UNIVERSITY OF CAPE COAST

WORKFORCE DIVERSITY AND EMPLOYEE PERFORMANCE OF

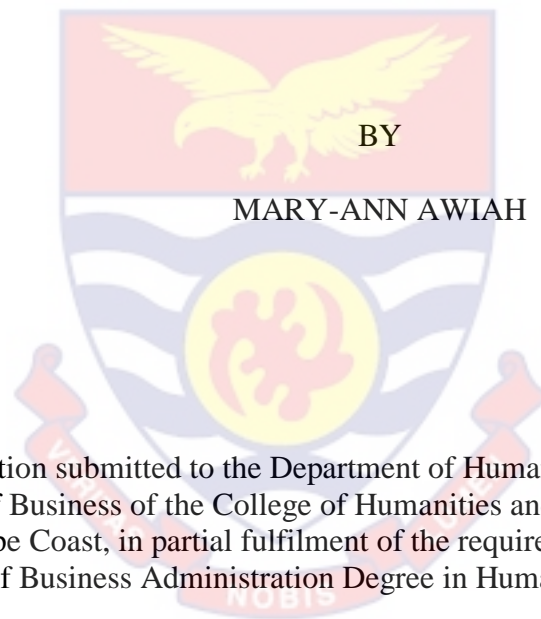SELECTED BANKS IN CAPE COAST: THE ROLE OF JOB

SATISFACTION

MARY-ANN AWIAH

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UNIVERSITY OF CAPE COAST

WORKFORCE DIVERSITY AND EMPLOYEE PERFORMANCE OF

SELECTED BANKS IN CAPE COAST: THE ROLE OF JOB

SATISFACTION

BY

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Dissertation submitted to the Department of Human Resource Management,
School of Business of the College of Humanities and Legal Studies University
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Master of Business Administration Degree in Human Resource Management

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DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original work and that no part of it has been presented for another degree in this University or elsewhere.

Candidate's Signature…………................................. Date……………………

Name: Mary-Ann Awiah

Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision laid down by the University of Cape Coast.

Supervisor's Signature…………................. Date…………………..

Name: Dr. (Mrs) Edna N. A Okorley

ii

ABSTRACT

The study examined the effect of workforce diversity on employee performance in selected banks in Cape Coast through the mediating role of job satisfaction. The specific objectives were to determine the effect of age diversity on employee performance. Also, to analyse the effect of gender diversity on employee performance. Again, to examine the effect of ethnic diversity on employee performance and lastly to investigate the mediating role of job satisfaction of the relationship between workforce diversity and employee performance of selected banks in Cape Coast. The study adopted the positivism philosophy. The quantitative approach and correlational design were used for the study. A structured questionnaire was used to gather data from 140 bank employees through census approach in Cape Coast. The data was then processed using the IBM SPSS Statistics (version 26) and SmartPLS 4 software. inferential statistics through partial least square structural equation modelling was used to address objectives in the study. The study found that work force diversity in terms of gender and ethnicity have significant positive influence on employee performance of the banks. However, age diversity did not have a significant effect on employee performance. The study further found that job satisfaction mediates the link between gender diversity and ethnic diversity, and employee performance but not age diversity. The study recommended that banks should prioritize initiatives that promote gender and ethnic diversity within their workforce. This includes actively recruiting and retaining a diverse talent pool, providing equal opportunities for career advancement, and implementing leadership and mentorship programs that support underrepresented groups.

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DEDICATION

To my family

TABLE OF CONTENTS

Page

vi

LIST OF TABLES

LIST OF FIGURES

CHAPTER ONE

INTRODUCTION

This introductory chapter provides an overview of the study on the effect of workforce diversity on employee performance amongs selected banks in Cape Coast, through the mediating role of job satisfaction. The chapter focuses on the background of the study, research problem, objectives, and significance of the study, delimitations and limitations of the study. The composition of the current workforce is significantly more diverse than it was in the past. Because employees carry out the organization's operations, the workforce or employees of every organization are essential to its success. Age, gender, ethnicity, abilities, education, disabilities, and religion are just a few examples of diversity which involves many ways people differ from one another. This study seeks to examine the effect of workforce diversity on employee performance through the mediating role of job satisfaction of selected banks in Cape Coast.

Background to the Study

More than ever before, there needs to be interaction between people from different backgrounds due to the world's growing globalization. People no longer live and work in small spaces because they are now a part of a global economy that competes in almost every region of the planet (Patel, 2016). For these reasons, firms strive to diversify in order to obtain a competitive edge by increasing their creativity, innovation, and willingness to adapt to positive change.

Today's workplace is evolving at an increasing rate, and factors such as the changing demographics of the workforce, the expansion of employment opportunities, the continued expansion of globalization, and the need for efficient

7

and effective collaboration have emerged as important factors influencing the significance of diversity in organizations. The workforce has become increasingly diverse across all countries as a result of rising globalization and competition. The development of a global market and technological advancements have made it possible for people living in the same area to be closer to one another. Griffin and Moorhead (2014) found that having a diverse workforce necessitates managers to recognize and coordinate the many characteristics that present among the workforce. In order to better serve their customers, entice and keep the best and most qualified workers, businesses, educational institutions, and other organizations are looking into new strategies (Gupta, 2018). For these reasons, organizations, especially banks in cape coast, are working to diversify their portfolios in order to acquire a competitive edge.

The term "workforce diversity" refers to the notable differences and similarities among personnel within an organisation (Griffin & Moorhead, 2014). According to Nwinami (2014), it represents the individuality of each person, including their age, gender, ethnicity, race, religion, marital status, income, job history, personality and all other perceptions that contribute to and support an organization's basic values. Additionally, it refers to organizations whose workforces are becoming more diverse in terms of factors like age, gender, ethnicity, education, level of experience, etc (Robbins & Judge, 2013).

This study adopted the most commonly recognized key workforce diversity factors namely age, gender, and ethnic diversity by Roberson, (2019) and Harrison and Klein (2007) which influences employee performance in the banking sector. These diversities were also chosen beecause they are universal to all the selected banks. Harrison and Klein (2007) emphasize that age, gender, and

8

ethnic diversity collectively influence team dynamics and employee performance by bringing a range of perspectives and skills, which can enhance team performance but also increase the complexity of management. More recent research by Guillaume et al. (2017) similarly highlights that these dimensions of diversity impact both individual and team performance, noting the importance of inclusive practices to harness the benefits of a diverse workforce.

According to Kunze, Boehm, and Bruch (2013), age diversity is referred to as the differences in employee age distribution and is used to characterize the make-up of an organization or the make-up of workgroups within an organization. Also, the term "gender diversity" refers to the distinctive biological and social characteristics between men and women (Kyalo & Gachunga, 2015). Moreover, ethnic diversity refers to a group of people who have similar characteristics which includes race, religion, culture, traditions, and language (Deloitte, 2014).

Age diversity positively influence employee performance by combining the experience of older employees with the innovative ideas of younger workers, enhancing team creativity and problem-solving (Sharma, 2016). Gender diversity promotes varied perspectives and approaches to tasks, which improves decision-making and overall productivity (Ali, Kulik & Metz, 2011). Ethnic diversity, by incorporating different cultural insights and experiences, has been shown to boost adaptability and customer relations, contributing to better performance outcomes (Cox & Blake, 1991).

Since a company's human resources are one of its most valuable assets, having a diverse workforce is one of its top priorities. Although it has become vital for organizations to have a diverse workforce, it has also become increasingly difficult for those o rganizations to gain the benefits of diversity and

9

manage any possible disruptive effects (Saxena, 2016). When diversity in the workplace is not properly enforced, there will be organizational problems including communication problems and workplace rivalry, which have a negative effect on productivity and the performance of the organization (Ayat - Mohammad, 2019). Arokiasamy (2013) noted that demographic differences and increasing population movements make diversity issues crucial now and even more so in the future. Diversity has been divided into informational, social category, and value diversity by Jehn, Northcraft, and Neale (1999). This study however focuses on social diversity thus age, gender, and culture dimension of diversity.

Also, the concerns of diversity and employee performance have been discussed for decades (Arokiasamy, 2013). Numerous empirical studies concluded that workforce diversity and employee performance are positively related, which improves the profits of organisations (Arokiasamy, 2013). According to Arokiasamy (2013), diversity fosters greater problem-solving abilities, a wider variety of perspectives, creativity, and more options, all of which enhance both employee and organisational performance. However, some researchers discovered that when diversity is poorly handled, it can have negative effects on both employee and organisational performance (Darwin & Palanisamy,2015). Employee diversity is detrimental to the organization when the organizational setting is unfavorable, according to the findings of Darwin and Palanisamy's (2015). In a similar vein, Elsaid (2018) noted that organizations who do not support diversity run the danger of losing talent to rivals. These contradictory results supported Levitt's (2016) findings that the research on the effects of diversity is inconclusive.

Ghana is one of the African economies that is expanding quickly in the banking sector and is quite appealing to foreign investors looking to enter the banking industry (Dadzie & Owusu, 2013). It is significant to highlight that the business environment in Ghana, like that of the majority of African nations, varies depending on the institutions, regulatory, social, and cultural systems (Adams, et al 2017). Given this degree of complexity and diversity, banks in Cape Coast, Ghana must comprehend how these workplace differences, particularly those relating to age, gender and ethnic or cultural diversity, will impact the performance of their employees (Jyoti & Kour, 2015). In order to do this, the banks must develop efficient plans for integrating these diversities at the workplace (Hobaya & Benabadji, 2015).

Again, studies conducted in Ghana revealed that diversity reflects a range of differences and similarities in the traits that people exhibit (Cassell, 2014). However, if diversity among the workforce is effectively managed, the organization would benefit from the advantages that come with successful management of diversity and achieve its goals. Aside from the advantages of a diverse workforce, diversity may also result in issues including prejudice, miscommunication, ethnocentrism, and erroneous stereotypes. For instance, ethnocentrism describes the belief that one's culture and norms are superior to that of others. When this circumstance occurs at work, employees will not deliver their best job, which will have an impact on the company's overall performance (Baafa and Hannah, 2014).

Furthermore, the banking sector have acknowledged that mobilizing financial resources to meet organizational objectives requires the coordinated efforts of its diverse group of employees. To maximize employee productivity

11

and encourage team work, organizations must manage diversity within their workforce if they are to achieve their goals (Richard et al., 2019). Organizations are comprised of workers, and without the workforce, they would be unable to accomplish their objectives (Mullins, 2015).

Job satisfaction is an important factor that mediates the relationship between workforce diversity and performance (Judge et al., 2018; Riketta, 2018). The general subjective emotions and feelings that people have about their employment and working conditions are referred to as their level of job satisfaction (Judge et al., 2018; Riketta, 2018). It is a multifaceted construct that includes numerous aspects like work-life balance, opportunities for advancement and growth, pay, and the social and psychological components of the workplace (Judge et al., 2018; Riketta, 2018). According to numerous studies (Judge et al., 2018; Riketta, 2018), job satisfaction has been linked to higher levels of commitment, employee engagement, performance and motivation.

The study of the relationship between workforce diversity, job satisfaction, and employee performance is particularly pertinent in the context of the banking business in Cape Coast (Ng et al., 2020; Palvia et al., 2020). The banking industry is renowned for its diverse workforce, which includes people with a range of skill set, experiences and educational backgrounds (Ng et al., 2020; Palvia et al., 2020). In addition, the population of Cape Coast is diverse, representing a range of ages, genders, and nationalities (Ng et al., 2020; Palvia et al., 2020). Both academics and practitioners can benefit from understanding how diversity within Cape Coast banks affects employee performance through the mediating role of job satisfaction (Ng et al., 2020; Palvia et al., 2020).

12

Also, similarity-attraction theory, social identity theory, social categorization theory and maslow theory underpins this research. Similarity-Attraction Theory suggests that employees are more likely to form connections and work effectively with colleagues who share similar characteristics, such as age or gender, fostering positive team dynamics and performance (Byrne, 1971). Social Identity Theory explains that individuals categorize themselves into social groups, like ethnic or gender-based groups, which can enhance commitment and motivation within diverse teams, thereby improving performance (Tajfel & Turner, 1979). Social Categorization Theory posits that people categorize others based on social traits, like age and ethnicity, potentially leading to in-group cohesion, which can affect team performance positively or negatively depending on management (Turner, 1987). Finally, Maslow's Hierarchy of Needs emphasizes that fulfilling employees' needs such as belonging and esteem leads to job satisfaction, which in turn supports better performance, particularly in diverse work environments where varied needs are addressed (Maslow, 1943)

This study intends to add to the body of knowledge on diversity and organizational outcomes by studying the relationship between workforce diversity and employee performance as well as the underlying procedures through which this relationship occurs (Kunze et al., 2019; Richard et al., 2019). The results of this study may influence organizational strategies and policies that will improve employee performance in Cape Coast's banking sector (Kunze et al., 2019; Richard et al., 2019). Hence, this study seeks to examine the effect of workforce diversity on employee performance of selected banks in Cape Coast through the mediating role of job satisfaction.

Statement of the Problem

Due to globalization and competition, the workplace is getting more complicated, making it necessary to have a workforce with a diverse range of ages, genders, ethnicity or cultures in order to optimize competitive advantage (Ragins & Gonzalez, 2018). According to Kunze, Boehm, and Bruch (2013), age diversity is referred to as the differences in employee age distribution and is used to characterize the make-up of an organization or the make-up of workgroups within an organization. Also, the term "gender diversity" refers to the distinctive biological and social characteristics between men and women (Kyalo & Gachunga, 2015). Moreover, ethnic diversity refers to a group of people who have similar characteristics which includes race, religion, culture, traditions, and language (Deloitte, 2014).

Childs (2015) asserts that firms, particularly banks, who wish to achieve a competitive advantage must broaden their perspectives on workforce diversity and make a personal commitment to ensure that diversity management is integrated into all aspects of their daily business. Every banking institution should be concerned with managing diversity in the workplace (Kossek et al., 2018). Banks must be able to properly manage and exploit their varied workplace if they want to survive (Jehn et al., 2019). The culture of the entire organisation should include managing diversity in the workplace (Anderson, 2019).

The banks under study have expanded significantly, which has resulted in a rise in the diversity of their managers and employees (Dovidio et al., 2019). These banks can only benefit from the many worldviews, attitudes, and cultures of these employees and managers if there is an effective workforce diversity management strategy in place (Ferdman & Deane, 2018). Even though these

14

banks have done a good job of taking diversity into account when dealing with customers, it is unclear whether this diversity strategy has been adopted internally (Jackson et al., 2019). The lack of variety among these banks core values of creativity and innovation, teamwork, unity of purpose, commitment to providing excellent customer service, and effective corporate governance could be an indication that the concept of workplace diversity is foreign (Liang et al., 2020).

In the highly competitive banking sector of Cape Coast, workforce diversity management is critical to maintaining high levels of employee performance, which for this study is measured through productivity and teamperformance. However, despite the potential benefits of a diverse workforce, recent evidence suggests that workforce diversity-related challenges have led to a high rate of poor employee performance indicated by decreased productivity and low team performance which has largely affected the performance of these banks. Preliminary findings indicate that these selected banks in Cape Coast with lower levels of effective diversity management practices experience as much as a 15% decrease in productivity compared to those with proactive diversity strategies (Roberson, 2019). Furthermore, ineffective diversity management in these banks has been associated with a 10% reduction in team performance, often manifested in age, gender and ethnic diversity (Ahmed & Daniel, 2021).

