



The Effects of Workforce Diversity on Employee Performance in Banking Sector

CHANDRAKUMAR CHANDRAMATHAN,
ckcmathan@gmail.com

ABSTRACT

The rapid growth in the Banking industry has posed several challenges such as workforce diversity which is a natural phenomenon that has both negative and positive impacts on employee performance depending on how well it is managed. This has affected the commercial banks, Non-Banking Financial Institutions, and even the Micro-Finance sector. The main objectives of the study are to identify the level of perceived workforce diversity and the relationship between perceived workforce diversity and employee performance in Eastern province private banking sector.

This study considered entire population for this study and used self-administered questionnaire to collect data. The descriptive statistics, correlation and regression analysis were used to analyze the data. The study found level of perceived workforce diversity in terms of gender diversity, age diversity, ethnic diversity and educational diversity are moderate level and overall perceived workforce diversity also moderate level among the employees in Eastern province. However employee performance is high level among the employees. Further relationship and the influence of selected variables was tested and discussed through correlation and regression analysis and concluded as there is moderate positive relationship between perceived workforce diversity and employee performance. In other word all perceived workforce diversity constructs have an effect on employee performance except for age diversity. Regression results showed that perceived gender diversity was the most contributing variable towards the variation of employee performance, followed by perceived education diversity and perceived ethnic diversity. Perceived Age diversity did not have any effect on employee performance.

Key words: *workforce diversity, employee performance, Financial Institutions.*

Introduction

Background of the Study

The rapid growth in the Banking industry has posed several challenges such as workforce



diversity which is a natural phenomenon that has both negative and positive impacts on employee performance depending on how well it is managed. Banks are the most significant institutions in the chain of financial system in a country, it plays important roles in the financial sector, not only in terms of turnover, profit and employment, but also it has impact on all functional areas of the economy.

According to Central Bank of Sri Lanka, at the end of 2014, the banking sector comprised 25 licensed commercial banks and 9 licensed specialized banks. Even though a large number of licensed banks exist in the country, the stability of the financial system is primarily dependent on the performance and financial strength of the six largest LCBs, consisting of the two state banks and the four largest domestic private commercial banks. These six commercial banks are generally, referred to as the Systemically Important Banks which is indicated by Central Bank. These banks represented 75 per cent of the LCB sector assets, 63 per cent of the banking sector assets, and 36 per cent of the entire financial system's assets (Central Bank of Sri Lanka, n.d.).

Sri Lanka has diverse communities. Sri Lanka's population of 20 million consists of three major ethnic groups: Sinhalese (74%), Tamils (17%) and Muslims (8%). Its main religions are Buddhism (69%), Hinduism (15%), Christianity (8%) and Islam (8%). (Chandrakumara, 2007).

Diversity can generally be defined as recognizing, understanding and accepting individual differences irrespective of their race, gender, age, class, ethnicity, physical ability, race, sexual orientation, spiritual practice and so on. Grobler, (2002) also supports this view by adding that each individual is unique but also share any number of environmental or biological characteristics. And workforce diversity refers to organizations that are becoming more heterogeneous with the mix of people and the comprised of variety of backgrounds, styles, perspectives, values and beliefs (Robbins, 2009 as cited in Shifnas & Sutha, 2016). Moreover, Good work force diversity practices in the area of human resources are believed to enhance both employee and organizational performance (Adler, 1986 as cited in Elsaid, 2012). Workforce diversity has important implications toward management practices and policies. Frequently, diversity is viewed in a limited fashion, primarily addressing issues of race or gender differences, and linked to the laws providing protected status to certain groups. I have used a very broad definition of diversity, to encompass most characteristics that individuals possess that affect the way they think and do things.

Workforce diversity may positively or negatively influence the performance of employees (Saxenaa, 2014). If it is managed properly, it may result in improved decision making, higher creativity and improved productivity (Maingi, 2015). On the other hand, if it is left unmanaged, it may result in poor communication, low employee morale, increased conflicts, consequently leading to poor employee performance, a variable that a received great attention from both the academic and corporate world (Munjuri & Maina, 2013). The relationship between workforce diversity and employee performance has been widely discussed in various studies (Magoshi & Chang, 2009; Joseph & Selvaraj, 2015; Shifnas & Sutha, 2016; Rizwan, Khan, Nadeem & Abbas, 2016).

Research Problem

According to Rau and Hyland, (2003) unmanaged diversity in the workplace might become an obstacle for achieving organizational goals. If the organization does not properly managed their diversified workforce it generates conflicts between employees. Understanding the impacts of diversity on organizational outcomes, such as organizational performance, employee satisfaction, and turnover, has become essential (Sungjoo & Rainey, 2010). When these trends were first identified in the mid-1980s, they were proclaimed as an opportunity for organizations to become more creative, to reach previously untapped markets, and in general to achieve and maintain a competitive advantage (Robinson & Dechant, 1997).

In Sri Lankan context there are only a few researches were conducted by using different factors none of them focused on the effects of work diversity on employee performance but the objectives of their researches are different from this research. This research is aimed to explain the “**Effects of Workforce Diversity on Employee Performance in Banking Sector in Eastern Province**”.

Research Questions

As this study considers Commercial Bank, Seylan Bank, Sampath Bank and Hatton National Bank in Eastern Province, with the permanent employees of those private banks. The following research questions were generated from the research problem and researcher have developed following research questions to carry out the research.

1. What is the level of perceived workforce diversity and employee performance?



2. What is the relationship between perceived gender diversity and employee performance?
3. What is the relationship between perceived age diversity and employee performance?
4. What is the relationship between perceived ethnicity diversity and employee performance?
5. What is the relationship between perceived education background diversity and employee performance?
6. What is the relationship between perceived workforce diversity and employee performance?

Objectives of the Study

1. To identify the level of perceived workforce diversity and employee performance in Eastern province private banks.
2. To investigate the relationship between perceived gender diversity and employee performance in Eastern province private banks.
3. To investigate the relationship between perceived age diversity and employee performance in Eastern province private banks.
4. To investigate the relationship between perceived ethnicity diversity and employee performance in Eastern province private banks.
5. To investigate the relationship between perceived education background diversity and employee performance in Eastern province private banks.
6. To investigate the impact of independent variables on dependent variable

Scope of the Study

The private banks have been considered for this study to examine the effects of perceived workforce diversity on employee performance in Eastern province private banking sector and the scope of this study has been limited to the selected private banks in Eastern province. Researcher identified employee performance was dependent variable for this study and Independent variable was perceived workforce diversity.

