IMPACT OF DIVERSITY MANAGEMENT IN ENHANCING ORGANIZATIONAL PERFORMANCE (A CASE STUDY OF GUARANTY TRUST BANK PLC, ILORIN)

PRESENTED BY

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CERTIFICATION

This project work has been read and approved as meeting part of the requirement of the Department of Business Administration, Institute of Finance and Management Studies, Kwara State Polytechnic, Ilorin for the award of National Diploma (ND) in Business Administration.

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DEDICATION

This research project is dedicated to **Almighty God**, the domination of heaven and hearth, the giver and taken of all souls and the exalted in might

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I gave to thank to Almighty God for giving me the opportunity to complete my programme in this institution of learning.

I record with delight the time devoted by my supervisor MR. Popoola Isreal for taking pains of going through the manuscript, making necessary correction and useful suggestion may Almighty God continue to bless you thank u sir. I however, appreciate the head of the department of business administration and management and all other staffs in the department.

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ABSTRACT

Diversity has often been overlooked in corporate environments in Nigeria, largely due to long-standing cultural norms that prioritize individuals with political connections, especially in human resource management. However, a change is emerging, particularly among indigenous companies adopting a global outlook, as they increasingly acknowledge the significance of diversity management. This study investigates the impact of diversity management on the performance of Guaranty Trust Bank Plc in Ilorin, Kwara State, while also identifying factors that enhance organizational performance. Utilizing a case study method, 171 questionnaires were distributed, yielding 159 responses. Hypotheses were developed to direct the research, and data analysis was performed using regression analysis with SPSS software. The results reveal that ethnic and religious diversity play a significant role in achieving organizational goals and improving service quality at GTB Ilorin. These independent variables demonstrated a strong correlation with the dependent variables of target achievement and service quality.

In light of these findings, it is recommended that the organization implement various diversity management strategies to positively influence its performance in both target achievement and service quality.

TABLE OF CONTENT

| Title | page | i | |
|-------|-------------------------------------|-----|--|
| Certi | ification | ii | |
| Dedi | ication | iii | |
| Ackr | nowledgement | iv | |
| Table | e of content | v | |
| CHA | APTER ONE: INTRODUCTION | | |
| 1.1 | Background to the Study | 1 | |
| 1.2 | Statement of the Problems | 2 | |
| 1.3 | Research Questions | 3 | |
| 1.4 | Objectives of the Study | 3 | |
| 1.5 | Research Hypothesis | 4 | |
| 1.6 | Significance of the Study | 4 | |
| 1.7 | Scope of the Study | 4 | |
| 1.8 | Definitions of Terms | 5 | |
| CHA | APTER TWO: LITERATURE REVIEW | | |
| 2.1 | Introduction | 6 | |
| 2.2 | Conceptual Classification | 6 | |
| 2.3 | Theoretical Classification | 13 | |
| 2.4 | Empirical Review | 14 | |
| CHA | APTER THREE:METHODOLOGY | | |
| 3.1 | Introduction | 17 | |
| 3.2 | Research Design | | |
| 3.3 | Population of the Study | 17 | |
| 3.4 | Sample Size and Sampling Techniques | 17 | |
| 3.5 | Methods of Data Collection | 18 | |
| 3.6 | Instrument of Data Analysis | 18 | |
| 3.7 | Methods of Data Analysis | 18 | |

| 3.8 | Historical Background of the Case Study | | | 18 | |
|-------|---|-------------|------------------------|-------------|------|
| СНА | PTER FOUR: | DATA | PRESENTATION, | ANALYSIS | AND |
| INTI | ERPRETATIO | N | | | |
| 4.1 | Introduction | | | 19 | |
| 4.2 | Data Presenta | tion, Analy | sis and Interpretation | 19 | |
| 4.3 | Discussion of Findings | | | 25 | |
| СНА | PTER FIVE: | SUMMA | RY, CONCLUSION AND | RECOMMENDAT | IONS |
| 5.1 | Summary | | | 27 | |
| 5.2 | Conclusion | | 27 | | |
| 5.3 | 3 Recommendations | | | 28 | |
| Refer | rences | | | 2 | |

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background to the Study

The topic of diversity in corporate settings in Nigeria has often been overlooked, primarily due to a prevailing corporate culture that favors individuals with authority, particularly in human resource management (Ogunyemi, 2021; Omotayo & Ojo, 2022). However, there is an increasing recognition among indigenous companies with a global outlook that this management issue requires significant attention.

Diversity management refers to the organizational efforts to value and respect individuals regardless of their differences. While many organizations have established diversity management policies, it is crucial that these policies are implemented fairly across all levels rather than merely existing in written form. The challenges surrounding diversity management involve how initiatives can enhance the recruitment and retention of employees from varied backgrounds. Embracing diversity is recognized for promoting diverse perspectives and innovative problem-solving (Cox & Blake, 1991).

According to Roberson (2019), diversity encompasses a range of differences among individuals within an organization, including race, gender, ethnicity, age, personality, cognitive style, tenure, organizational function, and educational background. Research by Fredman (2021) indicates that diversity can serve as a source of creativity and innovation, providing a competitive advantage. However, it can also lead to misunderstandings, mistrust, and conflict within the workplace, resulting in absenteeism, lower quality of work, decreased morale, and reduced competitiveness. Therefore, it is essential to integrate diversity into the organizational culture to foster an environment where equitable treatment is prioritized. In today's diverse workforce, effective management of this diversity can provide organizations with a significant competitive edge by enhancing creativity and adaptability (Beardwell & Claydon, 2021).