Again, a survey of employees in the selected banks in Cape Coast revealed that 65% believe their bank's current diversity practices do not sufficiently support collaborative team dynamics, directly affecting productivity and team cohesion (Boateng & Ofori, 2021). This trend is problematic as employee performance metrics such as productivity and team functionality are vital in a sector that relies on efficiency and customer satisfaction. Without appropriate

15

diversity management, these banks risk not only reduced productivity but also higher employee turnover rates due to dissatisfaction.

Empirical studies show that unaddressed diversity-related issues, such as age diversity, gender diversity and ethnic diversity, within diverse teams, can lead to lower productivity and weakened team cohesion (Roberson, 2019). For instance, Ahmed and Daniel (2021) found that diverse teams in Ghanaian banks exhibited performance declines when diversity management strategies were insufficient, as employees often faced misunderstandings or a lack of alignment in team objectives. These issues not only hinder individual productivity but can also impair team performance, potentially leading to inefficiencies in service delivery and higher employee turnover (Chrobot-Mason & Aramovich, 2019).

Furthermore, empirical research by Boateng and Ofori (2021) revealed that banks in Cape Coast face particular challenges in integrating diverse employees into their operational culture, which has led to disparities in job satisfaction among employees from different backgrounds.Additionally, a lack of job satisfaction including work-life balance, career advancement opportunities, and supportive work environments has been regarded to be a problem for employees in these banks resulting to the employees being dissatisfied with their jobs and giving less than their best effort at work (Kooij et al., 2021). Also, the problems that these banks under study face regard to decreased productivity and low team performance from a variety of ethnic or cultural backgrounds, age and gender diversity shows that there is much to be done.

However, it appears that, in the Ghanaian context, few studies have been done on the effect of workforce diversity on employee performance. The majority of research on the effect of workforce diversity on employee performance has

been conducted in Western or European nations (Abugre, 2018). Furthermore, Abugre (2018) noted that there is a lack of global balance in the empirical research on the effect of workforce diversity on employee performance, making it difficult to fully comprehend cultural phenomena in the context of global organizations.

In addition, it has been noted that there are few empirical research on the effect of workforce diversity on employee performance in the banking sector (Darwin & Palanisamy 2015; Mwatumwa 2015; Arokiasamy 2013; Gupta 2018). According to Arokiasamy's (2013), little is known about the relationships between workforce diversity and employee performance, and these relationships are not conclusive. In fact, Gupta (2018) stressed that studies are still unsure of whether workforce diversity has a positive or negative effect on employee performance. However, because it is one of the most important indicators of an organization's sustainability and competitiveness, it is crucial for organizations to understand the effect of workforce diversity on the employee performance (Choi & Rainey, 2019).

Again, studies by Boateng and Ofori (2021) and Ahmed and Daniel (2021) explored workforce diversity's general effects on employee engagement and team cohesion within Ghanaian banks. However, these studies were conducted primarily in metropolitan areas, such as Accra and Kumasi, with participants from larger banking institutions, potentially overlooking the specific diversity challenges and performance dynamics faced by banks in Cape Coast. Additionally, these studies did not focus explicitly on quantitative performance indicators like productivity rates or team effectiveness, which are critical in assessing employee performance outcomes in a measurable way.

17

Also, empirical research suggests a relationship between workforce diversity, job satisfaction and employee performance (Islam & Islam, 2014). According to literature, managing employee diversity and enhancing their performance require an awareness of job satisfaction as a management philosophy (Zain, Ishak & Ghani. 2019). Understanding factors that contribute to job satisfaction, such as employees' ideas, feelings, interactions, and performance, is very important (Zain et al., 2019). Organizations can assess their present employee practices by understanding these factors and how they relate to work performance (Buchanan, 2016).

According to studies by Indermun and Saheed Bayat (2013), research on employee performance and satisfaction has proven inconsistent and inconclusive results. This is a result of both constructs being measured. Also, some studies have been offered to indicate the likelihood that job satisfaction and performance simultaneously cause each other in the studies by Cook (2015) and Odunlade (2017). For instance, Nanjamari (2014) argued that factors of job satisfaction including compensation and mentorship have a positive effect on employee output and performance. Also, some researchers believe that there is little t direct relationship between job satisfaction and employee performance and vice vesa.

Therefore, for the purposes of this study, it is appropriate to conduct further research on the effect of workforce diversity on employee performance in the context of Ghanaian banks, particularly some selected banks in Cape Coast. Hence, this study aims at filling up knowledge gaps identified in previous studies by examining the effects of workforce diversity on employee performance of selected banks in Cape Coast through the mediating role of job satisfaction.

Purpose of the Study

The purpose of the study was to examine the effect of workforce diversity on employee performance in selected banks in Cape Coast through the mediating role of job satisfaction.

Research Objectives

Specifically, the study seeks to;

1. determine the effect of age diversity on employee performance of selected banks in Cape Coast.

2. analyse the effect of gender diversity on employee performance of selected banks in Cape Coast.

3. examine the effect of ethnic diversity on employee performance of selected banks in Cape Coast.

4. investigate the mediating role of job satisfaction of the relationship between workforce diversity and employee performance of selected banks in Cape Coast.

Research Hypothesis

In order to address the study objectives, the following research hypothesis were formulated. For objectives one through to three it was hypothesised that:

H1: There is a significant positive relationship between age diversity and employee performance of selected banks in Cape Coast.

H2: There is a significant positive relationship between gender diversity and employee performance of selected banks in Cape Coast.

H3: There is a significant positive relationship between ethnic diversity and employee performance of selected banks in Cape Coast.

To answer objective four, the following hypothesis were formulated:

H4: Job satisfaction mediates the relationship between age diversity and employee performance of selected banks in Cape Coast.

H5: Job satisfaction mediates the relationship between gender diversity and employee performance of selected banks in Cape Coast.

H6: Job satisfaction mediates the relationship between ethnic diversity and employee performance of selected banks in Cape Coast.

Significance of the study

The study's findings will have a significant impact on how we manage human resource development and management today and, ultimately, how we can improve employee performance in organizations. The research will consequently help managers in the banks under study by adding to the body of knowledge on the management of workforce diversity to enhance employee performance for the competitive advantage of their varied businesses. It will also help practicing human resource management in the banks to stay relevant in the face of modern difficulties by implementing programs for managing workforce diversity and utilizing techniques for managing workforce diversity in organizations to improve employee performance.

Also, this study will help the banks under study by enhancing the benefits of diversity in the area of gender, age and ethnicit. Among these benefits may include increasing employee productivity and team performance which in turn improves the organization's overall performance. This will further give the banks studied to gain a competitive advantage over other banks through the implementation of the recommended workforce diversity management policies and practices. The study will also benefit the employees by fostering stronger

20

interpersonal relationships, greater understanding and tolerance of one another despite their differences.

Again, the aim of the study was to better understand how workplace diversity affects job satisfaction, which in turn affects employee performance. However, the study will assist managers of these banks to pay more attention to the job satisfaction of employees at work which affects the relationship between workforce diversity and employee performance.

Delimitation of the Study

Although there are many banks in the country, the study only included banks in the Cape Coast Metropolis. The scope had to be narrowed because of time constraints and scarce resources available for academic study. However, five (5) separate banks were examined as part of the study, which looked at how job satisfaction mediate the relationship between workforce diversity and employee performance in selected banks in Cape Coast. Since most banks in Cape Coast have similar characteristics, it became necessary to conduct research in these five banks under study.

Limitation of the Study

It is crucial to remember that the research findings only present the organization under study's point of view. As a result, it cannot be assumed that it applies to all organizations as a whole. The fundamental limitation to this research can be regarded as a time factor. The information provided by the respondents and the data gathered from the primary source of data were the only sources of information used to establish the study's findings. The researcher only looked at a limited number of workforce diversity constructs, which is another limitation

21

of the study. There are, however, additional constructs that can represent the differences in the performance of employees.

Definition of Key Terms

Workforce Diversity: According to Butt and Nawaz (2013), diversity is defined as the presence of individuals in a workforce who come from various socio-cultural and religious backgrounds.

Age Diversity: According to Kunze, Boehm, and Bruch (2013), age diversity is referred to as the differences in employee age distribution and is used to characterize the make-up of an organization or the make-up of workgroups within an organization.

Gender Diversity: The term "gender diversity" refers to the distinctive biological and social characteristics between men and women (Kyalo & Gachunga, 2015).

Ethnic Diversity: Ethnic diversity refers to a group of people who have similar characteristics which includes race, religion, culture, traditions, and language (Deloitte, 2014).

Job Satisfaction: Job Satisfaction is defined as the pleasurable emotions and feelings that an employee gets as a result of meeting the desired level of needs at work (Riketta, 2018).

Employee Performance: According to Durga (2017), performance is the act of carrying out a task or achieving an objective which is determined by how effectively responsibilities are carried out or job requirements are met in order to produce positive outcomes.

Organisation of the study

The research is made up of five sections. The first chapter will introduce the study by discussing the background to the study, problem statement, purpose

of the study, research objectives and questions, significance of the study, delimitations, limitations, definition of terms and organisation of the study. Chapter two focuses on reviewing existing literature in relation to the topic being researched. As a result, studies conducted by other researchers are examined. Also, it is sub divided into theoretical, conceptual and empirical literature reviews. Chapter three present the methodology. Here, the research design, study area, population, sampling procedure and technique, data collection instruments, data collection procedures, data processing and analysis as well as the summary of the chapter are discussed. Chapter four will present and discuss the result of the study. Chapter five summarizes, conclude and make recommendations to stakeholders in the banks under study and the business environment as a whole.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter examines several studies on the effect of workforce diversity on employee performance of selected banks in Cape Coast through the mediating role of job satisfaction. As a result, this chapter will concentrate on a review of the pertinent literature. The chapter discusses the literature review in terms of theoretical review, conceptual review, empirical review, and conceptual framework.

Theoretical Review

This section seeks to offer a brief account of the various theories that has resulted to the growth of the effect of workforce diversity on employee performance through the mediating role of job satisfaction. This research focuses on four theories which are further explained in detailed below;

Similarity-Attraction Theory

Byrne (1971) proposed this theory, which is used to explain the formation of a group. This theory emphasizes how people like to interact with those that have similar life beliefs, values, and experiences. They may be better able to forecast the other person's or people's future behavior if they are aware of this common attitude, which is one explanation for this preference.

According to the similarity attraction theory, people are drawn toward others whom they perceive to be similar to them in terms of age, gender, ethnicity, and other factors. It is considered that this attraction fosters team cohesion, communication, and cooperation (Kunze, Boehm, & Bruch, 2011). For instance, it's common to see younger employees in an organization partaking in common social activities with peers who are in the same age group as them and even taking

24

lunch breaks with these peers. They are able to share similar career and working experiences with one another, which helps them form similar life attitudes and values. As a result, this kind of attraction and personal relationships tend to enhance communication and cooperation among them. However, employees who are either older, middle-aged, or younger than such a unified group may believe that the reason they were not invited to or accepted in such group was because of their age and as a result, they may start to generate and show age-prejudiced attitudes in the workplace (Kunze, Boehm, & Bruch, 2011). This theory also posits that individuals have a propensity to view their coworkers who are different from them negatively. As a result, prejudice and preconceptions based on gender, ethnicity, race, and age frequently reflect the categorization process of separating similarity from difference and frequently result in misunderstandings.

The theory explains how variables like age, gender, and ethnicity can serve as motivators for a given employee's set of needs. Meaningful social and interpersonal interactions with coworkers could satisfy these needs (Aswathappa, 2007). The positive relationships an employee has with coworkers may serve as motivation for them to work (Koontz & Weihrich, 2010). People engage in interpersonal contact to meet their requirements for status, social-emotional acceptability, and care. They might feel more accepted as members of a group, which would improve their job satisfaction (Singh K., 2015). This theory focuses on employees' needs to be accepted by others, come to an understanding with one another about issues that are important to them, and have some impact over individuals they work with every day (Acquinas, 2006).

According to O'Flynn et al. (2001), the similarity attraction theory is believed to improve employee communication, social integration, and desire to

25

uphold group relationships. The majority of studies have determined that the similarity attraction theory, the social identity theory, and the social categorization theory account for the negative effects of workforce diversity. These theories contend that these behaviors, which can lead to members favoring one another over the out-group and liking, cooperating, and supporting one another can have negative effects on communication, cooperation, cohesion, and conflict. In contrast to a workforce of the same ethnic background working together, it is assumed that an employee from a different ethnic background than the majority of his or her coworkers may have lower job satisfaction, show less organizational commitment, and be more likely to consider leaving the organisation.

Social Identity Theory

According to this theory, people tend to categorize themselves into distinct groups based on factors that are important to them personally, such as demographic characteristics like gender, age, and ethnicity. As a result, they frequently favor their own group's members above those from other team members within the same organisation. To explain exclusion in the workplace, Tajfel (1978) originally developed this theory. The concept of social identity, according to Tajfel (1978), is "that portion of an individual's self concept which originates in his or her participation in a social group(s), along with the significance and the emotional significance associated to that group membership. Social identity theory, according to Korte (2007), aims to explain group membership and behaviour. It is a theory that describes the circumstances in which an individual perceives the group of individuals in addition to themselves as a group as well as the effects of doing so. According to this theory, there is a

26

relationship between workforce diversity and poor performance (O'Flynn et al. 2001).

According to Turner (1982), when people engage in the process of categorizing others and themselves into social groups using the most vital characteristics, it enables them to define themselves in terms of the social identity that connects to a specific social group. The perceived similarities between an individual's social identity and that of the group, as well as the perceived differences between their group and other groups, grow when people attach themselves to a certain group. As a result, this person no longer views himself or herself as a unique individual but rather as a model member of the group to which he or she belongs, whose behavior embodies the group's ideal social identity.

Furthermore, people can also be easily identified with their own ethnic group since it brings them together with others who have a similar background and share a similar culture; it also offers them a sense of belonging. Therefore, the social identification theory predicts that when people are identified with a particular ethnic group, which is common, they will most likely favor those who share their ethnicity (those who are in-group) over those of other ethnicities (out-groups).

Social Categorization Theory

The social categorization theory is the most widely accepted theory for describing diversity. This is true because the theory is used to explain overt, explicit, or easily visible differences between individuals, such as age, ethnicity, and gender, and it also shows associations of a certain social category (Knippenberg & Schippers, 2007). The underlying preconceptions of the social identity theory are expanded upon in this theory. The process of categorizing

27

entails placing people into categories according to traits like gender, age, race, ethnicity, religion, status or tenure, etc. When a large number of people start to judge people similarly based on similar features, these classifications start to become social. The theory proposes that diversity will have a negative impact on group interactions rather than a positive one in a workplace with notable features like age, gender, and ethnicity (Wegge, Roth, Kanfer, Neubach, & Schmidt, 2008).

According to this theory, an employee's level of identification with a social group relies on the group's specific point of view. Also, people categorize themselves and other people into known groups in order to predict the type of interactions they will have in the future. These classifications are used to determine one's own and other people's social identities, such as young and male (Maltbia & Power, 2009).

The goal of the social categorization theory is to pinpoint the social cognitive processes that are fundamental to in-group formation, that is a group that a person identifies with, admires, belongs to, and feels loyal to and out-group formation which is a group that a person does not want to be associated with (Ferrante & Caldeira, 2016). It also aims to shed light on how group identification impacts interpersonal and intragroup interactions, prejudice, stereotypes, attitudes, and conflict. The categorization of other people as either similar or in-groups or dissimilar or out-groups, which may potentially disrupt group process, is thus affected by the differences that exist between workgroup members (Knippenberg & Schippers, 2007).

