

The Influence of Age Diversity on Employee Performance in Public Commercial Banks in Tanzania

Thomas Abraham Sommy, Asad Ur Rehman

Graduate School of Management, Management and Science University, 40100 Shah Alam, Malaysia

Abstract

This study examines the effect of age diversity on employee performance in public commercial banks in Tanzania, using a sample of 319 employees selected through stratified random sampling. The primary objective was to determine whether age diversity contributes positively or negatively to individual and organisational performance within the banking sector. A quantitative research design was adopted, and data were collected using a structured questionnaire comprising validated scales for measuring age diversity and employee performance. The central hypothesis tested was: *H₀: There is significant relationship between age diversity and employee performance in public commercial banks.* Descriptive statistics were analyzed for five items measuring age diversity, revealing varied perspectives. The item reflecting inclusive recruitment practices (AD1) received the highest mean score (M = 3.565), indicating strong agreement among staff that the bank recruits across age groups. Conversely, the item addressing management's encouragement of intergenerational collaboration (AD3) recorded the lowest mean (M = 2.359), suggesting uncertainty or disagreement regarding the practical implementation of inclusive teamwork. Principal Component Analysis (PCA) was conducted to examine the dimensionality of the age diversity construct. The analysis yielded a dominant first component with an eigenvalue of 2.637, explaining 52.7% of the total variance, indicating a largely unidimensional structure. This supports existing literature suggesting that age diversity perceptions typically coalesce around core themes such as inclusiveness and fairness. The findings highlight both strengths and gaps in the current approach to age diversity, particularly the need for more effective translation of policy into practice. Recommendations include reinforcing cross-generational collaboration strategies and ensuring that managerial practices support age-inclusive behaviors to enhance employee performance and organizational cohesion.

Keywords: age diversity, employee performance, public commercial banks, generational diversity, workforce inclusion.

1.0. Introduction

The current labor market is characterized by an increasing trend of inter-generational teamwork, especially evident in the banking industry (Venugopal, et. al., 2025). By age diversity, the present paper understands the implementation of workers of varying age groups, ranging from the young generations of millennials and Gen Z to the senior groups of Gen X and the baby boomer generations. In public commercial banks, age diversity can have an impact on the nature of the workplace, teamwork, decision-making, and finally, the performance of the organization (Nwosu, et. al., 2025). Currently, there has been growing interest in age diversity from both the academic and practical communities. The implementation of workers from diverse age groups brings varying values, experiences, and skills to the workplace. Younger employees are usually known for their strengths in technological familiarity, whereas the senior employees bring a significant stable experience to the organization (Nyamboga, 2025). However, the differences in communication patterns, values, and expectations can cause conflicts, especially when left unchecked in the workplace.

2.0. Literature Review

Recent literature highlights both opportunities and challenges associated with age diversity. According to Boehm, Kunze, and Bruch (2024), organisations with strong age-inclusive cultures experience higher

employee engagement and team innovation. Their study emphasises the importance of leadership behaviors that foster respect and collaboration across age groups. Similarly, Karim and Wahid (2024) found that intergenerational teams in Malaysian public banks showed significantly higher customer satisfaction ratings when cross-age mentoring and team-building programs were implemented.

Conversely, some studies warn of potential drawbacks. Aslam et al. (2024) identified that unaddressed age-related stereotypes can result in interpersonal conflict and decreased team performance. They recommend structured diversity training and conflict resolution strategies to mitigate such risks. Meanwhile, Singh and Osei (2024) report that age-diverse teams without clear communication frameworks tend to experience coordination difficulties, especially under high-stress conditions.

These recent findings suggest that while age diversity can enhance employee performance, its effectiveness depends largely on organisational culture, leadership approach, and inclusive HR practices. The current study builds on this foundation by examining the impact of age diversity on employee performance in public commercial banks using a quantitative approach.