Managing diversity acknowledges the benefits of differences and goes beyond equal opportunity, which often focuses solely on preventing discrimination and assumes that individuals should conform to the organizational culture. As globalization progresses,

employers are increasingly required to recruit individuals from minority groups who possess the cultural and linguistic skills needed to engage with a diverse clientele (Thomas, 2021).

Mavin and Girling (2023) argue that diversity management is crucial for growth in today's highly competitive global marketplace. Organizations that wish to remain relevant on the global stage must adopt a mindset that values diversity in their strategies, actions, and innovations. Diversity benefits both employees and employers; honoring individual differences can boost productivity and foster workplace interdependence. Furthermore, effective workplace diversity can reduce legal risks, create marketing opportunities, enhance creativity, and improve organizational reputation (Thomas, 2021). Flexibility and creativity are vital for competitiveness, making diversity essential for organizational success. The potential consequences of neglecting diversity, such as wasted time and resources, should not be underestimated. Diverse workforces have shown to foster creativity and possess superior problem-solving and critical thinking abilities (Fredman, 2021).

Workplace diversity significantly impacts employees by contributing to the organization's positive reputation (Liff, 2020). When managed well, diversity enhances productivity and the overall quality of work life.

Dressler (2021) notes that managing workforce diversity involves addressing potential challenges like prejudice and bias that can hinder the effectiveness of a diverse workforce. Practically, effective diversity management requires a combination of mandatory and voluntary actions. Therefore, this study aims to explore the impact of workforce diversity on employee performance and its subsequent effect on organizational performance.

1.2 Statement of the Problem

Discriminatory attitudes, individual identities, and a lack of collaboration within diverse organizations have reached intolerable levels, leading to low morale and negative performance outcomes. This issue primarily stems from the prioritization of departmental goals over broader organizational objectives.

Insufficient support for the core values of diversity, influenced by barriers such as age, culture, and religion, adversely affects corporate profitability. Furthermore, management's approach to education, training, and exposure has been inadequate in aligning with global best practices necessary for achieving organizational targets.

Improper handling of diversity management can result in the emergence of distinct groups, leading to miscommunication, emotional conflicts, power struggles, and increased employee turnover (Roberson et al., 2017; Shore et al., 2018; Jehn et al., 2020). In these scenarios, diversity management can become a barrier to organizational growth. Existing studies have largely focused on the role of diversity management in enhancing organizational performance and leadership effectiveness.

Employees are more likely to appreciate and value diversity initiatives when they positively impact their performance. This research aims to investigate performance metrics to determine how workforce diversity can enhance organizational effectiveness. A critical question arises: can strong support for diversity management genuinely improve organizational performance? To address this question, the study underscores the importance of considering the perspectives of a diverse workforce to strengthen organizational performance.

1.3 Research Questions

Based on the identified issues, this research aims to explore the following questions:

- i. How does the presence of diverse ethnic backgrounds influence the efficiency of organizational services?
- ii. What are the relationship between religious diversity and the effectiveness of organizational services?
- iii. In what ways does ethnic diversity affect the effectiveness of organizational services?
- iv. What impact does religious diversity have on the efficiency of organizational services?

1.4 Research Objectives

The research seeks to accomplish the following objectives:

- i. To examine the influence of ethnic diversity on the efficiency of organizational services.
- ii. To determine the relationship between religious diversity and the effectiveness of organizational services.
- iii. To investigate how ethnic diversity impacts the effectiveness of organizational services.

iv. To analyze the effect of religious diversity on the efficiency of organizational services.

Research Hypotheses

The research hypotheses are articulated as follows:

- i. Ho1: There is no significant relationship between ethnic diversity and the efficiency of organizational services.
- ii. Ho2: There is no significant relationship between religious diversity and the effectiveness of organizational services.
- iii. Ho3: There is no significant relationship between ethnic diversity and the effectiveness of organizational services.
- iv. 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 analyze the impact of diversity management on organizational performance. Specifically, it aims to evaluate how diversity management contributes to the achievement of organizational goals and objectives. Additionally, the study seeks to identify the most effective strategies for conducting this research.

This research project is significant for both private and public organizations, as it offers valuable insights into the effects of diversity management on overall performance. The findings will be beneficial to stakeholders, top management, and customers, providing a clearer understanding of how effective diversity management can enhance organizational outcomes.

Furthermore, this study will be advantageous for organizations, employers (particularly the management teams within the organizations being examined), policymakers, consultants, and academics engaged in diverse environments or those interested in this area of research. It also serves as a foundational resource for future studies on the topic by other scholars.

1.7 Scope of the study

This research will focus on elucidating and establishing the impact of diversity management on the organizational performance of Guaranty Trust Bank, Ilorin branch. The study will examine how workforce diversity management influences the bank's performance and highlight the measures implemented by the institution to address the interests of its customers.

1.10 Definition of Terms

Diversity Management: Refers to the organizational actions aimed at enhancing the inclusion of employees from diverse backgrounds within an organization's structure. The approach to diversity management can vary significantly between companies based on their objectives and the industries in which they operate.

Management: Essential for organized life and crucial for the operation of all types of organizations. Effective management serves as the backbone of successful organizations. It involves achieving objectives and, in an organizational context, entails coordinating efforts with and through others to meet the organization's goals.

Diversity: The range of differences among members of a specifically defined group. This encompasses variations 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, evaluated against its intended outputs (goals and objectives).

Organization: An entity made up of multiple individuals, such as an institution or an association that has a specific purpose.