Literature Review

The Concept of Workforce Diversity

Reviewing literature is a body of text that aims to review the critical points of current



knowledge including substantive findings as well as theoretical and methodological contributions to a particular topic. The world's increasing globalization requires more interaction among people from diverse cultures, beliefs, and backgrounds than ever before. People no longer live and work in an insular marketplace, they are now part of a worldwide economy with competition coming from nearly every continent. For this reason profit and non-profit organizations need diversity to become more creative and open to change. In order to maximize benefits, capitalizing on workforce diversity has become an important issue for today's organizations (Alserhan, Forstenlechner & Al-Nakeeb, 2009).

Diversity refers to the co-existence of employees from various socio-cultural backgrounds within the company. Diversity includes cultural factors such as race, gender, age, color, physical ability, ethnicity and etc. The broader definition of diversity may include age, national origin, religion, disability, sexual orientation, values, ethnic culture, education, language, lifestyle, beliefs, physical appearance and economic status (Wentling & Palma-Rivas, 2000).

Organizations with a diverse workforce can provide superior services because they can better understand customer needs (Wentling & Palma-Rivas, 2000). Hiring women, minorities, disabled will help organizations to tap these niche markets and diversified market segments (Mueller, 1998). The economies are shifting from manufacturing to service economies, diversity issues will gain importance because in a service economy effective interactions and communications between people are essential to business success (Wentling & Palma-Rivas, 2000). Diversity will increase significantly in the coming years, and successful organizations recognize the need for immediate action and are ready and willing to spend resources on managing diversity in the workplace now. In this context that the present study was conducted to explore the effects of workforce diversity on employee performance in banking sector.

Managing diversity can create a competitive advantage. Potential benefits of this diversity include better decision making, higher creativity and innovation, greater success in marketing to foreign and domestic ethnic minority communities, and a better distribution of economic opportunity (Cox & Blake, 1991). Organizations employing a diverse workforce can supply a greater variety of solutions to problems in service, sourcing, and allocation of resources. A diverse collection of skills and experiences allows a company to provide service to customers on a global basis. Employees from diverse backgrounds bring individual talents and



experiences in suggesting ideas that are flexible in adapting to fluctuating markets and customer demands.

Employee Performance

In terms of employee performance, it is defined as the level that the employee achieves work objectives according to the requirement of his or her organization. In other words, employee performance is considered as whether the employee undertakes his or her job responsibilities and duties effectively like expectations of his or her company (Absar, Azim, Balasundaram & Akhter, 2010). It is defined as the way to perform the job tasks according to the prescribed job description. Performance is the art to complete the task within the defined boundaries. Many firms evaluate their staff's performance according to quarter or year to identify areas which need to have improvements and areas which need to give compliments. The high performance of work will promote the success of business of the company that employees are employed. Therefore, employee performance is considered as a predictor of business effectiveness of organizations. Ultimate success or failure of an organization is determined majorly by the performance of their employees (Ghoshal & Bartlett 1995; Ahmed & Ramzan, 2013).

There are various definitions of employee performance highlighted in different studies. For example, a study by Odhiambo (2014, as cited in Zhuwao, 2017) on human capital development, defined performance as the effective discharge of duty for which one is hired to do. The author further explained that, regardless of numerous duties one has performed, he/she can be regarded to have performed well if the performance outcomes are related to the goals and objectives of the organization. In another definition by Tinofirei (2011), employee performance is defined as the successful completion of tasks by a selected individual, as a set and measured by a supervisor or organization, to pre-defined acceptable standards, while efficiently and effectively utilizing available resources within a changing environment.

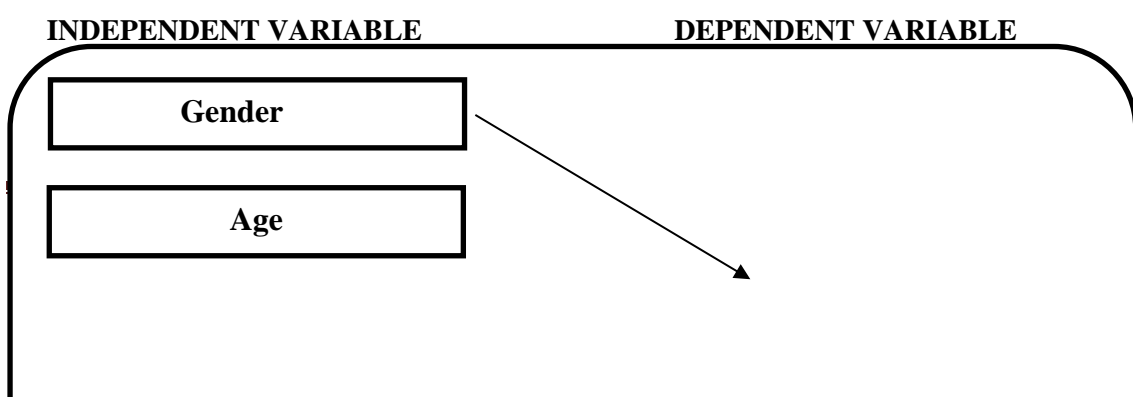
Evaluating employees involves more than just an assessment of their immediate performance, particularly when it comes to bank employees. These individuals are responsible for handling large amounts of cash on a daily basis, working with sometimes disagreeable customers and are held to a higher level of ethics and responsibility than employees in many other businesses. Klinger, Jackson and Mathis (2009), argued that performance is associated with quantity of output, quality of output, timeliness of output, presence Attendance on the job, efficiency and effectiveness of the work completed.

