trust Bank, PLC in Ilorin, Kwara State).

Instruction: Kindly indicate the extent of your agreement with the statement below by ticking [✓] one of the spaces provided. **Where:** Strongly Disagree (SD) Disagree (D), Agree (A), Undecided (U), Strongly agree (SA)

SECTION B:

Please tick (✓) the column that is applicable to you using the following key:

SA – Strongly Agree, A – Agree, N- Neutral, D – Disagree, SD – Strongly Disagree

S/N	Research Statements	SA	A	N	D	SD
	Ethnic Diversity on Service Quality					
6.	Organizational service quality is best attained due to the type of diversity management implemented.					
7.	Ethnic diversity assist the organisation to have a better service quality					
8.	Proper measures are been taken by the organization to make ethnic diversity as one of the utmost priority of the organization.					

9.	The best way to retain organizational customers is by implementation of ethnic diversity.					
	Religion Diversity on Service Quality					
10.	Religion diversity has been an advantage for this organization in building its service quality.					
11.	The religion diversity in my organization has a high rate of influence on the service quality of the organisation.					
12.	The implementation of religion diversity in my organisation is considered as one of the contributing factor to the service quality of the organization.					
13.	The religion diversity implemented in my organization is much safer and secure in order to meet the set organization target and operational performance.					
	Religion Diversity and Organization Target					
14.	The organizational targets are best achieved through the implementation of religion diversity.					
15.	Religion diversity is a tool that is use to enhance organizational target.					
16.	Lack of religion diversity in my organisation affects the set target.					
17.	Proper implementation of religion diversity is the best tools use in achieving organizational target.					
	Ethnic Diversity on Organizational Target					
18.	There is a high chance of reaching the stipulated set target with ease.					

19.	Ensuring proper implementation of ethnic diversity leads to quick attainment of set target.					
20.	The best way to effectively improve organization service quality is by implementation of ethnic diversity.					
21.	The set target of this organization is achieved due to ethnic diversity among the employee.					

Thanks for your time