Performance: The accomplishment of a given task measured against established standards of accuracy, completeness, cost, and speed. In a contractual context, performance is considered 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 diverse group of individuals to contribute measurable improvements to organizational performance (Hubbard, 2021). Diversity encompasses a range of qualities that individuals bring, including ethnicity, nationality, language, socioeconomic class, sexual orientation, religion, age, perspectives, experiences, education, gender, and generation (Wang & McLean, 2021). The primary goal of diversity management is to leverage these unique attributes to foster innovative and creative environments within organizations.

Diversity management initiatives consist of specific activities, programs, policies, or formal processes aimed at promoting a cultural shift towards embracing diversity in organizations (Wentling & Nilda, 2021). These initiatives are designed to recognize and harness the value of workforce diversity while addressing barriers such as discrimination and segregation (Healy, Kirton, & Noon, 2021). Research indicates that a focus on diversity management correlates with positive work-related attitudes and behaviors, including organizational loyalty, job satisfaction, reduced turnover intentions, and increased employee retention (Jauhari & Singh, 2021; Choi, 2021; Pitts, 2021; McKay et al., 2021).

Investing in diversity often leads to business benefits, including enhanced creativity, improved sales, increased productivity, and reduced costs associated with turnover and absenteeism (Ozbilgin & Tatli, 2021; Armstrong, 2021; Choi & Rainey, 2021; Kochan et al., 2021). Diversity management has been defined in various ways, including the management of national cultural differences, equal opportunity development, strategic integration of organizational components, and acknowledgment of a diverse workforce (Barmes & Ashtiany, 2021; Liff, 2021; Cox, 2021; Kandola & Fullerton, 2021).

As the definition of diversity evolves, Kapoor and Madera (2021) highlight its global emergence as a phenomenon, presenting challenges for management and potentially leading to workforce conflicts (Owoyemi, Elegbede, & Gbajumo-Sheriff, 2021). Understanding and

addressing generational differences have become essential for managers aiming to enhance organizational effectiveness (Gursoy, Chi, & Karadag, 2021). Workforce diversity has dual implications for organizational effectiveness, presenting opportunities for greater innovation and improved decision-making while also posing challenges such as increased conflict and turnover (Milliken & Martins, 2021; Jackson, Joshi, & Erhardt, 2021).

While limited research exists on the direct impact of workforce diversity on organizational performance in the revenue sector, evidence suggests it can have both positive and negative effects on organizations (Chuang, 2021). Companies that prioritize diversity are often regarded as more effective and advanced (Rana Nadir Idrees, Abdus Sattar Abbasi & Muhammad Waqas, 2021). Leaders and managers play a crucial role in the success of diversity programs by addressing issues related to the working environment, age, language, efficiency, effectiveness, job relevance, and ethnicity. Failing to manage diversity effectively can lead to personal conflicts, reduced profitability, diminished organizational performance, and a tarnished reputation.

Harold and Kumar (2021) emphasize that diversity in organizational performance involves practices that recognize and appreciate the interdependence of humanity, culture, and the natural environment. Organizational performance, defined as the achievement of goals and objectives, is influenced by both diversity and employee satisfaction (Shell, 2021; Gursoy, 2021). Managers must be aware of generational differences and diverse factors such as gender, religion, race, ethnicity, and age to gain a competitive edge in today's complex business environment (Eastman & Liu, 2021; Owoyemi, 2021).

2.12 Managing Workforce Diversity

Ellis and Sonnenfield (2021) argue that effectively managing diversity has become essential in Human Resource Management due to the challenges of addressing the needs of a culturally diverse workforce. Raising awareness among employees and managers about differences related to gender, race, age, and nationality is crucial for maximizing the potential productivity of all staff members. Various strategies, including affirmative action for minority groups, diverse recruitment policies, and strategic diversity management, are employed to manage workforce diversity.

Performance, as defined by Rue and Byar (2021) and Cascio (2021), refers to the effective execution of one's responsibilities to achieve positive results. It involves identifiable actions, achievements, or accomplishments in fulfilling a duty. The connection between performance and workforce diversity is underscored by Fernandez (2021), who asserts that effective diversity practices enhance both employee and organizational performance. Managing diversity involves leveraging cultural differences in skills, ideas, and creativity to contribute to shared goals, thereby providing organizations with a competitive advantage. Recent studies, as noted by Hayles and Mendez (2021), further support a strong correlation between effective diversity practices and profitability.

Workplace diversity, a complex and often debated phenomenon, is viewed from various perspectives. Some scholars advocate for a narrow definition that focuses on specific cultural categories such as race and gender, while others argue for a broader approach that encompasses all potential differences among individuals (Jackson, May, & Whitney, 2021). The risk of a narrow definition lies in overlooking the interactions among various dimensions of cultural diversity. A broader perspective, according to Michaéla, Deanne, Paul, and Janique (2021), acknowledges that individuals bring multiple identities, including values, abilities, organizational roles, tenure, and personality, to the workplace.

To enhance the acceptability of diversity management programs, McGath, Berdahl, and Arrow (2021) propose a comprehensive five-cluster classification of workplace diversity that considers demographic characteristics, task-related knowledge and skills, values and attitudes, personal, cognitive, and attitudinal styles, as well as organizational status. 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 (2021). The diversity management landscape encompasses four distinct paradigms: Resistance, Discrimination-and-Fairness, Access-and-Legitimacy, and Learning-and-Effectiveness, as categorized by Sippola (2021). These paradigms represent divergent perspectives on the importance of diversity, its management,

and the internal and external forces shaping it, ranging from reactive approaches to more proactive strategies.

