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WORKFORCE DIVERSITY AND EMPLOYEE SATISFACTION IN DEVELOPMENT BANKS IN NIGERIA

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Abstract

As the financial sector evolves under the pressures of globalization and increased competition, organizations are compelled to explore strategies that enhance employee satisfaction and overall performance. Workforce diversity particularly in terms of age and gender has emerged as a critical factor influencing employee outcomes. Recognizing the strategic importance of inclusive human resource practices, this study examined the impact of workforce diversity on employee performance, with employee satisfaction serving as the key performance indicator. The research focused on three major development banks in Abuja, Nigeria: the Nigerian Export-Import Bank (NEXIM), the Federal Mortgage Bank of Nigeria (FMBN), and the Development Bank of Nigeria (DBN). The primary aim was to empirically assess the effect of age and gender diversity on job satisfaction among employees within these institutions. A cross-sectional survey design was employed, and data were collected using structured questionnaires. From the total population, 240 valid responses were obtained and analyzed using multiple linear regression to evaluate the relationships between the diversity variables and employee satisfaction. Findings revealed that both age and gender diversity had a statistically significant and positive influence on employee satisfaction. Gender diversity was identified as the stronger predictor, suggesting that equitable gender representation and inclusive workplace practices significantly boost employee morale. Age diversity also showed a positive effect, highlighting the benefits of intergenerational collaboration in the workplace. Based on these results, the study recommends that Nigerian development banks implement targeted strategies to promote diversity such as inclusive leadership development and age-diverse team structures to foster a more satisfied and high-performing workforce

Keywords: *Workforce Diversity, Age Diversity, Gender Diversity, Employee Performance, Employee Satisfaction, Development Banks.*

1. INTRODUCTION

The concept of workforce diversity has undergone a notable transformation in organizational discourse over the past two decades. Historically, topics related to diversity were often met with scepticism in professional settings, largely due to a prevailing assumption that they were too personal or intrinsically tied to socio-cultural norms. This initial reluctance to engage with diversity in the workplace reflected a traditional organizational paradigm that often separated an individual's personal life from their professional persona (Wrench, 2021).

However, a significant paradigm shift has emerged, driven by a growing recognition that employees bring their "whole selves" to work, including their unique backgrounds and perspectives (Nnamdi et al., 2023). This evolution in organizational thought has moved beyond a sole focus on economic incentives to embrace a more holistic view of employee well-being and psychological fulfillment. A crucial distinction has been drawn between mere demographic representation and active diversity management. While often conflated, effective diversity management is understood as a strategic and inclusive approach centered on valuing and integrating differences to achieve organizational goals, rather than mere adherence to quotas or legal standards (Roberson, 2020). This clear differentiation has been instrumental in facilitating its acceptance and application within diverse organizational contexts, particularly in multi-cultural nations like Nigeria.

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The relevance of workforce diversity extends beyond individual well-being, demonstrating tangible organizational benefits. In increasingly competitive work environments, the integration of diverse perspectives fosters innovation, strengthens problem-solving, and improves decision-making (Singh, Winkel, & Selvarajan, 2020). This cultivation of a supportive environment leads to a profound sense of belonging and recognition among employees (Osibanjo et al., 2020; Akinyele & Salau, 2022). Consequently, this enhanced psychological safety and connectedness can significantly boost employee engagement and loyalty, thereby contributing to overall organizational health and effectiveness (World Economic Forum, 2023). For public sector organizations such as Nigerian development banks, which often operate under considerable pressure, workforce diversity offers a framework to build resilience and improve collective performance, particularly through fostering age and gender diversity.

Statement of the Problem

Nigerian government-established development finance institutions (DFIs) such as the Federal Mortgage Bank of Nigeria (FMBN), the Nigerian Export-Import Bank (NEXIM), and the Development Bank of Nigeria (DBN) were created to address pressing national economic and social issues like access to affordable housing, trade financing, and financial inclusion for underserved populations. These DFIs operate with a strong developmental mandate, prioritizing impact over profit.

