



WORKPLACE DIVERSITY AND ITS EFFECTS ON EMPLOYEE RELATIONS IN NIGERIA: A STUDY OF COMMERCIAL BANKS IN NIGERIA'S GEOPOLITICAL ZONES

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ABSTRACT: *This study investigated the impact of workplace diversity on employee relations within Nigeria's commercial banking sector, focusing on gender, age, education, religion, and ethnicity across three major geopolitical zones. The study was hinged on Social Identity Theory. Using a descriptive research design, the study sampled 385 commercial bank staff from the Southeast, Southwest, and Northwest zones. Data were collected through a structured questionnaire and analyzed using SPSS, with hypotheses tested via t-test and one-way ANOVA. The findings reveal that while gender, age, and ethnicity do not significantly affect employee relations, differences in educational background and religious affiliation do. The study also found that employee relations in Nigerian commercial banks are generally positive, with respect, mutual support, and fair conflict resolution present. However, challenges remain, including a reluctance to engage with management and a lack of enthusiasm for teamwork due to hierarchical structures and individual performance pressures. The study concludes that while banking institutions in Nigeria have cultivated a professional and inclusive environment, improving vertical communication and fostering a more collaborative culture could enhance employee relations further. The study recommendations include creating structured feedback systems, integrating cross-functional team-building initiatives, and providing cultural competency training to address relational divides caused by educational and religious differences. These strategies aim to strengthen trust, transparency, and teamwork within the commercial banking sector, ultimately improving overall employee relations.*

KEYWORDS: Workplace diversity, Employee, Employer, Employee relation, Industrial relations, Commercial banks, Nigeria geopolitical zones.



INTRODUCTION

The modern workplace has evolved into a dynamic and heterogeneous environment characterized by a confluence of individuals from various backgrounds, cultures, religions, ages, genders, and social orientations. In today's global economy, workplace diversity is not only inevitable but also essential for competitive advantage and sustainable organizational growth. Moropane (2023) stated that diversity is used to strategically boost a company's competitive advantage. Thus, diversity is a significant tool in the human workplace, and this is a reason why the modern workplace is usually made up of people from all walks of life. Workplace diversity refers to the differences among individuals in an organization in terms of age, gender, ethnicity, race, religion, education, socioeconomic background, abilities, and other demographic and personal attributes.

From a global standpoint, diversity can be seen in various work organizations and across places. In fact, diversity in workplaces now spans various work organizations globally. For instance, diversity in the workplace in the USA encompasses differences in race, ethnicity, gender, age, sexual orientation, and disability. The U.S. workforce is increasingly diverse, with non-white workers, including Hispanic or Latino individuals, representing a growing share of the labor force. According to the Bureau of Labor Statistics, the share of U.S. workers who are non-white, Latino, or both nearly doubled to about 40% in 2019 from roughly 23% in 1979. Additionally, age diversity is becoming more prominent, as over 37 million workers aged 55 and older remain economically active, accounting for nearly 1 in 4 of the 160 million Americans engaged in paid work—compared to fewer than 1 in 7 in that age group in 1979 (Wingfield, 2022). In China, workforce diversity is shaped by cultural norms, economic development, and state policies. While China has made progress in fostering diversity—particularly in regional representation and socioeconomic backgrounds—challenges persist in areas like gender parity and LGBTQ+ inclusion. Unlike the U.S., where racial and ethnic diversity are more central, Chinese organizations are increasingly acknowledging unique diversity attributes such as provincial diversity, which reflects the nation's vast regional differences in language, traditions, and educational exposure (Su, 2017). These evolving dynamics highlight how workforce diversity manifests differently across national contexts while contributing to the broader global dialogue on inclusion.

Africa, as a continent, hosts lots of countries, cultures, and people, as well as business organizations. Thus, diversity in workplaces in Africa is something that is present, as people from different age categories, genders, and cultural backgrounds indigenous to Africa can be seen in the workplace in various countries on the continent. Also, people who are not indigenous to Africa are also found in workplaces as a result of the carryover effects of colonialism and also business treaties and agreements that aid the existence of multinational corporations and organizations on the continent.