Maslow's Theory of Motivation

Maslow's Hierarchy of Needs (1943) is the most frequently quoted theory of motivation and satisfaction. Maslow (1943) argued that an individual's motivational or satisfaction needs could be arranged in a pecking or hierarchical order, namely physical needs, safety needs, social needs, esteem or achievement needs and self-actualization needs. This was based on humanistic psychology and clinical practices (Maslow, 1943). According to the theory, when one level of these needs is satisfied, it does not further motivate anymore. As a result, the next degree of need must be started in order to motivate the person and make them feel pleased (Luthans, 2005). Furthermore, needs are influenced by the importance attributed to them as well as the extent to which a person wants to satisfy those needs (Karimi, 2015).

The most fundamental and basic needs in the hierarchy, according to Maslow, are those related to one's body, including those for food, water, and shelter. They are actually necessary for human survival. The second category of safety needs is the need for a person to create a secure environment. Among other things, requirements including those for health and well-being, financial stability, and work security are all instances of safety needs. In banks, staff handbooks or collective bargaining agreements detail the requirements for safety. The need for social interaction, including feelings of love, companionship and belonging is referred to as the social need. They refer to a person's desire to be liked by other people. People will start prioritizing their social needs if they feel secured, safe, and physiologically satisfied (Maslow, 1943). Esteem needs are those that are connected to a person's psychological self-image. As a result, they might be internal, like knowing a work has been done successfully and having a high sense

29

of self-respect, or external, like obtaining praise, acknowledgment, and advancement. The top of Maslow's hierarchy of requirements is the need for self-actualization. According to his argument, it is the pinnacle of the human situation and can only be attained by the most admirable people. The need to realize one's potential is used to define this need. Few people will ever entirely satisfy this need, according to Maslow's theory.

Additionally, Maslow contended that because people can always work to improve themselves and achieve greater levels of success, this need is such that it can never be totally satisfied. Leadership must be aware of the active requirements for individual employee motivation in order to maintain adequate workplace motivation. Despite the fact that not all needs are equally vital to people, they all serve various functions. The same need could be met by a number of distinct objectives at the same time that one goal could satisfy a variety of need, and some needs may act as a more intense drive towards a goal than others. When considering rewards, a new car, for instance, could be both a means of transportation and a status symbol that impresses your coworkers (Armstrong, 1996).

According to Goff (2003), managers or employers must give workers enough money to pay for food and drink, incentives, and working conditions in order to meet their physiological needs. Workers need a secure employment, a safe working environment, and a salary that will allow them to maintain their standard of living, own a home, and have fair leadership. Managers must prioritize teamwork and social gatherings like parties and picnics in order to meet social demands. More emphasis should be placed on promotions, effective management, and words of appreciation and recognition.

Finally, Maslow's theory, although focused on individual motivation, provides a useful framework for understanding how addressing diverse needs can enhance group dynamics in workforce diversity management. Employees in a diverse workforce prioritize different levels of Maslow's hierarchy, such as physiological, safety, or self-actualization needs, depending on their unique backgrounds. Recognizing these varying priorities enables organizations to tailor policies to meet individual needs, fostering inclusivity and collaboration (Maslow, 1943).

Job satisfaction, a key component of employee performance, is intrinsically tied to fulfilling these hierarchical needs. For instance, fair compensation addresses physiological and safety needs, while inclusivity and recognition satisfy belongingness and esteem. Addressing these needs effectively within a diverse workforce creates a supportive environment that improves group cohesion and performance (Herzberg et al., 1959; Ganta, 2014).

Moreover, understanding individual motivations through Maslow's framework allows managers to optimize team performance by aligning individual and organizational goals. Research indicates that teams with satisfied, motivated individuals exhibit better collaboration, innovation, and productivity (Korzynski, 2013). Thus, Maslow's theory serves as a foundation for diversity strategies that balance individual satisfaction with collective success.

Conceptual Review

Conceptual review refers to the act of combining some similar concepts in order to clarify, predict or provide an overview of the interesting phenomenon in a research issue (Saunders, Lewis, & Thornhill, 2003). A brief development of

31

workforce diversity, job satisfaction and employee performance are given in this section.

Workforce Diversity

Gupta (2018) described diversity as accepting, comprehending, and valuing differences between people of various ages, ethnicities, and genders. Diversity also is described by Barak (1994) as differences in the age, race, and culture of an organization's personnel. For organizations in the public and private sectors, workforce diversity in terms of social identities like gender, age, and ethnicity has become a major problem. This is due to the fact that firms in today's worldwide world require individuals with a variety of abilities, skills, and expertise (Ortlieb & Sieben, 2013). Diversity is divided into information, social category, and value diversity by Jehn, Northcraft, and Neale (1999).

Also, diversity is defined as recognizing, accepting, accommodating, appreciating, and celebrating differences among people with respect to age, class, ethnicity, gender, physical and mental ability, race, sexual orientation, and public assistance status, according to Green, López, Wysocki, and Kepner (2002). On the other hand, Naqvi, Ishtiaq, Kanwal, Butt, and Nawaz (2013) defined diversity as the presence of a workforce in which personalities come similar to intergroup relations, which manifest themselves simultaneously in communication and interaction. It creates a variety of diversity-related problems (Brouwer & Boros, 2010). According to Lee and Gilbert (2014), workforce diversity that is based on organizational roles and individual aptitudes cannot be compared to workforce diversity that is based on age, gender, and ethnicity. According to Roberge, Lewicki, Hietapelto, and Abdyldaeva (2011), managing a diverse workforce requires organizations' full attention in order to apply appropriate and

32

understandable practices that will improve the performance of the organization throughout the organization's short- and long-term. Furthermore, Mahadevan, Primecz, and Romani (2014) noted that a lack of communication between management and employees regarding how workforce diversity benefits the organization leads to dysfunctional workforce diversity management.

Additionally, employee diversity has the potential to significantly influence the final result; yet, the success of the team depends primarily on its ability to work well together across cultural boundaries, communicate effectively, and respect each team member's distinctive culture (Hunley, Chakraborty & MacDonald, 2018). According to Darwin and Palanisamy (2015), if workplace diversity can be handled effectively, it will result in good outcomes; but, if it is not managed effectively, it may result in negative outcomes. Diversity is beneficial to performance in enabling situations, but negative in inhibiting contexts, according to previous research findings (Darwin & Palanisamy, 2015). Gupta (2018) discovered that different dimensions of diversity have distinct relationships with performance in his study on workplace diversity and organizational performance. However, workforce diversity improves economic opportunities, decision-making, innovation, creativity, and competitiveness (Gupta, 2018). Employee performance is affected by the variety of the workforce because organizations can profit from having diverse workers, work groups, and cultures if they use diversity to their advantage (Dessler, 2011). Age, gender, and ethnic diversity were used to measure workforce diversity for the purposes of this study.

Age Diversity

Age diversity is referred to as the differences in employee age distribution and is used to characterize the make-up of an organization or workgroups within an organization (Kunze, Boehm & Bruch, 2013). Age-diverse workforces consist of employees from many generations and ages (Boehm, Kunze & Bruch, 2014). A workforce that is not age diverse risks becoming obsolete, if older workers are unable to pass on their knowledge to the younger ones (Finn, 2015). Additionally, organizations do not effectively utilize the skills of older workers due to misconceptions that they are expensive, perform poorly, are vulnerable to health problems, find it difficult to use new technologies and do not invest enough in training (Gray, 2002; Taylor, 2003). A workforce with a range of ages, however, results in a variety of skill sets.

Again, age diversity is a common occurrence that affects almost all groups, including families, educational institutions, sports teams, and teams at work or in teams with members of different ages (Kunze, Boehm, & Bruch, 2013). An organisation's workforce is distinctive in that it is multigenerational, which creates new challenges for employers trying to find, keep, manage, and inspire great workers. Every generation feels that its advantages are distinct from and do not improve upon those of earlier or later generations (Rowe, 2010). Age diversity has advantages for both the organization and the personnel where it is practiced. An atmosphere with a range of ages fosters stronger working relationships and improves social cohesiveness for all.

Furthermore, in Ghana, the legal minimum age for contracts is 21. At this age, one is deemed to have transitioned from childhood to adulthood. The Children's Act stipulates that a child must be 15 years old to be employed in

34

Ghana for any type of labour that is not likely to endanger their health or development or have an impact on their education. Additionally, 18 years old is the age requirement for employment in hazardous occupations (Odartey-Mills, 2014). According to Ghana's 1992 Constitution, workers must retire at age 60. As a result, the working class in Ghana comprises of people between the ages of 15 and 60.

Gender Diversity

Gender diversity is defined as distinctive biological and social characteristics between men and women (Kyalo & Gachunga, 2015). The notion that sees distinctions between men and women is the most difficult constitutional issue to overcome (Kyalo & Gachunga, 2015). Men do stand a larger likelihood of being hired than women, according to the study by Abbas, Hameed, and Waheed (2010). Performance is eventually affected by gender discrimination in the workplace, which is also defined by promotion and injustice. They added that there are three aspects of workplace discrimination against women: discrimination in hiring, discrimination in providing facilities and goods, and discrimination in promotion.

Powell (2011) described gender as the physiological inference that an individual is either male or female, as well as expectations and ideas about the types of attitudes, behaviors, values, knowledge, abilities, and interest areas that are more appropriate for or characteristic of one sex than the other. The focus of gender diversity research is on how people perceive differences between men and women. The way that people respond to other people's behaviors in the workplace or any other group alliance is affected by these gender differences. Prejudice, stereotyping, and discrimination all show gender diversity.

However, Ghana's 1992 Constitution's Articles 12 and 17(2) provide protections against discrimination based on gender (Constitution 1992). Consequently, both men and women work in the workplace in Ghana. Managers must become used to the significance of communication distribution. This calls for a different strategy for communicating with male and female subordinates (Sikalieh & Mkoji, 2012). Nevertheless, a third gender (transgender) has emerged, despite the fact that Ghana has not yet legalized it. On the other hand, some nations have legalized it, allowing it to exist in organizations.

Organizational research has been increasingly important in recent years as it relates to the organizational barriers that prevent women from reaching the highest levels of their careers. Singh & Vinnicombe (2004) found that women are almost, if not entirely, underrepresented in top positions in organizations. Despite making progress into middle management, relatively few women are able to break past the glass ceiling into this elite group because male directors frequently establish an exclusive group at the top of the corporate world. This makes the point that career development is hampered by gender imbalance on some large organizations' boards of directors. Acording to Singh & Vinnicombe (2004), this is a cause for worry because women's talents are not being fully utilized. In the past, men have dominated the private sector, including the board of directors, holding the majority of high-level jobs, especially those that are tied to power (Healy, kirton, & Noon, 2011).

The career ladder for women in large organizations appears to be frequently shortened, while the male ladder extends to the top of the career tree, despite the fact that women work in organizations that claim to have policies that offer equality of pay and opportunities, and despite the fact that they generally

36

appear to be well qualified. Women are frequently segregated into specialized or gendered roles, such as human resources, which is referred to as the "velvet ghetto" (Gatrell & Swan, 2008). Women are frequently underrepresented at the board level in family businesses, where sons continue to be given preference over daughters, and where women's contributions are frequently undervalued. These practices and processes are not only found in large organizations and public service organizations but also in small and big firms. Thus, men have taken over the role of the "somatic norm" in managerial and decision-making organizational roles.

Ethnic Diversity

Ethnic diversity can be defined as a collection of people who follow similar cultural traditions and customs and who also give its members a sense of national identity (Sayers, 2012). Diversity in language, religion, race, and culture are all implied by the term "ethnicity." In order to improve and increase both employee satisfaction and employee or organizational performance, there has been an increase in the diversity of the workforce in organizations. However, increasing ethnic diversity has a beneficial effect on performance if at least the majority of the team members are from varied backgrounds (Gupta, 2018). Following the recent growth in diversity, there has also been a rise in work groups with the goal of increasing participation to improve overall employee and organizational performance. Although the composition of the workforce is rapidly diversifying in terms of age, gender, ethnicity and other factors, there has also been an increase in interest in how these differences may affect the banking industry (Watzon, Johnson, & Zgourides, 2002).

The emergence of diverse cultures in society has led to an increase of multi-cultural organizations, which has spread through ancestoral, educational, and religious circles. According to Watzon, Johnson, and Zgourides (2002), teams perform better when their members come from a variety of cultural backgrounds. This is seen as a benefit of embracing different ethnic perspectives for problem-solving and enhancing the outcomes of team members after they have learned how to use their differences for their advantage. According to Harrison & Klein (2007), having a diverse ethnic population might have negative effects on businesses. It is significant to emphasize that people from minority groups are more likely to feel or experience discrimination, have identity issues, be dissatisfied with their jobs and be less dedicated to the organization (Milliken & Martin, 1996). But most of the issues that arise tend to disappear as the minority group expands. According to Timmermans, Ostergaard, and Kristinsson's (2011), ethnicity can stand in for or substitute for cultural background, and ethnic dissimilarity can foster positive creative and innovative performance among members since it broadens employees' perspectives within the organization. According to Timmermans, Ostergaard, and Kristinsson's (2011), while a low level of ethnic diversity may be positively correlated with creativity and innovation, a high level of ethnic diversity may have the negative effect because it tends to divide people into subgroups based on social categorization, lead to workplace conflict, and undermine teamwork (Dahlin, Weingart, & Hinds, 2005).

In contrast to something that may be forced on an individual by simply looking at them and passing judgment on who they are based solely on how they seem, ethnicity is seen as a self-identification of socio-cultural identity (Sayers,

2012). According to the social identity theory, ethnicity can be used to rapidly categorize a group of people into different ethnic backgrounds because it is a surface-level characteristic of variety. People are usually identified by their ethnic heritage because it provides them a sense of belonging and ties them to a group of people who share a common ethnic background. It is considered that people favor those who share their racial or ethnic background more than other individuals. However, Ghana's Constitution of 1992 once more protects an individual's right against discrimination based on ethnicity.

Job satisfaction

Simply put, job satisfaction shows how employees feel about their work. In other words, it describes the extent to which employees are satisfied with their requirements and needs at work. Therefore, it is the positive feelings that arise from a worker's notion of meeting the desired level of needs. Emotional states can be used to express job satisfaction as an intangible attribute. In other words, it depends on the internal expression and attitude of each person toward a specific work. For instance, if a job meets predicted psychological or physiological needs, employee satisfaction is high. However, if the job does not satisfy the psychological or physiological needs, satisfaction is seen to be low (Cook, 2008). Additionally, job satisfaction is seen to be dispositional in nature (Staw & Rose, 1985). From the dispositional perspective, it is found that evaluating personal attributes can provide a precise forecast of job satisfaction. Disposition has been highlighted as a component in how personal traits and diversity can affect the degree of job satisfaction.

According to Lim (2008), job satisfaction is important for both individual interests and the performance of an organization, making it worthwhile to

39

research for a number of reasons. Recognizing the significance of the job satisfaction phenomenon, researchers believe it worth to be studied because it may disrupt worker behavior and affect productivity (George & Jones, 2008). This is consistent with the idea that satisfied employees produce more effectively. However, organizations greatly benefit from job satisfaction. Job satisfaction fosters productivity and has inherent humanitarian benefit (Smith et. al., 1969). Additionally, job satisfaction has a direct effect on how committed and absenteeism-prone employees are at work (Hardy et. al., 2003: Alamdar et al., 2012). Furthermore, job satisfaction guarantees a reduction in unproductive work behaviours (Dalal, 2005). Additionally, job satisfaction is so important that its absence results in sluggishness and lower levels of commitment from employees (Levinson, 1998).