The performance of Nigeria's development finance institutions depends heavily on an increasingly diverse workforce, especially in terms of age and gender. However, many of these institutions struggle to manage this diversity effectively, leading to lower employee satisfaction and reduced ability to meet developmental goals. This study provides practical insights for improving employee satisfaction and productivity through better diversity management, particularly at FMBN, NEXIM, and DBN. This study aims to fill this gap by examining how workforce diversity, specifically age and gender, affects employee performance.

Objectives of the Study

The main objective of this study is to investigate the effect of workforce diversity on employee satisfaction in development banks in Nigeria. The specific objectives are to:

i. assess the extent to which age diversity affect employee satisfaction in development banks in Nigeria.

ii. examine the effect of gender diversity on employee satisfaction in development banks in Nigeria.

Research Hypotheses

This study formulates the following hypotheses to address the research objectives:

H_{01}: Age diversity has no significant effect on employee satisfaction in development banks in Nigeria.

H_{02}: Gender diversity has no significant effect on employee satisfaction in development banks in Nigeria.Examine the effect of gender diversity on employee satisfaction in development banks in Nigeria.

Literature Review

Workforce Diversity

Workforce diversity is a construct encompassing several dimensions that contribute to an employee's sense of purpose and connection within their work environment. This study focuses on two key dimensions: Age Diversity and Gender Diversity.

Age Diversity

Age diversity refers to the degree to which members of an organization or group vary in age (Martin & Roberts, 2017). It is a widespread feature in various groups and workplace environments where team members are of different ages. According to Zhao et al. (2018), an age-diverse workforce brings diverse skill sets, intellectual perspectives, and increases morale, potentially enhancing productivity. However, organizations may fail to capitalize on the talent and expertise of older employees due to misconceptions that they face health issues or struggle to adapt to new technologies (Wright & Singh, 2019).

Studies show that age diversity offers both advantages and disadvantages. For instance, Ali (2019) argued that age diversity can cause communication issues and conflicts among employees. When managers fail to effectively manage age diversity, it can lead to conflicts that negatively affect productivity. On the other hand, Gómez and Santos (2017) highlighted that an age-diverse workforce can generate a variety of skills, intellectual approaches, and morale boosts, which can result in enhanced productivity. Age-diverse teams provide a wider range of perspectives, problem-solving approaches, and increased performance (Nwankwo et al., 2021). A group with a mix of ages is more likely to be creative, dynamic, and productive compared to a homogeneous age group (Obiora, 2020).

This study adopts the definition of age diversity provided by Martin and Roberts (2017), which frames it as the degree of variation in age among members of a group or organization. This definition aligns with the research focus on workforce diversity in Nigerian development banks, where intergenerational collaboration is critical to meeting evolving financial, technological, and developmental demands. Development banks such as DBN, NEXIM, and FMBN can benefit significantly from fostering age-diverse teams, as they blend youthful innovation with the wisdom and institutional knowledge of older staff. By understanding and strategically managing age diversity, these institutions can enhance employee performance, ensure knowledge continuity, and maintain adaptability in a changing financial landscape.

Gender Diversity

Gender diversity refers to the equitable representation of both males and females in an organization, emphasizing the

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integration of diverse talents and perspectives (Li et al., 2021). According to Koval et al. (2021), gender diversity at the leadership level contributes to a diversity of thought, with women often providing alternative problem-solving approaches that enhance decision-making processes. Organizations with female representation in leadership positions are more likely to foster creativity, innovation, and progressive management practices, while also prioritizing employee development and research initiatives. Although women in traditionally male-dominated industries continue to face challenges in accessing higher-level roles, leveraging the talents of all employees, irrespective of gender, is key to an organization's success (Lee & Hall, 2022). Gender diversity positively impacts organizational performance when both male and female employees are offered equal opportunities and free from discrimination (Zhao et al., 2023).

