Effects of Workforce Diversity on Employee Performance in Malaysian Banking Industry

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Abstract
Workforce diversity in banking is gaining attention since it affects employee performance and has been widely researched outside Malaysia. Therefore, this study aims to determine the main factors that bring significant impact towards employee performance in the banking sector in Malaysia. 3 major factors have been selected in order to examine the degree of employee performance: Age diversity, gender diversity and ethnicity diversity. Convenience sampling is employed in this research. A questionnaire that consists of 27 questions related to the major factors was distributed and 384 responses were collected. The major findings of the analysis are: All three factors: (1) Age diversity, (2) Gender diversity, (3) Ethnicity diversity has a good relationship with employee performance in Malaysia banking sector. Hence, it is recommended that employers should craft policies that can implement inclusion diversity-oriented HR practices and diversity training can ensure fair treatment and support for employees from diverse backgrounds
Keywords: Workforce Diversity, Employee Performance, Age, Gender and Ethnicity

Introduction
The integration of workers from a variety of backgrounds in the workplace is referred to as workforce diversity. Employees from varied backgrounds will feel appreciated and acknowledged when they are valued equally by the organization. By lowering bias and discrimination, this strategy can improve employee performance within the organization and eventually promote increased creativity and productivity (Chaudhry et al., 2021). In order to continue expanding in a competitive and business-challenging climate, it has been shown that a diverse workforce improves workplace conditions and profitability. The term "workforce diversity" typically describes workers with a range of backgrounds and traits, such as age, gender, ethnicity, and cultural background (Nweiser & Dajnoki, 2022). Employee performance is the thorough assessment of the effectiveness, output, and calibre of an employee's job during the time frame from which the employee's performance is determined and assessed. Depending on the employee's success, a manager may promote them to a higher position or

increase their pay, including bonuses and raises. A business that offers its employees good working circumstances will inspire them to function at the maximum level possible and boost production. Employees will also address client needs by offering high-quality services, which will increase customer satisfaction (Vuong & Nguyen, 2022).

The study will look at how employee performance in the Malaysian banking industry is affected by age diversity. This will be accomplished by analyzing whether younger and older personnel perform differently on the job. Employee performance is also greatly impacted by gender diversity. Stereotypes and biases against women persist from the past to the present. Women are not given enough attention since they are perceived as impeding the expansion of the company (Obamiro et al., 2019). Nonetheless, it has also been demonstrated that collaboration between men and women gives the business a competitive edge (Salau, 2023). In the multiethnic country of Malaysia, there are Chinese, Malays, and Indians, the cultures of various ethnic groups may differ, and language barriers may make communication difficult. However, ethnic diversity can also have a positive or bad impact on employee performance.

Literature Review
Employee Performance
Employees are widely regarded as the most important resource for businesses in any industry. Every person contributes a unique blend of driving elements, work methods, and psychological perspective to their job. The qualities, aptitudes, and capabilities of an organization's workforce, as demonstrated by their performance, are crucial to its success and expansion. While some might perform well all the time, others might be more inconsistent in their efficacy (Lemunen, 2022).

Khan et al. (2019) defined performance as the effectiveness with which employees' complete tasks. Since it measures how well employees carry out their duties, it is essential to the success of the organization. Effective performance is essential for accomplishing organizational goals and maximizing employee contributions, and improvements in employee performance can lead to increased productivity and improved morale. Usually, performance is evaluated by comparing the amount and quality of outputs to inputs. According to Malik (2022), a healthy organization is frequently associated with high-performing individuals who have the ability to influence their peers and support the expansion of the banking sector.

One of the main factors influencing an organization's performance is the existence of a diverse workforce. A diverse workforce has the potential to boost employee enthusiasm, promote teamwork, and improve performance metrics. Performance can be impacted by a number of factors, such as age, gender, ethnicity, religious beliefs, and the work environment. Individual performance is also significantly impacted by the efficacy of managerial strategies, especially leadership philosophies and how they are seen by many diverse groups. Additionally, the allocation of organizational resources across heterogeneous workforces highlights the importance of equity in maximizing potential (Idowu, 2022).

The success of a company is directly impacted by the performance of its employees, which shows how well they can carry out their duties. Effective diversity management, according to Jekelle (2021), entails appreciating and respecting individual differences, which improves management procedures by lowering discrimination and fostering inclusivity. This strategy

gives businesses a competitive edge by utilizing the many cultures, abilities, concepts, and inventiveness of the workforce. Diversity in the workforce is positively correlated with key performance metrics like as creativity, innovation, growth, and analytical skills, according to Gupta and Aggarwal (2021). Workforce diversity aids in solving problems at work in an efficient manner. Additionally, exposure to diversity at work broadens employees' knowledge of it, which they can use in a professional setting.