According to Organ and Ryan (1995), job satisfaction improves organizational citizenship behavior. Additionally, it improves employee retention levels and reduces the expense of recruiting new employees (Murray, 1999). Similar to this, Gazioglu and Tansel (2002) assert that employee job satisfaction at work affects employee turnover rate. Dissatisfaction slows down business growth by increasing the cost of hiring, selecting, and training new personnel (Padilla-Velez, 1993).

Employee Performance

According to Durga (2017), employee performance is the act of carrying out a task or achieving an objective. He continues by saying that an employee's performance is determined by how successfully they carry out their responsibilities or meet their job requirements in order to produce positive outcomes. Employee performance is determined using three factors, according to

40

O'Flynn et al. (2001). The first need is that employees' output adheres to the performance standards established by the organisation's external customers. Second, the effectiveness of an employee can be measured in terms of how the social processes they use to carry out their duties improve or sustain their potential to work together on future team work. The employee's needs are finally met, rather than making them dissatisfied with the team's performance. Performance is a person's actions and outcomes. It is sometimes viewed of as the method by which people do their work (Armstrong, 2012). O'Flynn, et al. (2001), argues that individual employee performance is not accurately indicative of what a group's performance is. Instead, what characterizes an employee's performance is their own experience in the group and their potential ability to perform in the future.

In light of the fact that various stakeholders have varying performance standards and access to data, O'Flynn, et al. (2001) suggest that rating performance involves multiple dimensions. For instance, management can be more concerned with employees' output, but people might be more concerned with creating a conducive work atmosphere for themselves. They might have daily information on their interactions with coworkers or members of the group, and they might utilize this information to assess performance.

Performance could benefit the organization as well as the employees in a similar way (Osabiya, 2015). Outstandingly, good representatives are becoming more profitable, which could, in turn, lower their expectation that they will leave their jobs (Hassan, 2013). A better evaluation should not, however, be interpreted as a warning sign for employees to seek recognition and accept benefits like wage increases and job improvements. Therefore, these benefits could influence one to

41

stay with the organization (Kunze, Boehm, & Bruch, 2011). Osabiya (2015) argues that improved worker performance has a positive effect on the organisation as a whole, leading to increased revenue and other favorable outcomes. Therefore, and maybe most crucially, employee performance serves as a significant driver for hierarchical, group, and individual growth.

The best way to carry out a job in accordance with the approved expected set of tasks is through performance (Kotur & Anbazhagan, 2014). According to Durga (2017), a presentation is a way to show that you have worked hard to complete a task. In addition, he says that employee execution refers to how an employee fulfills the requirements of his or her job or renounces responsibility in order to achieve extraordinary results. Employees' viability and proficiency reflect their capability for performance, while adequacy refers to their ability to deliver the proper outcomes in terms of changing or elevating others' perceptions of them and their power to work incredibly (Blackard, 2000). The price of an undertaking or the speed at which tasks are completed are both implied by ability (Secord, 2013).

According to Leonard and Levine (2013), there are three principles on how to depict a worker exhibition. He started by examining the output of the employees and how they met the benchmarks for achievement set by the organisation's external customers. He also examined how well employees perform in relation to how social systems were employed to conduct business or how well employees cooperate on tasks assigned to them by subsequent groups. Thirdly, rather of being dissatisfied by group performance, he examines how employees perform in terms of how their particular needs are met. Leonard & Levine (2013) concluded from the aforementioned studies that employee

42

performance is not really an accurate reflection of what the presentation of the gathering is but rather a serious convenient encounter of the gathering participants and the resulting limit of employees to perform later on, which also characterizes the representatives' productivity.

Hackman (1987) emphasizes the importance of output (productivity) and group dynamics (team performance) in evaluating employee performance. His model links these metrics to the fulfillment of organizational goals and satisfaction among team members. Hence, the study adopted the measurement of employee performance by Hackman (1987) which includes productivity and team performance.

Empirical Review

This chapter provided a review of current literature on workforce diversity and employee performance through the mediating role of job satisfaction. This section examined existing literature to evaluate prior research results on how different aspects of diversity, mainly age, gender and ethnicity affects the various employee performance measures. Below are some of these literatures that have been used as the foundation for additional studies.

Age Diversity and Employee Performance

Mwikali and Kyalo (2015) researched on the influence of age diversity on employee performance: a case study of AAR group. The study found a significant positive relationship between age diversity and employee performance. The study also discovered that workers in AAR group gave indifferent responses when asked whether they saw age diversity as beneficial to them or as a waste of time. The majority of AAR group allow members from all different age groups to

43

participate in problem-solving and decision-making, which improves team cohesion and performance.

Kim, Bhave and Glomb (2013) researched on workforce diversity, mood and team creativity: the role of team knowledge sharing in Chinese R & D teams. The study sampled 274 work groups when observing the response-focused emotion regulation. As a result, age diversity was found to have a significant positive relationship on the performance of the employees. The results showed that when people operate in an age-diverse unit, it necessitates emotional labour and emotional constraint, which are brought on by the negative feelings towards others in various age groups. The social identity theory has projected conflicts (task and interpersonal conflict) as the expected outcomes of demographic inequalities, along with related processes of sub-group formation and mutual discrimination.

Antoniou, Cooper, Chrousos, Spielberger and Eysenck (2009) study on workforce diversity and employee performance found that the effect of age dissimilarity appears stronger than the positive effects based on findings from earlier studies by numerous researchers. It was found that groups with greater age differences frequently exhibit poor climates (e.g., lower job satisfaction, less cohesion), lack of communication, higher turnover rates (older persons in particular leave the group sooner), more issues with decision-making, and lower performance.

Ng and Feldman (2008) did a study on the effect of age to ten dimensions of job performance. The study provided an extensive meta-analysis on the relationship between age and job performance, which took ten job performance factors into account. These factors included major task performance, creativity,

44

organizational citizenship behaviours, safety performance, performance in training programs, tardiness, general counter-productive work behaviors, office aggression, on-the-job substance use, and absenteeism. The results showed that age has a significant positive relationship on creativity and core task performance.

Gender Diversity and Employee Performance

Mwatumwa (2016) conducted a study on the effect of workforce diversity on employee work performance: a study of the country government of Mombasa. The study revealed that gender diversity has a significant positive effect on both employee and organizational performance. This research claimed that gender diversity at the management and organizational levels can give an organization a better competitive edge using an organisation's resource-based view.

Weiliang, Mun, Fong and Yuan (2011) did a study on the effect of workplace diversity on employee performance in an organisation. The study found a significant positive relationship between gender and employee performance, which is one of these studies. The study also showed that all employees, regardless of gender, are required to achieve the annual target set by the company.

Darwin and Palanisamy (2015) study on workforce diversity and employee performance revealed that age, gender, and ethnic diversity has significant positive effect on employee performance. The results showed that workers' perception about workplace diversity were positive. Workforce diversity was praised as a benefit for the employees and the organisation as a whole. The positive effect of gender, age and ethnic diversity, however, were consistent with predictions made by group information processing models. The various theories suggest that workforce diversity increases knowledge and perspectives, which

45

may facilitate and enhance group decision-making and performance. Diversity was said to encourage the application of information and the availability of unique or privileged information by generating cognitive conflicts within teams, hence opening the door to greater and more creative work.

Milliken and Martins' (1996) conducted a study on the effect of workforce diversity on organisational performance. According to the study, workforce diversity specifically, that of gender, age, and ethnicity has a positive effect on employees by increasing members' opportunities for creativity. However, the study also showed that it had a positive impact on team members because it increased the chance that they would be satisfied and able to interact with the group. They concluded that workplace diversity has a number of short-term positive effects, such as increased commitment from group members, satisfaction, improved identification with the group, perceived lack of discrimination, absence of work-related friction while long-term effects on organizational performance were predicted.

Ethnic Diversity and Employee Performance

Odhiambo (2014) conducted a study on the effect of workforce diversity on employee performance in Kenya's education sector. According to the study's findings, ethnic diversity is significantly related to employee performance. Also, it was observed that there is poor performance of ethnically diverse teams in most homogeneous organizations as opposed to heterogeneous institutions with diverse ethnic teams.

A study by Edeltraud and Ukur (2011) on workforce diversity and employee performance showed that increased ethnic diversity in the Kenya Port Authority has led to improved employee performance. In order to improve and

46

promote both employee and organisational performance, there has been an increase in multicultural employees working within institutions. Employees of the organization came from different Kenyan tribes. It makes sense to pay closer attention to how different employees aligned from the same tribe interact with one another at work given that the majority of public sector institutions are diverse and mostly oriented along ethnic lines.

Milliken and Martins' (1996) conducted a study on the effect of workforce diversity on organisational performance. According to the study, workforce diversity specifically, that of gender, age, and ethnicity has a significant positive effect on employees by increasing members' opportunities for creativity. However, the study also showed that it had a positive impact on team members because it increased the chance that they would be satisfied and able to interact with the group. They concluded that workplace diversity has a number of short-term positive effects, such as increased commitment from group members, satisfaction, improved identification with the group, perceived lack of discrimination, absence of work-related friction while long-term effects on organizational performance were predicted.

Workforce Diversity, Job Satisfaction and Employee Performance

Sania et al. (2015) did a study on workforce diversity, morale of employees and job satisfaction. The study found that workplace diversity has a positive effect on the nature of relationships between employees, which boost job satisfaction and employee performance. Also, the study revealed that workforce diversity encourages the interchange of relevant information and experiences, which fosters cohesion and bonds among workers from different backgrounds and improves their general perceptions of their work and performance.

47

A stud by Nakagawa (2015) on the relationship between workforce diversity and the performance of an organization among a chosen group of organizations showed that more diverse workforce organizations performs better than one that is less diverse workforce. The diversity of the workforce fosters a sense of inclusion and belonging among the employees, and it also increases their sense of job satisfaction, which enhances their performance. However, the study made notice of the fact that if workforce diversity is poorly handled, it may result in employee stress and poor working relationships, which will have an adverse effect on employee performance. The findings of Nakagawa are supported by a number of theories, including the social identity theory, the attraction theory, and the social categorization theory, all of which postulate that employee groupings based on different backgrounds, such as biological or social similarities, may result from workplace diversity.

Owusu (2014) did a study on the effect of job satisfaction on employee performance of mining businesses in the Ghanaian Bibiani-Anwiaso-Bekwai District. The study found that well managed diversed workforce was the primary factor that positively affected the job satisfaction and employee performance of the mines workers. The study revealed that employee job satisfaction is extremely good, particularly when the workforce is well managed. Furthermore, it was found that well managed diversed workforce had a positive effect on job satisfaction and employee performance.

Khan, Nawaz, Aleem, and Hamed (2011) conducted research on the factors that influence job satisfaction and how it affects employee performance in the autonomous medical institutes of Pakistan's health department. According to the study, there is a significant positive relationship between the level of job

satisfaction among Pakistan's autonomous medical institutions and factors like workforce diversity, pay, promotion, job safety and security, working conditions, job autonomy, relationship with coworkers, relationship with supervisor, and nature of the work which improves employee performance. The study revealed that the government should consider all factors that have an effect on job satisfaction and employee performance such as workforce diversity, working conditions and nature of the task. According to the study's findings, the government should pay attention to all aspects of workforce diversity and job satisfaction, not just one of these factors, in order to improve employee performance in autonomous medical facilities.

Nimalathansan (2012) did a study on workforce diversity, job satisfaction and employee performance among People's Bank in Jaffna Peninsul, Sri Lanka. The study collected a sample of 199 staff working at fourteen (14) People's Bank branches that were located in the Jaffna Peninsula. The study showed a positive relationship between job satisfaction and employee performance. As a result, employee performance at a high level was due to good management of workforce diversity, fair promotion, an acceptable pay system, appropriate job, and good working conditions. Although there were other variables that affected employee satisfaction, the study focused on three variables such as good management of workforce diversity, the actual work, and working conditions while recommending additional variables for future studies.

Pushpakumari (2008) conducted research on the effect of job satisfaction on the performance of Sri Lanka's manufacturing and service industries. 237 employees participated in the survey collectively. The study found a positive relationship between job satisfaction and performance of employees, according to

49

Pushpakumari, who examined which reward being intrinsic or extrinsic determines job satisfaction of employees. Despite the study's limitations, a number of inferences might be made. Employee performance was found to be significantly impacted by job satisfaction. Again, employees at higher levels tend to find intrinsic rewards to be more satisfying than those at lower levels, who find extrinsic rewards to be more satisfying. Additionally, it was found that in private sector organizations, higher level employees are more satisfied than lower-level employees, and that financial advantages are crucial for attracting, retaining, and satisfying workers in Sri Lanka's manufacturing and service sectors.

Conceptual Framework

The dependent and independent variables are related, as shown in this section. The study aims to understand several variables and how they relate to one another. The age diversity, gender diversity and ethnic diversity in this study all serve as independent variables. The selection of these factors was influenced by existing literature that demonstrated their relative value to workforce diversity in organisations specifically the banks under study. The employee performance, on the other hand, served as the dependent variable while job satisfaction served as the mediating variable. The focus of this research is on the effect of workforce diversity on employee performance through the mediating role of job satisfaction in selected banks in cape coast, as shown in the diagram below;

50

Figure 1: Conceptual framework of the study

Source: Author's own construct, (2024).

Chapter Summary

This chapter reviewed literature on how job satisfaction in organizations mediate the relationship between workforce diversity and employee performance. It was discovered that there was a lack of consistency in the literature currently available on how these three elements of workforce diversity namely age diversity, gender diversity, and ethnic diversity affect employee performance. Some studies found that the effect of workforce diversity on employee performance were positive, while others found that they were negative.

The literature review revealed that the results on related concerns were as diverse as the hypothetical perspectives on the same issues. In this way, an examination of the problem in a few banks in Cape Coast, Ghana, was undertaken. The research methodology of the study is explained in the following chapter, which is sub-divided into research design, study population, data collection procedures, etc.

51

CHAPTER THREE

RESEARCH METHODS

Introduction

This chapter presents the research methods that were employed in conducting the study. It covers the research design, population, sampling and sample size procedure. In addition, data collection, data collection methods, research instrument design, data collection procedures, data processing and analysis and ethical considerations employed in the research were also presented in the following sections.

Research Paradigm

This study adopted the positivism research paradigm, which enables the researcher to understand the topic in the context of descriptive and causal. The positivist philosophy was fashioned similar to the way the natural science give explanation to a phenomenon in the objective world, but here to predict the behaviour of social phenomenon, thereby, gaining the ability to shape and advance social life. According to Boateng (2014), the positivists use very precise measurements to empirically test outcomes in concrete settings that are predicted by the principle. The positivist philosophy, argues that there is reality that is objective, tangible and single (Boateng, 2014; Schlegel, 2015). Also, it is associated to quantitative research approach where knowledge is derived through the cause-and-effect reasoning. Knowledge is also acquired by observations and measures of variables. Sometimes, the positivist view requires the testing of theories that are continually refined (Boateng, 2014).

The positivists use deductive inquiry to establish a more generalised principle to allow the researcher use logical reasoning to specify how that idea

52

works in both concrete and practical circumstances. The positivist stance is that, the research is independent of what is being researched and knowledge is revealed and confirmed through direct measurements of reality. With quantitative approaches, the positivists are interested in using large samples, isolation of categories isolated before the study and their focus is on explanation and prediction. The positivist philosophy is however, critiqued. It simplifies the real world into experimental situation that is hard to apply in reality. It is also unrealistic to detach researchers from their social contexts. (Boateng, 2014; Schlegel, 2015).