Nigeria, as a country in Africa, is known for its rich cultural plurality and demographic complexity. The issue of workplace diversity holds unique significance given the country's multiethnic composition and its sociopolitical structure. Thus, managing diversity in the workplace is a delicate but vital element of achieving harmonious employee relations and improving organizational productivity. Tjimuku and Atiku (2024) stated that creating a culture that embraces individual differences can lead to increased innovation, improved decision-making, and a more engaged



workforce. Thus, since there is importance and benefit in managing the diverse nature of workplaces, it can be said that the diversity of the workplace can have some level of effect on the way employees relate, since diversity in the workplace is a combined factor of workers' personal experiences and backgrounds. People in a diverse work environment are from different age brackets, possess different educational qualifications, have different cultural identities, and have various life experiences that shape their relationships with their fellow employees.

Employee relations, in the simplest terms, refer to the relationships between employers and employees and among employees themselves. Employee relations also mean the totality of relationships between employers and employees, as well as employee and employee, from the simplest human communication, such as courtesy, to trust, collaboration, teamwork, and organizational loyalty. In Nigeria, employee relations seem to be influenced by broader sociocultural and institutional factors, including ethnicity, religion, gender norms, level of education, and regional disparities.

Several critical factors have contributed to increased workplace diversity in both global and Nigerian contexts. One of the foremost drivers is globalization. As businesses expand beyond national borders, the composition of the workforce becomes increasingly heterogeneous because organizations are more inclined to employ individuals from diverse ethnic, cultural, and educational backgrounds to meet the demands of a global market (Vorecol.com, 2024). Additionally, evolving legal and social norms related to human rights and equality have mandated the inclusion of marginalized and underrepresented groups in the workforce. In Nigeria, the inclusion of gender equity clauses in national policies and labor laws has played a role in promoting diversity. Furthermore, the emergence of the knowledge economy has shifted organizational focus from manual labor to intellectual and creative capabilities, compelling employers to harness diverse perspectives for innovation and problem-solving (Anderson et al., 2014). According to Adams (2024), technological advancement, especially internet technology, has also contributed to the diversification of the workplace. The rise of remote work can also be attributed to the rise of IT, and it has expanded the pool of available talent, allowing organizations to recruit workers from different geographical regions. Finally, demographic shifts such as increasing youth populations, aging workforces, and rising female participation in the labor market have further contributed to diversity in the workplace.

The banking sector, which is multinational like the oil and gas and telecommunication sectors, adopts global best practices in diversity and inclusion. Though implementation and cultural adaptation in various countries differ, this diversity and inclusion have seen the banking sector see people from different parts of life work in it. Again, the demanding nature of the banking sector and the need for various vibrant groups to engage in field recruitment of customers and other technological innovations associated with modern-day banking bring about age diversity, as both older people and young people are seen in the sector. Also, the hierarchical structure of the banking system makes it important that people with different skills and educational backgrounds are employed to fill in various positions requiring that skill. All these put together make the Nigerian banking sector a place where people from various social and ethnic backgrounds converge to work and achieve a certain goal, since the country has over 250 ethnic groups, with Igbo, Yoruba, and Hausa accounting for the major ethnic makeup of the country.



In sum, workplace diversity and employee relations are deeply interconnected in the Nigerian organizational context, especially in the banking sector, where staff from different ethnic groups are found in banks in various geopolitical zones of the country. Diversity, when managed effectively, can enhance creativity, innovation, and organizational performance by leveraging the strengths of different demographic groups. However, if ignored or mismanaged, diversity can lead to workplace conflict, marginalization, decreased employee morale, and poor relationships among employees. Nigeria's unique socio-cultural makeup makes the management of diversity particularly crucial in fostering healthy employee relations.