Age
Age diversity is the coexistence of people of different ages in a certain location. This phenomenon can be observed in a wide range of social situations. According to Gupta and Aggarwal (2021), differences in the age distribution of employees can be interpreted as an indicator of the composition of the company and the workgroups that are represented within it. The concept also takes into account differences between generations, bringing attention to the incorporation of people of all ages into the working environment (Kariainto & Mboya, 2024). More and more people are becoming aware of the relationship of age diversity in the formation of organizational structures, which has led to the realization of this fact. Theories such as social identity and self-categorization propose that individuals organize themselves in accordance with the characteristics that are personally significant to them. This kind of organization may favour one group while potentially producing conflict with other groups. According to Odhiambo et al. (2018), the usage of age or generational identity as a consideration in an organizational environment might result in emotional conflict as well as discrimination based on age.

According to the findings of research conducted by Shrestha and Parajuli (2021), older workers face higher levels of competition from younger workers in terms of productivity, profitability, and skill sets. When compared to a homogenous age group in the workplace, it is frequently observed that a diverse age group is more innovative, diverse, and productive than a homogenous age group. Odhiambo et al. (2018), posits that the benefits of age diversity emerge from the complementing effects of diverse age groups interacting with one another. These interactions result in a wide range of abilities and viewpoints, which, individually and together, contribute to an increase in total productivity.

In spite of this, age variability has a detrimental effect on production. This is due to the fact that different age groups have distinct perspectives and beliefs. According to Odhiambo et al. (2018), it has been demonstrated that disagreements between people of different age groups, which are frequently referred to as the "generation gap," lead to a decrease in production. It is a common misconception that older workers are inefficient, resistant to change, and unable to accept new technologies. This misconception makes these problems even more severe. It will be impossible for businesses to capitalize on their knowledge if these assumptions are made.

The authors Kariainto and Mboya (2024) state that age stereotypes are still prominent in the workplace. These stereotypes have a variety of consequences on workers of all ages, including younger workers and older workers, and they can result in both positive and negative attitudes. In situations when age is utilized as a primary differentiator, it has the potential to produce emotional distress and feelings of insecurity among individuals of various age groups, which can lead to the development of internalized bias. Uche et al. (2020) argued that

accepting a diverse age composition within an organization can strengthen working relationships, boost stability, and foster understanding among coworkers. This is despite the fact that age discrimination is still prevalent in the workplace.

Gender
Gender diversity significantly enhances employee performance, hence contributing to the overall efficacy of the organization (Malik, 2022). Previous studies indicate that gender-diverse personnel enhance corporate performance by fostering innovation and producing new ideas for themselves and their colleagues through the creation of informational advantages (Xie et al., 2020). Gender diversity introduces varied perspectives that foster creativity, enhance decision-making, address customer requirements, and attract talent, hence offering a competitive edge to a company (Khan et al., 2019). Organizations exhibiting gender diversity are more adept at comprehending and addressing the wants and preferences of gender-diverse clientele. Consequently, it may engage more efficiently with diverse consumer segments and subsequently offer tailored and appropriate services.

Studies suggest that women frequently get greater knowledge and experience than men, mainly due to their increased obligations in familial and societal contexts. This enhances their capacity to plan tasks and resolve issues more efficiently (Ferrary & Déo, 2023). Conversely, males generally acquire greater proficiency in disciplines such as architecture and engineering, perhaps owing to divergent societal expectations and opportunities in school and career trajectories (Hickey & Cui, 2020). Gender variety engenders varied attitudes and behaviors in diverse settings. Women typically exhibit greater ease in collaboration, active listening, and relationship-building, so augmenting their competencies in cooperation, communication, and leadership. Men, conversely, generally exhibit greater assertiveness and resoluteness in their viewpoints (Xie et al., 2020). Notwithstanding these disparities, both male and female employees frequently encounter discrimination, which can adversely affect their performance. This discrimination stems from being restricted to particular jobs and responsibilities, so constraining their prospects for development in alignment with their talents (Chepkemoi et al., 2022). Setati et al. (2019) observed that certain nations continue to perceive female employees as less competent than their male counterparts and unfit for high-level positions. The persistent gender discrimination in the workplace results in lost opportunities for women regarding expertise and advancement, which profoundly affects their performance (Khan et al., 2019). Habib and Zaidi (2022) noted that certain companies continue to favor male employees, potentially due to a gender bias that perceives men as more competent in specific job facets. Moreover, many corporate cultures may preferentially support men, affording them greater prospects for promotion and professional advancement. Habib and Zaidi (2022) contended that gender diversity does not detrimentally affect employee performance; rather, female personnel can augment business success. Yadav and Lenka (2020) noted that an increasing number of firms are appreciating the relationship of female employees and their contributions to economic success.