The positivist paradigm is suitable for the current study because it allows for the use of statistical techniques to analyze quantitative data and test hypotheses, which can provide valuable insights into the relationships between variables (Bryman, 2018). Also, by adopting a positivist approach, the study can generate empirical evidence to support or refute the proposed hypotheses and contribute to the advancement of theory in the field. Further, it involves an examination of the relationships and how the relationships influence outcomes (Leedy & Ormrod, 2013). The research examines the effect of workforce diversity on employee performance of selected baanks in cape coast through the mediating role of job satisfaction. It involves examining relationships between constructs of workkforce diversity (age diversity, gender diersity and ethnic diversity) and employee performance of selected baanks in cape coast. From the positivist perspective, quantitative research approach is deemed appropriate for the study to allow for objectivity, generalisation and replicability (Eyisi, 2016).

Research Approach

The quantitative research approach was used for this study because Saunders et al. (2012) argued that the positivism research paradigm uses the quantitative research approach. According to Creswell (2014), the quantitative research approach requires assessing the state of phenomena and the relationships among variables in order to test objective theories. Also, data are measured quantitatively since the testing of relationships among variables necessitates the use of statistical procedures (Creswell, 2014). Generally, quantitative researchers generate hypotheses (assumptions), develop models based on the set of hypotheses, incorporate bias-prevention measures, account for alternative explanations and lastly generalize, present and discuss the findings (Creswell, 2014).

The use of quantitative research approach is appropriate for the study because it allows the researcher to measure and quantify relationships between the variables under study, test hypotheses and predictions, collect large amounts of data efficiently using surveys or other standardized data collection methods and generalize the findings to a larger population (Bryman, 2018).

Research Design

The procedural framework or blueprint by which a study or research is carried out is referred to as the research design (Anabila, 2019). Any research or study must have an appropriate and relevant procedural framework of data collection in order to draw meaningful conclusions. According to literature, the choice of a study design influences the future research activities in terms of what data should be collected and how it should be obtained (Anabila, 2019**).**

54

The correlational research design is the most appropriate design to guide this study drawing from the positivism and quantitative research approach (Zikmund & Babin, 2016). The correlational research design is a type of non-interventional research design that entails the systematic study of the kind of association between variables rather than direct cause-and-effect relationships (Creswell, 2012). This design is usually cross-sectional and is used to study if changes in one or more variables are associated to the changes in another. This type of quantitative non-interventional approach places emphasis on getting an understanding of the relationship by subjecting the data to statistical tests such as correlation without controlling for any variable (Creswell, 2012; Saunders, Lewis & Thornhill, 2015). This study seeks to determine the relationships that exist between two or more variables (workforce diversity, job satisfaction and employee performance).

Stangor (2011) noted that, the correlational research design is intended to test research hypotheses in situations where it is not advantageous to experimentally manipulate the independent variable of interest. Also, it makes use of variables that are continuously scaled because such scales can be correlated with another continuously scaled variable. The correlational methods allow for analysis of relationships, multiple regression and path analyses to assess patterns of relationships among the variables (Stangor, 2011). The correlational research design is appropriate for the current study because it enables the researcher to achieve the research objectives by examining the relationship between workforce diversity and employee performance of selected banks in cape coast (Owusu & Asiedu, 2020).

55

This design also allows for statistical techniques such as regression analysis to enable the researcher to determine the effect of the relationship between the variables without manipulating them (Amponsah et al., 2021). Moreover, the correlational research design is appropriate for this study which is aimed at examining the effect of workforce diversity and job satisfaction on employee performance of selected banks in cape coast. The research required analysis of relationships between age diversity, gender diversity, ethnic diversity as well as job satisfaction and employee performance.

Study Area

The study area focuses on banks in Cape Coast Metropolitan area. The Cape Coast Metropolitan area, located in the Central Region of Ghana, serves as a vibrant hub of economic activities and a focal point for financial services. It is characterized by a diverse array of financial institutions, including public and private banks, both large and small, as well as other financial organizations. According to a survey by PricewaterhouseCoopers (2015), the area is home to commercial banks, rural banks, and other financial institutions, collectively offering a broad spectrum of financial services to individuals, businesses, and corporate entities. This concentration of financial institutions highlights the area's economic potential and strategic importance as a financial hub.

The metropolitan area boasts a blend of traditional and modern banking practices, catering to diverse customer needs, from urban businesses to rural communities. The presence of these institutions contributes to the area's commercial dynamism and positions Cape Coast Metropolitan area as a key player in Ghana's financial sector. This rich financial landscape provides an ideal setting for exploring workforce diversity and its impact on employee

56

performance, as these institutions employ individuals from varying age groups, genders, and ethnic backgrounds, contributing to a multicultural and dynamic work environment.

Population

A research population is any complete group of entities like people, organisations, institutions, that share some common features in agreement with the purpose of a research under investigation and about which researchers want to draw conclusions (Leedy & Ormrod, 2013). The target population, however, consisted of employees from three commercial banks (GCB Bank, Prudential Bank and Zenith Bank), one investment bank (National Investment Bank) and one rural bank (Kakum Rural Bank). A preliminary check at the banks revealed that as of October 2023, there were 140 employees working across all branches of these selected banks in the Cape Coast metropolitan area, hence formed the population of the study.

Sampling and Sample Size

According to Mugenda and Mugenda (2010), sampling is the act, process, or technique of selecting a suitable sample or a representative part of a population for the purpose of ascertaining the population's parameters or characteristics.

Purposive sampling was employed to select the five banks in Cape Coast Metropolitan area which includes GCB Bank, Prudential Bank, Zenith Bank, National Investment Bank, and Kakum Rural Bank due to their diversity in operational models and workforce characteristics. These banks, with a combined total of 140 employees across their branches, formed the sample size. They represent a mix of commercial, investment, and rural banking sectors, providing a comprehensive view of workforce diversity and its impact on employee

57

performance and job satisfaction (Palinkas et al., 2015). These five banks were chosen for their accessibility, willingness to participate, and representativeness of the broader banking industry (Tongco, 2007). This approach aligns with the study's objectives, ensuring rich and relevant data while addressing logistical constraints of managing a larger sample (Etikan et al., 2016). Purposive sampling focuses on institutions and employees with the most potential to provide insights central to the research, consistent with scholarly recommendations for exploring specific phenomena in defined populations (Etikan et al., 2016).

Again, due to the small size of the population, a census technique was used. This technique seeks to ensure that all the target respondents in the population are involved in the study (Saunders, Lewis and Thornhill, 2012). Moreover, census sampling technique is suitable for this study because it allows the researcher to collect data from the entire population, provides a comprehensive understanding of the population, eliminates bias, and is useful since the population for the study is small and accessible (Graziano & Raulin, 2019).

Therefore, the study employed a sample size of 140 employees. All the 140 employees were selected to complete the questionnaire irrespective of their management levels. Employees of these banks were determined to be the most appropriate respondents because they are most directly involved in diversity and its performance outcomes.

Table 1: Respondents of the study

Respondents	Number
Ghana Commercial Bank	34
Prudential Bank	30
Zenith Bank	32
National Investmment Bank	26
Kakum Rural Bank	18
Total	140

Source: From the Banks

Data Collection Instrument

Structured questionnaire was used as the data collection instrument to gather field data for the study. Again, in order to acquire the data needed to answer the research questions, closed ended questions were used. Moreover, structured questionnaire was deemed appropriate since it enables for the collection of data from the sample in a timely and efficient manner. The use of a structured questionnaire allows descriptive and inferential statistical analysis to be performed (Cooper & Schindler, 2014). According to Cooper and Schindler (2014), the structured questionnaire is appropriate because it allows for descriptive and inferential analysis.

Also, the use of the structured questionnaire was deemed appropriate considering the research philosophical foundation, design and study's research approach adopted. The questionnaire was developed based on constructs derived from the conceptual framework for the study. It has four sections (A to D) with 33 closed-ended items. Respondents were required to tick where appropriate to express their opinion.

The first section (Section A) of the questionnaire focused on the socio-demographic characteristics of the respondents. The questions were related to gender, age, level of education, how long the person has been with the organisation and the number of years the organisation has been operating.

Section B of the questionnaire addressed the dimensions of workforce diversity (age diversity, gender diversity and ethnic diversity) of selected banks in cape coast. These factors were derived from the Social Categorization Theory guiding the study. Age diversity had 6 items, gender diversity had 6 items and ethnic diversity also had 5 items.

59

Section C sought for responses on the mediating role of job satisfaction. Job satisfaction had 5 questions bothering on the maximum satisfaction derived from the job performed by the employees.

Moreover, Section D sought responses on employee performance consisted of six (6) questions on productivity and team performance.

The study employed a five-point Likert scale measurement ranging from 'Strongly disagree through to 'Strongly agree. The Likert scale used points such as: 1= Strongly disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly agree. The scaling format adopted in this study sought to find out how workforce diversity is undertaken in the selected banks and opinions of respondents on employee performance in terms of productivity and team performance. This allowed the respondents to express the extent to which they agree to each statement on the research instrument. Similar scales have been used in literature (Simon & Goes, 2013) in the study of workforce diversity. The structured questionnaire can be referred to in Appendix A.

Measurement of Variables

The variables for the study were carefully selected from the literature. The chosen literature was helpful in designing the research instrument for the study. The various variables, their measurement items and sources are shown in the table below.

Table 2: Measurement of Variables

Variables	Measurement Items	Source
Workforce Diversity	Age Diversity Gender Diversity Ethnic Diversity	(Kirton & Greene, 2016; Aydan, 2016; Nakagawa, 2015; Kandpal, 2015; Akpakip, 2017; Sayers, 2012; Kunze, Boehm & Bruch, 2013; Lee & Gilbert, 2014; Deloitte, 2014; Ekot, 2017; Robbins & Judge, 2013)
Job Satisfaction	Job Satisfaction	(Grubb, 2016; Grund & Westergård-Nielsen, 2015; Appiatse Sam, 2018, Sania et al., 2015)
Employee Performance	Productivity Team performance	(Fabian et al., 2015; Davis, Frolova & Callahan, 2016; Rasul & Rogger, 2015; Durga, 2017; Osabiya, 2015; William & Johnson, 2018; Dahm, 2013)

Source: Author's Compilation

Data Collection Procedures

Given the security and sensitivity nature of the selected banks, printed consent forms were delivered to all the sampled firms by the investigator personally to participants upon request, of which participants were obliged to append their signatures or thumbprint as evidence of voluntary participation. These consent forms were distributed to respondents for a period of two weeks.

Before the commencement of data collection, the researcher requested for introductory letter from the Department of Human Resource Management which enable the researcher gain legal permission to solicit for information to answer the precise research questions. The structured questionnaire targeted at the 140 staffs of the selected banks. The structured questionnaire was distributed personally by the researcher to responders upon request by the firms. The suitability and cost-effectiveness of these methods were factors in their selection.

61

Questionnaire administration was used to obtain primary data for a 30-day period. During this process, the drop-and-pick method of data gathering was used. Because these banks are dispersed throughout the cape coast metropolitan area, this was thought to be the most appropriate method for the study. Following the distribution of the questionnaire, all participants were contacted through phone and email at least once to remind them of the importance of completing the questionnaire on time, despite their busy schedules.

Data Processing and Analysis

As quantitative research, the researcher employed Microsoft Excel for data entry and partial least squares structural equation model (PLS-SEM) version 3.3 for the analysis of the data. All the 140 valid questionnaires data were keyed into Microsoft Excel software which was later extracted into the PLS-SEM version 4 for structural equation modelling and general analysis of the data.

The descriptive statistics including frequencies and percentages were used to analyse the background characteristics. This was made up of demographic (e.g. gender, age,) and work-related characteristics (e.g., work experience, number of years the company has been in existence). With the help of Smart PLS 4 software, the Structural Equation Model was developed to analyse data obtained on objectives one through to four. This employed the use of inferential statistics including discriminant and convergent validity, correlation and regression to ascertain the relationship between workforce diversity, job satisfaction and employee performance.

Furthermore, PLS allows simultaneous testing of an entire model instead of a simple examination of the relationship between two variables (Hair et al., 2010), which provides the researcher with a comprehensive means of assessing

62

and modifying a given theory. The PLS technique does not require a normality assumption for estimating model parameters, observation independences, or variable metrics, because a series of ordinary least squares analyses of the iterative algorithm is applied in this approach (Jannoo, Auchoybur & Lazim, 2014).

The PLS algorithm, encompassing canonical correlation, redundancy analysis, multiple regression, multivariate analysis of variance, and principal components, eliminates the multi-collinearity problem: the correlations between observed variables which impact the degree to which any variable's effect can be predicted or explained by the other variables in the analysis (Wold, 1985). In addition, it has minimal requirements for sample size (Hair et al., 2010). The issue of sample size for adequate estimation has been the focus of an extensive debate in the structural equation literature.   There are a number of recommendations for developing an efficient method of determining sample size in the application of SEM. Hair et al. (2010) suggest that the minimum sample size for the number of parameters to be estimated in a model is a ratio of at least 10:1.

Validity and Reliability

Validity and reliability are critical components that must be evaluated before testing a research instrument. Reliability and validity assessments are essential diagnostics for research primarily relying on questionnaires. Reliability investigates the consistency of items on the questionnaires. According to Bless and Higson-Smith (2013), instrument reliability relates to the instrument's consistency. When an instrument can constantly produce precise and consistent measurements of a constant value, it is said to have high reliability. According to

63

Hair et al. (2018), a reliability degree of 0.7 or above on the internal reliability scale is considered high quality. The scale items and the construct's reliability are presented in Table1**.**

The focus of measurement validity, according to McDaniel and Gates (1996), is to check and confirm that a concept's measured truly reflects the concept that it is indicating. The level of validity is done by scrutiny by experts and scale pre-testing and must have an instrument measured by composite and rho A (Saunder and Lewis, 2012.) To ensure the validity of the construct, the composite and rho A must be greater than 0.7 (Hair et al., 2018). For a scale to be valid, it must have a least cut-off point of 0.7 (Taber, 2018). Also, the assigned supervisor's expert judgement and experts in the field of supplier development helped in ensuring the content validity of the instrument employed.

Ethical Consideration

For this study to be successful, it is essential that ethical considerations be considered. As part of the research ethical framework, the following measures were implemented: Before the commencement of data collection, the researcher requested for introductory letter from the Department of Human Resource Management which enable the researcher gain legal permission to solicit for information to answer the precise research questions.

Furthermore, the study was conducted with the consent of the participants. All of these steps were taken in an effort to make sure that all respondents understand what is being requested of them. For this reason, respondents were made aware of the study's overall nature and goal. Aside from that, respondents were guaranteed that their identities would not be divulged in any way during the research process. Prior to all these, the researcher was certain that

64

the final outcomes of this study are free of plagiarism, academic fraud, and misunderstanding of results.

Chapter Summary

This chapter provided the basis for considering the research from a positivist philosophical point of view and discussed the corresponding research methods that support the view. The study adopted the quantitative research approach with correlational research design as appropriate for the research.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

Overview

This chapter introduces the results and discussions of the various objectives set in the study. On one hand of the chapter presented the background features of the respondents. The other hand of the chapter reported the results and discussions on the hypotheses using the partial least square structural equation modelling (PLS-SEM) approach. The study sought to assess the influence of workforce diversity on employee performance in selected banks in Cape Coast through the mediating role of job satisfaction.