There seem to be numerous studies that have been carried out on the impact of work diversity on various aspects of employees and organizations. For instance, Faloye and Fatola (2024) investigated diversity management among selected Deposit Money Banks in Nigeria, focusing on its influence on employee commitment and performance, and revealed that diversity practices such as age, ethnic, educational, and gender diversity positively affected both. In a related study, Nwaoma (2024) examined the impact of workplace diversity on employee performance in selected federal universities in South-East Nigeria, finding ethnicity to significantly influence performance, though religion did not. Similarly, Ekejiuba et al. (2023) analyzed workplace diversity management in the Nigerian public sector and found inclusion and fairness to positively impact affective commitment, whereas equal opportunity and existing policies had negative or insignificant effects. Expanding the focus to banks, Ehilebo et al. (2022) explored the influence of workforce diversity (age, gender, experience) on employee engagement and satisfaction across five Domestic Systemically Important Banks in Nigeria and reported a significant positive relationship. Also, Ihemeje et al. (2023) studied the ECOWAS Commission and revealed that gender, ethnic, and educational diversities had significant relationships with employee performance, though age diversity had a negative effect. In a similar context, Nworie et al. (2024) examined gender diversity and its influence on employee commitment in deposit money banks in Delta State, discovering a strong positive relationship with commitment, explaining up to 86% of the variation. Moreover, Ismaila and Usman (2023) focused on Niger State Polytechnic and found gender differences significantly influenced task performance, while age differences were not statistically significant for contextual performance. In the manufacturing sector, Ndubuisi-Okolo et al. (2023) examined brewing firms in Anambra State and reported significant positive relationships between gender diversity and job position, age diversity and employee commitment, and cultural diversity and employee satisfaction. Furthermore, Ogundipe et al. (2023) analyzed workplace diversity and HRM efficacy in private universities in Ogun State and found significant associations between diversity elements (age, education, gender) and employee performance while highlighting ethnic diversity as a negative factor. Collectively, these studies underscore the multifaceted influence of workforce diversity on employee behavior, organizational commitment, and performance across diverse sectors in Nigeria. However, none focused specifically on the effect workplace diversity has on employee relations. Thus, carrying out this study on the effect diversity has on employee relations in Nigeria is essential for developing effective human resource strategies. It is against this backdrop that this study investigated workplace diversity and its effects on employee relations in Nigeria, focusing on commercial banks in Nigeria's geopolitical zones.



Research Objectives

The study sets out to achieve the following:

1. To find out whether gender diversification has an effect on employee relations among commercial bank workers in Nigeria;
2. To find out whether age diversification has an effect on employee relations among commercial bank workers in Nigeria;
3. To find out whether educational diversity has an effect on employee relations among commercial bank workers in Nigeria;
4. To find out whether religious diversity has an effect on employee relations among commercial bank workers in Nigeria; and
5. To find out whether ethnic diversity has an effect on employee relations among commercial bank workers in Nigeria.

Hypotheses

1. Commercial bank workers do not differ significantly in their tendency to relate based on gender.
2. Commercial bank workers do not differ significantly in their tendency to relate based on age.
3. Commercial bank workers do not differ significantly in their tendency to relate based on level of education.
4. Commercial bank workers do not differ significantly in their tendency to relate based on religious affiliation.
5. Commercial bank workers do not differ significantly in their tendency to relate based on ethnicity.



