



IMPACT OF EMPLOYEE DIVERSITY ON SERVICE DELIVERY IN COMMERCIAL BANKS IN BAYELSA STATE

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Abstract: This study examined the relationship between employee diversity in terms of thinking styles, communication skills, and innovation/creativity, and service delivery among commercial banks in Bayelsa State. Data were collected through questionnaires from 201 employees across 13 banks, using a cross-sectional survey design. 148 copies of questionnaire were filled and retrieved. The data were analysed using Spearman Correlation technique. The findings revealed that employee's thinking styles, communication skills, and creativity significantly enhance service delivery among commercial banks in Bayelsa State. Specifically, diverse thinking styles improve problem-solving and customer interactions, while communication skills foster effective teamwork and customer satisfaction. Innovation and creativity enable employees to propose new solutions, improving service quality and customer loyalty. Based on these findings, the study recommended that commercial banks and other institutions should encourage diverse thinking, invest in training to improve communication and creativity, and create an environment that nurtures innovation to enhance service delivery and remain competitive in the banking sector.

Keywords: Employee diversity, service delivery, thinking styles, communication skills, innovation/creativity

1.0 Introduction

The concept of employee diversity encompasses not only demographic aspects such as race, gender, and ethnicity of employees but also the variation in employees' thinking styles, problem solving approaches, and perspectives. It has gained significant attention as the key driver of organizational effectiveness. In the context of commercial banks in Bayelsa State, Nigeria, employee diversity plays a crucial role in enhancing service delivery, particularly in terms of thinking styles, communication skills, and innovation/creativity (Jabbour et al., 2018).

Thus, this study underpinned employee diversity in terms of cognitive diversity, which is closely tied to innovation/creativity of employees. Therefore, employee diversity is the combination of different approaches of employees to tackle challenges from various angles, thereby generating more creative and innovative ideas or solutions to problems (Leibowitz, et al, 2018). Gupta and

Sinha and Gupta (2020) (2020) also opined that, employee diversity refers to the differences in individuals' thinking processes, problem-solving styles, and approaches to decision-making. They argued that when teams consist of individuals with distinct cognitive abilities and problem-solving approaches, the group can effectively address complex and ill-structured problems.

Thus, employee diversity in this study includes thinking styles, communication skills, and innovation/creativity. These factors not only improve operational efficiency but also contribute to a positive customer experience, fostering competitiveness and growth within an organization (Fujimoto et al., 2021).

Employees with divergent thinking styles, whether analytical, creative, or practical, complement each other in problem-solving, ensuring that diverse aspects of a situation are considered. That is, customers' complaints would be handled differently and effectively, and solutions are tailored to the specific needs of clients, thereby improving customers' satisfaction in commercial banks of Bayelsa State.

Therefore, employee diversity can bring about different thinking strategies, leading to innovative solutions and more effective problem-solving approaches in an organization thereby enhancing service delivery (Stahl et al., 2020).

Effective communication is vital in the banking sector, where clear and transparent exchanges of information between employees, clients, and management are critical. Employee diversity, particularly in terms of different communication styles, enhances this exchange by introducing varied methods of conveying ideas, instructions, and feedback. Employees from different cognitive backgrounds bring unique communication techniques, such as different approaches to explaining complex financial products or customer service processes. This diversity in communication styles fosters mutual understanding and clarity, both of which are essential for seamless service delivery (Parasuraman et al., 2018).

A study by Oyetunde (2019) emphasized that diverse cognitive abilities and communication styles enable employees to adapt their approaches depending on the situation, thereby enhancing efficiency and reducing miscommunication. In Bayelsa's commercial banks, effective communication directly correlates with improved customer interactions and service quality, as clients feel more understood and supported. In commercial banks of Yenagoa, employees who can effectively communicate in both English and local dialects such as Ijaw, Epie, Nembe, Brass, Ogbia or even in other languages in Nigeria like Igbo, Yoruba, etc. would be able to interact better with a broad customer base, leading to better understanding of customers' problem, addressing it effectively, would ensure quicker resolution and higher satisfaction, thereby creating a more competitive advantage in the local market.