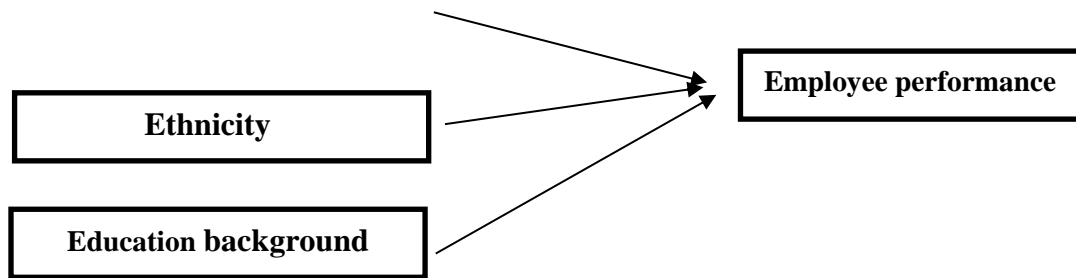
Previous research on workplace diversity suggests that diversity can be either detrimental or beneficial for employee performance (Williams & O'Reilly, 1998). For instance, employee diversity is positively associated with creativity and problem solving skills and negatively related with cohesiveness and cooperation (Pelled, Eisenhardt & Xin 1999). Good work force diversity practices in the area of human resources are believed to enhance both employee and organizational performance. Furthermore, employee diversity allows increased creativity, a wider range of perspectives, better problem definition, more alternatives and better solutions (Adler, 1986, as cited in Elsaid, 2012). Workforce diversity generates conflicts between employees. Conflict occurs due to differences of perception, ideas, behaviors, interest, attitudes, religious differences, political differences and unjustified distribution of resources. Conflict is not always negative and does not always create hostilities. It very much depends on how the conflict is handled. If handled properly, it can become a very rich source of development (Kigalai, 2006, as cited in Elsaid, 2012).

Conceptual Framework

To give direction to the investigation, the researcher developed a conceptual framework based on insights gain from the literature review. While a number of theories and issues pertinent to the study were discussed in the previous chapter, the following concepts were chosen as the basis for analysis of the research problem. These were effect of workforce diversity on employee performance. According to Ticehurst and Veal (2000, as cited in Ahmed & Rouf, 2015), a conceptual framework indicates how the researcher views the concepts involved in a study especially the relationships between concepts. Greater clarity in understanding the concepts addressed in this study indicated the relationships between the studied variables (Cooper & Schindler, 1998). Findings in the literature review indicate that workforce diversity will have a relationship with employee's performance. Based on the preceding literature review, the conceptual framework (Figure 3.1) depicts the measured variables and their relationships in the present study. From the journals, researchers realize that the four variables of workforce diversity are very important in affecting employee performance. So we came out with a framework as stated below.

Figure 1 Conceptual Model





(Source: Adapted From Eugene, Lee, Tan, Tee & Yang, 2011)

Key Components of the Framework

The framework shown in Figure 1 has two major components. Component one consists of workforce diversity (gender, age, ethnicity & education) component two is consists employee performance.

Component 1: Workforce Diversity

The workforce diversity framework was adopted from Eugene et al. (2011) for the research purpose. In the past twenty years, the growing diverse work force in organizations has led scholars to pay increased attention to the issue of workforce diversity (Gupta, 2013). The recognition of workforce diversity as a source of competitive advantage has become a reality in organizations today and has generated an enormous amount of interest over the recent years among business leaders, governments and within the civil society (Kochan et al. 2003).

Workforce diversity is generally viewed as acknowledging, understanding, accepting, valuing, and celebrating differences among people with respect to age, class, ethnicity, gender, education, physical and mental ability, race, sexual orientation, spiritual practice, and public assistance status. Diversity refers to a mosaic of people who bring a variety of backgrounds, perspectives, values, and benefits as assets to the groups and organizations with which they interact (Gitonga, Kamaara & Orwa, 2016). Age, gender, ethnicity and education is the dimensions of workforce diversity which proposed by Eugene et al. (2011).

Gender

Gender is a socially constructed definition of women and men. It is not the same as sex (biological characteristics of women and men) and it is not the same as women. Gender is determined by the conception of tasks, functions and roles attributed to women and men in society and in public and private life (Swiss Agency for Development, n.d). Culturally and



socially constructed difference between men and women (as indicated by terms such as gender affairs and gender politics) that varies from place to place and time to time in comparison, sex denotes biologically determined thus unchangeable difference between them (Business dictionary, 2017). World Health Organization defines gender to be the socially constructed roles, behaviors, activities, and attributes that a given society considers appropriate for men and women. Gender diversity in organizations refers to presence of both male and female genders in the workplace availing equal work opportunities, growth options, and fairness in management process.

Age

Age is defined as the number of years a person has lived or the length of time that a person has lived. Age diversity is defined as the differences in age distribution among employees and is used to describe the composition of the organization or the composition of workgroups within an organization Kunze et al. (2013). Growing age diversity has become part of many organizations. There are two major theories which explain this relationship the social identity and self-categorization. Individuals are suggested to classify themselves into certain groups on the basis of dimensions that are personally relevant for them according to social identity and self-categorization theory (Kunze et al. (2013); Tajfel and Turner 1986).

Ethnicity

An ethnic group, or an ethnicity, is a category of people who identify with each other based on similarities such as common ancestry, language, society, culture or nation. Ethnicity is usually an inherited status based on the society in which one lives. Membership of an ethnic group tends to be defined by a shared cultural heritage, ancestry, origin myth, history, homeland, language or dialect, symbolic systems such as religion, mythology and ritual, cuisine, dressing style, art, and physical appearance. Ethnic groups, derived from the same historical founder population, often continue to speak related languages and share a similar gene pool. By way of language shift, acculturation, adoption and religious conversion, it is sometimes possible for individuals or groups to leave one ethnic group and become part of another (Wikipedia, 2017). Ethnicity is referred to as a tribalistic grouping of people and it has a sense of a shared historic origin and shared destiny. Ethnic diversity implies diversity in languages, religions, races & cultures (Alesina & Ferrara, 2005). The growth of ethnicity was the focus of 90's & it is still gaining more momentum (Watson, Johnson & Zgourides, 2002).



Education Background

What is Education? Education in its general sense is a form of learning in which the knowledge, skills, and habits of a group of people are transferred from one generation to the next through teaching, training, or research (Pasha, 2014). Education is the process of facilitating learning, or the acquisition of knowledge, skills, values, beliefs, and habits. Educational methods include storytelling, discussion, teaching, training, and directed research. Education is commonly divided formally into such stages as preschool or kindergarten, primary school, secondary school and then college, university, or apprenticeship (Wikipedia, 2017). Education is preparing a person to face everyday life. Most organizations implement educational diversity initiatives to motivate and encourage employees to work effectively with others so that organizational goals are achieved (Lewis & Sappington, 1993). Educational background refers to all of the education have undergone. It begins with preschool (or similar) and ends with graduation or additional technical training.