Recent studies by Sharma and Singh (2023) demonstrate that gender diversity is significantly correlated with both employee and organizational performance. Maximizing gender diversity can enhance productivity and individual performance, provided that equal opportunities are offered to all employees and discriminatory barriers are minimized. A gender-balanced workforce can generate synergistic effects that enhance overall employee performance (Ravi & Das, 2022). Moreover, the growing recognition of gender identity in the workplace further underscores the need for inclusive practices. Historically, women were often restricted to part-time roles, but this trend has shifted, paving the way for more comprehensive gender inclusion (Chen et al., 2021). The complementary skills of male and female employees can lead to greater innovation and collaboration, which in turn improves organizational performance (Rai & Kumar, 2023).

This study aligns with the definition provided by Li et al. (2021), which emphasizes gender diversity as the equitable representation of both males and females in organizations and the integration of their diverse talents and viewpoints. This definition is particularly relevant to Nigeria's development banks, where inclusive practices are essential for driving innovation, employee engagement, and institutional credibility. Development banks such as DBN, NEXIM, and FMBN play a central role in socio-economic development, and gender-diverse teams can better address the needs of diverse customers, enhance employee performance, and support the banks' broader mission of equity and financial inclusion.

Employee Satisfaction

Employee satisfaction (ES) is commonly defined as a positive emotional state that arises from an individual's assessment of their job experience (Usmani et al., 2022). It reflects an employee's overall attitude toward their work, based on how well their expectations align with the actual working conditions. This includes various factors such as job security, compensation, work environment, and growth opportunities (Li et al., 2021). A high level of employee satisfaction is crucial for organizations of all sizes, from multinational corporations to small and medium-sized enterprises (Gupta & Sharma, 2016). Employees who are satisfied with their jobs are more likely to demonstrate organizational citizenship behaviors and a stronger commitment to their companies (Makhdoomi et al., 2017).

The significance of employee satisfaction extends to organizational success, particularly in the banking sector, where employee engagement and productivity play a crucial role (Ogunsanwo et al., 2021). Satisfied employees tend to be more productive, which enhances business performance and long-term operational efficiency (Pillay & Singh, 2018). Organizations that invest in employee satisfaction witness improvements in employee retention, reduced absenteeism, and a more motivated workforce (Delery & Roumpi, 2017). The need to foster employee satisfaction is therefore imperative for sustaining business operations and achieving a competitive advantage (Barney, 2001).

Several theories provide insight into the relationship between workplace dynamics and employee performance. Workforce diversity (WD) has been identified as a crucial element in shaping employee satisfaction and productivity. Managing workforce diversity effectively ensures a competent workforce by enhancing skills, knowledge, and abilities, which are critical for gaining a competitive edge in today's rapidly evolving business environment (Dahanayake, 2020). Research has shown that organizations that embrace diversity and inclusivity tend to have higher employee engagement and satisfaction levels (Kim & Park, 2017). The proper integration of workforce diversity into human resource strategies can significantly impact organizational resilience and overall performance (Duchek et al., 2020).

Employee satisfaction serves as a key measure of employee performance because it directly influences motivation, productivity, and workplace behaviour. Satisfied employees are more likely to be engaged, committed, and proactive, leading to higher quality work, increased efficiency, and better collaboration. High satisfaction levels are also associated with lower turnover, reduced absenteeism, and fewer workplace errors, all of which contribute to overall organizational effectiveness. Additionally, satisfied employees tend to deliver better customer service, which enhances institutional reputation and performance. Therefore, while not the sole measure, employee satisfaction provides valuable insight into how well individuals perform and how conducive the work environment is to sustained productivity and success (Rehman et al., 2019).

Empirical Review

Oshin et al., (2023) investigated the effect of workforce diversity on employee performance at Toyota of Bowie, USA. The study population comprised employees of the organization, with a sample of 86 participants selected using a simple random sampling technique. A survey research design was employed, and data collection was conducted via Google Forms. The study applied linear regression and Pearson correlation analysis to test the hypotheses. The findings revealed that gender diversity significantly affects employee efficiency, while age diversity correlates with employee

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satisfaction. The study recommended the implementation of diversity-friendly policies to enhance workforce efficiency and competitiveness. However, the sample size is considered inadequate hence the result may not be generalizable. This study will use larger sample.