LITERATURE REVIEW

Concept of Work Diversity

Work diversity, often referred to as workplace or workforce diversity, encompasses the varied differences among individuals in an organization. These differences can be in terms of race, ethnicity, gender, age, religion, disability, sexual orientation, education, and national origin, among others. The idea of work diversity has gained significant attention due to globalization, migration, and increasing calls for equity and inclusion in organizational settings. Several scholars have defined work diversity from various perspectives, emphasizing its diverse nature and implications for organizational growth and employee engagement. For instance, Thomas (1996) defines work diversity as the collective mixture of differences and similarities that include individual and organizational characteristics, values, beliefs, experiences, backgrounds, preferences, and behaviors. Meanwhile, Cox (2001) offers a more structural approach by describing workplace diversity as the representation, in one social system, of people with distinctly different group affiliations of cultural significance. According to Cox, cultural group affiliations such as race, gender, and ethnicity are critical components that determine how diversity is perceived and managed within organizations. From another standpoint, Patrick and Kumar (2012) provides a more inclusive perspective, defining workplace diversity as the understanding, acceptance, and valuing of differences among people with respect to age, class, race, ethnicity, gender, disabilities, and religion. Their definition emphasizes the importance of not just recognizing diversity but also appreciating and valuing it in practical organizational settings. Kreitner and Kinicki (2013) describe workplace diversity as the host of individual differences that make people unique and the management of those differences in a way that is both inclusive and respectful. This definition focuses on the uniqueness of each employee and the necessity for management to foster an inclusive work environment. Shen et al. (2009) conceptualize work diversity in terms of human resource management (HRM) by stating that diversity management involves the systematic and planned commitment by organizations to recruit and retain employees from diverse demographic backgrounds. This definition ties diversity to strategic HRM practices, highlighting its role in achieving broader organizational objectives such as innovation, talent retention, and competitive advantage.

In conclusion, the concept of work diversity is widely defined by scholars through lenses that range from cultural and structural differences to strategic human resources and performance outcomes. Regardless of the perspective, a common thread across all definitions is the acknowledgment that diversity is integral to organizational success, provided it is effectively managed and inclusively embraced.

Concept of Employee Relation

Employee relations and industrial relations are often mistakenly used interchangeably, yet they represent two distinct perspectives within workplace dynamics. While industrial relations traditionally focus on the rules governing the relationship between employers and organized labor or trade unions, dealing with issues like collective bargaining, industrial democracy, disputes, and labor laws (Kaufman, 2006; Webb & Webb, 1897; Fashoyin, 2005), employee relations adopt a



broader and more contemporary approach. It centers on the individual and group relationships within the workplace, regardless of union involvement. Industrial relations are largely reactive, responding to conflict or negotiation, whereas employee relations are proactive, aiming to foster a positive, engaging, and harmonious work environment.

Employee relations refer to the systematic efforts by organizations to manage and nurture relationships among all staff levels, particularly between management and employees, as well as among employees themselves (Verlinden, 2020). This concept in this study underscores the importance of creating a workplace climate characterized by mutual respect, trust, open communication, and collaborative effort. The emphasis is not solely on resolving disputes but on creating structures, practices, and behaviors that prevent conflict and enhance cooperation.

At its core, employee relations thrive on trust. Trust forms the bedrock of any meaningful relationship in the workplace. When employees trust their leaders, they are more likely to be engaged, motivated, and committed (Martic, 2024; Stephens, 2022). Similarly, courtesy is another aspect of employee relations because, among employees, it contributes to a respectful and supportive environment, reducing misunderstandings and encouraging empathy. Teamwork is another vital element of employee relations, as it fosters collaboration and shared goals, encouraging individuals to work together towards the success of the organization. When team members communicate effectively and support one another, performance and morale improve. Other critical factors include open communication, which ensures that feedback—both positive and constructive—is exchanged freely and constructively; equity, where all employees feel fairly treated in terms of workload, opportunities, and recognition; and engagement, which involves involving employees in decision-making and allowing them a voice in shaping their work experiences.

In essence, employee relations are not just a human resource function but a strategic organizational tool. Organizations that actively invest in good employee relations cultivate cultures where individuals feel valued, understood, and connected not only to their jobs but to each other. The end result is often improved productivity, reduced turnover, higher job satisfaction, and a competitive edge in talent retention. Thus, employee relations are concerned with building and sustaining day-to-day interpersonal harmony and professional growth within the workplace. Simply put, employee relations encompass the interactions and relationships between employees and their employers, as well as among employees themselves. It involves the effective management of these relationships, whether by employers or employees, through trust, mutual respect, courtesy, interpersonal communication, and teamwork.