3.0. Age Diversity

Gamil and Abd (2023) define age diversity as the age distribution among staff members and explain it as the composition of an organization or teams within an organization. Diversity in terms of age may help and upset the organisation, according to a number of academics. For instance, Gamil and Abd (2023) revealed conflict and communication which is poor as clear results of age diversity challenges. According to Vallone *et al.*, (2022) supervisors who fail to handle generational variances among staffs, disagreements are likely to develop, which lowers employee productivity. Antwia (2019) assertion that age diversity may lead to deprived communication, less contact, and reduced workers performance because of different values and preferences also supports this claim. They revealed that, organisations which is doing good at prioritizing systematic tasks against creative ones are expected to benefit significantly from age difference in a way that would offset the costs associated with age diversity. Wissemann (2022) declared that a staff with different range of ages produces a different skills, rational thinking, ethics, and preferences that may take the organization to higher performance. This backs up by Montepare and Brown (2022) who claim that an employee with age diversity has different perceptions, different reasoning models, and different understandings; hence, bringing this staff together may result in a broader knowledge base, a bigger problem-solving source, and enhanced worker performance

4.0. Age Diversity and Performance of Employees'

Bellotti *et al.* (2022) conducted research on the impact of an age diverse workplace on individual work-related outcomes inside the organization. The paper addresses earlier research that suggests further investigation into the age variety climates and how they impact individual level results. The social exchange theory and the social identity approach were used by the researcher in this investigation. 110 employees, ages 18 to 61, made up the total number of respondents. The study looked at how the age diversity climate affected employees' intentions to leave, their wellbeing at work, and their level of engagement at work. The study came to the conclusion that age diversity atmosphere has a greater impact on job conflicts, role clarity, job tenure, expectations, job perception, and organizational performance.

The study conducted by Iyiade, Moses, and Julius (2022) examined the impact of age diversity on employee performance in both public and private higher education institutions located in Nigeria. The study looked at how employees' performance in relation to the institution's aims and objectives was affected by their age diversity. The study conducted to public and private tertiary institutions in Nigeria. The study population was 9,351 both teaching and non-teaching staff from the selected institutions. The outcomes of the tests of hypotheses revealed that: Age has positive and substantial result on workers performance in community organisations (t-value 20.975 is substantial at five percent level of significance). The study discovered that age diversity enhances employee performance in public institution better than the private institutions in Nigeria.

A study by Xu, (2019) examined the relationship between age diversity and corporate success. The aim of the study was to examine the boundary conditions and underlying mechanisms controlling this connection. According to the study, having a diverse workforce would motivate companies to manage their diversity and promote employee involvement in decision-making, both of which could enhance corporate performance. Through diversity management, we found that age diversity was positively and indirectly related to business

success, but employee involvement in decision-making was not. We used data from 65 CEOs in 65 shoe manufacturing companies.

Kunze, Boehm and Bruch (2017) which focuses on age diversity discrimination atmosphere and performance across the organisation, using SEM as a model revealed that, the growth of an age discrimination situations in organisations, that influence negatively on the way organisations performs by intercession of emotional responsibility. The outcome similarly suggested a significant and practical consequences for the management of a categorically staff with age diverse. Joseph (2018) conducted research on effects diversity of age in Singapore staff performance in. The research revealed that staff age groups and their performance were related negatively. It's widely held that each company has its own unique organizational culture, human quality standards, business processes, and work nature. These distinctions are thought to account for some of the effects that an employee's performance in one organization may have on their performance in another.

Researchers like Li, Chu, Lam, and Liao (2017) studied the relationship between organizational effectiveness and age range in developing economies. The goal of the study was to determine how age diversity affected global corporations' organizational effectiveness. The People's Republic of China, a major growing economy, was used to test the assumptions. The study finds that age diversity has a considerable and beneficial impact on productivity and that there is a substantial positive relationship between age diversity and organizational practices. Likewise, for companies based in Western nations, there was a strong correlation between age disparity and organizational effectiveness

5.0. Methodology

5.1. Sample and Data Collection Procedure

Considering the objectives of this study, data were collected from employees of the Public commercial banks, namely Tanzania Commercial Bank, Azania Bank and Tanzania Investment Bank. The rationale for selecting Public Commercial banks is the considerable diversity in age groups among the workforce, which supports the study's focus on age-related effects.