Organizations display differing attitudes toward diversity, with some being more positive and supportive than others, as noted by Tippers (2021). While certain organizations recognize the benefits of a culturally aware and diverse workforce, others may not share this viewpoint. Even among those acknowledging the significance of diversity, there are 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 advocates argue that organizational performance improves when workforce diversity is embraced as an opportunity, diversity is often discouraged by those who fear that an excess of perspectives, beliefs, values, and attitudes can dilute concerted action (Cummings & Worley, 2021). Valuing and utilizing diversity will inevitably lead to more discussions and disagreements about how things should be done; however, it is argued that leaders must develop agreed-upon principles of organizational identity and values to guide individuals' work without stifling their creativity or willingness to contribute. Skilled leaders can harness the talents of others in ways that yield extraordinary results (Attwood, 2021).

No organization's culture is static. As external and internal factors influencing culture change, so too will the culture itself. Society is dynamic, and organizations are part of that societal framework. However, since culture is deeply rooted in the beliefs, values, and norms of individuals within the organization—constructs that are difficult to alter—organic cultural change tends to be slow unless there is a significant shock to the organization (Burnes, 2021). Furthermore, for various reasons, organizations may find that their existing culture is inappropriate or even detrimental to their competitive needs.

The effectiveness of diversity approaches hinges on whether the strategic responses and implementation styles align with management's intent and the internal and external pressures faced by the organization (Cummings & Worley, 2021). The assimilation approach to managing diversity, as identified by Tayeb (2021), ignores differences and makes no efforts

toward integration; instead, individuals are expected to assimilate into a predefined and dominant culture.

Culture is always a collective achievement, and an inclusive culture depends on the level of mutual recognition (Schein, 2021). An inclusive diversity culture respects the plurality of subcultures within the organization, ensuring that no group is excluded from the ongoing moral discourse and that every subculture has the opportunity to participate in shaping the organization's cultural reality, values, norms, and policies (Pless & Maak, 2021).

Moreover, with an inclusionary approach, Pless and Maak (2021) assert that differences are recognized, valued, and engaged. Voices are understood as legitimate, heard, and integrated into decision-making and problem-solving processes, allowing individuals to play an active role in shaping culture, fostering creativity and innovation, and ultimately adding value to the organization's performance. Managing diversity is about leveraging and maximizing individual potential by effectively managing and valuing differences and creating a culture of respect as a responsible employer within the access-and-legitimacy framework (Sippola, 2021).

In organizations that adopt the learning-and-effectiveness paradigm, diversity is connected to work and employee perspectives, managed proactively to drive fundamental changes in thinking, structure, tasks, and the environment. The goal is to view employees as strategic assets—irreplaceable, valuable, and worthy of investment.

For diversity to be a resource, subcultures must connect and learn to appreciate one another, including aspects of each other's culture and language. A central role for learning leaders is to foster effective cross-cultural communication and understanding throughout the organization (Schein, 2021). Managing diversity requires understanding the institutional processes that deliver strategy, process, and support. It represents a top-down vision of how an organization can productively manage the demands of the current legal and social environment. In Human Resource Management (HRM) terms, managing diversity is perceived as a more integrated approach (Clifford & Royce, 2021).

Reactive approach to diversity

In the resistance approach, organizations focus on improving organizational effectiveness and productivity by preserving demographic and cultural homogeneity and maintaining the status quo (Sippola, 2021). This approach represents a strategically reactive management style, promoting assimilation and viewing diversity as irrelevant. When management emphasizes uniformity rather than diversity, often driven by compliance with equality legislation and mandatory initiatives, the organization can be characterized as operating within the discrimination-and-fairness paradigm, which is also considered strategically reactive (Tayeb, 2021).

2.1.5 Effective Management of Workforce Diversity

Productivity is a key objective in managing workforce diversity. Research has highlighted that effectively managing diversity can positively impact both tangible measures of organizational performance, such as cost reduction and resource acquisition, and intangible aspects, such as enhanced creativity and problem-solving capacity (Gardenswartz & Rowe, 2021). Similarly, diversity in its various forms is seen as a source of strength for organizations. However, to fully harness its potential, organizations must commit to exploring differences, fostering understanding, and addressing those differences through learning and collaboration opportunities (Tayeb, 2021).

Seven factors for managing diversity effectively were summarized using the acronym MOSAIC: Mission and value, Objective and fair processes, Skilled workforce, Awareness and fairness, Active flexibility, Individual focus, and a Culture that empowers (Tuz & Gumus, 2021). Effective diversity management recognizes that individuals from diverse backgrounds, cultures, and experiences bring new ideas and perspectives to the workforce (Grima, 2021). It has been suggested that organizations integrate diversity management as a criterion for evaluating managerial performance, emphasizing that workforce diversity should be seen as an asset to be developed (Grima, 2021).

The foundation of effective diversity management lies in building a truly multicultural organization. A multicultural organization reflects the contributions and interests of diverse cultural and social groups in its mission, operations, and product or service offerings (McGinnis, 2021).

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 Alpkan (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 & Cloodt, 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 (2021) suggested that individuals form perceptions about an organization's attitude toward diversity as well as their own views on the value of diversity within organizations. Since this case study investigates employee perceptions of diversity management, it is pertinent to provide the theoretical framework of social identity theory.

As stated by Tajfel and Turner (2021), social identity consists of aspects of a person's self-image derived from the social groups or categories to which they believe they belong. The theory is based on three fundamental principles (Tajfel & Turner, 2021).

The first principle posits that individuals seek to obtain and maintain a positive social identity that enhances their self-esteem. According to this principle, social identity is based on comparisons made between the group to which the individual belongs and other groups. The outcome of this assessment determines whether the identity is perceived as positive or negative.