Theoretical Framework: Social Identity Theory

Social Identity Theory (SIT) offers a valuable lens for examining the dynamics of workplace diversity and its impact on employee relations, particularly in a multicultural context like Nigeria, where ethnic, religious, and cultural diversity is prominent. Originally proposed by Henri Tajfel and John Turner in 1979, Social Identity Theory posits that individuals categorize themselves and others into social groups (e.g., by ethnicity, gender, or religion) to develop a sense of identity and



belonging. This group classification often leads to in-group favoritism and out-group discrimination, especially in competitive or diverse environments.

A key assumption of SIT is that people derive part of their self-concept from their group memberships and are motivated to achieve a positive social identity. This process involves social categorization (labeling groups), social identification (adopting group norms), and social comparison (evaluating other groups), which can foster intergroup bias and conflict.

Social Categorization: People categorize themselves and others into social groups based on shared characteristics like ethnicity, gender, religion, or occupation (McLeod, 2023).

Social Identification: Individuals identify with and feel a sense of belonging to specific social groups, often viewing these groups as "us" (Verkuyten, 2021).

Social Comparison: People compare their group with other groups to assess their own group's status and maintain a positive social identity (Hogg, 2000). In maintaining this social identity, individuals strive to make their in-group appear more positive and distinct than out-groups, which can lead to biases and prejudice.

In explaining this study, SIT explains that diverse workplaces may unintentionally reinforce social categorizations, causing employees to align with in-groups based on ethnicity, religion, or region. This alignment can lead to reduced cooperation, trust deficits, and interpersonal tensions among employees from different backgrounds. Conversely, organizations that actively promote inclusive practices may reduce the salience of group boundaries and foster a shared organizational identity, thereby improving employee relations. Thus, SIT underscores the psychological underpinnings of diversity-related conflicts and highlights the importance of inclusive leadership and organizational culture in managing diversity effectively.

METHODOLOGY

The study adopted a descriptive research design and was carried out in selected banks in three major geopolitical zones in Nigeria, which were selected purposively due to the high residence of the three major tribes (Igbo, Yoruba, and Hausa) in Nigeria. The geopolitical areas selected for the study were Southeast, Southwest, and Northwest. The geopolitical zones were purposely selected because of the high concentration of the three major tribes in almost all their states. However, the simple random sampling technique of balloting without replacement was used to select a state in each geopolitical region and also the commercial banks in which the study was carried out. The sample size of the study was determined using Cochran's sample size estimation formula. Thus, the sample of the study comprised 385 commercial bank staff from the selected geopolitical regions in Nigeria. The data collection tool was a structured questionnaire made up of demographic questions and 4-point Likert scale questions. Data collected were processed using SPSS and analyzed using descriptive statistics, specifically frequency tables, mean, and standard deviation. The hypotheses stated in the study were tested using a T-test and one-way ANOVA. A total of 385



questionnaires were distributed; however, only 368 were correctly filled and returned. Thus, the analysis of the study was based on the 368 correctly filled and returned questionnaires.

Data Presentation and Analysis

Table 1: Socio-demographic Characteristics of Respondents

Variables	Frequency	Percentages
Age		
18-27	112	30.4
28-37	189	51.4
38-47	57	15.5
48-57	10	2.7
58 years and above	-	-
Total	368	100
Gender		
Male	179	48.6
Female	189	51.4
Total	368	100
Level of Education		
Senior Secondary School Certificate	4	1.1
ND/OND or equivalent	147	39.9
B.Sc./HND or equivalent	168	45.7
M.Sc	51	13.9
P.hD	2	0.5
Total	368	100
Ethnicity		
Igbo	132	35.9
Yoruba	129	35.1
Hausa	107	29.0
Total	368	100
Religious Affiliation		
Christianity	165	44.8
Islam	150	40.8
African Traditional Religion/Others/Atheist	53	14.4
Total	368	100