The main objective of this study is to analyze the impact of workforce diversity on employee performance in public commercial banks in Tanzania. Although the research was inspired by practices observed in Public commercial banks, the focus of data collection and analysis is on Tanzanian institutions. The target population consists of employees working in public commercial banks in Tanzania, representing various hierarchical levels and departments.

To ensure the relevance and validity of the responses, two criteria were established for participation:

1. The respondent must be an employee working in a public commercial bank.
2. The respondent must be currently employed within Tanzania.

Given the accessibility constraints and the wide distribution of the workforce, a convenience sampling technique was employed, as the full sampling frame was not available. This approach is consistent with prior organizational behavior and HRM studies where the research population is diverse and geographically dispersed (Hair et al., 2023; Sekaran & Bougie, 2024).

Structured questionnaires were distributed to the eligible respondents, who were requested to provide their views anonymously. The population size was estimated at approximately 1528, representing the total workforce in public commercial banks in Tanzania (Labour Force Survey, 2023). Based on practical and statistical considerations, the sample size was set at 317 respondents, which meets the minimum threshold for PLS-SEM analysis as suggested by recent methodological guidelines (Hair et al., 2023; Sarstedt et al., 2024).

The questionnaire was developed using validated measures from prior literature and adjusted to fit the Tanzanian context (Jill & Roger, 2009; Patrick & Rajkumar, 2012; Kossek & Zonia, 1993; Miller et al., 1998), as well as insights from recent HR diversity studies (Gupta & Singh, 2024; Opoku et al., 2024). Responses were captured using a five-point Likert scale, where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree and 5 = Strongly Agree.

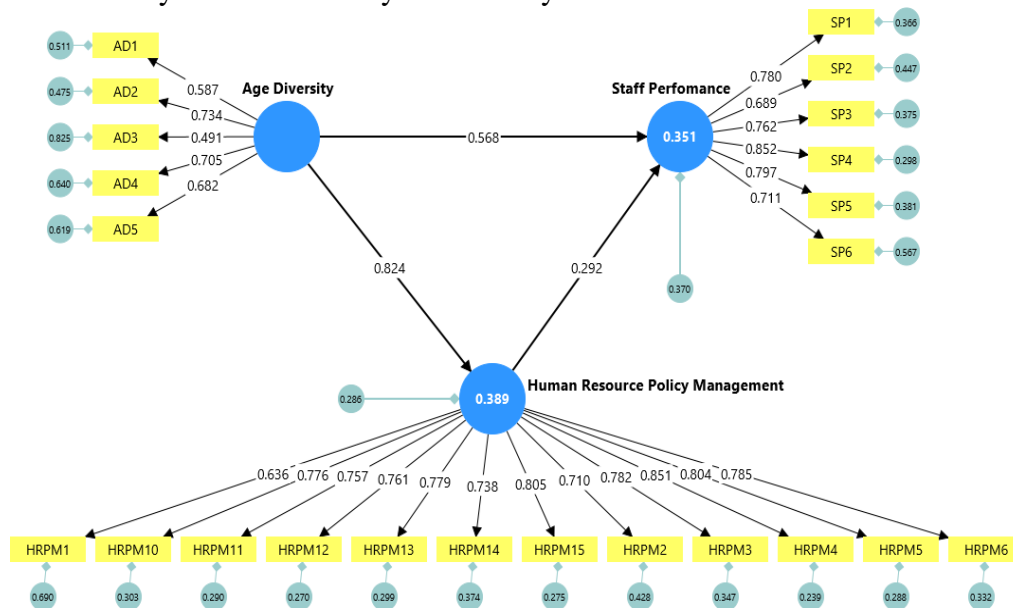
This approach ensures reliability, validity, and comparability with recent global studies examining the influence of age diversity diversity on employee performance across public commercial banks in Tanzania. Data were collected on the basis of free consent and voluntary participation. Implied consent was assumed through questionnaire completion. To assess potential response bias, a late-versus-early respondent analysis

was conducted (see Bari, Abrar, Shaheen, et al., 2019; Dillman, 2011). No significant differences were found between early and late responders, supporting the reliability and generalizability of the data.