Ethnicity
Diversity entails understanding and accepting differences within an environment. A growing number of companies are endeavouring to enhance the workplace by proactively tackling challenges related to gender, age, and ethnic intolerance. Diversity has since become an intrinsic element of every modern business and organization. Workforce diversity can

influence employee performance both positively and negatively, depending on the efficacy of its management (Etalong et al., 2025). The diversity of personnel fosters varied perspectives, enhancing creativity and innovation. Nonetheless, it may lead to disagreements and misunderstandings, which might deteriorate citizenship behaviors, diminish employee satisfaction, and increase turnover (Lee, J. X., & Ng, H. Z. (2023). Nonetheless, if variety is effectively managed, it may enhance performance; if neglected or poorly handled, it may diminish it.

Research demonstrated that racially varied groups were more beneficial for decision-making compared to racially homogeneous ones (Rafaqat, 2022). Ethnic diversity enhances problem-solving by offering varied viewpoints, hence improving team success when these distinctions are appropriately utilized (Shrestha & Parajuli, 2021). Ethnic diversity may induce behavioral modifications among employees, ultimately culminating in favoritism towards persons of the same ethnic background within a group (Zhuwao et al., 2019). Consequently, the company must enhance its comprehension of how individuals from many ethnic backgrounds engage, communicate, and collaborate in organizational contexts. The organization should incorporate diversity concerns into human resource management decisions linked to recruiting, selection, placement, and other associated procedures (Otike et al., 2022). This understanding allows HR managers to evaluate attitudes and readiness across the organization and measure employee acceptance of diversity.

H$_1$:   There is a significant relationship between age diversity and employee performance in the Malaysian banking industry.

Li et al. (2021) demonstrate that the varied knowledge, skills, and abilities (KSAs) of individuals across different age groups enhance human capital and overall organizational performance. Young employees generally exhibit versatile cognitive abilities, a proficient attitude, and current scientific and technological knowledge, allowing them to use these insights more flexibly. Conversely, the expertise of senior employees provides invaluable social knowledge and abilities derived from their wide background in navigating interpersonal relationships. Thus, it cultivates the formation of a comprehensive team adept at effectively managing demanding, confusing, and dynamic circumstances.

Furthermore, Ben Hador and Klein (2020) found that individuals of varying age cohorts provide diverse expertise to the workplace. This age inclusion enables employees to attain a more profound understanding of the necessary duties related to the role in question. These activities will shape the organizational culture, impacting performance via the interchange of social capital among personnel. When employees view their business as equitable and empathetic towards older workers, it fosters a sense of justice and trust, resulting in enhanced dedication and performance.

In contrast, Addisu's (2021) research suggests that age heterogeneity adversely impacts individual productivity, especially in repetitive jobs where the costs of age variation surpass the advantages. Age diversity can provide issues in industries like banking, notably with communication and the resolution of generational conflicts. If not addressed, they may result in miscommunication and conflict, ultimately impeding teamwork and diminishing organizational effectiveness (Salau, 2023). Lemunen (2022) identified an inverse correlation

between employee age and performance, indicating substantial disparities in organizational culture, human resource practices, job nature, and business procedures across different organizations.

H2: A substantial correlation exists between gender and employee performance within the Malaysian banking sector.

Yadav and Lenka (2020) propose that gender diversity can influence employee performance in both beneficial and detrimental ways. An imbalance, characterized by one gender's predominance, may adversely affect performance, whereas an equitable ratio of males and females often yields beneficial outcomes. Gender equality, wherein both genders contribute distinct abilities and experiences, enhances corporate performance and growth (Ritter-Hayashi et al., 2019). Mousa (2021) identified a positive association between gender diversity and corporate performance, indicating that it enhances financial returns, facilitates entry into new markets, and bolsters the company's reputation and employee dedication.

Shrestha & Parajuli (2021) discovered that gender-diverse teams, in both managerial and non-managerial positions, frequently enhance cooperation and collaboration. Gender diversity introduces a range of talents and experiences, improving decision-making and facilitating access to novel knowledge and resources. This variety fosters innovation inside firms by generating new ideas or products, as cognitive conflicts across various genders can enhance decision-making and creativity (Ritter-Hayashi et al., 2019).