Characteristics of the Respondents

This section presents the background features of the respondents of the study. Demographic data are presented to provide context about the study participants, assess sample representativeness, and enhance the transparency and credibility of the research. Even if not directly analyzed, they help readers understand the characteristics of the population and ensure the findings can be interpreted effectively, supporting future research or subgroup analysis if needed. The major data collected concerning the respondents were; respondents' gender, age, educational level and work experience. According to the statistics, the Table 2 presents the background characteristics of respondents for the study. The sample consists of 140 respondents, with 70% male and 30% female.

66

Table 3: Background of Respondents

Variable	Frequency	Percent
Gender		
Male	98	70.0
Female	42	30.0
Total	140	100.0
Age		
18 - 30 years	27	19.3
31 - 40years	86	61.4
41 - 50 years	23	16.4
51+ years	4	2.9
Total	140	100.0
Educational level		
Diploma/HND	29	20.7
Undergraduate	63	45.0
Masters	45	32.1
PhD	3	2.1
Total	140	100.0
Experience		
1 - 5 years	52	37.1
6 -10 years	57	40.7
11 - 15 years	31	22.1
Total	140	100.0

Source: Field Survey (2023)

Regarding age, the majority of the respondents (61.4%) fall within the 31-40 years age range, while 19.3% are between 18-30 years, 16.4% are between 41-50 years, and only 2.9% are 51 years and above. In terms of educational level, 45% of the respondents are undergraduates, 32.1% have a Master's degree, 20.7% have a Diploma/HND, and only 2.1% have a PhD. When it comes to experience, the majority of the respondents (40.7%) have 6-10 years of experience, followed by 37.1% with 1-5 years of experience, and 22.1% with 11-15 years of experience.

The data provides a detailed picture of the demographic characteristics of the population for the study. The majority of the respondents are male, and most

67

fall within the age range of 31-40 years, indicating that this age group were more who participated in the study. In terms of educational level, the majority of the respondents are undergraduates or hold a Master's degree, which suggests that the sample population is well-educated. The data on experience indicates that most of the respondents have between 1-10 years of experience, which may have implications for the research findings.

Presenting PLS-SEM Results

The partial least square structural equation modelling (PLS-SEM) was used to analyse the objective in the research. In using the PLS-SEM, two basic statistical approaches (measurement and structural model) must be followed to present the results. In addition, Hair et al. (2019) has documented some set of parameters that should be evaluated to meet accepted criteria in each of the approaches before the discussion of the results can proceed. Following Hair et al.'s (2019) procedures, the ensuing sections presented the parameters and results of the two models mentioned above.

Checking the Measurement Model

Before the presentation of the measurement model, the common method bias (CMB) of the responses are checked. This technique is usually conducted to establish or otherwise the non-existence of self-reported biases that may contaminate the validity of the results (Podsakoff et al., 2012). In PLS-SEM, the CMB is ascertained by relying on the collinearity statistics (i.e., Variance Inflation Factor, VIF) scores. It is recommended that the scores of VIF of the indicators should range from 0 to 5.0 (Becker et al., 2015). The measurement model of the PLS-SEM generally assesses the performance and the suitability of the research instruments used in study in a given setting. The model extents check

on the quality of the items and constructs or variables used to analyse a research problem or phenomenon. In doing so, previous researchers (Hair et al., 2019; Henseler et al., 2016) have shared same views on the parameters to evaluate under the model. The first is the indicator loadings criteria; next is internal consistency; followed by convergent validity and fourth, discriminant validity.

Indicator Loadings

The indicator loadings conversely called factor or item loadings measure the degree to which the specific questions asked respondents about a latent variable is reliable or indeed is a question deemed appropriate for the variable or construct. Statistically, a particular indicator or factor is seen as reliable when the Cronbach's Alpha value generated for that item is equal to or greater than 0.708. The normal practice is that when some of the factors have loadings below this threshold, they should be deleted from the model. However, scholars have also converged at the view that loadings below the threshold up to 0.40 can be retained in so far as they contribute to the satisfactory reliability of the overall PLS-SEM model (Hair et al., 2019). Table 3 was deployed to capture results of the indicator loadings and CMB for the study.

Table 4: Outer Loading and Collinearity Statistics

Constructs/items	VIF	Loading	T	P values
Age diversity				
AG1 <- Age diversity	1.534	0.756	6.375	0.000
AG2 <- Age diversity	1.268	0.615	4.374	0.000
AG4 <- Age diversity	1.660	0.921	10.222	0.000
AG6 <- Age diversity	1.303	0.557	3.509	0.000
Ethnic diversity				
ED1 <- Ethnic diversity	2.830	0.790	17.647	0.000
ED2 <- Ethnic diversity	3.088	0.833	24.877	0.000
ED3 <- Ethnic diversity	1.927	0.785	16.860	0.000
ED4 <- Ethnic diversity	2.106	0.821	26.817	0.000
ED5 <- Ethnic diversity	1.826	0.795	18.845	0.000
Employee performance				
EP1 <- Employee performance	1.858	0.695	6.347	0.000
EP2 <- Employee performance	1.956	0.760	12.044	0.000
EP3 <- Employee performance	1.877	0.740	8.854	0.000
EP4 <- Employee performance	1.786	0.781	17.651	0.000
EP5 <- Employee performance	1.170	0.515	4.326	0.000
EP6 <- Employee performance	1.296	0.593	6.566	0.000
Gender diversity				
GD2 <- Gender diversity	1.446	0.788	13.442	0.000
GD3 <- Gender diversity	1.721	0.858	31.376	0.000
GD4 <- Gender diversity	1.737	0.846	19.195	0.000
Job satisfaction				
JS1 <- Job satisfaction	1.772	0.756	15.808	0.000
JS2 <- Job satisfaction	1.874	0.799	23.643	0.000
JS3 <- Job satisfaction	2.148	0.825	21.889	0.000
JS4 <- Job satisfaction	1.693	0.708	11.291	0.000
JS5 <- Job satisfaction	1.437	0.629	7.297	0.000

Source: Field Survey (2023)

From Table 3, the values of VIF revealed the absence of CMBs in the respondents' responses. This is because all the items for the various latent variables were lower than the 5.0 cut-off point. Also, based on the specified recommended thresholds, Table 3 revealed that the various items were suitable for the measurement model. Thus, the item loadings for age diversity ranged from

0.557 to 0.921; loadings for ethnic diversity started from 0.785 to 0.833; employee performance was within the range of 0.515 to 0.781; gender diversity (0.788 − 0.858); job satisfaction (0. − 0.751); whereas item loadings of job satisfaction acceptably had a minimum of 0.629 to a maximum of 0.825. These loadings including those below 0.70 (see also, Figure 2) were retained because they contributed to improving the overall model reliability (Hair et al., 2019), i.e., their p values were significant with respective constructs. The rest of the items were deleted due to their poor loadings and contribution to constructs' AVE.

Internal Consistency and Convergent Validity

The internal consistency evaluates the extent to which the constructs used in the study are able to measure what they are supposed to measure. Thus, it is seen as the degree to which the constructs deployed can be relied upon to measure the phenomenon under investigation (Hair et al., 2019). To evaluate the internal consistency of the constructs, three specific indices have been suggested; Cronbach's Alpha (CA), rho_A and Composite Reliability (CR). Although, these three measures are good, the CR has been widely accepted as satisfactory due to the how vulnerable the other measures are in respect to the number of items in the construct. The benchmark for all the measure is values $\geq$ 0.708 (Hair et al., 2019).

The convergent validity (CV) is also one of the parameters for the measurement model. It examines how the constructs of the study share common relationships in the model. The assessment technique is by the use of the Average Variance Extracted (AVE) from the PLS algorithms output. As a rule of thumb, the AVEs of the constructs should be greater than or equal to 50 percent (AVE $\geq$ 0.50) in order for the constructs to explain over 50 percent of variance in the

relationship among the constructs (Hair et al., 2019). In the Table 4, the study presented the assessment of these parameters.

Table 5 : Constructs' Reliability and Validity

Constructs	CA	rho_a	CR	AVE
Age diversity	0.719	0.989	0.811	0.527
Employee performance	0.769	0.775	0.840	0.547
Ethnic diversity	0.864	0.870	0.902	0.648
Gender diversity	0.775	0.780	0.870	0.691
Job satisfaction	0.799	0.805	0.862	0.557

Source: Field Survey (2023)

According to the Table 4, the internal consistency of the latent variables was found to be satisfactory based on the scores of the CA, rho_A and CR scores. The CR values for all the constructs were found as minimum of 0.811 to maximum of 0.902. Again, Table 4 revealed that the extent to which the constructs achieved mutual relationships through their AVEs was appropriate in the study. A cursory look at the values suggests that all the constructs mutually explain more than 50% of variance against each other.

Discriminant Validity (DV)

The DV explains the distinctiveness of the constructs in a single investigative phenomenon. It defines the extent to which the constructs differ from each other. To achieve this uniqueness of the constructs, two major methods have been prescribed: Fornell and Larcker's (1981) criterion and the Heterotrait-monotrait ratio (HTMT) proposed by Henseler et al. (2016). Although the two are 'okay' for use, the HTMT ratio serves better explanatory power than the former and was presented in the present study. The general rule is that the HTMT values in circumstances of related constructs should be ≤ 0.90 and 0.85 when the constructs are theoretically unrelated. The result was presented in Table 5.

Table 6: HTMT Ratios

Constructs	AD	EP	ED	GD	JS
AD					
EP	0.109				
ED	0.202	0.330			
GD	0.142	0.723	0.164		
JS	0.204	0.690	0.802	0.301	

Source: Field Survey (2023)

In the Table 5, given the thresholds established for the HTMT ratios, the evidence in Table 5 confirms that the various constructs were unique since, all the ratios, under the 0.85 criteria were upheld. This means that the individual constructs are capable of representing unique phenomena. Once the aforementioned parameters for the measurement model were met, the researcher proceeded to evaluate the structural model.

Structural Model Evaluation

The structural model results usually are used to analyse the specific objectives or hypotheses of the study. In light of this, the assessment of the model is also premised on certain established criteria including, the correlation coefficient (R), coefficient of determination (R^2), the effect size (f^2) and predictive relevance (Q^2). Also, the t-statistics and the P-values emphasise the significance of the paths established under the structural model.

The path coefficients generally are correlation coefficients, which define the direction and the strength of the relationship between two variables. Based on Cohen's (1992) rule of thumb, correlation values between ±0.29 are described as weak, ±0.49 are described as moderate, whereas ±0.50 and above signify strong or large correlation values. The R^2 explains the number of changes that can be made by the dependent or endogenous variables due to variations in the scores of the independent or exogenous variables in the PLS-SEM model.

73

According to the literature (Hair et al., 2019), any reminders of the changes after the determination of the R^2 are attributed to other or erroneous variables not captured in the given model. The established criteria are that "R^2 of 0.25, 0.5 and 0.75 are considered as weak, moderate and substantial respectively." In addition to the R^2, the f^2 statistics are used to explain how meaningful the significance of the relationship is in respect of its practical implications. Usually, effect size (f^2) of 0.02, 0.15 and 0.35 is seen as small, medium and large respectively." While a predictive relevance (Q^2) of 0.02, 0.15 and 0.35 is considered as small, medium and large respectively." In sum, a significant level of 5% or less or a t- statistic of 1.96 or higher is appropriate for a structural model. Basically, the Table 6 and Figure 2 presented the assessment of the structural model and the associated objectives that emanated from the study.

Table 7: Structural Results

Paths	B	T	P	f^2	R^2	Q^2
EP					0.491	0.319
JS					0.506	0.475
Direct						
AD -> EP	0.010	0.210	0.833	0.000		
GD -> EP	0.456	4.837	0.000	0.376		
ED -> EP	0.140	1.972	0.006	0.020		
AD -> JS	0.102	2.270	0.023	0.020		
ED -> JS	0.653	14.726	0.000	0.828		
GD -> JS	0.165	3.189	0.001	0.053		
JS -> EP	0.518	4.201	0.000	0.261		
Indirect						
Objective 4						
AD -> JS -> EP	0.053	1.884	0.060			
GD -> JS -> EP	0.086	2.401	0.016			
ED -> JS -> EP	0.338	4.007	0.000			

Source: Field Survey (2023)

The results in the Table 6 presents a series of objectives examining the relationship between diversity (age, gender, and ethnicity) and employee performance, specifically in the context of job satisfaction. First, the analysis indicates that age diversity does not have a significant effect on employee performance ($\beta = 0.010$, $t = 0.210$, $p = 0.833$; $f^2=0.000$). This suggests that variations in age among employees do not significantly impact their overall performance in the organization. On the other hand, gender diversity shows a significant positive effect on employee performance ($\beta = 0.456$, $t = 4.837$, $p < 0.001$; $f^2=0.376$). This implies that having a diverse gender composition within the workforce can lead to improved employee performance. Similarly, ethnic diversity also demonstrates a significant positive effect on employee performance ($\beta = 0.140$, $t = 1.972$, $p = 0.006$; $f^2=0.020$).

Moving to the indirect effects, the analysis reveals that age diversity does not have a significant indirect effect on employee performance through job satisfaction ($\beta = 0.053$, $t = 1.884$, $p = 0.060$). This implies that job satisfaction does not mediate the relationship between age diversity and employee performance. However, gender diversity ($\beta = 0.086$, $t = 2.401$, $p = 0.016$) and ethnic diversity ($\beta = 0.338$, $t = 4.007$, $p < 0.001$) demonstrate a significant indirect effect on employee performance through job satisfaction. This suggests that job satisfaction acts as a mediator between gender diversity and ethnic diversity and employee performance.

Regarding the coefficient of determination (R^2), the results shown that work force diversity (age, gender, and ethnicity), and job satisfaction could determine variations in employee performance in the banks by 49.1 percent given all factors held constant. Technically, the remaining 50.9 percent is accounted for

75

by variables not considered in the study. Finally, the Q-square reveals the predictive capacity of the dependent variables in determining the out-of-sample contribution. Thus, given the score of 31.9 percent on employee performance, the indication is that job performance has a moderate predictive relevance on the entire PLS-SEM model.