5.0 Presentation of results and discussion

5.1 Measurement Model Assessment

Before testing the structural relationships, the measurement model was evaluated to ensure that the constructs used in the analysis met reliability and validity standards.



5.1.1 Reliability and Internal Consistency

The reliability and internal consistency of the constructs were evaluated prior to testing the structural relationships to ensure that the measurement model met acceptable psychometric standards. As recommended by Hair et al. (2021), both Cronbach's Alpha (standardized and unstandardized) and Composite Reliability (ρ_c) were employed to assess the internal consistency of the constructs. The results revealed that all constructs demonstrated reliability values above the recommended minimum threshold of 0.70, indicating satisfactory to excellent internal consistency. Age Diversity recorded a standardized Cronbach's Alpha of 0.772, an unstandardized Alpha of 0.773, and a Composite Reliability of 0.781, suggesting that its indicators consistently capture the underlying construct. Human Resource Policy Management exhibited the highest level of reliability ($\alpha = 0.944$; $\rho_c = 0.943$), indicating that the construct is measured with exceptional precision and internal coherence. Staff Performance also demonstrated strong reliability ($\alpha = 0.893$; $\rho_c = 0.896$), confirming that its measurement items are stable and internally consistent. Collectively, these results confirm that all constructs exhibit adequate internal consistency reliability and are suitable for subsequent structural model analysis.

5.1.2 Convergent Validity

Convergent validity was assessed to determine the extent to which the indicators of each construct consistently converge in measuring the same underlying concept. This assessment was conducted using the Average Variance Extracted (AVE), in accordance with the criterion proposed by Fornell and Larcker (1981), which recommends that AVE values should exceed the minimum threshold of 0.50 to establish adequate convergent validity. The results indicate that all constructs satisfied this requirement, thereby confirming sufficient convergence among their respective indicators. Age Diversity recorded an AVE of 0.717, indicating that a substantial proportion of the variance in its indicators is explained by the latent construct. Human Resource Policy Management achieved an AVE of 0.588, reflecting adequate shared variance among its measurement items. Similarly, Staff Performance demonstrated satisfactory convergent validity with an AVE value of 0.588, further supporting the internal coherence of the indicators measuring this construct. Collectively, these findings confirm that the measurement items are appropriately aligned with their respective theoretical constructs and provide confidence in the robustness of the measurement model for subsequent structural analysis.

5.1.3 Discriminant Validity

Discriminant validity was evaluated to ensure that the constructs in the study were conceptually distinct and measured different theoretical phenomena. The Heterotrait–Monotrait (HTMT) ratio of correlations was employed as recommended by Henseler et al. (2015), who propose a conservative threshold of 0.85 for establishing discriminant validity. The results confirmed that all HTMT values were below this threshold, indicating clear conceptual separability among the constructs. Specifically, the HTMT value between Age Diversity and Human Resource Policy Management was 0.644, suggesting a moderate yet distinct relational strength. The HTMT value between Age Diversity and Staff Performance was 0.586, which is well within acceptable limits, demonstrating that although the constructs are related, they do not overlap conceptually. Similarly, Human Resource Policy Management and Staff Performance recorded an HTMT value of 0.534, further reinforcing the distinctiveness of these constructs. Collectively, these results affirm that the measurement model demonstrates adequate discriminant validity and that each construct captures unique dimensions relevant to the study.

5.2 Structural Model Assessment

After establishing the measurement model's reliability and validity, the structural model was analyzed to test the hypothesized relationships among the constructs. The analysis focused on examining both direct and indirect effects of Age Diversity on Staff Performance through Human Resource Policy Management.