The data presented in table 1 provides a descriptive breakdown of respondents based on three key demographic variables. Based on age, the table shows that the majority of the respondents fall within the 28–37 age bracket, accounting for 51.4% of the sample. This is followed by the 18–27 age group, which represents 30.4% of respondents. The 38–47 age group constitutes 15.5%, while those aged 48–57 account for a marginal 2.7%. This distribution shows that commercial bank workers in Nigeria are predominantly young to middle-aged adults. The gender composition of the respondents shows a nearly balanced distribution, with 179 males (48.6%) and 189 females (51.4%). This slight predominance of females suggests gender inclusivity in the study and



indicates that perspectives from both genders are fairly represented. The educational attainment of the respondents reveals a population with a relatively high level of formal education. A substantial portion holds a BSc./HND or equivalent, representing 168 respondents (45.7%), followed closely by those with an ND/OND or equivalent, making up 147 respondents (39.9%). Additionally, 51 respondents (13.9%) possess a master's degree, while a very small number have attained a Ph.D. (2 respondents, or 0.5%). However, only 4 respondents (1.1%) reported having only a Senior Secondary School Certificate, implying that the sample largely consists of individuals with post-secondary education. The ethnic distribution of the study reflects a diverse representation of Nigeria's major ethnic groups. Igbo respondents are the most represented, constituting 132 individuals (35.9%), followed closely by the Yoruba ethnic group with 129 respondents (35.1%), and then the Hausa group, which accounts for 107 respondents (29.0%). This relatively evenly spread across the three major ethnic groups in Nigeria contributes to a balanced demographic profile, enhancing the generalizability of findings across cultural and ethnic lines.

Table 2: Mean and Standard Deviation Showing Employee Relations in Commercial Banks

	Mea n	Std. Deviation
There is open and transparent communication among team members.	2.66	0.85
I feel comfortable sharing my ideas with management.	2.34	0.88
I am treated with respect by my colleagues	3.21	0.74
I feel safe reporting conflicts or grievances.	2.59	0.90
Workplace conflicts are resolved in a fair and timely manner.	2.57	0.91
My coworkers and I support each other to reach our goals.	2.62	0.87
I enjoy working with my team members.	2.46	0.89
I trust my colleagues to make the right decisions.	2.58	0.88
Grand Mean	2.50	0.87

Data presented in table 2 shows that employee relations in commercial banks are generally moderate, with some areas reflecting more positive experiences than others. The highest mean score ($M = 3.21$, $SD = 0.74$) was recorded for the item "I am treated with respect by my colleagues," indicating that a majority of employees feel respected within their immediate work environment. On the other hand, the lowest mean score ($M = 2.34$, $SD = 0.88$) was observed in response to the item "I feel comfortable sharing my ideas with management." This points to a gap in upward communication and suggests that many employees may not feel safe expressing their thoughts or suggestions to those in leadership positions. Other aspects of employee relations, such as team communication ($M = 2.66$, $SD = 0.85$), trust in colleagues' decision-making ($M = 2.58$, $SD = 0.88$), and the ability to report conflicts safely ($M = 2.59$, $SD = 0.90$), received average ratings. Similarly, the item "Workplace conflicts are resolved in a fair and timely manner" ($M = 2.57$, $SD = 0.91$) shows that employees perceive the conflict resolution process as moderate. Furthermore, teamwork and cooperation are rated fairly, as seen in the item "My coworkers and I support each other to reach our goals" ($M = 2.62$, $SD = 0.87$), while enjoyment in working with team members is slightly lower ($M = 2.46$, $SD = 0.89$), hinting at mixed experiences regarding collaboration and team dynamics. In general, the grand mean shows a moderate positive relationship among employees in commercial banks in Nigeria.



Test of Hypotheses

Hypothesis 1: Commercial bank workers do not differ significantly in their tendency to relate based on gender.