The Figure 2 presented pictorial summary output of the measurement and structural models of the model. As shown, the various indicators measuring each of the unobserved constructs or latent variables were satisfactory. Similarly, the path coefficients, and the R^2 presented in Table 6 were confirmed in the figure.
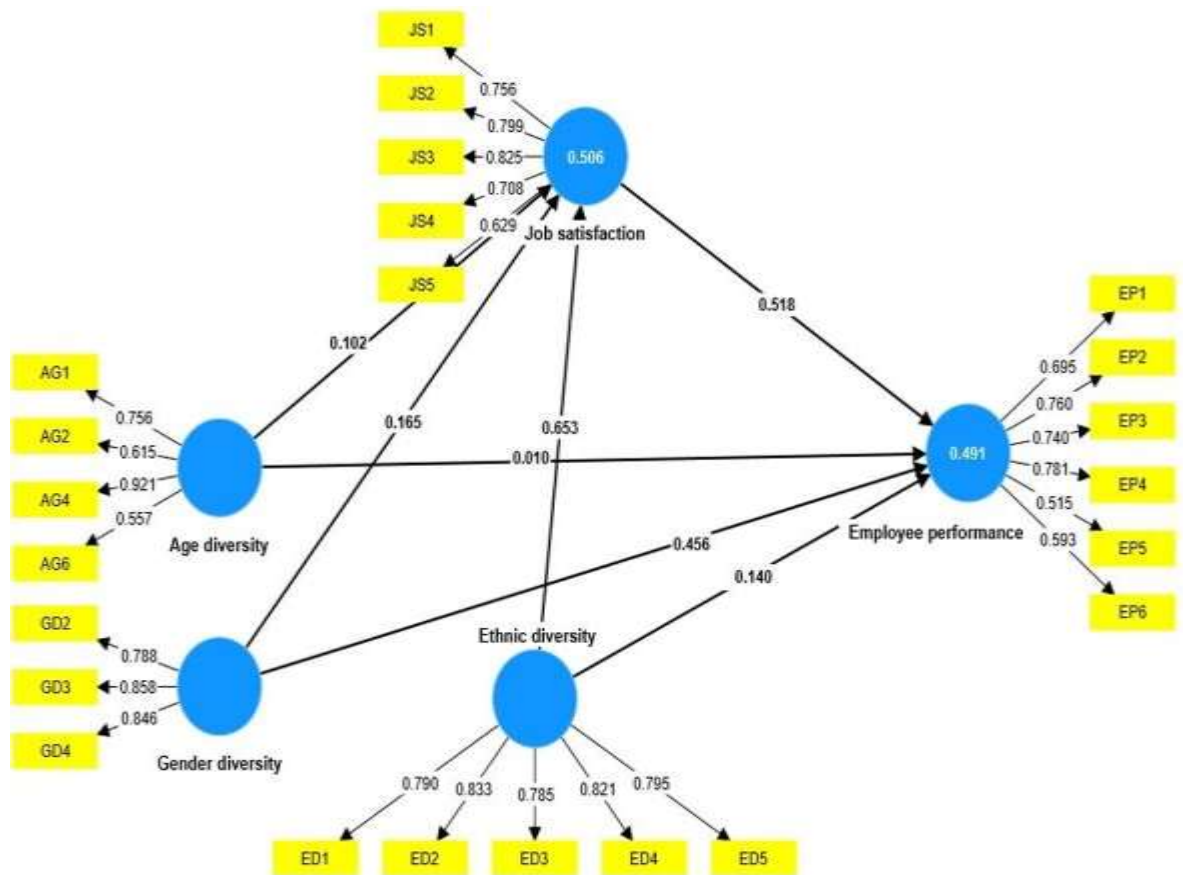

Figure 2: Linking work force diversity and job satisfaction to performance

Source: Field Survey (2023)

Discussion of Results

This section discussed the results in relation to the objective set in this chapter. The objectives capture the interplay of work force diversity and job satisfaction and employee performance of employee in the selected banks in Cape Coast, Ghana. Therefore, the study deduced implications based on the findings and provided pointers to policy makers, stakeholders and the banking sector as whole. The discussions ensue.

Objective One: Effect of Age diversity on Employee Performance of Selected Banks in Cape Coast

This section discussed the results relating to the first objective of the study which sought to analyse the effect of age diversity on employees in selected banks in Cape Coast. The results revealed that age diversity has a non-significant effect on employee performance among the banks. The direct path from age diversity to employee performance shows a non-significant beta ($\beta = 0.010$), with a T-value of 0.210 and a high p-value ($p = 0.833$). The study therefore fails to accept the hypothesis that, there is a significant positive relationship between age diversity and employee performance. This suggests that age diversity has no direct effect on employee performance in this study. Additionally, the effect size ($f^2 = 0.000$) indicates a small contribution to employee performance. This lack of significant impact implies that, within the context of this study, age diversity does not directly enhance or hinder employee performance. While age diversity is often thought to bring a balance of experience and innovation where older employees contribute knowledge and experience, and younger employees bring fresh perspectives its effectiveness may depend heavily on organizational culture,

77

inclusion practices, and the nature of tasks involved (Kunze, Boehm, & Bruch, 2011).

The small effect of age diversity could also be attributed to challenges such as generational differences in communication styles, work habits, and technological adaptability, which might limit cohesive teamwork without intentional integration strategies (Ng & Feldman, 2010). Organizations often need strong inclusivity policies to address potential age-related stereotypes or biases, which can otherwise result in age-diverse teams becoming less effective if there's a lack of mutual respect or collaboration (Zaniboni, Truxillo, & Fraccaroli, 2013). Additionally, some research suggests that age diversity has an indirect effect on performance through factors like job satisfaction, organizational commitment, or team cohesion rather than a direct influence on performance outcomes (Sharma, 2016). This may explain why, in the absence of these mediating or moderating factors, age diversity alone shows an insignificant direct link to employee performance in this study.

The indication is that having a diverse age range in the workforce may not necessarily lead to improved employee performance in the banking sector of Ghana. This finding is consistent with previous studies that have found mixed results regarding the impact of age diversity on employee performance. For instance, a study by Van der Vegt and Janssen (2003) found that age diversity had a negative impact on team performance, while a study by Hoever et al. (2012) found that age diversity had a positive impact on team creativity.

However, previous studies have shown that age diversity can have a positive impact on organizational performance in other contexts. For example, a study Ghafoor et al. (2022) found that age diversity in top management teams can

78

lead to better financial performance in Chinese fintech companies. Another study Hai et al. (2022) found that age diversity can lead to increased innovation in organizations. Despite this, it is important to note that promoting age diversity can still be beneficial for banks in Ghana, as it can create a more inclusive work environment and ensure equal opportunities for all employees regardless of their age.

Also, findings of this study is supported by Kunze, Boehm, and Bruch (2011) who examines the impact of age diversity on organizational performance and highlights the mediating role of age discrimination climate and job satisfaction. The findings of the study showed that age diversity has no significant positive effect on employee performance. The study further recommended that age diversity can be a double-edged sword; while it can enhance performance by bringing varied perspectives and experiences to the table, it can also lead to age-related biases and discrimination if not managed effectively. The research also recommended that age diversity can positively influences performance, particularly in organizations with a strong inclusive culture that promotes respect for all ages. The presence of older employees contributes knowledge and experience, while younger employees bring innovation and adaptability. This combination can enhance problem-solving capabilities and decision-making processes, leading to improved employee performance.

Similarly, a study by Zaniboni, Truxillo, and Fraccaroli (2013), investigated how age diversity in the workplace affects employee performance, particularly in the context of task variety and skill variety. The results of the study indicated that age diversity has no significant positive effect on employee performance. The study recommended that older workers may excel in roles that

leverage their extensive experience and knowledge, while younger workers might thrive in dynamic environments that require adaptability and innovation. Also, the study recommended that when organizations provide a variety of tasks and opportunities for skill development, both older and younger employees will experience higher jobperformance. The study further suggested to management that age-diverse teams can leverage their unique strengths when the work environment is designed to accommodate different age groups' needs and preferences.

This finding contradicts that of Mwikali and Kyalo (2015); Kim, Bhave and Glomb (2013); Antoniou, Cooper, Chrousos, Spielberger and Eysenck (2009) and Ng and Feldman (2008), which suggests that there is a significant positive relationship between age diversity and employee performance.

Objective Two: Effect of Gender Diversity on Employee Performance of Selected Banks in Cape Coast

The second objective analysed the effect of gender diversity on employee performance in the banks within Cape Coast. The results indicate a significant positive effect of gender diversity on employee performance ($\beta = 0.456$, $T = 4.837$, $p = 0.000$), with a substantial effect size ($f^2 = 0.376$). Thus, the hypothesis that, there is a significant positive relationship between gender diversity and employee performance is accepted. This finding highlights that gender diversity significantly contributes to performance improvement, supporting the idea that gender-diverse teams bring complementary perspectives and problem-solving approaches that enhance decision-making and innovation (Ali, Kulik, & Metz, 2011). Gender diversity can foster more balanced views in decision-making

80

processes, leading to better-informed outcomes that positively impact productivity and team success.

A key factor driving this positive effect is the diversity of ideas that gender-diverse teams offer. Research shows that teams with a mix of male and female perspectives are often more adaptable to different stakeholder needs, enhancing their ability to address complex challenges and implement solutions that resonate across diverse customer bases (Bear & Woolley, 2011). Gender diversity also promotes a culture of inclusivity, which tends to boost morale and satisfaction, further improving performance outcomes (Hoogendoorn, Oosterbeek, & Van Praag, 2013).

Furthermore, organizations that support gender diversity often experience stronger organizational reputations and increased employee commitment. Employees may feel a greater sense of belonging and value within gender-diverse environments, leading to reduced turnover and enhanced job engagement (Nishii, 2013). However, it is important to recognize that the benefits of gender diversity on performance are maximized when there are effective diversity management practices in place, such as inclusive leadership, policies promoting equal opportunity, and supportive communication structures. Without these supportive structures, the positive effects of gender diversity may be diluted or result in conflicts due to differing communication styles or expectations (Joshi & Roh, 2009).

Additionally, this suggests that having a diverse gender representation in the workforce can lead to improved employee performance in the banking sector of Ghana. Given that the focus of gender diversity research is on how people perceive differences between men and women, the way that people respond to

81

other people's behaviors in the workplace or any other group alliance is affected by these gender differences. Again, the results demonstrate the need for management to promote values that are devoid of ender discriminations so that both expectations of the employees can be met in the organisations.

As Powell (2011) put it, gender is the physiological inference that an individual is either male or female, as well as expectations and ideas about the types of attitudes, behaviors, values, knowledge, abilities, and interest areas that are more appropriate for or characteristic of one sex than the other. The findings further intercept with previous studies which claimed that encouraging gender diversity in a more holistic manner could yield extra-role behaviours of employees (Islam et al., 2021; Luksyte et al., 2023).

For instance, a study by Islam et al. (2021) found that gender diversity was positively related to financial performance in Fortune 500 companies. Another study by Richard et al. (2004) found that gender diversity was positively related to innovation and creativity in teams. Therefore, promoting gender diversity can be an effective strategy for banks in Ghana to improve their overall performance.

Also, the findings of this study is supported by Bear and Woolley (2011), who examined how gender diversity within teams impacts collaboration and performance outcomes. Their findings showed a significant positive relationship between gender diversity and employee performance. The study also suggested that gender-diverse teams tend to outperform homogenous teams, primarily due to the varying perspectives and problem-solving approaches that different genders bring to the table. The authors emphasize that diverse teams are better at utilizing the collective intelligence of their members, leading to more effective

82

decision-making processes. Gender-diverse teams were found to demonstrate higher levels of creativity and innovation, as team members are encouraged to share different viewpoints, which stimulates critical thinking and comprehensive solutions to complex problems.

Furthermore, the results of this study is aligned with the findings of Nishii (2013) who delved into the impact of inclusive gender diversity on the performance of gender-diverse teams. The research demonstrates that a strong climate for inclusion significantly enhances the performance of teams comprising diverse genders. The findings indicate a significant positive relationship between gender diversity and employee performance. Again, when organizations cultivate an inclusive environment characterized by open communication, respect, and support for diverse perspectives gender-diverse teams experience higher levels of job performance.

Objective Three: Effect of Ethnic Diversity on Employee Performance of Selected Banks in Cape Coast

This section of the study examined the link between ethnic diversity and employee performance at the banks in the study area. The results of the study reveal a significant positive effect of ethnic diversity on employee performance ($\beta = 0.140$, $T = 1.972$, $p = 0.006$). Thus, the hypothesis that, there is a significant positive relationship between ethnic diversity and employee performance is accepted. This indicates that ethnic diversity contributes to enhanced performance outcomes. This relationship suggests that teams composed of individuals from various ethnic backgrounds can leverage a broader range of perspectives and experiences, which can lead to more effective problem-solving and innovation in the workplace (Richard, 2000).

Ethnic diversity can improve employee performance by fostering creativity and innovation. Diverse teams bring unique cultural insights and approaches to challenges, allowing organizations to develop more comprehensive solutions that cater to a wider array of customer needs and preferences (Cox & Blake, 1991). For instance, organizations operating in multicultural environments benefit from ethnic diversity as it enhances their ability to connect with diverse customer bases, thereby improving market responsiveness and customer satisfaction (Miller & Katz, 2002).

Moreover, research has shown that ethnic diversity positively influences team dynamics by promoting open communication and collaboration, which are essential for high performance (Joshi & Roh, 2009). Teams that embrace ethnic diversity often create an inclusive environment where all members feel valued and empowered to contribute their unique perspectives. This can lead to higher levels of job satisfaction, commitment, and engagement, which further enhance overall performance (Richard, 2000).

However, it is crucial to recognize that the benefits of ethnic diversity on performance can be contingent upon effective diversity management practices. Without proper integration strategies, teams may face challenges related to misunderstandings, conflicts, or biases that can hinder collaboration and diminish performance (Pelled, 1996). Therefore, organizations must cultivate an inclusive culture and implement policies that promote respect and understanding among team members from different ethnic backgrounds. By implication, management of the banks are entreated to embrace ethnic diversity within the banking sector by valuing and respecting the diverse cultural backgrounds of their employees.

This could also improve a bank's ability to understand and serve a diverse customer base, which is essential in a multicultural country like Ghana.

Previous studies have also supported this objective. For example, a study conducted by Owusu-Acheaw and Larson (2015) found that workforce diversity management has a positive and significant impact on employee job performance in the Chinese organizational context. The finding is again consistent with previous studies that have found a positive relationship between ethnic diversity and organizational performance. For instance, a study by Harrison and Klein (2007) found that ethnic diversity was positively related to financial performance in Fortune 500 companies. Another study by Richard et al. (2004) found that ethnic diversity was positively related to innovation and creativity in teams.

Furthermore, scholars (Galanis et al., 2022; Robertson et al., 2015; Krush et al., 2013) have documented that high work force diversity of ethnic definitions among employees' impact on their performance differentials in bankings institutions. In a systematic review of studies tracking the effects of workforce diversity training by Robertson et al. (2015) revealed that awareness and appreciation of diverse ethnicity at workplace particularly, eliminations of discriminations is an effective way to foster not only employees' mental health and subjective well-being but also improved performance.

Objective Four: Mediating Role of Job Satisfaction in the Relationship Between Workforce Diversity and Employee Performance of Selected Banks in Cape Coast

The final objective connects the mediation role of job satisfaction in the link between work force diversity (age, gender and ethnic) and job performance of bank employees in Cape Coast. The objective was hinged on the indirect links of three sub objectives among age, gender and ethnic diversity in the PLS-SEM

85

model. The analysis of the indirect relationships between age diversity (AD), gender diversity (GD), and ethnic diversity (ED) on employee performance (EP) through job satisfaction (JS) reveals interesting insights regarding how different dimensions of diversity affect employee outcomes in the workplace. The path coefficients and significance levels for each relationship are discussed below.

For Age Diversity (AD) → Job Satisfaction (JS) → Employee Performance (EP), the indirect path coefficient for age diversity to employee performance through job satisfaction is $\beta = 0.053$, with a T-value of 1.884 and a p-value of 0.060. This indicate the p-value is above the conventional threshold of 0.05 for statistical significance, suggesting that job satisfaction do not mediates the relationship between age diversity and employee performance and for that matter is not robustly supported in this analysis. Therefore, the hypothesis that, job satisfaction mediates the relationship between age diversity and employee performance is not supported. The lack of significant impact may be attributed to the challenges associated with managing age-diverse teams. Research indicates that generational differences can sometimes lead to misunderstandings and conflicts that might overshadow the potential benefits of diverse perspectives (Ng & Feldman, 2010). Therefore, for age diversity to effectively enhance employee performance through job satisfaction, organizations need to implement strategies that promote intergenerational collaboration and inclusivity, ensuring that employees of all ages feel valued and engaged in their roles.