5.2.1 Model Fit and Predictive Relevance

Following the establishment of an adequate measurement model, the structural model was assessed to examine its predictive relevance and explanatory power. The coefficient of determination (R^2) was used to evaluate the proportion of variance explained in the endogenous constructs. The results indicate that Human Resource Policy Management recorded an R^2 value of 0.389, while Staff Performance exhibited an R^2 value of 0.351. These findings suggest that gender diversity explains a meaningful proportion of the variance in human resource policy management, whereas gender diversity together with human resource policy management account for a substantial share of the variance in staff performance.

Although the R^2 values fall below the threshold typically considered substantial, they are regarded as moderate and acceptable within behavioral and social science research, where R^2 values of 0.25, 0.50, and 0.75 are often interpreted as weak, moderate, and substantial, respectively (Hair et al., 2021). Consequently, the observed R^2 values demonstrate that the model possesses adequate predictive relevance and explanatory capability. Overall, these results confirm that the structural model is theoretically meaningful and empirically robust for explaining variations in staff performance within public commercial banks in Tanzania.

5.2.2 Hypothesis Testing and Path Coefficients

The results of the structural model, as presented in Table 2, reveal statistically significant relationships among all the examined constructs, thereby providing empirical support for the proposed hypotheses. Age Diversity exhibited a strong and positive effect on Human Resource Policy Management ($\beta = 0.824$, $t = 7.335$, $p < 0.001$), indicating that greater age diversity within the workplace significantly enhances the formulation and implementation of human resource policies. This finding suggests that organizations characterized by a diverse age composition are more likely to adopt inclusive and effective HR policy frameworks.

Similarly, Age Diversity demonstrated a positive and statistically significant direct effect on Staff Performance ($\beta = 0.568$, $t = 4.412$, $p < 0.001$), confirming that workplaces with balanced age representation are associated with improved employee performance outcomes. Furthermore, Human Resource Policy Management was found to have a positive and significant influence on Staff Performance ($\beta = 0.292$, $t = 3.490$, $p = 0.001$), underscoring the critical role of sound and equitable HR policies in enhancing staff productivity and effectiveness.

Collectively, these results indicate that age diversity influences staff performance both directly and indirectly through human resource policy management, highlighting the mediating role of HR policies as an institutional mechanism through which workforce diversity contributes to improved organizational performance.

Table 1 Structural Model Path Coefficients

Path	β (Coefficient)	Standard Error	t- Value	p- Value	Decision
Age Diversity > Human Resource Policy Management	0.824	0.112	7.335	0.000	Supported
Age Diversity > Staff Performance	0.568	0.129	4.412	0.000	Supported
Human Resource Policy Management > Staff Performance	0.292	0.084	3.490	0.001	Supported

5.3 Interpretation of Structural Relationships

The structural model results reveal a theoretically coherent and empirically supported pattern of relationships involving Age Diversity. First, Age Diversity demonstrated a strong and significant positive effect on Human Resource Policy Management ($\beta = 0.824$, $t = 7.335$, $p < 0.001$), suggesting that organizations with a balanced representation of different age groups tend to implement more effective and well-structured HR policies. This indicates that age-diverse workplaces are likely to promote inclusivity, knowledge sharing, and equitable treatment across employees of varying ages, thereby strengthening HR governance and policy outcomes.

Second, Age Diversity exerted a significant positive direct effect on Staff Performance ($\beta = 0.568$, $t = 4.412$, $p < 0.001$). This finding implies that a workforce composed of employees from different age cohorts benefits from a blend of experience, innovation, and generational perspectives, which enhances team problem-solving, creativity, and overall productivity. The results align with empirical studies emphasizing that age-diverse teams contribute to organizational adaptability and superior performance outcomes (Sunder M et al., 2025).

Third, Human Resource Policy Management positively influenced Staff Performance ($\beta = 0.292$, $t = 3.490$, $p = 0.001$), highlighting the pivotal role of formal HR systems in translating the benefits of age diversity into measurable performance improvements. Effective HR policies foster an environment of fairness, clear expectations, and resource accessibility, which collectively motivate employees and enhance performance outcomes.