One of the most significant advantages of employee diversity in commercial banking is its potential to drive innovation and creativity. In an increasingly competitive and dynamic banking environment, the ability to innovate is crucial for maintaining customer satisfaction and securing a competitive edge. Employee diversity stimulates creativity by encouraging the exchange of unique ideas and perspectives. Employees with different cognitive frameworks can collaborate to develop innovative banking solutions, such as new financial products, personalized services, and technological enhancements. Study by Olugbenga and Akinyemi (2020) supports this by suggesting that employee diversity enhances creative problem-solving and innovation, as diverse thinking styles allow for novel ideas to be explored. In Bayelsa State's commercial banks, this results in better-designed services, such as customized loan plans or digital banking services, tailored to the needs of the local population. Thus, cognitive diversity, in terms of thinking styles, communication skills, and innovation, significantly impacts service delivery in the commercial banks of Bayelsa State. When employees bring different cognitive approaches to the workplace, it leads to more effective problem-solving, clearer communication, and increased creativity, all of which contribute to enhanced service quality and customer satisfaction. Banks that embrace cognitive diversity are better equipped to meet the needs of a diverse clientele, ultimately improving their competitive position in the market (Herring, 2020).

Studies showed that workforce with varied thinking styles perform 23% better in creative tasks, allowing banks to address customer needs more effectively (Campion et al., 2017), teams with diverse communication skills

communicate 21% more effectively, improving customer interactions and satisfaction (Shen et al., 2023), and employees with innovation/creativity are being 30% more likely to generate creative solutions to solve customers' needs (Leung et al., 2022).

Despite the growing awareness of the importance of employee diversity, many commercial banks in Bayelsa State still fail to fully harness its potential. According Ajayi et al. (2020) revealed that 55% of banks employees in Bayelsa State are limited in varying perspectives in problems solving due to insufficient training of employees; and over 40% of employees have limitations in communication skills to enhance collaboration. Furthermore, a study by Edeh and Nwachukwu (2019) found that while employees believe they possess innovative and creative abilities, over 50% of them feel these skills are underutilized, which ultimately affects the quality of service delivered to customers. This means there is insufficient information on employee diversity and service delivery in Bayelsa State.

Previous studies on service delivery through employee diversity have focused mostly on demographic factors such as gender or ethnicity, but they have largely pay less attention to the role of employees' diversity in terms of thinking styles, communication skills, and innovation/creativity. As a result, many commercial banks in the state continue to face challenges related to low customer satisfaction, poor communication between departments, and a lack of innovation in their service delivery.

The consequences of not addressing these issues are far-reaching. Employees whose thinking styles and creativity are poor or ignored, suffer from reduced job satisfaction, which can lead to higher turnover rates. Some commercial banks themselves suffer as well, as their service delivery remains stagnant, causing them to lose competitive advantage. Most importantly, customers experience the burden of these issues through delayed responses, poor problem-solving, and an overall lack of innovation in the services offered.

Previous studies have failed to explore employee diversity in terms of employee thinking styles, communication skills, and their potential for innovation and creativity to improve service delivery in commercial banks in Bayelsa State. Addressing this gap would offer valuable insights on boosting employee engagement, fostering creativity, and improving service delivery, benefiting both employees and customers. Thus, this study aims to examine the relationship between employee diversity in terms of thinking styles, communication skills, innovation/creativity, and service delivery in Bayelsa State's commercial banks, offering a fresh perspective on overcoming ongoing challenges. As such, the following hypotheses are developed:

- i. There is no significant relationship between employee thinking styles and service delivery of commercial banks in Bayelsa State.
- ii. There is no significant relationship between employee communication skills and service delivery of commercial banks in Bayelsa State.
- iii. There is no significant relationship between employee innovation/creativity and service delivery of commercial banks in Bayelsa State.

2.0 Literature Review

Oluwatayo (2023) investigated how employee demographic diversity (age, gender, and educational background) influences service delivery in Nigerian banks. A sample of 400 employees and 600 customers was surveyed. Data analysis was conducted using regression analysis and structural equation modeling (SEM). The results indicated that gender and age diversity improved communication and customer satisfaction, while educational diversity contributed to better problem-solving and decision-making. The study concluded that employee diversity significantly improves service delivery in Nigerian banks by increasing both the quality and speed of service.

Umar and Usman (2021) explored the effect of employee diversity on service delivery in Nigerian e-commerce platforms. A sample of 250 employees from ten e-commerce companies was surveyed, with data analyzed using factor analysis and regression models. The results showed that employee diversity leads to improved service delivery, with diverse teams able to handle customer issues more effectively and innovatively. The study concluded that diversity is a key driver of service excellence in Nigeria's fast-growing e-commerce sector.