Age Diversity and Employee Satisfaction

Østergaard et al., (2019) investigated the relationship between age diversity and innovation in 9,000 Danish firms. A cross-sectional survey design and Structural Equation Modeling (SEM) were employed. The findings revealed that age-diverse teams generate more innovative solutions by blending youthful creativity with experienced expertise. The study recommended leadership strategies to manage generational differences effectively. However, it did not address how organizational culture influences the success of age-diverse teams

Zwick and Göbel (2019) investigated the effects of age and age diversity on labor productivity in German manufacturing firms. The study employed a longitudinal quantitative methodology, using panel data analysis with firm-level productivity records as the primary instrument. The population consisted of medium to large manufacturing firms, with a sample size of 1,000 firms over five years. Results indicated that higher age diversity had a small but significant positive effect on productivity, particularly in firms that invested in continuous training. The findings highlighted the role of lifelong learning in leveraging age-diverse teams. However, the study did not explore psychological or social factors that might mediate the age-performance relationship, leaving a gap in understanding team dynamics.

Kunze *et al.*, (2021) examined the effects of age diversity on employee and organizational performance in 147 German organizations. A survey-based quantitative methodology was used, with a regression model applied to analyze the influence of age diversity and perceived age discrimination climate. The findings suggested that age diversity enhances team performance but is moderated by an organization's discrimination climate. The study recommended policies to reduce age-based biases. Although the study employed a regression model which is suitable for examining the relationships between age and organizational performance, this study will use both regression and correlation models to assess the effect of additional variables of diversity on employee performance.

Tamang and Tamang (2024) examined the impact of diversity factors such as gender, ethnicity, education, age, and work experience on employee performance at Standard Chartered Bank in Nepal. The study aimed to determine whether these diversity elements contribute to improved performance in the banking sector. Conducted through a survey of 200 employees, the study found that age and work experience diversity significantly enhanced employee performance by fostering collaboration and problem-solving. However, gender, ethnicity, and education diversity showed no significant impact. A major limitation of this study is the lack of clarity regarding the statistical tools used for data analysis, which raises concerns about the reliability and validity of the reported findings.

Gender Diversity and Employee Satisfaction

Kirsch (2018) analyzed the "critical mass" concept, which suggests that organizations need 30-40% women in leadership roles to benefit from gender diversity. The population included multinational firms in the technology and healthcare industries. A mixed-method approach was used, combining case studies and statistical modeling. Findings indicated that organizations with gender-diverse leadership showed stronger employee commitment and innovation. The study recommended proportional representation in leadership. The study methodology did not explicitly state the statistical tool used. This makes it difficult to evaluate the robustness of the findings.

Velte (2017) examined gender diversity on corporate boards and financial success in European firms. A meta-analytic methodology was used to aggregate data from multiple studies. Findings revealed that higher gender diversity on boards improved profitability, risk management, and governance. The study recommended increasing female representation on boards. The study employed meta-analytic methodology, however, this study will use regression and correlation tools of analysis in addition to SEM PLS.

Tjimuku and Atiku (2024) explored the effects of workplace diversity dimensions age, educational background, ethnicity, gender, and religion on employee performance in selected State-Owned Enterprises (SOEs) in Namibia. Using a quantitative cross-sectional survey and a sample of 350 employees, the study applied SmartPLS 4 for data analysis. The findings showed that age diversity and educational background positively influenced employee performance, while gender, ethnicity, and religion had no significant effect. Although the study employed a robust analytical tool, a limitation lies in its exclusive reliance on SEM-PLS, which, while powerful, may not fully capture direct relationships or linear associations that could be revealed through complementary statistical methods.

Theoretical Frameworks

Self-Categorization Theory

Self-Categorization Theory, introduced by Turner in 1982, is a cornerstone in diversity research, focusing on how individuals classify themselves and others into social categories based on noticeable traits, such as age, gender, ethnicity, and other visible characteristics. These categorizations form the basis for creating in-groups and out-groups, as individuals tend to identify with groups they perceive as similar to themselves. This classification process has significant implications in organizational contexts, where employees may align with colleagues based on shared demographic traits, forming close-knit groups and creating a sense of social identity within the team. According to the theory, these groupings influence how employees perceive others, with in-group members often viewed favourably and out-group members viewed with skepticism or indifference. In diverse work settings, these group divisions can impact team