Collectively, these findings provide robust evidence that Age Diversity serves as a strategic organizational asset. It enhances employee performance both directly through the complementary skills, perspectives, and experiences of a multi-generational workforce and indirectly, via improved HR policy management that supports equitable practices and fosters engagement across age groups.

5.4 Mediation Analysis (Indirect Effects)

The mediation analysis further indicates that Human Resource Policy Management partially mediates the relationship between Age Diversity and Staff Performance. The indirect effect ($\beta = 0.241$, $p < 0.001$) demonstrates that part of the influence of age diversity on employee performance operates through the development and implementation of robust HR policies that promote inclusivity, knowledge transfer, and fair treatment of employees across different age cohorts.

This partial mediation underscores that Age Diversity not only has a direct impact on employee performance but also exerts an indirect effect by shaping HR practices that enhance workforce motivation, satisfaction, and productivity. This mechanism aligns with mediation theory (Hair et al., n.d.), which posits that

mediators explain how independent variables influence outcomes. In this context, the results suggest that age-diverse organizations are prompted to strengthen HR policies, which in turn improve staff performance. The partial nature of the mediation also highlights that Age Diversity contributes to performance through additional pathways beyond HR policy management, emphasizing its strategic significance as a driver of organizational effectiveness in the public banking sector.

5.6 Discussion of the findings

5.6.1 Objective 1: To examine the influence of Age diversity on employee performance

The findings indicate that Age Diversity exerts a positive and statistically significant effect on employee performance ($\beta = 0.568$, $p < 0.001$), suggesting that organizations with a balanced representation of employees across different age cohorts achieve higher performance outcomes. This result is consistent with the Resource-Based View (RBV), which conceptualizes workforce diversity as a strategic organizational resource that enhances innovation, problem-solving, and knowledge transfer (Purnamawati et al., 2022). The significant path coefficient demonstrates that age-diverse teams foster complementary skill sets, intergenerational learning, and broader perspectives, all of which contribute to improved communication, collaboration, and productivity within organizations.

These findings are supported by empirical studies emphasizing the performance benefits of age-diverse teams (Sunder M et al., 2025; Obeng et al., 2025; Setati et al., 2019), which note that a multi-generational workforce encourages creativity, resilience, and adaptability. Conversely, some prior studies reporting mixed outcomes (e.g., Ali *et al.*, 2025) may reflect contextual differences such as organizational culture, maturity of HR systems, or intergenerational conflict management practices. In the context of Tanzanian public commercial banks, the results suggest that initiatives aimed at managing age diversity such as mentorship programs, knowledge-sharing forums, and inclusive task allocation are effective in leveraging generational differences to enhance staff performance. Therefore, Age Diversity emerges as a critical determinant of employee productivity when organizations actively promote inclusion and value contributions from employees across all age groups.

5.6.2 Objective 2: To assess the effect of HR policy management on employee performance

The study demonstrates that HR Policy Management significantly influences employee performance ($\beta = 0.292$, $p = 0.001$), highlighting its vital role in creating a fair, structured, and motivating work environment. Effective HR policies—covering recruitment, training, promotions, performance appraisal, and workplace equity—provide clarity, reduce role ambiguity, and enhance employee engagement. These findings align with prior research showing that well-designed HR frameworks directly improve morale, organizational commitment, and productivity (Nguyen Thanh Hung & Dang Xuan, 2023).

The significance of HR Policy Management in mediating the impact of Age Diversity is further supported by the literature, which emphasizes that inclusive HR practices facilitate the management of workforce diversity while amplifying performance outcomes (Catherine Ezeafulukwe *et al.*, 2024). In Tanzanian public commercial banks, the institutionalization of HR policies especially compliance with national labor regulations and diversity-sensitive guidelines contributes to fair treatment of employees across age groups, thereby enhancing overall organizational efficiency. Consequently, HR Policy Management functions as a structural mechanism that not only promotes equity but also maximizes the performance benefits of an age-diverse workforce.