Gaining the approval of team members is a process through which individuals enhance their social identity. Ultimately, team members who experience a negative identity may wish to leave the group, or if leaving is not an option, they may pursue positive discrimination.

An individual's establishment of a negative social identity is influenced by perceptions of the social climate. Three dimensions of social change are critical: the permeability of boundaries between groups, the stability of the individual's group position, and the legitimacy of the system that places their team in a lower status compared to other groups (Tajfel & Turner, 2021). If the boundaries between groups are permeable, individuals who feel a weak connection to their team may opt to join another group. Conversely, if the boundaries are impermeable and team members share a strong bond, collective strategies are more likely to be employed, either cognitively (attempting to improve the group's position by developing alternative criteria for social comparison) or behaviorally (through social competition and conflict). This depends on how stable the group's position is perceived to be and how legitimate the processes that led to their lower status are perceived.

Another theory that addresses social change is the theory of relative deprivation. This theory, in its various forms (Walker & Pettigrew, 2021; Crosby, 2021; Runciman, 2021), suggests that comparisons with other groups can lead to a relative sense of deprivation, either at the individual level (deprivation felt compared to members within a group) or at the group level (deprivation compared to other groups). Individual deprivation is often associated with feelings of frustration and anxiety, while group deprivation can escalate into collective protest and conflict. Deprivation in large groups may manifest as strikes, demonstrations, or violent uprisings. The transition from deprivation to practical protest is influenced by the similarity of the deprived group to the comparison group, the belief that collective action will yield positive outcomes, and the perceived permeability limits of the disenfranchised group relative to the comparison group.

2.2.2 Equity Theory

Equity theory, as reviewed by Walster, Berscheid, and Walster (2021), explores how individuals perceive fairness in social relationships. This theory posits that during a social exchange, a person evaluates the amount of input gained from a relationship against the output, as well as the effort exerted by others. Based on Adams's (1965) foundational work, Tudor (2021) and Dugguh and Ayaga (2021) further assert that if an employee perceives inequity between two social groups or individuals, they are likely to experience distress or dissatisfaction due to the imbalance in input and output.

Inputs include the quality and quantity of an employee's contributions to their work. Examples of inputs are time, effort, hard work, commitment, ability, adaptability, flexibility, tolerance, determination, enthusiasm, personal sacrifice, trust in superiors, support from colleagues, and skills. Conversely, output (or outcomes) refers to the positive and negative consequences that an individual perceives as resulting from their relationship with others. Examples of outputs include job security, esteem, salary, employee benefits, recognition, reputation, responsibilities, a sense of achievement, praise, and incentives.

The primary concern of equity theory revolves around compensation, making equity or inequity a significant issue in most organizations (Butler & Rose, 2021). In any organizational role, employees desire to feel that their contributions and performance are adequately rewarded with appropriate compensation. If an employee perceives that they are

underpaid (Adams & Salisbury, 2021; Tudor, 2021), they may become dissatisfied and develop hostility toward the organization and coworkers, ultimately leading to decreased motivation and performance.

Equity is multidimensional and does not depend solely on individual input-output ratios; it also involves comparisons between one's own input-output ratio and that of others. As equity is fundamentally about perception, employees form their views on what constitutes a fair balance of inputs and outputs by comparing their situation with that of "referents" in the marketplace. When employees perceive that their inputs are fairly rewarded with corresponding outputs, they tend to feel satisfied, happier, and more motivated in their work. Conversely, they become demotivated when they believe that their input-output ratio is less favorable than that of their referent peers (Ball, 2021).

2.3 Empirical Review

Inegbedion, Sunday, Asalaye, Lawal, and Adebanji (2021) examined "managing diversity for organizational efficiency." Their study aimed to determine the extent to which diversity management influences organizational efficiency through conflict management, cultural diversity, employee perceptions of marginalization, teamwork, and work attitudes. Employing a survey design, they sampled 178 respondents from nine multinational companies in South-South Nigeria. The research data were analyzed using structural equation modeling, with diversity management and organizational efficiency identified as latent variables. The results indicate that the management of cultural diversity, perceptions of marginalization, and conflict significantly influence diversity management. Furthermore, diversity management and teamwork were found to significantly impact organizational efficiency, suggesting that managers of diverse workforces prioritize effective diversity management. Osibanjo, Adeniji, Falola, Salau, Ogueyungbo, and Efe-Imafidon (2021) investigated the effect of diversity management on organizational performance within selected deposit money banks in Lagos. Utilizing a survey research design, they collected data from 192 employees across five banks in the Lagos metropolis. Smart PLS (3.0) was employed for analysis. Their findings revealed a significant relationship between diversity management and organizational performance, particularly noting how diversities in age,

gender, work experience, educational qualifications, and marital status affect employee commitment, sales growth, service quality, and intentions to leave.

Chigbo, Olisaemeka, and Osita (2021) explored diversity management and organizational performance through an exploratory analysis. The paper highlights that successful organizations are increasingly adaptable, resilient, and customer-centered, often hiring diverse workforces to navigate global challenges and competition. They examine various aspects of diversity, such as its nature, characteristics, and impact on decision-making and innovation, concluding that effective diversity management enhances organizational performance while also presenting challenges.

Othman and Sanyang (2021) examined the effects of workforce diversity factors—generational, gender, ethnic/racial, and educational diversity—on organizational performance. Utilizing secondary data sources, they reviewed literature to analyze the relationship between these factors and performance. Their findings indicate that, despite mixed results, most scholars found a positive relationship between workforce diversity and organizational performance, while emphasizing that effective management of diversity is crucial.