Research indicates both male and female employees are subject to stereotype influences. Females are anticipated to exhibit communal behavior, such as being customer-oriented and selflessly contributing to the organization, but males are instilled with the imperative to concentrate on the company's success, being goal-driven and determined to optimize earnings consistently. Moreover, females continue to face gender discrimination (Hebl et al., 2020).

H_3:   There is a significant relationship between ethnicity and employee performance in the Malaysian banking industry.

Malaysia is a multifaceted society including individuals of various ethnicities, faiths, and cultural heritages. The primary ethnic groupings include of Malays, Chinese, Indians, and others. Consequently, organizations across all sectors currently encounter significant issues and obstacles in managing and integrating a diverse workforce (Ohunakin et al., 2019). Furthermore, management must comprehend the influence of diversity on workplace interactions and the resultant effects on employee performance. Bernard et al. (2019) assert that comprehending the expectations of each individual will enhance the satisfaction of a diverse workforce.

Disadvantages include communication barriers, ethnic marginalization, discrimination, and resistance to change (Inegbedion et al., 2020); in-group favoritism (Ling, 2020); inadequate communication, diminished cooperation, and reduced cohesiveness (Ekot, 2017); and social distancing, which can obstruct the sharing of ideas and knowledge (Inazu et al., 2020).

Ahmad and Rahman (2019) contend that benefits encompass enhanced innovation and creativity in performance (Tamunomiebi et al., 2020), accessible resources within the organization (e.g., talent pool, cross-fertilization of knowledge and ideas), and consequently (Inegbedion et al., 2020) swift adaptability, diverse problem-solving approaches, in-service sourcing, and resource allocation. Effectively managing diversity is essential for firms to capitalize on its advantages and alleviate possible disadvantages that may negatively affect performance.

Research Design and Model Specification

The study employed SPSS software to ascertain the association between the dependent and independent variables. The data from the target respondents in the questionnaire was examined by descriptive analysis, and the validity of the variables was verified via a reliability test of both independent and dependent variables. Furthermore, multiple linear regression was performed to investigate the relationship between one dependent variable and three independent variables, while Pearson's Correlation Coefficient Analysis was utilized for inferential analysis to assess the strength of the variables. The objective of these investigations was to examine the correlations among the variables and the proposed hypotheses.

Multiple Regression equation:

$$\mathbf{Y' = a + b_1X_1 + b_2X_2 + b_3X_3}$$

Y' = Dependent variable (Employee Performance)

a = Constant value, the Y-intercept

b = The regression coefficients that show how much Y changed with X changing by one unit

X_1 = Age Diversity

X_2 = Gender Diversity

X_3 = Ethnic Diversity

Findings and Discussions

Descriptive Statistics and Correlations

A total of 384 questionnaires were collected for this study. According to Table 4.1 and Figure 4.1, the number and percentage of respondents who participated in the questionnaire will be analysed in terms of their respective age groups. From the results of the questionnaire, the highest number of respondents who participated in the questionnaire is between 31-40 years old with 384 respondents (53.6%). The second highest number of respondents who participated in the questionnaire was between 21-30 years old with 129 (33.6%). The third highest group of respondents was between 41-50 years old with 46 respondents (12%). Finally, there were only three respondents (0.8%) who were 51 years old and above, which is the lowest number of respondents in each group.

Table 1
Descriptive Statistic
Respondent Profile

Attribute		Total
Age	21 - 30	129
	31 - 40	206
	41 - 50	46
	51 and above	3
Ethnicity	Malay	102
	Chinese	221
	Indian	61
Gender	Male	162
	Female	222
Work Experience	< 1 Year	27
	1 – 5 Years	153
	6 – 10 Years	183
	>11 Years	21

The correlation coefficient (R) of this data is 0.624, indicating a moderately strong positive linear relationship between independent variables and the dependent variable. Furthermore, R Square is 0.390, meaning that 39% of the variance in the dependent variable (employee performance) can be explained by the independent variables (age diversity, gender diversity and ethnic diversity). The remaining 61% of R Square cannot be explained in this research. This is because this is partly due to other variables that affect employee performance. The other variables are not included in this research.

Table 2
Correlation and Multicollinearity Analysis

	Employee Performance	Age Diversity	Gender Diversity	Ethnic Diversity
Employee Performance	1.000			
Age Diversity	0.152**	1.000		
Gender Diversity	0.543**	-0.463**	1.000	
Ethnic Diversity	-0.545**	-0.532**	-0.541**	1.000

Gender and ethnic diversity are critical factors in forecasting employee performance. The p-value for both gender diversity and ethnic diversity is below 0.001. This indicates that their p-value is below 0.05. The summary reveals that gender and racial diversity substantially influence employee performance. Age diversity exerts no substantial impact on performance. The p-value for age diversity is 0.652. indicating that its p-value exceeds 0.05.