Component 2: Employees Performance

In terms of employee performance, it is defined as the level that the employee achieves work objectives according to the requirement of his or her organization. In other words, employee performance is considered as whether the employee undertakes his or her job responsibilities and duties effectively like expectations of his or her company (Absar et al., 2010). There are various definitions of employee performance highlighted in different studies. For example, a study by Odhiambo (2014, as cited in Zhuwao, 2017) on human capital development, defined performance as the effective discharge of duty for which one is hired to do. The author further explained that, regardless of numerous duties one has performed, he/she can be regarded to have performed well if the performance outcomes are related to the goals and objectives of the organization. In another definition by Tinofirei (2011), employee performance is defined as the successful completion of tasks by a selected individual, as a set and measured by a supervisor or organization, to pre-defined acceptable standards, while efficiently and effectively utilizing available resources within a changing environment.

According to Hedfi-Khayati and Zouaoui (2013), performance is a multi-dimensional concept and it is manifold in the sense that it can be measured in terms of task performance and contextual performance. Borman and Motowidlo (1993), defined task performance as an employee's proficiency with which he or she undertakes activities that contribute or adds



value to the organizational technical core. According to the author, an individual contribution in an organization can be both direct and indirect, whereby direct contribution involves taking part in the production of goods and indirect involves the supervisory or managerial process. It includes performance concepts such job specific task performance, non-job specific task proficiency, written and oral communication proficiency, supervision and lastly, management (Campbell, McHenry & Wise, 1990).

Research Hypotheses

Hypothesis were formed between gender diversity perception and employees performance.

H0: There is no significant relationship between gender diversity perception and employee performance.

H1: There is significant relationship between gender diversity perception and employee performance.

Hypothesis were formed between age diversity perception and employees performance.

H0: There is no significant relationship between age diversity perception and employee performance.

H1: There is a significant relationship between age diversity perception and employee performance.

Hypothesis were formed between ethnicity diversity perception and employees performance.

H0: There is no significant relationship between ethnic diversity perception and employee performance.

H1: There is significant relationship between ethnic diversity perception and employee performance.

Hypothesis were formed between education background diversity perception and employee performance.

H0: There is no significant relationship between education background diversity perception and employee performance.

H1: There is significant relationship between education background diversity perception and employee performance.

Hypothesis were formed between workforce diversity perception and employees performance.

H0: There is no significant relationship between work force diversity perception and employee performance.

H1: There is significant relationship between work force diversity perception and employee performance.



Study Setting & Design

Research design is the overall plan or strategy for conducting or carrying out the research (Oso & Onen 2008). Research design may be referred to as systematic planning of research, usually including the formation of a strategy to resolve a particular question, the collection and the recording of the evidence, the processing and analysis of the data and their interpretation, and the publication of results (Sekaran, 2016). The way the research is designed determines the relationship between variables in an aim to discover the viability of the hypothesis (Cooper & Schindler, 2003).

This study is conducted in private banks under natural environment, where events normally occur, this is non-contrived setting. The unit of analysis is the individual, since the data is gathered from each employees in selected private banks in Eastern province and each employee's response is treated as an individual data source. In this study five variables are analyzed. It includes gender, age, ethnicity, and education background and employee performance. Each of variables includes their sub factors. They are identified through previous researches and those are defined under the dimensions as its indicators.

The research design for this particular study was descriptive in nature.. In this research, questionnaire survey was chosen as a tool to examine and investigate the relationships between the effect workforce diversity perceptions on employee performance in selected private banks in Eastern province.

Study Population

The population refers to the entire group of people, events, or things of interest that the researcher wishes to investigate. Population refers to the entire group of people, events, or things that the Researcher wishes to investigate (Sekaran, 2006). The geographical boundary for the research study is Eastern province in Sri Lanka. Based on variables which are studied under the research, the population is defined as the permanent employee who are working in the selected private banks in Eastern province.

Commercial Bank, Sampath Bank, Hatton National Bank, Seylan Bank, Bank of Ceylon and people's bank These commercial banks are generally referred as the systemically important banks which is indicated by Central Bank. From this systemically important banks researcher

selecting only four private commercial banks. Because based on employment record of the state banks in Eastern province, for the last three decade they did not recruit employees from all ethnic groups to work for the bank. Eastern Province State banks not representing all ethnic groups in Sri Lanka. But private bank recruit employee from all ethnic groups in Sri Lanka, therefore selecting private bank is significantly represent this study and researcher satisfied with purpose of research. Hence the researcher is satisfied with the selection of the private banks for this study. This study considered entire population for this study.

Sampling Distribution and Sampling Method

Sample is defined as subgroup or subset of the population Sekaran (2006). And also it can be defined as a set of respondents selected from a larger population for the purpose of a survey. Totally these selected private banks have sixty branches in Eastern province. These branches are located in twenty-two Divisional Secretariat Divisions. Out of this only seven divisional secretariat divisions have these four banks. Based on location of selected private banks the researcher selecting seven DSDs Permanent bank employees. And the researcher have taken entire population for this study. Hence this is a population study. The respondents are individual employee from all level and position. The seven DSDs were Akkaraipattu, Ampara, Kalmunai, Batticaloa, Kattankudy, Eravur Pattu and Trincomalee.

Totally two hundred ninety three questionnaires distributed and one hundred ninety questionnaires were returned. Out of hundred ninety questionnaires five incomplete questionnaires were rejected. One hundred eighty five questionnaires were returned fully completed thus representing a 63.1% response rate. According to Welman, Mitchell and Kruger (2011, as cited in Zhuwao, 2017) a good response rate for a survey is one that is above 60% so as to ensure the results are accurate, useful and representative of the target population. Therefore, based on the above, a 63.1% response rate of this study is good enough to attain meaning full results that are representative of the whole target population.

Questionnaire

In general closed questions are considered as more efficient and reliable than open ended questions. In fact typical surveys tend to have more ordinal measures than any kind when asking questions that requires respondent to order their answers. In the research one of the ordinal measures called “Likert’s five points rating scale” is used to require respondents to order their answers. A five point scale was used to measure the variables and this scale consist of five boxes ranging from strongly disagree to strongly agree. In addition the questionnaire

were administered among the respondents to mark (X) their options regarding the statement in the questionnaire. The numerical values were given for the purpose of quantification of qualitative variables as follows.