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cohesion and communication, as individuals may experience bias or conflict stemming from perceived differences. Consequently, Self-Categorization Theory helps explain why demographic diversity can sometimes lead to challenges in teamwork, as categorization may disrupt group processes and limit collaborative effectiveness. This theory's focus on social identification and cognitive biases provides a relevant foundation for analysing the potential pitfalls and advantages of diversity in the workplace, making it especially relevant to this study

2. Methodology

The study utilized a quantitative survey research design to collect numerical data at a single point in time. This approach allowed for statistical analysis of relationships between workforce diversity variables particularly Age Diversity and Gender Diversity and employee satisfaction.

The population consisted of 603 employees from three Nigerian development banks in Abuja, FCT:

Nigerian Export-Import Bank (NEXIM): 145 employees
Federal Mortgage Bank of Nigeria (FMBN): 182 employees
Development Bank of Nigeria (DBN): 276 employees

A total population of 603 employees was considered for this study. A stratified sampling method was adopted to ensure proportional representation across the banks and their respective departments. Using Taro Yamane sample size determination, a representative sample was drawn to ensure the generalizability of findings.

Primary data were obtained through a structured questionnaire administered to the selected sample. The questionnaire was designed to measure perceptions of age diversity, gender diversity, and employee satisfaction. The instrument's reliability and validity were assessed through appropriate statistical methods (e.g., Cronbach's alpha for internal consistency).

For analysis, the study utilized Multiple Linear Regression (MLR) to determine the strength and significance of the relationship between the independent variables (Age Diversity and Gender Diversity) and the dependent variable (Employee Satisfaction).

The regression model was specified as:
$Y = \beta_0 + \beta_1 X\_Age + \beta_2 X\_Gender + \epsilon$.........................(i)

Where:
Y = The dependent variable (Employee Satisfaction)
β0 = The y-intercept, representing the expected value of Y when all independent variables are zero.

X_Age = The composite score for Age Diversity (Independent Variable 1)

X_Gender = The composite score for Gender Diversity (Independent Variable 2)

β_1, β_2 = The regression coefficients (slopes) for each independent variable, representing the change in Y for a one-unit change in the respective independent variable, holding all other independent variables constant.

ϵ = The model's random error (residual) term.

Hypothesis testing was conducted using a 0.05 significance level. The choice of MLR was justified by its ability to handle multiple predictors and provide insights into both individual and collective influences on the outcome variable, making it especially appropriate for investigating the multifaceted impact of workforce diversity on organizational commitment within a complex public-sector environment.

H_{01} (Age Diversity has no significant effect on employee satisfaction): Rejected

H_{02} (Gender Diversity has no significant effect on employee satisfaction): Rejected

This confirms that both Age Diversity and Gender Diversity are critical drivers of employee satisfaction in Nigerian development banks. Gender Diversity, in particular, plays a slightly more influential role, highlighting the value of inclusive gender practices. These findings provide empirical support for integrating diversity strategies into HR and organizational development policies to improve employee morale, performance, and retention.

Discussion of Findings

This chapter presents the results of the analysis focusing on the influence of Age Diversity and Gender Diversity on employee satisfaction within Nigerian development banks, specifically the Nigerian Export-Import Bank (NEXIM), the Federal Mortgage Bank of Nigeria (FMBN), and the Development Bank of Nigeria (DBN), all headquartered in Abuja.

Table 1: Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Age Diversity (AD)	240	1.00	5.00	3.85	0.85
Gender Diversity (GD)	240	1.00	5.00	4.02	0.78
Employee Satisfaction (ES)	240	1.00	5.00	4.10	0.70

Source: SPSS Output Version 23

Among the two diversity dimensions examined, Gender Diversity had the highest mean score (M = 4.02), indicating that employees perceive gender diversity most favorably. Age Diversity also recorded a high mean (M = 3.85), suggesting that multigenerational dynamics are valued by employees. Employee Satisfaction had a similarly high mean (M = 4.10),

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reflecting a generally positive organizational climate across the institutions.