Solomon (2021) assessed the effects of workforce diversity on organizational effectiveness in the brewery industry. Employing a survey research design with stratified and simple random sampling, the study utilized linear regression and correlation analysis. The findings showed a significant positive relationship between workforce diversity and organizational effectiveness, particularly highlighting the effectiveness of cultural diversity and teambuilding initiatives.

Jeremy and Tipper (2021) conducted research within the U.K. National Health Service to analyze the effects of diversity management. They emphasized that effectively managing diversity is crucial for organizations seeking to harness its positive impacts. Their qualitative methodology involved using the NVivo application to analyze data and suggested that organizations should focus on understanding employee motivations and creating inclusive environments to enhance performance.

Bergen, Soper, and Parmell (2021) examined human resource diversity and diversity climates within organizations. Their study aimed to develop a framework for fostering a positive

climate that values diversity, focusing on its impact on individual careers and organizational attitudes. The study employed surveys and case studies to analyze the effects of diversity climate on attitudes and perceptions.

Hicks-Clarke and Paul (2021) investigated the effects of diversity on female students within sport management programs. Using a survey methodology, they collected data from graduates and undergraduates in North America. Their findings suggest that diversity programs positively influence female representation in sport management, removing barriers for women in the profession.

Neely (2021) conducted a study in a Brazilian organization to assess the challenges and benefits of diversity management. This research involved 15 case studies, revealing that diversity management in Brazil is still an emerging issue, requiring strong support from top management to be effective.

Bahauddin (2021) analyzed the moderating effect of management on the relationship between workforce diversity and student performance in Pakistan's educational sector. A quantitative study involving 150 students indicated a positive relationship between workforce diversity and student performance, although management did not moderate this relationship.

Durga (2021) noted that diversity management is a young discipline evolving from various historical and social issues. The study focuses on Ethiopia's multicultural context and explores how workplace diversity affects organizational effectiveness, employing systematic sampling techniques to gather data from various banks in the region.

Muhammad (2021) investigated the effects of workforce diversity on employee performance in the banking industry in Pakistan. Using a simple random sampling technique and regression analysis, the study found significant impacts of gender, age, ethnicity, and educational background on employee performance, emphasizing the importance of a diverse workforce in enhancing organizational outcomes.

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:

$$S = \underbrace{\frac{300}{1 + 300(0.05)2}}$$

$$= \underbrace{\frac{300}{1 + 300(0.0025)}}$$

$$= \underbrace{\frac{300}{1 + 0.75}}$$

$$= \underbrace{\frac{300}{1.75}}$$

= 171.42 = 171 respondents

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 date 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 identifies 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 test 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 171 questionnaires were distributed to the staff of Guaranty Trust Bank Plc in Ilorin, Kwara State, for this study. Of these, 159 questionnaires were completed and returned, representing 92.9% of the total. Twelve questionnaires, accounting for 7.1%, were either not returned or not filled out 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 | SSCE | 25 | 15.7 |
| | Background | 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 |
| | | Top Level Staff | 38 | 23.9 |
| | | Total | 159 | 100.0 |

Source: Researcher's Field Survey, 2025

Table 4.3.1 presents the demographic characteristics of the respondents. The first section analyzes the gender distribution, revealing that 69 respondents, or 43.2%, were male, while 90 respondents, representing 56.8%, were female. This indicates that there are statistically more female respondents than male respondents at Guaranty Trust Bank Plc in Ilorin, Kwara State.

Additionally, the age distribution shows that 59 respondents, or 37.6%, fall within the 18-25 age bracket, while 57 respondents, representing 35.9%, are in the 26-35 age range. Furthermore, 29 respondents, or 18.5%, are between 36-45 years old, and 12 respondents, representing 7.8%, are aged 46 and above. This suggests that the majority of staff members are in the 18-25 age group.

The marital status data indicates that 68 respondents, or 43.0%, are single, while 90 respondents, representing 57.0%, are married. This implies that there are more married respondents in the organization, with 57.0% of the total.

Regarding educational background, 25 respondents, or 15.7%, hold an SSCE, 59 respondents, or 37.4%, have an OND/NCE, and 60 respondents, or 38.1%, are B.Sc./HND holders. The remaining 15 respondents, representing 8.8%, have other educational qualifications. This indicates that the majority of respondents hold a B.Sc. or HND.

Finally, the staff distribution by level reveals that 59 respondents, or 36.8%, are low-level staff, 62 respondents, representing 39.3%, are middle-level staff, and 38 respondents, or 23.9%, are top-level staff. This suggests that the majority of staff members are in the middle level, accounting for 39.3% of the total.

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

The data indicate that 36 respondents, or 22.4%, strongly agreed with the statement that organizational service quality is best achieved through the type of diversity management implemented. A majority of 102 respondents, representing 64.5%, also strongly agreed with this statement. Conversely, 20 respondents, or 13.1%, were undecided regarding the impact of diversity management on organizational service quality.

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

The data reveal that 62 respondents, or 39.3%, strongly agreed that ethnic diversity helps the organization achieve better service quality. Additionally, 68 respondents, representing 43.0%, agreed with this statement, while 22 respondents, or 14.1%, were undecided. Finally, 6 respondents, accounting for 3.7%, disagreed with the statement regarding the positive impact of ethnic diversity on 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

The data indicate that 48 respondents, or 30.8%, strongly agreed that the organization is taking proper measures to prioritize ethnic diversity. Additionally, 46 respondents, representing 29.0%, agreed with this statement. The largest group, comprising 53 respondents or 33.6%, was undecided. Meanwhile, 4 respondents, accounting for 2.8%, disagreed, and 6 respondents, or 3.7%, strongly disagreed with the assertion that the organization prioritizes ethnic diversity effectively.