- 1- Strongly disagree
- 2- Disagree
- 3- Neutral
- 4- Agree
- 5- Strongly agree

A structured questionnaire was used in this research to collect data from the employees. The questionnaire was divided into three sections namely Section A, B and C. The first section (A) focused on the demographic profile of bank employees and the second Section (B) consists of four workforce diversity independent variable and Section (C) consists employee's performance. Demographic profile of bank employees, workforce diversity and employee performance questionnaire was adapted from Eugene et al. (2011). And demographic profile of bank employees was modified for the research purpose.

Scale of Measurement

A scale is a tool or mechanism by which individuals are distinguished as to how they differ from one another on the variables of interest to our study (Sekaran, 2006). In other words, a scale is a continuous spectrum or series of categories. The purpose of scaling is to represent, usually quantitatively, and items, a person's, or an event's place in the spectrum (Zikmund, 2003). In this research, nominal scale, ordinal scale, and interval scale (i.e. Likert scale) were used.

Data Analysis, Data Presentation and Data Evaluation

Data analysis is an application of reasoning to understand, clear and interpret the data or information that have been collected through the questionnaires (Zikmund, 2003). In this study, data was analyzed with the aid of the Statistical Package for the Social Science. The software also enabled the researcher to present the data or information better in a graphical form, for example in bar graphs and pie charts. To test whether a significant relationship exists between independent variables (age diversity, gender diversity, ethnic diversity, educational diversity) and the dependent variable (employee performance), correlation analysis was used. This also enabled the researcher to determine the strength and direction of the relationship between these variables.

Univariate Analysis (Objective One)

Univariate analysis is appropriate for single variable to explore individual qualities of data. The population is analyzed by central theorem analysis of mean values and standard deviation of the variables are taken into consideration in this analysis for the evaluation of the level of perceiver workforce diversity and employee performance. Each variable is given a scale from 1-5 to show the extent of importance based on responses. Univariate measures are calculated for each variables. The mean value is lying in the range of 1-5 and the value of each respondent for the variable compared with the median value of three.

Table 1 Decision Criteria for Univariate Analysis

| Range | $1 < X \leq 2.5$ | $2.5 < X \leq 3.5$ | $3.5 < X \leq 5$ |
|---------------------|------------------|--------------------|------------------|
| Decision attributes | Low level | Moderate level | High level |

(Source- Formed for this Research Purpose) (X =Mean of the data)

Pearson's Correlation Analysis (Decision Rule for Objective from Two to Five)

Correlation Coefficient is a statistical measure of the co-variation, or association, between two variables. It is used to reveal the magnitude and direction of relationship. According to Eugene et al. (2011), the number representing Pearson correlation is referred to as a correlation (r). It ranges from -1.00 to +1.00, and zero representing absolutely no linear relationship between two variables. If the value of r is +1.00, there is a perfect positive linear relationship. Besides that, there is a perfect negative linear relationship if the value of r is -1.00. The Pearson's correlation coefficient analysis helped researchers to better understand whether there is a positive relationship, negative relationship, or no correlation between dependent variable and independent variables. By using this analysis, the strength of relationships between variables was able to be analyzed by the researchers. Researchers used Pearson correlation coefficient to measure whether there is a significant relationship between independent variables and dependent variable.

Table 2 Rule of Thumb about Correlation Coefficient Size

| Coefficient Range | Strength of Association |
|-------------------|---------------------------------|
| +/- .91 - +/-1.00 | Very Strong Relationship |
| +/- .71 - +/- .90 | High Relationship |
| +/- .51 - +/- .70 | Moderate Relationship |
| +/- .21 - +/- .50 | Small But Definite Relationship |
| +/- .00 - +/- .20 | Slight, Almost Negligible |

(Adapted From: Eugene et al., 2011)

Multiple Regression Analysis (Decision Rule for Objective Six)

Multiple linear regression analysis is an extension of bivariate regression analysis which allows the simultaneous investigation of the effect of two or more independent variables on a single interval scaled dependent variables (Zikmund et al, 2003). It allows researchers to examine which independent variables have the most significant influence on the dependent variable. To understand the relationship between the multiple independent variables and the single dependent variable, the researchers can examine the regression coefficients for each independent variable. Therefore, Multiple Regression Analysis had been used to investigate the effects of workforce diversity towards employee performance in an organization.

Level of Workforce Diversity Perception and Employee Performance (Gender, Age, Ethnicity and Education)

First objective of this study identify the level of perceived workforce diversity and employee performance in Eastern province private banks. In order to achieve the research objective the data was collected from 185 employees and descriptive statistic were used to analyse the data. The results of the study suggest that moderate level of gender diversity perception, age diversity perception, ethnicity diversity perception, and education diversity perception which lead to moderate level of workforce diversity in Eastern province. Level of workforce diversity perception and employee performance is briefly discuss in the following section.

Table 3 Workforce Diversity Perception

| Dimension | Mean | Decision attributes | Standard Deviation |
|-------------------------------------|-------------|----------------------------|---------------------------|
| Gender diversity | 3.46 | Moderate Level | 0.55 |
| Age diversity | 2.75 | Moderate Level | 0.67 |
| Ethnicity diversity | 3.18 | Moderate Level | 0.66 |
| Education diversity | 3.02 | Moderate Level | 0.66 |
| Overall work force diversity | 3.16 | Moderate Level | 0.42 |
| Employee Performance | 3.85 | High Level | 0.34 |

(Source: Survey Data)

The level of gender diversity perception was measured by using seven indicators namely gender discrimination, hiring, fair treatment, opportunities, encouragement, gender equality, decision making, performance criteria and thought about gender. In which four indicators

such as hiring, fair treatment, opportunities and encouragement to lead high level of contribution on gender diversity perception and rest of other indicators have moderate level of influences. Further, overall average value (mean) of gender diversity perception is 3.46, which is fallen in the second decision criteria (see Table 3). It concluded as moderate level of gender diversity perception in Eastern province private banks. But the overall average Mean value of gender diversity perception is (3.46) very closer to high level because the moderate level indicators are very close to high level

Age diversity is second dimension of workforce diversity which is measured through five indicators. Thought about Age, highly influenced on age diversity. Out of five, three indicators fall into moderate level and one indicator fall into low level of influence on age diversity perception. Further, overall average value of age diversity perception (Mean= 2.75) indicates that there is a moderate level of age diversity perception exist among the employees in the Eastern province. The overall average age diversity mean value is very close to low level because out of five indicators three moderate level indicators such as inclusion of all age groups, age difference and bonding are very close to low level that's why the overall average value of age diversity close to low level. Most of the respondents neutral on age diversity

Ethnicity diversity is third dimension of workforce diversity which is measured through eight indicators. Each indicators has moderate level of influence on ethnic diversity perception. However out of eight indicators one (hiring minorities) is close to high level. Further, overall average value of ethnic diversity perception (Mean= 3.185) indicates that there is a moderate level of ethnicity diversity exist among the employees in the Eastern province.