Table 2: Normality Test (Shapiro-Wilk)

Variable	Statistic	Df	Sig.
Age Diversity (AD)	0.978	240	0.071
Gender Diversity (GD)	0.980	240	0.088
Employee Satisfaction (ES)	0.987	240	0.120

Source: SPSS Output Version 23

The Shapiro-Wilk test indicates that all variables are **normally distributed** ($p > 0.05$), supporting the use of parametric tests in subsequent analysis.

Table 3: Correlation Matrix

Variable	ES	AD	GD
ES	1	0.652	0.710
AD		1	0.450
GD			1

Source: SPSS Output Version 23 ($p < 0.01$, 2-tailed)

There are strong and statistically significant correlations between both Age Diversity ($r = 0.652$) and Gender Diversity ($r = 0.710$) with Employee Satisfaction. This implies that employees who perceive greater age and gender diversity in their workplace tend to report higher levels of satisfaction.

Table 4: Regression Coefficients

Predictor	B	Std. Error	Beta	t	Sig.
Constant	0.740	0.140	–	5.286	0.000
Age Diversity (AD)	0.215	0.052	0.262	4.135	0.000
Gender Diversity (GD)	0.280	0.058	0.315	4.828	0.000

Source: SPSS Output Version 23The regression analysis shows that both Age and Gender Diversity are significant predictors of employee satisfaction ($p < 0.01$). Notably, Gender Diversity ($\beta = 0.315$) is the strongest predictor, followed by Age Diversity ($\beta = 0.262$).

Regression Model

$ES=0.740+0.215(AD)+0.280(GD)+\mu$ ....(ii)

This equation indicates that:

A one-unit increase in perceived Age Diversity is associated with a 0.215-unit increase in employee satisfaction.

A one-unit increase in perceived Gender Diversity is associated with a 0.280-unit increase in employee satisfaction.

Discussion

The findings demonstrate that Age Diversity and Gender Diversity significantly and positively impact employee satisfaction in the Nigerian development banking sector.

With the highest standardized beta value ($\beta = 0.315$), Gender Diversity emerged as the most influential factor. This suggests that equitable gender representation in staffing, leadership, and decision-making processes fosters a sense of inclusion and fairness among employees. These findings align with previous studies such as Velte (2017), Kirsch (2018), and Tamang & Tamang (2024), which emphasized the role of gender balance in enhancing workplace morale, communication, and performance.

In the Nigerian context where gender equity remains a developing agenda this result implies that proactive inclusion of women in roles across all organizational levels can significantly boost workforce morale and satisfaction.

Age Diversity also had a significant positive effect ($\beta = 0.262$), suggesting that employees appreciate multigenerational collaboration. Diverse age groups provide a blend of experience, mentorship, innovation, and adaptability qualities that enhance job satisfaction and team synergy. These results support the work of Kunze et al. (2021), Zwick & Göbel (2019), and Østergaard et al. (2019), who found that generational diversity increases creativity and job engagement when managed inclusively.

In Nigerian development banks, where both senior professionals and young talent coexist, a culture of cross-generational respect and knowledge exchange appears to foster stronger organizational loyalty.

Conclusion

This study affirms the critical influence of workforce diversity particularly Age Diversity and Gender Diversity on employee satisfaction within Nigerian development finance institutions. The findings demonstrate that employees who perceive greater gender balance and generational inclusion in their workplaces report significantly higher satisfaction levels. Notably, Gender Diversity emerged as the strongest predictor, emphasizing the importance of gender-equitable policies and practices. Meanwhile, Age Diversity also showed a meaningful impact, suggesting that multigenerational teams enhance collaboration, mentorship, and organizational harmony. Together, these results highlight that inclusive diversity practices are not only ethical imperatives but also strategic tools for enhancing morale, performance, and employee retention in the Nigerian financial sector.

Recommendations

i. Nigerian development banks should promote gender diversity by ensuring equal opportunities in recruitment, leadership, and career advancement to boost employee satisfaction.

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ii. They should also encourage intergenerational collaboration through mentorship programs and age-diverse teams to enhance workplace synergy and morale.

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