Table 3: T-test Showing the Test of Hypothesis 1

Gender	f	Sig	t	df	Sig (2-tailed)	Mean difference
Male	179	.453	.075	366	.653	-0.02
Female	189				.653	-0.02

The T-test statistics provided in Table 3 show a significant value of .453. Since the significant value (0.453) is greater than the 0.05 significance level, the null hypothesis was accepted, and it was concluded that no statistically significant difference exists in employee relations based on gender among commercial bank workers.

Hypothesis 2: Commercial bank workers do not differ significantly in their tendency to relate based on age.

Table 4: ANOVA Table Showing the Test of Hypothesis 2

	Sum of squares	df	Mean square	F	Sig
Between groups	4.21	4	1.05	1.23	0.297
Within groups	309.73	363	0.85		
Total	313.940	367			

Table 4 shows a significance value of 0.297, which is greater than 0.05. Thus, the null hypothesis was accepted and the alternative hypothesis rejected. This implies that there is no significant difference in the tendency of commercial bank workers to relate based on their age.

Hypothesis 3: Commercial bank workers do not differ significantly in their tendency to relate based on level of education.

Table 5: ANOVA Table Showing the Test of Hypothesis 3

	Sum of squares	df	Mean square	F	Sig
Between groups	22.374	2	11.187	5.203	.006
Within groups	784.981	365	2.150		
Total	807.355	367			

Table 5 shows a significant value of 0.006, which is < 0.05 . Thus, the null hypothesis was rejected and the alternative hypothesis accepted. This implies that there is a significant difference in the tendency of commercial bank workers to relate, based on their level of education.

Hypothesis 4: Commercial bank workers do not differ significantly in their tendency to relate based on religious affiliation.

**Table 6: ANOVA Table Showing the Test of Hypothesis 4**

	Sum of squares	df	Mean square	F	Sig
Between groups	27.891	2	13.946	6.233	.002
Within groups	816.213	365	2.237		
Total	844.104	367			

Table 6 shows a significant value of 0.002, which is < 0.05 . Based on this, the null hypothesis was rejected and the alternative hypothesis accepted. This implies that there is a statistically significant difference in the tendency of commercial bank workers to relate based on religious affiliation.

Hypothesis 5: Commercial bank workers do not differ significantly in their tendency to relate based on ethnicity.

Table 7: ANOVA Table Showing the Test of Hypothesis 5

	Sum of squares	df	Mean square	F	Sig
Between groups	3.123	2	1.562	0.677	.509
Within groups	841.728	365	2.306		
Total	844.851	367			

Table 7 shows a significant value of 0.509, which is > 0.05 . By implication, the alternative hypothesis was rejected and the null hypothesis accepted. This means there is no statistically significant difference in how commercial bank workers relate based on ethnicity.

DISCUSSION OF FINDINGS

This study, in investigating workplace diversity and its effects on employee relations in Nigeria among commercial bank workers, found a moderate relationship among employees in commercial banks. This moderate level of employee relations in Nigerian commercial banks can be attributed to the formal and hierarchical nature of banking institutions, which break work down according to capacity and departments in order to achieve efficiency. This can also be a result of banking ethics that encourage professionalism. The study also found that there is open and transparent communication among team members in Nigerian banks. The presence of open and transparent communication among team members may be a reflection of the structured training and standard operating procedures commonly enforced in the banking sector. This study equally found that commercial bank staff are not comfortable sharing their ideas with those in management. This hesitation among staff can be a result of various discouraging factors experienced by employees. The study again found that commercial bank workers in Nigeria generally treat their colleagues with respect. These respectful colleague interactions may likely stem from professionalism and workplace ethics, both of which are emphasized in the financial sector. The study also found that commercial bank workers in Nigeria feel safe reporting conflicts or grievances. The safety workers feel in reporting conflicts and grievances may be a result of HR policies promoting inclusivity and good conflict management present in commercial banks, because the study also found that