Education diversity fourth dimension of workforce diversity which is measured through seven indicators. Each indicators has moderate level of influence on education diversity. However out of seven indicators one (Paid Study leave) is very close and three indicators close low level. That mean most of the banks were not providing paid study leave to employees who further their education. Further, overall average value of education diversity perception (3.02) indicates that there is a moderate level of education diversity perception exist among the employees in the Eastern province

According to above Table 3, over all workforce diversity mean value was 3.16, and it deviated from 0.42730 it's indicate overall workforce diversity were moderate level. In spite of, gender diversity was highly important determinant factor of workforce diversity because it

is close to high level. Majority (75) of male and (54) female employees were perceived moderate level workforce diversity in Eastern province banks.

Employee performance is dependent variable of this study which is measured through ten indicators overall average value of performance (Mean= 3.85) indicates that there is a high level of performance in Eastern province private banks. Majority (88) of male employees and majority (61) of female employees were perceived high level employee performance in Eastern province banks.

Pearson's Correlation Coefficient Analysis

Second objective of the study is investigate the relationship of perceived workforce diversity and employee performance in private banks in Eastern province. To investigate the relationship, workforce diversity perception were measured in terms of age, gender, ethnicity and educational background. In order to achieve the research objective the data was collected from employees of selected private banks in Eastern province. Descriptive and inferential analysis were used to analyse the data. The results of the study are discussed below. The Pearson's correlation coefficient was used to show the direction, strength and significant of the relationship

Table 4 Relationship between workforce Diversity Perception and Employee Performance

| Independent variables | Employee Performance | Sig. (2-tailed) |
|------------------------------|-----------------------------|------------------------|
| Gender Diversity | .571** | .000 |
| Age Diversity | -.108 | .145 |
| Ethnicity Diversity | .508** | .000 |
| Education Background | .528** | .000 |

** . Correlation is significant at the 0.01 level (2-taild).

(Source: Survey Data)

Relationship between Perceived Gender Diversity and Employee Performance (Objective Two)

Second objective of study is to explore the relationship between perceived gender diversity and employee performance in Eastern province. In order to analyse the relationship between selected variable correlations analysis was performed and obtained results shown in chapter five. Based on result from chapter five correlation analysis explained a moderate positive relationship between perceived gender diversity and employee performance ($r = 0.571$, $p = 0.000$) at 99% of confidence level. It implies that when gender diversity increases employee performance also increase in same direction.

The perceived gender diversity p-value was less than the alpha value ($p < 0.01$) which means that the relationship was statistically significant. Therefore, reject the null hypothesis and conclude that there is a relationship between perceived gender diversity and employee performance. Which was consistent with the previous research evidence. At the Malaysian airline Eugene et al. (2011) found a significant positive relationship between gender diversity and employee performance. Joseph and Selvaraj (2015) in Singapore organisations, Ngao and Mwangi (2013) in the Kenyan port authority, Akpakip (2017) in Nigerian banking industry, Elsaid (2012) in Egyptian pharmaceutical industry, Zhuwao (2017) in higher education institution in South Africa and Rizwan et al. (2016) Banking Sector of Pakistan also reported similar results. Kyalo (2013) also reported similar results in a study conducted in the banking sector in Kenya, indicating that gender diversity was significantly related to employee performance. Additionally Alghazo and Shaiban (2016) also reported similar results in a study conducted in oil and gas company Saudi Arabia.

A possible reason why there is a positive significant relationship is because female and male participants think differently thus if their ideas are put together, better decisions are made Ngao and Mwangi, (2013). This supports Zhuwao (2017), argued that an increased gender diversity organisational levels can provide a firm with better competitive advantage through improved employee performance. . Joseph and Selvaraj (2015), reported that during the study, employees were unconscious of their gender identities and they were expected to meet their yearly targets regardless of the working grades.

Relationship between Perceived Age Diversity and Employee Performance (Objective Three)

Third objective of study is to explore the relationship between perceived age diversity and employee performance in Eastern province. In order to analyse the relationship between selected variable correlations analysis was performed and obtained results shown in chapter five. According to the results in chapter five, there was no significant relationship between perceived age diversity and employee performance at 99 % confidence level. Because the p-value 0.145 is more than alpha value ($p > 0.01$). That mean the relationship was not statistically significant. Therefore, null hypothesis (H_0) is accepted but alternative hypothesis (H_1) is rejected and conclude that there is no relationship between perceived age diversity and employee performance. These findings are not in line with the social identity theory which stipulates that age diversity is a predictor for negative outcomes such as poor communication, less cohesion, low job satisfaction and low employee performance (Trafjel & Turner, 1986)



However, these findings concur with, Joseph and Selvaraj (2015) findings in a study conducted in Singapore manufacturing industry. Eugene et al. (2011) At the Malaysian airline, Kyalo (2013) in the banking sector Kenya, Elsaid (2012) in Egyptian pharmaceutical industry, Zhuwao (2017) in higher education institution in South Africa and Amla (2016) in textile industry also reported similar results. A possible reason why there is no effect of age diversity and employee performance is the less pronounced numerical distinctiveness between the younger and older employees as compared to the numerical differences between males and females (Joseph and Selvaraj 2015).

Relationship between Perceived Ethnicity Diversity and Employee Performance (Objective Four)

Fourth objective of study is to explore the relationship between perceived ethnicity diversity and employee performance in Eastern province. In order to analyse the relationship between selected variable correlations analysis was performed and obtained results shown in chapter five. Based on the result from chapter five correlation analysis explained a moderate positive relationship between perceived ethnic diversity and employee performance ($r = 0.508$, $p = 0.000$) at 99% of confidence level. A positive significant relationship in this case means that when ethnic diversity increases, employee performance also increases too.

The p-value was less than the alpha value ($p < 0.01$), thus we reject the null hypothesis and conclude that there is a relationship between ethnic diversity and employee performance. Ngao and Mwangi (2013) in Kenya, Maingi (2015) Kenya school of government, Zhuwao (2017) in higher education institution in South Africa, Rizwan et al. (2016) Banking Sector of Pakistan, Kyalo (2013) banking sector in Kenya and Eugene et al. (2011) At the Malaysian airline also reported similar results.