Adebayo (2023) investigated how employee demographic diversity (age, gender, ethnicity) influences customer service quality in Nigeria's telecommunications sector. The study involved 500 employees and 800 customers. Data analysis was conducted using multiple regression analysis and SEM. The results indicated that employee diversity, particularly in terms of gender and ethnicity, significantly improved service quality and customer satisfaction. The study concluded that a diverse workforce is key to addressing the dynamic and varied customer needs in the telecommunications industry.

Yamada and Tanaka (2020) explored how employee demographic diversity affects service delivery in Japanese retail chains. A sample of 350 employees and 600 customers was surveyed. The data were analyzed using ANOVA and regression analysis. The results indicated that diversity in gender, age, and ethnicity improved customer satisfaction by enhancing communication and service responsiveness. The study concluded that having a diverse workforce results in a more dynamic and adaptable service environment, improving the overall customer experience.

Adamu and Olayinka (2019) investigated the impact of workforce diversity on service delivery in Nigerian banks. Using a sample size of 200 employees from five major banks, the study employs descriptive statistics and correlation analysis. Results revealed that ethnic and gender diversity have positive effect on the quality of customer service, with diverse teams demonstrating enhanced problem-solving abilities and innovation. The findings concluded that diverse workforces in banks improve customer satisfaction and operational efficiency. The study concludes that fostering diversity within organizations is essential for improving service delivery in Nigeria's banking sector.

Banda and Moyo (2021) explored how employee diversity influences customer satisfaction in the retail sector in Zimbabwe. A sample of 150 employees from 10 retail companies was surveyed, and the data were analyzed using regression analysis and ANOVA. The results showed that employee diversity—especially in terms of gender and ethnicity—positively impacts customer satisfaction by improving service delivery and responsiveness. The study concluded that a diverse workforce is crucial for meeting the varied needs of customers in the retail industry, ultimately leading to increased customer loyalty and satisfaction.

Chikanda and Tembo (2020) examined the effect of employee diversity on organizational performance in Zambia's healthcare sector. The study used a sample of 250 healthcare workers from five hospitals, and data were analyzed using Structural Equation Modeling (SEM) and factor analysis. The findings indicated that diversity in healthcare teams significantly enhances organizational performance, especially in service delivery.

Dlamini and Ndlovu (2018) investigated the impact of gender diversity on service delivery in South African educational institutions. A sample of 120 faculty members from six universities was selected, and data were analyzed using T-tests and correlation analysis. The results indicated that gender diversity contributes to more inclusive teaching strategies, resulting in improved student satisfaction and engagement. The study concluded that gender-diverse teams in educational institutions lead to a more equitable and high-quality service delivery, benefiting both students and faculty members.

Eliwa and Odembo (2022) examined the relationship between cultural diversity and customer service delivery in the Kenyan telecommunications sector. The study utilizes a sample of 180 employees from four telecom companies, and data are analyzed using multiple regression analysis. Results showed that cultural diversity

significantly enhances customer service delivery, improving communication and customer satisfaction. The study concluded that a culturally diverse workforce is a key factor in providing better customer service, especially in a country with a rich cultural tapestry like Kenya.

Fombad and Ndong (2020) explored the role of racial diversity in improving service delivery in Cameroon's banking sector. A total of 210 employees from various banks participated in the study, with data analyzed using factor analysis and descriptive statistics. The results revealed that racial diversity positively affects teamwork, collaboration, and service delivery by fostering innovation and broader perspectives. The study concluded that promoting racial diversity in banking teams can enhance customer satisfaction and operational efficiency.

Hassan and Abdulrahman (2021) examined how workforce diversity influences public service delivery in Ghana. A sample of 300 employees from various government departments was used, with data analyzed using linear regression and ANOVA. Results indicated that diversity in the workforce enhances service delivery by increasing efficiency, responsiveness, and innovation. The study concluded that diversity should be promoted in public institutions to better address the diverse needs of the population and improve service quality.

Kamau and Ochieng (2020) examined the impact of ethnic diversity on customer service in Kenyan banks. A total of 210 employees from six banks were surveyed, and data were analyzed using correlation analysis and regression models. Results revealed a strong positive relationship between ethnic diversity and customer satisfaction. The study concluded that ethnic diversity improves customer relations by fostering better communication and cultural understanding, which enhances overall service quality.