conflicts in banks are resolved in a fair and timely manner. The study again found that workers in commercial banks support each other to reach their goals and trust each other to make the right decisions. This support and trust found among workers may be a result of workers trying to achieve optimum performance and meet deadlines. However, the study found that commercial bank workers, in relation to their fellow employees, do not fully enjoy working as a team. The lack of enjoyment in teamwork may stem from workload pressures and individual performance abilities that may differ among team members. The study, through its tested hypothesis, found that gender as a factor does not have an effect on the relationship between commercial bank workers in Nigeria. The study also found that age is not a factor that has an effect on employee relations in Nigerian commercial banks. The study further found that employees differ in the way they relate based on their level of education. Again, the study found that the way workers relate differs based on religious affiliation. The study further showed that ethnicity does not have an effect on the way commercial bank workers relate in the workplace. With regard to the outcome of the hypothesis test on diversity factors, the insignificance of gender and age on employee relations could be due to the banking sector's relatively standardized employment practices and compliance with anti-discrimination laws. However, the differences observed based on education level and religious affiliation may reflect deeper societal dynamics in Nigeria, where educational attainment often correlates with status and influence, and religious identity may shape social norms and interpersonal relationships, especially trust. The non-significant impact of ethnicity could be an indication that Nigerian banking institutions are succeeding in fostering inclusive environments that prioritize professional identity over ethnic background.

CONCLUSION

This study concludes that employee relations in Nigerian commercial banks are moderately positive, shaped by professional ethics, structured communication, and fair conflict resolution mechanisms. Workers generally treat each other with respect and offer mutual support, though some challenges persist, particularly discomfort in engaging with management and a lack of enthusiasm for teamwork, due to hierarchical work culture and individual workload pressures. Also, diversity factors such as gender, age, and ethnicity do not significantly affect employee relations, showing progress in inclusive workplace practices. However, differences based on educational attainment and religious affiliation suggest that broader societal dynamics still influence interpersonal relations. These findings imply that while Nigerian banks have cultivated respectful and inclusive environments, improving vertical communication and fostering genuine team spirit could further enhance employee relations in organizational settings, especially in the banking sector.



RECOMMENDATIONS

To address the issues identified in the study and further strengthen employee relations within Nigerian commercial banks, a strategic approach that includes practical implementation and clear outcomes is essential. One effective recommendation is the institutionalization of structured feedback and dialogue platforms between management and employees. This strategy can be implemented through monthly interactive forums or digital suggestion systems that allow staff at all levels to express concerns, provide input, and receive feedback without fear of repercussion. These platforms should be managed by neutral HR personnel trained in conflict sensitivity and emotional intelligence to ensure open, non-judgmental conversations. Over time, this is expected to build trust, reduce the discomfort associated with vertical communication, and foster a culture of transparency, ultimately leading to greater employee engagement and organizational cohesion.

Another key recommendation is the integration of cross-functional team-building initiatives into bank routine operations. This could be achieved through periodic team-based projects, interdepartmental workshops, or goal-oriented collaborative challenges that require input from staff of varying roles and ranks. Such initiatives should be purposefully designed to de-emphasize hierarchical distinctions and promote mutual reliance in solving practical tasks. When consistently implemented, these programs can stimulate enthusiasm for collaboration, mitigate the isolation often caused by individual workload pressures, and gradually cultivate a workplace culture that values teamwork and collective success over individual competition.

Lastly, to address the subtle relational divides influenced by educational attainment and religious affiliation, banks should implement inclusive cultural competency training that goes beyond diversity awareness. This can be introduced as part of mandatory staff development programs, where employees engage in guided activities and discussions around empathy, value-driven interactions, and bias reduction. Such training must be context-sensitive and facilitated by professionals familiar with Nigeria's socio-cultural complexity. Over time, this initiative could help reduce unconscious biases, promote deeper interpersonal understanding, and encourage more meaningful professional relationships across educational and religious lines, thereby reinforcing inclusivity and unity in the banking work environment.

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