These results do not concur with Arokiasamy (2013) findings which reported that in an ethnic diverse group, there is a high probability of ethnocentric views among members, hence creating tribal conflicts which result in reduced group cohesion and performance. Bleaney and Dimico (2016), support the above, stating that ethnic based conflicts negatively affect the reputation, performance and profits of the organisation. However, Knippenberg, Ginkel and Homan (2013), argued that ethnic diversity brings better problem solving solutions, creativity

and innovation amongst employees in an organisation. The nature of workforce composition in most organizations today is rapidly becoming more mixed in terms of ethnicity. This conquered with Watson Johnson and Zgourides (2002) indicated that the growth of a multicultural workforce was the focus of the 90s and is gaining more momentum into the new era. A possible reason why there is a positive significant relationship is because due to the moderating effect of ethnic demography. This means that in ethnically heterogeneous organisations ethnic identities of team members may be less salient and therefore, creating less destruction on employee performance. Joshi and Jackson, (2003) also reported similar results in ethnically heterogeneous organizations, however, the ethnic identities of team members may be less salient and therefore they create less disruption.

Relationship between Education Background Diversity and Employee Performance (Objective Five)

Fifth objective of study is to investigate the relationship between perceived education diversity and employee performances in Eastern province. In order to analyse the relationship between selected variable correlations analysis was performed and obtained results shown in chapter five. Based on result correlation analysis explained a moderate positive relationship between education diversity and employee performance ($r = 0.528$, $p = 0.000$) at the 99% of confidence level. A positive significant relationship in this case means that when education diversity increases, employee performance also increases.

The p-value was less than the alpha value ($p < 0.01$), hence we reject the null hypothesis and conclude that there is a relationship between educational diversity and employee performance. Eugene et al. (2011) At the Malaysian airline, Munjuri et al. (2012) in the banking sector Kenya, Maingi (2015) Kenya school of government, Elsaid (2012) in Egyptian pharmaceutical industry, Amla (2016) in textile industry, Rizwan et al. (2016) in Pakistan banking industry, Akpkip (2017) in Nigerian banking industry and Zhuwao (2017) in higher education institution in South Africa also reported similar results. Elsaid (2012) further stated that the more an organization is composed of highly balanced educational types, the higher the probability of an organisation becoming creative and innovative. Zhuwao (2017) also reported that having more varied educational types in an organisation improves the performance of employee performance. Eugene et al. (2011) supports the above, but also arguing that educational diversity measure is biased as it measures only within highly educated individuals and the less educated individuals are put in one group.

The previous studies recognize that employee cannot find out a job and cannot undertake their job well without suitable background of education and high skills required by their. The previous studies indicate that various types and level of education have significant effects on performance of employees. Indeed, when employees with high educational background, they have enough skills and knowledge to undertake and accomplish their job according to expectations of their company. On the contrary, employees with low educational background often do not have enough innovation in handling problems correlated to their job and then their work performance is often low

Discussion: Objective six (Multiple Linear Regression Analysis)

Multiple linear regression analysis was performed to determine whether the independent variables (perceived age diversity, perceived gender diversity, perceived ethnic diversity and perceived educational diversity) predict the dependent variable (employee performance). In addition, multiple linear regression analysis was used to determine which amongst the four independent variables contribute most to the variation of the dependent variable.

Table 5 Model Summary of Impact of Workforce Diversity on Employee Performance

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .648 ^a | .420 | .408 | .26839 |

- a. Predictors: (Constant), Gender, Age, Ethnicity, Education Background
 - b. Dependent Variable: Employee Performance
- (Source: Survey Data)

Discussion: Objective six (Multiple Linear Regression Analysis)

Multiple linear regression analysis was performed to determine whether the independent variables (age diversity, gender diversity, ethnic diversity and educational diversity) predict the dependent variable (employee performance). In addition, multiple linear regression analysis was used to determine which amongst the four independent variables (age diversity, gender diversity, ethnic diversity and educational diversity) contribute most to the variation of the dependent variable (employee performance). The value of correlation coefficient(R) of four independent variables (gender, age, ethnicity and education background) with the dependent variable (employee performance) is 0.648. It indicates that there is a moderate and positive correlation between four independent variables and dependent variable. Eugene et al.

(2011) At the Malaysian airline, Kyalo (2013) in the banking sector Kenya, Elsaid (2012) in Egyptian pharmaceutical industry, Zhuwao (2017) in higher education institution in South Africa, Rizwan (2016) Banking Sector of Pakistan, Maingi (2015) Kenya school of government and Amla (2016) a study on textile industry also reported similar results.

Based on the results of multiple regression analysis independent variables (age diversity, gender diversity, ethnic diversity, and educational diversity) can explain a variation in employee performance by 42% ($R^2=0.420$) thus leaving out 58% ($100\%-42\%$) unexplained in this study. In other words, there are other additional variables that are important in explaining employee performance that have not been considered in this research. Based on findings the regression equation for the employee performance is formed as follows: $\text{Employee Performance} = 2.449 + 0.206 (\text{Gender diversity}) - 0.010 (\text{Age diversity}) + 0.107 (\text{Ethnicity diversity}) + 0.126 (\text{Education background diversity})$.

Furthermore, the results show that gender diversity perception is the highest contributor towards the variation of employee performance ($\beta = 0.330, p=0.000$) as compared to, age diversity, ethnic diversity, and educational diversity perception. The second most significant predictor is education diversity perception, shown by ($\beta = 0.240, p=0.001$). Ethnic diversity perception comes third as the most significant predictor of employee performance, indicated by ($\beta = 0.204, p=0.005$). Age diversity perception was not a significant predictor of employee performance, shown by ($\beta = -0.019, p= 0.738$). The study found perceived gender diversity, perceived ethnic diversity, and perceived educational diversity as significant predictors of employee performance except for perceived age diversity.

Conclusion

The conclusion from the overall study is explained based on the research objectives. The first objective of the study is to find out the level of perceived work force diversity and employee performance in Eastern province private banks. The data collected from the current study shows that perceived workforce diversity in terms of perceived gender diversity, perceived age diversity, perceived ethnic diversity, and perceived educational diversity are moderate level among the employees in Eastern province private banks. However, employee performance is high level among employees.