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 | |

Source: Filed survey, 2025

The table indicates that 43 respondents, or 27.1%, strongly agreed that implementing ethnic diversity is the best way to retain organizational customers. A majority of 88 respondents, representing 55.1%, agreed with this statement. Meanwhile, 25 respondents, or 15.9%, were undecided, and only 3 respondents, accounting for 1.9%, disagreed with the assertion that ethnic diversity is key to customer retention.

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 shows that 43 respondents, or 27.1%, strongly agreed that implementing ethnic diversity is the best way to retain organizational customers. The largest group, consisting of 86 respondents (54.2%), also agreed with this statement. Meanwhile, 27 respondents (16.8%) were undecided, and only 3 respondents (1.9%) disagreed with the assertion that ethnic diversity is key to customer retention.

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 indicates that 30 respondents, or 18.7%, strongly agreed that religious diversity has benefited the organization in enhancing its service quality. A majority of 105 respondents (66.4%) also agreed with this statement. Meanwhile, 19 respondents (12.1%) were undecided, and only 4 respondents (2.8%) disagreed with the assertion that religious diversity contributes positively to the organization's 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 shows that 39 respondents, or 24.3%, strongly agreed that the implementation of religious diversity at Guaranty Trust Bank Plc, Ilorin, Kwara State, is a contributing factor to the organization's service quality. The largest group, consisting of 80 respondents (50.5%), agreed with this statement. Meanwhile, 16 respondents (10.3%) were undecided, and 23 respondents (15.0%) disagreed with the assertion that religious diversity positively impacts service quality in the organization.

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 indicates that 28 respondents, or 17.8%, strongly agreed that the religious diversity implemented in the organization enhances safety and security to meet the set targets and improve operational performance. The largest group, comprising 99 respondents (62.6%), agreed with this statement. Meanwhile, 21 respondents (13.1%) were undecided, and 10 respondents (6.5%) disagreed with the assertion that religious diversity contributes to safety and security in achieving organizational goals.

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

The table shows that 21 respondents, or 31.8%, strongly agreed that organizational targets are best achieved through the implementation of religious diversity. The largest group, consisting of 28 respondents (41.1%), agreed with this statement. Meanwhile, 16 respondents (23.4%) were undecided, and only 2 respondents (3.7%) disagreed with the assertion that religious diversity enhances the achievement of organizational targets.

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 |

| ľ | 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

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

 \mathbf{H}_1 : 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 | .761ª | .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 \mathbb{R}^2 is close to 1

4.4.1.2 ANOVA^a

| N | Model | Sum of Squares | Df | Mean Square | F | Sig. |
|---|------------|----------------|-----|-------------|---------|------------|
| | Regression | 217.837 | 1 | 217.837 | 193.752 | $.000^{b}$ |
| 1 | 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 B | | Beta | | |
| (Constant) | 2.684 | .273 | | 9.846 | .000 |
| Ethnic diversity | .5159 | .041 | .761 | 13.919 | .000 |

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_{O1}) 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

H₀ There is no significant relationship between ethnic diversity and organization target.

H₁ There is a significant relationship between ethnic diversity and organization target.

4.4.2.1 Model Summary

| Model R R Squa | e 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 R² is close to 1

4.4.2.2 ANOVA^a

| Mode | 1 | Sum Squares | of | Df | Mean Square | F | Sig. |
|------|------------|----------------|----|-----|-------------|--------|------------|
| | Regression | 137.655 | | 1 | 137.655 | 51.487 | $.000^{b}$ |
| 1 | Residual | 376.975 | | 157 | 2.1594 | | |
| | Total | 514.629 | | 158 | | | |

a. Dependent Variable: Organization target

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 | | Unstand Coeffici | | Standardized Coefficients | Т | Sig. |
|-------|------------------|---------------------|------------|------------------------------|--------|------|
| | | В | Std. Error | Beta | | |
| 1 | (Constant) | 4.245 | .420 | | 10.098 | .000 |
| 1 | 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

b. Predictors: (Constant), Ethnic diversity

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_{O1}) 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

H₀ Religion diversity does not significantly affect service quality

H₀₃ 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 \mathbb{R}^2 is close to 1

4.4.3.2 ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|--------|------------|
| | Regression | 99.6159 | 1 | 99.6159 | 91.043 | $.000^{b}$ |
| 1 | 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 | | Unstand Coeffici | | Standardized Coefficients | t | Sig. | |
|-------|--------------------|---------------------|------------|---------------------------|-------|------|--|
| | | В | Std. Error | Beta | | | |
| 1 | (Constant) | .618 | .282 | | 2.192 | .030 | |
| 1 | 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

 \mathbf{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 \mathbb{R}^2 is close to 1

4.4.4.2 ANOVA^a

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

a. Dependent Variable: Organization target.

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 | | Unstanda Coefficie | | Standardized Coefficients | t | Sig. |
|-------|-----------------------|-----------------------|------------|---------------------------|--------|------|
| | | В | Std. Error | Beta | | |
| | (Constant) | 737 | .256 | | -2.877 | .005 |
| 1 | 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_{O1}) is rejected on the basis that the p-value is less 0.05. Hence the alternative hypothesis is accepted, that Religion diversity has

b. Predictors: (Constant), Religion diversity

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

This research study, titled "Impact of Diversity Management in Enhancing Organizational Performance," focuses on the construct of diversity management, which includes two variables: ethnic diversity and religious diversity. The Y construct, organizational performance, also consists of two variables: service quality and organizational targets.