According to the findings, the beta coefficient for gender diversity is the highest among the three independent variables (0.417), and the beta coefficient for ethnic diversity is the second highest (0.394). Ethnic diversity is the third independent variable. The beta coefficient for age diversity is the lowest, coming in at 0.022. When it comes to employee performance, it has also been demonstrated that the most significant factor is gender diversity, whereas the least significant contributor is age diversity.

Table 3
Hypotheses Testing

Variable	Parameter Estimate			
	meter Estimate	Standard Error	t Value	Pr>|t|
Intercept	1.23	0.45	2.73	0.007
Age diversity	0.15	0.05	3.00	0.003
Gender Diversity	0.20	0.06	3.33	0.001
Ethnic Diversity	-0.18	0.07	-2.57	0.011

Hypotheses 1: There is no significant relationship between age diversity and employee performance in the Malaysian banking industry.

The SPSS results indicate a significant negative relationship between age diversity and employee performance, with a p-value of 0.003, which is below the 5% relationship level. Nonetheless, the value of r = 0.152 suggests that there is a weak correlation between age diversity and employee performance. Consequently, H1 will be endorsed and substantiated by a range of studies and empirical evidence. Previous studies by Addisu (2021) and Salau (2023) indicated that age diversity negatively impacts employee performance. An age-diverse workforce may lead to challenges that could hinder self-productivity, including communication barriers and generational conflicts. The presence of these issues can significantly hinder effective collaboration and the overall performance of the organization. The findings indicate that additional investigation is necessary to comprehensively grasp the effects of age diversity, as it did not demonstrate a statistically significant influence on employee performance, thereby supporting H1.

Hypotheses 2: There is a significant relationship between gender diversity and employee performance in the Malaysian banking industry.

The results reveal, there is a positive significant relationship between gender diversity and employee performance in the banking industry, with a p-value less than 0.001, which is below the 5% relationship level. Meanwhile, r = 0.543 indicated a positive and moderate correlation exists between gender diversity and employee performance. Therefore, H_1 will be accepted and supported with various studies and research findings.

Studies by Ritter-Hayashi et al. (2019), Mousa (2021), and Shrestha and Parajuli (2021) show a positive result. Balanced gender representation boosts cooperation and decision-making, enhancing performance and financial results. It also improves a bank's reputation as progressive and socially responsible. While Yadav & Lenka (2020) and Hebl et al. (2020) found no significant link, this study supports Mousa (2021) and Shrestha and Parajuli (2021), affirming a significant relationship between gender diversity and performance, thus supporting H2.

Hypotheses 3: Ethnic diversity has a significant impact on employee performance in the Malaysian banking industry.

The results reveals that there is significant positive relationship between ethnic diversity and employee performance in the banking industry, with a p-value less than 0.001, which is below the 5% relationship level. Meanwhile, r = 0.545 indicated a positive and moderate correlation exists between ethnic diversity and employee performance. Therefore, H_1 will be accepted and supported with various studies and research findings.

Previous research by Ritter-Hayashi et al. (2019), Mousa (2021), and Shrestha and Parajuli (2021) shows a strong positive link between gender diversity and employee performance. Balanced gender representation promotes collaboration and leverages diverse skills, enhancing decision-making and outcomes. It also boosts a bank's public image and stakeholder relationships. Although Yadav & Lenka (2020) and Hebl et al. (2020) found no significant correlation between gender diversity and performance, this study supports Mousa (2021) and Shrestha and Parajuli (2021), confirming a significant relationship and supporting H1.

Discussion and Conclusion
This study has revealed successfully the workforce diversity factors; age gender and ethnicity affecting factors in employee performance in the Malaysian banking sector. As stated in the problem statement The National Union of Bank Employees (NUBE) recently staged a nationwide picket against alleged union-busting by banks such as Hong Leong Bank and Maybank branches. The picket addressed fundamental issues about pay disparity, fair remuneration, and the need for safe and respectful working environments to protect employees' rights and dignity (Soo, 2024). While most studies have focused on the diversity of the workforce in the banking sector outside of Malaysia, this has highlighted the growing tensions surrounding the unique challenges and opportunities associated with diversity and employee performance in the Malaysian context. This study aims to examine how workforce diversity affects employee performance in the Malaysian banking industry, specifically focusing on local commercial banks. Besides y highlights how factors such as age, gender, and ethnicity impact employee performance and provides insights for crafting effective employee engagement strategies. Understanding these factors is crucial as they influence customer satisfaction, financial outcomes, company culture, and staff retention.

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