The finding of this study is supported by Kooij et al. (2011) who investigated how age diversity within teams affects job satisfaction and performance outcomes. The study found that job satisfaction does not mediates the relationship between age diversity and employee performance. The study

propose that age diversity can lead to varying motivational profiles among employees, particularly between older and younger workers. This diversity in age and experience can enrich team dynamics, leading to enhanced job satisfaction. The study identifies five meanings of age that reflect the attitudes and motivations of older workers, including the value of experience, the desire for flexibility, and the importance of recognition. When organizations leverage these factors and create an inclusive environment that acknowledges and values the contributions of older employees, job satisfaction is likely to increase. Employees who feel their experience is valued are more engaged and satisfied in their roles, leading to improved performance.

For Gender Diversity (GD) → Job Satisfaction (JS) → Employee Performance (EP), the indirect path coefficient for gender diversity to employee performance through job satisfaction is β = 0.086, with a T-value of 2.401 and a p-value of 0.016. This finding indicates a statistically significant positive relationship, suggesting that gender diversity positively impacts job satisfaction, which in turn enhances employee performance. Therefore, the hypothesis that, job satisfaction mediates the relationship between gender diversity and employee performance is supported. This aligns with existing literature that highlights the benefits of gender diversity in fostering inclusive workplaces where employees feel valued and motivated. Research suggests that gender-diverse teams are more likely to exhibit higher levels of collaboration and creativity, contributing to a positive work environment that bolsters job satisfaction (Bear & Woolley, 2011). When employees are satisfied with their jobs, they are more likely to engage in behaviors that enhance organizational performance, such as increased productivity and reduced turnover (Nishii, 2013). Thus, promoting gender

87

diversity not only leads to higher job satisfaction but also translates into improved performance outcomes for the organization.

The finding of this study is supported by Tsui, Nifadkar, and Ou (2007) who examined the impact of gender diversity on job satisfaction and employee performance within organizational settings. Their research highlights that gender-diverse teams are likely to experience enhanced collaboration and innovation due to the varied perspectives and experiences that team members bring. This diversity not only fosters a more inclusive environment but also contributes to higher job satisfaction among employees. The study found that gender diversity positively affects job satisfaction through several mechanisms which in turn improves performance. First, diverse teams can promote a culture of open communication and mutual respect, allowing employees to feel valued and appreciated for their unique contributions. When employees perceive their work environment as inclusive, their job satisfaction levels increase, leading to improved performance.

For Ethnic Diversity (ED) → Job Satisfaction (JS) → Employee Performance (EP), the strongest indirect effect is observed for ethnic diversity to employee performance through job satisfaction, with a path coefficient of $\beta = 0.338$, a T-value of 4.007, and a p-value of 0.000. This significant result indicates a robust significant positive relationship, demonstrating that ethnic diversity strongly contributes to job satisfaction, which subsequently enhances employee performance. Therefore, the hypothesis that, job satisfaction mediates the relationship between ethnic diversity and employee performance is supported. This finding is supported by research that emphasizes the importance of ethnic diversity in fostering an inclusive work environment. Diverse teams can leverage

88

a variety of cultural insights and experiences, leading to increased creativity and problem-solving capabilities (Miller & Katz, 2002). Moreover, when organizations actively promote ethnic diversity and inclusivity, employees tend to report higher levels of job satisfaction due to the feeling of belonging and respect for their contributions (Richard, 2000). As job satisfaction increases, so does employee performance, as satisfied employees are typically more engaged, productive, and committed to their work.

The findings of Miller and Bender (2019) support the hypothesis that job satisfaction mediates the relationship between ethnic diversity and employee performance. Their research underscores the significance of managing ethnic diversity effectively to create an inclusive workplace culture that fosters collaboration and innovation. By recognizing and valuing the contributions of employees from diverse ethnic backgrounds, organizations can significantly improve job satisfaction and achieve higher performance outcomes, reinforcing the positive relationship among these variables. This highlights the critical role of diversity management in maximizing organizational success and employee engagement.

Overall, the analysis indicated that except age, the others, thus, gender and ethnic diversity were mediated by job satisfaction in the path model. Therefore, the study established that job satisfaction has a partial mediation effect on the relationship between work force diversity (gender and ethnic) and employee performance in the selected banks. This suggests that promoting gender and ethnic diversity can lead to increased job satisfaction, which in turn can lead to improved employee performance. In addition, the findings suggest that promoting diversity, both in terms of gender and ethnicity, can be beneficial for

89

banks in Ghana. The results also highlight the importance of job satisfaction in mediating the relationship between workforce diversity and employee performance. Therefore, promoting a diverse and inclusive work environment that fosters job satisfaction can lead to improved employee performance and enhance overall organizational performance in the banking sector of Ghana.

Chapter Summary

The study in this chapter presented information on the demographic characteristics of the respondents. The study also presented descriptive statistics of the variables and with the use of PLS-SEM, analysis of the objectives was done. In summary, the findings of the study were discussed. The next chapter presented the summary, conclusion and recommendations.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

The final chapter of the study provide summary, conclusions and recommendations of the study. These subheadings were discussed based on the results and discussions as well as the deductions drawn from the results for policy making purposes and directions for future scholars in similar field.

Overview

The purpose of the study was to examine the effect of workforce diversity on employee performance in selected banks in Cape Coast through the mediating role of job satisfaction. Precisely, the study analysed four objectives in a bid to address the overall purpose of the study. The specific objectives were; to;

1. determine the effect of age diversity on employee performance of selected banks in Cape Coast.

2. analyse the effect of gender diversity on employee performance of selected banks in Cape Coast.

3. examine the effect of ethnic diversity on employee performance of selected banks in Cape Coast.

4. investigate the mediating role of job satisfaction of the relationship between workforce diversity and employee performance of selected banks in Cape Coast.

To examine these objectives, the researcher employed the partial least squares structural equation modeling (PLS-SEM). From a respondent population of 140 employees of the selected banks, the data gathered was then processed

91

using the IBM SPSS Statistics (version 26) and SmartPLS (version 3.3.3) softwares.

Summary of the Study

Regarding the first objective, the study found a non-significant effect of age diversity on employee performance suggesting that age diversity may not be a significant factor in determining the overall performance of employees in the banking sector of Ghana.

Another finding of the study was in regard of the second objective, which primarily analysed the influence of gender diversity on employee performance. The study established that gender diversity is a significant contributor to employee performance in the banking sector in Ghana. This finding highlights the importance of creating a more diverse and inclusive workforce that includes individuals of different genders.

The third objective analysed the influence of ethnic diversity on employee performance. The findings established that ethnic diversity can influence the performance of the employees by granting them adequate freedom to execute their job duties within the appreciation of their backgrounds.

Moreover, the study investigated the meditating role of job satisfaction in the relation between work force diversity and employee performance. The study established that job satisfaction mediates the nexus of diversity in terms of gender and ethnic parameters and employee performance in the banking sector of Ghana.

Conclusions

In conclusion, the relationship between age diversity and employee performance showed a statistically non-significant effect in the analysis. The non-significant relationship suggests that age diversity alone may not significantly

92

influence performance outcomes. Instead, it may be the indirect effects mediated by job satisfaction that come into play. The banks under study should focus on strategies that foster job satisfaction across all age groups to potentially realize the performance benefits associated with age diversity.

Again, the relationship between gender diversity and employee performance revealed a statistically significant positive effect, highlighting the positive effect that gender-diverse teams can have on employe performance. The results indicate that teams with a balanced representation of genders are better equipped to leverage diverse perspectives and experiences, leading to enhanced problem-solving capabilities and improved decision-making processes. Gender diversity fosters a collaborative environment where various viewpoints are valued and integrated, contributing to greater creativity and innovation within teams. This diversity not only enhances the quality of work but also drives employee engagement, as team members feel more connected and invested in the collective success of the organization.

Also, ethnic diversity was found to have a significant positive effect on employee performance, suggesting that organizations with diverse ethnic representation can enhance overall performance outcomes of employees. The findings indicate that teams composed of individuals from various ethnic backgrounds benefit from a wider range of perspectives, ideas, and approaches to problem-solving, which contribute to more effective decision-making and increased innovation. Ethnic diversity fosters a collaborative atmosphere where employees can draw on their unique experiences and cultural insights, leading to richer discussions and more creative solutions.

Furthermore, the findings suggest that job satisfaction partially served a mediator between gender and ethnic diversity on employee performance emphasizing the pivotal role of employee well-being in shaping performance outcomes. The significant positive relationship between gender diversity and employee performance indicates that diverse teams benefit from varied perspectives, which enhances job satisfaction and drives higher performance levels. The results reveal that ethnic diversity contributes to increased job satisfaction, which in turn leads to enhanced employee performance. By fostering an inclusive culture that respects diverse backgrounds, organizations can improve collaboration and innovation, ultimately driving performance.

Recommendation

Based on the findings and conclusions drawn from the study, the following recommendations were herein stipulated;

The study recommends that the banks under study should foster an inclusive culture that values contributions from all age groups, implement mentorship programs that pair younger employees with experienced colleagues to facilitate knowledge transfer and relationship-building, and provide flexible work arrangements to meet the diverse needs of employees. Encouraging teams to leverage the varied perspectives of different ages in problem-solving and decision-making processes can lead to innovative solutions. By implementing these strategies, organizations can effectively harness the benefits of age diversity, leading to improved employee performance and overall organizational effectiveness.

Again, management of the banks should actively promote gender inclusivity through fair hiring, promotion, and development opportunities for all

94

genders. Implementing gender-balanced teams can encourage varied perspectives and enhance problem-solving and innovation. Providing training on unconscious bias and fostering a respectful workplace culture can further support gender inclusivity, leading to improved collaboration and team cohesion. By embracing these strategies, organizations can fully leverage gender diversity, resulting in enhanced employee performance and organizational success.

Also, the banks under study should focus on creating an inclusive culture that values diverse ethnic perspectives and backgrounds. This can be achieved by implementing equitable hiring and promotion practices, providing diversity and inclusion training to address biases, and fostering an environment of respect and open communication. Encouraging cross-cultural collaboration in teams can lead to innovative problem-solving and improved decision-making. Through these actions, organizations can fully leverage ethnic diversity, resulting in improved employee performance and a stronger, more adaptable workplace.

Furthermore, management of these banks should implement mentorship programs, promote knowledge-sharing across age groups, and provide flexible work arrangements to accommodate different life stages. Encouraging inclusive collaboration can foster mutual respect and job satisfaction, improving performance. These banks should ensure equal development opportunities, offer bias-awareness training, and establish gender-inclusive policies. Creating supportive networks and mentorship for all genders can enhance job satisfaction, leading to higher performance. Management should also cultivate an ethnic inclusive environment, promote equitable opportunities, and provide cross-cultural training. Celebrating diversity and encouraging cross-cultural teamwork can increase job satisfaction, positively impacting performance.

95

Suggestion for Further Studies

The scope of the study was limited to obtaining the perception of employees on workforce diversity in the banks through quantitative approach. Although the findings of the study were interesting, a mixed approach to gather the opinion of the management also on their bank's diversity initiatives would have been more insightful. Future studies should employ mixed methods to as it were replicate the findings and make more insights. Again, this study employed a quantitative approach due to limitations in time, resources, and scope, which constrained the study's ability to gather and analyze both qualitative and quantitative data comprehensively. Future studies utilizing a mixed-method approach can provide a more holistic understanding by combining in-depth qualitative insights with broad quantitative trends, thereby filling gaps left by this study.

Also, the effect of economic status, religion, color, national origin, sexual orientation, education, beliefs, physical appearance, disability, lifestyle and values as a construct of workforce diversity on employee performancce should be conducted for future studies. Again, other indicators of employee performance such as quality of work, timeliness, efficiency, engagement etc can be adopted for future studies.

96

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110

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119

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APPENDIXES

APPENDIX A: QUESTIONNAIRE

UNIVVERSITY OF CAPE COAST

DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

WORKFORCE DIVERSITY AND EMPLOYEE PERFORMANCE IN

SELECTED BANKS IN CAPE COAST: THE ROLE OF JOB

SATISFACTION

QUESTIONNAIRE

This questionnaire is designed to gather information on Workforce Diversity and Employee Performance in Selected Banks in Cape Coast: The Role of Job Satisfaction. This is purely for academic purposes and will be used as such. Therefore, your utmost privacy and confidentiality as a respondent is highly assured and respected. Thank you for your participation.

SECTION A: Demographic Characteristics

This section gather data on your demographic characteristics. Kindly select the most appropriate answer applicable to you.

1. Gender:

Male [ ] Female [ ]

2. Age:

18-30 years [ ]   31-40 years [ ]   41-50 years [ ]   51 and above [ ]

3. Highest level of education:

Diploma/HND [ ]   b. Undergraduate [ ]   c. Master's [ ]   d. PHD [ ]

4.Work Experience:

a. Less than a year [ ]   b. Up to 5 years [ ] c. Up to 10 years [ ] d. Up to 15 years

[ ] e. Above 15 years [ ]

SECTION B: DIMENSIONS OF WORKFORCE DIVERSTY

This section gather data on the various dimensions of workforce diversity in the selected banks in Cape Coast. Please kindly select the key below to indicate your degree of agreement or disagreement with the following statement by ticking the appropriate number below. 1= Strongly disagree   2= Disagree 3= Neutral 4= Agree 5= Strongly agree

s/n	DIMENSIONS OF WORKFORCE DIVERSTY					
	Age Diversity	1	2	3	4	5
1	My team leader includes all members of different ages in problem solving					
2	Age difference affects group formation in the workplace					
3	Differences in age affects consensus building among employees in my organisation					
4	Age differences affects group effectiveness in my organisation					
5	I have no problem working with people of different age					
6	I feel motivated to work with employees of the same age group					
	Gender Diversity					
7	There is gender equality treatment for employees in my organisation					
8	The performance criteria for success is the same for men and women in my organisation					

125

9	There is fair treatment given to all employees whether they are male or female within my organisation					
10	There is an equal female to male ratio of workforce in my organisation					
11	There is no employee discrimination based on gender during hiring and recruitment process					
12	There is equal opportunity for career growth and advancement for all gender in my organisation					
	Ethnic Diversity					
13	Working with colleagues from different ethnic background influences my decision-making ability					
14	Different languages used to communicate in the workplace do not create conflict among employees.					
15	I co-operate well with my colleagues of different ethnicity					
16	The language differences among employees affect group formation and cohesion in my organisation					
17	Different ethnic background brings diverse experience and it enhances performance					

SECTION C: JOB SATISFACTION

Below are statements about job satisfaction. Please kindly select the key below to indicate your degree of agreement or disagreement with the following statement by ticking the appropriate number below. 1= Strongly disagree   2= Disagree 3= Neutral 4= Agree 5= Strongly agree

Job Satisfaction	1	2	3	4	5
1	I receive the information, tools and resources I need to do my job effectively					
2	I have the opportunity to take part in trainings, webinars, meetings and outreach activities					
3	I feel I am being paid a fair amount for the work I do					
4	I have the opportunity to give input on decisions affecting my work					
5	There is employee recognition and appreciation by management and my fellow employees in my organisation					

SECTION D: EMPLOYEE PERFORMANCE

Below are statements about Employee Performance. Please kindly select the key below to indicate your degree of agreement or disagreement with the following statement by ticking the appropriate number below. 1= Strongly disagree   2= Disagree 3= Neutral 4= Agree 5= Strongly agree

Employee Performance	1	2	3	4	5
1	Age diversity affects the productivity of employees in my organisation					
2	Gender diversity influences the performance of teams in my organisation					

127

3	Ethnic diversity affects the productivity of employees in my organisation					
4	Age diversity influences the performance of teams in my organisation					
5	Gender diversity affects the productivity of employees in my organisation					
6	Ethnic diversity influences the performance of teams in my organisation					

THANK YOU FOR YOUR PARTICIPATION.