Kante and Toure (2018) explored the role of gender diversity in customer service delivery within African airlines. A sample of 100 employees from five airlines was analyzed using factor analysis and correlation tests. The findings revealed that gender diversity in customer-facing roles significantly improves service delivery and customer satisfaction. The study recommended that airlines should prioritize gender diversity to meet customer expectations and enhance their competitive edge.

Lagos and Obeng (2023) examined the relationship between employee diversity, innovation, and service delivery in African tech firms. A sample of 200 employees from 10 tech companies was used, with data analyzed using regression analysis and innovation metrics. Results showed that diversity positively influences innovation, which in turn improves service delivery. The study concluded that diversity is a critical factor for tech firms aiming to stay competitive and deliver superior services.

Musa and Sakwe (2020) explored how employee diversity influences service quality in Nigeria's public transportation sector. The sample consisted of 150 employees from 10 public transport companies, and data were analyzed using factor analysis and ANOVA. Results showed that diversity within teams improves service quality by enhancing communication and understanding among employees. The study concluded that public transportation systems should promote diversity to enhance service delivery and customer satisfaction.

Nandi and Mahto (2021) examined the impact of employee diversity on customer experience in Kenya's hospitality industry. A sample of 250 employees from 12 hotels was used, and data were analyzed using correlation analysis and regression models. Results showed that diversity in the workforce enhances customer experiences, particularly by accommodating diverse cultural preferences. The study concluded that diversity in the hospitality industry improves customer satisfaction and loyalty.

Omar and Mollel (2022) investigated the influence of employee diversity on customer service delivery in Tanzanian telecommunications companies. A sample of 190 employees from six telecom firms was surveyed, and data were analyzed using structural equation modeling (SEM) and regression analysis. Results revealed that employee diversity improves service delivery, particularly in customer-facing roles. The study concluded that telecommunications companies should prioritize diversity to better serve the diverse Tanzanian population.

Suleman and Ochieng (2020) examined the effect of employee diversity on service delivery in African call centers. A sample of 220 employees from 10 call centers was surveyed, with data analyzed using structural equation modeling (SEM) and regression analysis. Results showed that diversity improves customer satisfaction by enhancing communication and problem-solving. The study concluded that promoting diversity in call centers leads to improved service delivery and better customer relations.

Tariq and Musonda (2019) investigated the impact of workforce diversity on service delivery in the financial services sector in Botswana. A sample of 180 employees from six financial institutions was surveyed, with data analyzed using descriptive statistics and multiple regression. The results indicated that diversity, particularly gender and cultural diversity, significantly enhances service delivery by improving customer engagement and service quality.

3. 0 Methodology

This study adopted a cross-sectional survey design; as such data were obtained through questionnaire from 201 employees of commercial banks in Bayelsa State.

The sample size (201) was determined using Taro Yamane's formula from a population of 403, (NBS, 2024). A random sampling technique was used, where every employee had equal chance of being selected to participate in the study across thirteen commercial banks (Access bank, Zenith bank, Keystone bank, GTbank, UBA, Globus bank, Polaris bank, Union Bank, Sterlin Bank, Ecobank, FCMB, Firstbank, and Unity bank) in Bayelsa.

The study adopted descriptive statistics and Spearman Correlation coefficient with the aid of SPSS23 statistical software. The justification is that, it is more suitable with a survey data to measure relationship with less sensitivity to outliers (Spearman,1904).

The instrument for data collection was validated based on content as well as an expert to ensure that the items comprising the tool were used to realize the objectives of the study. The instrument was highly reliable at 0.87 using Cronbach's Alpha.

4. 0 Results and Discussion of Findings

Out of the two hundred and one (201) expected participants based on the sample size of the study through which questionnaires were administered one- on -one, one hundred and forty-eight (148) participants responded to the questionnaire which amounted to 73.6% participation rate. This implies high level of participation of the study area.

4.1 Descriptive Statistics

Table1: Socio Demographic Characteristics of the Respondents Sex		Frequency
Percentage (%) Male	78	52.7 Female
70	47.3 Total	148
100		

Table4.1.1 above, showed that 78 (52.7%) were males and 70 (47.3%) were females.

Table4.1.2 Age of the Respondents Age		Frequency	Percentage
(%) 19-27	45	30.4	28-36
40	27.0	37-45	31
20.9			
46 and above	32	15.9	
Total	148	100	

From Table 4.1.2 above, 45 (30.4%) were within the age bracket of 19-27 years, 40 (27.%) were within the age bracket of 28-36 years, while 31(20.9%) were within the age bracket of 37-45 years, and 32 (21.6%) were within the age bracket of 46 and above.