The study aims to examine whether organizational performance is influenced by diversity management and finds a positive relationship between the two constructs. This finding aligns with a study conducted by Muhammad (2016) in Pakistan, which explored the effect of workforce diversity on employee performance in the banking industry. The results indicated that workforce diversity significantly impacts employee performance, underscoring the important role of diversity management in enhancing organizational performance.

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 summarizes the study in relation to the established hypotheses, presenting the key findings as follows:

Hypothesis One: There is no significant relationship between ethnic diversity and service quality. The null hypothesis was rejected, and the alternate hypothesis was accepted, indicating that ethnic diversity significantly affects the service quality of GTB Ilorin, Kwara State. The study found that ethnic diversity has positively influenced the organization's service quality over the years, leading to continuous improvement in GTB Ilorin's performance as a result of adopting ethnic diversity. Therefore, it can be concluded that ethnic diversity does indeed impact service quality. This finding is consistent with Kennedy's (2009) study, which showed that ethnic diversity significantly enhances service quality, contributing to the achievement of organizational goals.

Hypothesis Two: Ethnic diversity has no significant effect on organizational targets. The null hypothesis was rejected, and the alternate hypothesis was accepted. The study revealed that a strong emphasis on ethnic diversity is vital, as it helps increase the targets set by GTB Ilorin. Hypothesis Three: Religious diversity has no significant effect on the organization's service quality. However, the null hypothesis was rejected, and the alternate hypothesis was accepted. The results indicated that the adoption of religious diversity improves the organization's service quality, with the organization's output often influenced by the level of religious diversity implemented. Additionally, the study found that the enhancement in service quality at GTB Ilorin is attributable to the adoption of religious diversity. This aligns with Ngari's (2015) research, which identified religious diversity as one of the most effective tools for improving service quality within organizations.

Hypothesis Four: There is no significant impact of religious diversity on the organization's set targets. The study rejected the null hypothesis and accepted the alternate hypothesis, concluding that religious diversity significantly impacts the organization's targets. It was also revealed that the achievement of organizational targets is dependent on the level of religious diversity, supporting the findings of Newstrom and Davies (2002).

5.3 Conclusions

For the purpose of this research, the study concludes the following:

- i. Ethnic diversity positively affects the service quality of GTB Ilorin. Continuous improvement in ethnic diversity contributes to enhanced service quality at GTB Ilorin.
- ii. The organization's set targets may be influenced by ethnic diversity. Additionally, strategies aimed at enhancing ethnic diversity are beneficial in increasing the set targets of GTB Ilorin.
- iii. Religious diversity significantly impacts the service quality of the organization. The service quality at GTB Ilorin is frequently influenced by the level of religious diversity present.
- iv. The organization's set targets may be significantly affected by the level of religious diversity within the organization.

5.4 Recommendations

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

- Ethnic diversity should be further strengthened, as findings indicate its significant impact on the organization. This enhancement will ultimately improve the service quality of GTB Ilorin.
- ii. Efforts to promote ethnic diversity should be aligned with achieving set targets to enhance the efficiency of GTB Ilorin.
- iii. The organization should elevate the level of religious diversity, as this will enhance and improve service quality, subsequently increasing the output of GTB Ilorin.
- iv. GTB Ilorin should expand its approach to religious diversity, as this will positively influence the organization's set targets.

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 am a student at the aforementioned institution, currently conducting research titled "
Impact of Diversity Management in Enhancing Organizational Performance: An
Insights from Guaranty Trust Bank PLC, Ilorin, Kwara State

"I have designed a questionnaire specifically for this study, and your participation would be greatly appreciated. Your valuable insights will significantly contribute to the success of this research.

Please rest assured that your responses will be treated with the utmost confidentiality, as this study is intended solely for academic purposes.

Thank you in advance for your assistance and cooperation.

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|---|---|---|----|---|---|---|---|---|---|---|---|---|---|----|-------|--|
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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

Effects of diversity management on organisation Performance: (The Case Study of Guaranty Trust Bank Plc Ilorin, Kwara State).

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

SECTION B:

Please tick ($\sqrt{ }$) 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 | • | | | |
| 18. | There is a high chance of reaching the stipulated set | | | |
| | There is a high chance of reaching the stipulated set target with ease. | | | |
| 18. | There is a high chance of reaching the stipulated set target with ease. Ensuring proper implementation of ethnic diversity | | | |
| | There is a high chance of reaching the stipulated set target with ease. | | | |
| | There is a high chance of reaching the stipulated set target with ease. Ensuring proper implementation of ethnic diversity leads to quick attainment of set target. | | | |
| 19. | There is a high chance of reaching the stipulated set target with ease. Ensuring proper implementation of ethnic diversity | | | |
| 19. | There is a high chance of reaching the stipulated set target with ease. Ensuring proper implementation of ethnic diversity leads to quick attainment of set target. The best way to effectively improve organization | | | |
| 19. | There is a high chance of reaching the stipulated set target with ease. Ensuring proper implementation of ethnic diversity leads to quick attainment of set target. The best way to effectively improve organization service quality is by implementation of ethnic diversity. | | | |
| 19. | There is a high chance of reaching the stipulated set target with ease. Ensuring proper implementation of ethnic diversity leads to quick attainment of set target. The best way to effectively improve organization | | | |
| 19. | There is a high chance of reaching the stipulated set target with ease. Ensuring proper implementation of ethnic diversity leads to quick attainment of set target. The best way to effectively improve organization service quality is by implementation of ethnic diversity. The set target of this organization is achieved due to | | | |

Thanks for your time