The second objective of the study is to explore the relationship between the perceived gender diversity on employee performance in selected private bank. The study concludes that there is a moderate positive significant relationship between perceived gender diversity and employee



performance in private banking sector. Based on the study most respondent state the Eastern province private banks are discriminating employees while hiring and recruitment process on the gender basis. But fair treatment is given to all employees whether they are male or female and career development programs that favour both men and women within their bank. Further the Eastern province private banks are does a good job of attracting and hiring women. And also the study established opportunities for growth and advancement exist for both men and women in Eastern province bank.

The third objective of the study is explore the relationship between the perceived age diversity on employee performance in selected private bank in Eastern province. The finding of the study reveals that there was no significant relationship between perceived age diversity and employee performance. And the study found there is a diverse workforce in most of the banks in Eastern province in term of age. Further, most respondent state, based on age Eastern province private banks are not providing equal opportunities for training and career development and they not include all members at different ages in problem solving and decision making but bank employees are positive about age diversity in workplace.

The fourth objective of the study is explore the relationship between the perceived ethnic diversity on employee performance in selected private bank in eastern province. The study concludes that there a moderate positive significant relationship between ethnic diversity and employee performance in Eastern province private banking sector. The study established that there were diverse ethnic groups in Eastern province banking industry and the most common ethnic groups included Tamil, Sinhala and Muslim. However, the study found most banks are concerned about the employee's customs, cultures, and values. Further, Eastern province private banks are attracting and hiring minorities and providing opportunities for growth and advancement for them. The study found that different languages used to communicate do not create problems among employees but there is high feasibility for problem because more respondent gave neutral response. Further, it was revealed that most staff were developing low self-esteem due to their ethnicity.

The fifth objective of the study is explore the relationship between the perceived education background diversity on employee performance in selected private bank in Eastern province. The study concludes that there a moderate positive significant relationship between perceived education background diversity and employee performance in Eastern province banking sector. The study established that most of the bank staff had university degree. Most respondent state the Eastern province private banks are recruiting employees based on



education background and banks were not providing paid study leave to employees who further their education. The study found that difference in education background does not encourage conflict among employees but there is high feasibility for conflict because there is small difference between agree and disagree. In addition banks include all members at different education level in problem solving and decision making.

Sixth objective of this study investigate the impact of independent variables (age diversity, gender diversity, ethnic diversity and educational diversity) on the dependent variable (employee performance). Based on the study there is a moderate and positive correlation between four independent variables and dependent variable. Results showed that perceived gender diversity was the most contributing variable towards the variation of employee performance, followed by perceived educational diversity and perceived ethnic diversity. Perceived age diversity did not have any effect on employee performance.

Recommendation

Workforce diversity is a multi-faceted concept that will continue to evolve as more organizations tend to move towards both working and recruiting employees. This leads to an argument that workforce diversity is inevitable for sustainable employee performance. The findings of this report has found strong evidence confirming that workforce diversity are primarily responsible for designing a healthy Human resource management in banking sector in a purpose of promoting workforce with balance recruitment, age, gender, ethnic and education. The top management should undergo some training on how to leverage on diversity of its workforce. To enhance proper management of diversity, the company must move from its current moderate position, and include diversity in its strategic plan, as resources for organizational effectiveness.

The study found there is a moderate and positive correlation between four independent variables and dependent variable. In other word there is a moderate and positive correlation between workforce diversity and employee performance in eastern province private banking sector. Therefore the study recommends that the management of commercial banks should put more focus on workforce diversity.

The study also found that compare with other variables gender diversity highly influences employee performance. Most respondent state the Eastern province private banks are discriminating employees while hiring and recruitment process based on gender. Therefore the study recommends that all banks in eastern province should ensure that they give both



male and female staff equal opportunities during recruitment and in other areas like growth and opportunities.

The study established that based on age, most banks were not providing equal opportunities for training and career development for their employee and they not include all members at different ages in problem solving and decision making. The study recommends that bank in eastern province to consider and providing equal opportunities for training and career development for their employee to improve the performance. Both old and young employees are key resources to bank. Old and young employee has unique capabilities and contributions that they make in relation to the performance of their bank. Hence it is recommended to banking sector should have in place all inclusive policies that nurture and protect the potential of employees in different age groups.

Limitation and Direction of Future Research

There are numbers of limitation that are identified during the progress of completing this research study. Firstly, a major problem that collecting questionnaire's from employees. This is where respondents may not willing to participate in the survey because answering the questionnaires will be time consuming and does not bring any benefits to them. Therefore, the unresponsive and inactive behaviour of the respondents may affect them to provide inaccurate answer in questionnaire. This consequence had limited us from obtaining the reliable information related to the study.

Next limitation is not able to have direct access to many research papers that deemed to be important and related to this study. Thus we have to spend plenty of time in allocating and finding other resources which might affect the progress of the research project.

The objectives of the research are fulfilled with the results acceptance excepted for age. Since the workforce diversity is becomes one of most popular ways to evaluate employee performance in an organization in recent year, the research tends to provide the evidence to support future research related to this field. The focus of this study was limited to Eastern province private banking sector. Human resource practices in private and public sector of the bank may vary greatly especially with respect to issues of workforce diversity. This variation in practice could pose a limitation to the study findings which may not be generalized for application to all the sectors of the economy.



This study can serve as a guideline for future research. Our focus is on the gender, age, ethnicity, and education background of the employees and whether it will affect their performance in an organization. Firstly, our result is a comparison on the performance of the individual employee and had no comparison based on team performance. Hence we believe that future research can go deeper in this area.

This research does not consider the other dimensions of diversity like physical ability, sexual orientation, marital status, geographic location & religious affiliation, due to this, the number of independent variables is another limitation of the research. In this context, due to some limitation in the banking sector that the further studies are carried out in different sector in different sample size can be suggested in terms of generalizability of study. Let's make this explanation different slightly. This study will be conducted only in private commercial banks. If any future studies consider other financial institutions or other service sectors, the findings would be better.

Finally, the number of independent variables is another limitation of this research study. The resulted R² which is 0.420 identifies that the 42% of the variance in employee performance is accounted for by the variables which are gender, age, ethnicity, and education background diversity. There is still 58% of the variance in employee performance which are not explained. This indicates that there are still other variables that can affect the variance of employee performance other than the variables carried out in this research.

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