4.2 Empirical Analyses

Table 4.2.1 Spearman's Correlation Results between Employee Diversity (Employees' Thinking Styles, communication Skills, and Innovation/Creativity) and Service Delivery in Bayelsa State.

Service Delivery	Coeff.	(P-value)	(Significance Status @ 0.05)	Thinking
Styles	+0.862	(0.000)	(significant)	Communication Skills
+0.913	(0.000)	(significant)	Innovation/Creativity	+0.988
(significant)				(0.000)

Source: Researcher's SPSS Computation

The above results from Table 4.2.1 indicated that, the null hypotheses of “no significant relationship between employees' thinking styles and service delivery”, no significant relationship between employees' communication skills and service delivery, and no significant relationship between employees' innovation/creativity and service delivery in Bayelsa State were rejected, as the p-values (0.000) are less than 0.05. As employee thinking styles increase by 0.862, service delivery would also increase by 0.862; as communication skills of employee increased by 0.913, service delivery would also increase by 0.913; again, as employee innovation/creativity increased by 0.988, service delivery also increase by 0.988. Thus, employee diversity in terms of employees' thinking styles, communication skills and innovation/creativity is highly and positively as well as significantly related to service delivery among the commercial banks in Bayelsa State.

4.3 Discussion of Findings

The findings of this study depicted that employee thinking styles as a proxy of employee diversity is positively and significantly related to service delivery among commercial banks in Bayelsa State. This is because it influences problem-solving, decision-making, and customer interactions. Diverse thinking styles, such as analytical, creative, or practical, bring different perspectives that can improve efficiency, innovation, and customer satisfaction thereby enhancing quality service delivery. The finding of this study is in conformity with the findings of Adamu and Olayinka (2019), Banda and Moyo (2021) and Chikanda and Tembo (2020) who opined that workforce diversity is crucial for meeting various needs of customers in the retail, banking and medical industries which ultimately leads to increased customer loyalty and satisfaction.

Similarly, this study also examined that communication skill as a proxy of employee diversity is positively and highly correlated with service delivery among commercial banks in Bayelsa State. Effective communication enhances customer interactions, facilitates smooth teamwork, and ensures clarity in service processes. Employees with diverse communication styles, such as direct, empathetic, or persuasive communication, can address a variety of customer needs and resolve issues more effectively. When communication skills align with the bank's goals, it leads to improved customer satisfaction and operational efficiency. Therefore, leveraging diverse communication skills can significantly enhance service delivery in Bayelsa's commercial banks. The finding of this study is also supports the findings of Suleman and Ochieng (2020), Musa and Sakwe (2020), Yamada and Tanaka (2020), and Kamau and Ochieng (2020), that employee diversity in terms of communication skill enhances overall service quality and problem-solving.

In the same vein, this study found out that innovation/creativity as a proxy of employee diversity is highly, significantly and positively related to service delivery among commercial banks in Bayelsa State. Employees with strong innovative and creative abilities can propose novel approaches to banking services, streamline processes, and adapt to changing customer needs. When innovation is fostered within the workforce, it can lead to improved products, services, and customer satisfaction. The finding of this study is line with the findings of Umar and Usman (2021), who opined that efficiency, responsiveness, and lead to improved service delivery in Nigeria's fast-growing e-commerce sector.

5.1 Conclusion

The study revealed that employee diversity in thinking styles, communication skills, and innovation/creativity significantly enhanced service delivery of commercial banks in Bayelsa State. The rejection of the null hypotheses confirmed that as employees' thinking styles, communication abilities, and creativity improve, service delivery also improves. These findings align with previous research, emphasizing the positive impact of diverse employee traits on problem-solving, customer interactions, and service innovation, which ultimately lead to better customer satisfaction and operational efficiency. Thus, employee diversity significantly related or impacts service delivery among commercial banks in Bayelsa State.

5.2 Recommendations

From the findings the study recommends that;

- i. Firms and institutions should encourage diverse thinking styles, communication skills, and creativity to improve service delivery.
- ii. Firms and institutions should provide training to enhance employees' communication and creative abilities for better customer interactions.
- iii. Create an environment that supports innovation to improve banking services and others to stay competitive.

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