5.6.3 Objective 3: To determine the mediating role of HR policy management in the relationship between Age diversity and employee performance

The mediation analysis confirms that HR Policy Management partially mediates the relationship between Age Diversity and employee performance, as evidenced by the significant indirect effect ($\beta = 0.241$, $p < 0.001$). This partial mediation underscores that Age Diversity alone is insufficient to optimize performance; the full benefits are realized when organizations implement robust HR policies that ensure fairness, facilitate intergenerational collaboration, and promote inclusive work environments.

This finding is consistent with theoretical perspectives suggesting that diversity must be complemented by supportive institutional mechanisms to achieve positive outcomes (Park & Martinez, 2022). Without well-structured HR policies, age diversity may inadvertently lead to conflict, knowledge silos, or generational bias, as highlighted in previous studies (Cho et al., 2025; Sunder M et al., 2025). In contrast, HR Policy Management enables organizations to convert age diversity into a strategic advantage by fostering

mentorship opportunities, equitable task allocation, age-sensitive training, and transparent promotion criteria.

In the Tanzanian public banking context, the mediation effect indicates that operationalizing HR policies that actively accommodate employees of different age groups enhances the translation of Age Diversity into meaningful performance gains. HR Policy Management thus serves as a critical bridging mechanism, reinforcing the positive impact of Age Diversity on employee outcomes while ensuring sustainable workforce engagement. The partial nature of the mediation further suggests that Age Diversity contributes to performance through additional pathways, including informal knowledge transfer, peer learning, and intergenerational collaboration, emphasizing its broader strategic importance for organizational success.

6. Conclusion

6.1 Objective 1: To examine the influence of Age Diversity on employee performance

The study established that Age Diversity is a critical determinant of employee performance in public commercial banks. Age-diverse teams contribute positively to organizational outcomes by integrating a variety of skills, experiences, and perspectives across different generational cohorts. Regression, correlation, and hypothesis testing results consistently demonstrated a statistically significant moderate positive association between Age Diversity and employee performance. Employees generally perceive age-diversity initiatives favorably, and generational differences do not create conflict within these institutions. Moreover, equitable opportunities for training, development, and participation across age groups enhance workforce inclusivity.

However, the study identified a tendency for recognition of team achievements to favor more experienced and mature employees, indicating a need for organizational policies that equally acknowledge contributions from younger staff. Effectively managed, Age Diversity allows organizations to harness intergenerational knowledge and expertise, fostering innovation, creativity, and higher-quality outputs. These findings resonate with Alesina and La Ferrara (2022), who emphasize that a heterogeneous workforce in terms of age can drive productivity and creativity, ultimately improving organizational performance and service delivery.

6.2 Objective 2: To assess the effect of HR Policy Management on employee performance

The study confirmed that Human Resource Policy Management significantly enhances employee performance. Well-structured HR policies ensure fairness, clarity, and equitable access to opportunities, which strengthens employee motivation and organizational commitment. In the context of public commercial banks in Tanzania, formal HR processes that comply with national regulations contribute to more consistent performance outcomes across age-diverse teams. These results underscore the importance of HR Policy Management as a strategic mechanism for translating workforce diversity into tangible performance improvements.

6.3 Objective 3: To determine the mediating role of HR Policy Management in the relationship between Age Diversity and employee performance

The analysis revealed that HR Policy Management partially mediates the relationship between Age Diversity and employee performance, highlighting its role as a critical institutional mechanism. Age Diversity alone is insufficient to fully optimize employee outcomes; the presence of supportive, inclusive, and transparent HR policies strengthens the positive impact of a multi-generational workforce. Policies promoting mentorship, equitable recognition, and intergenerational collaboration facilitate knowledge sharing and engagement, ensuring that diversity translates into improved performance. This finding reinforces theoretical perspectives that diversity must be complemented by organizational mechanisms to achieve desired outcomes, providing practical guidance for management in policy formulation and workforce diversity practices.

Thus, Age Diversity represents a strategic asset for public commercial banks, enhancing creativity, innovation, and productivity when effectively managed. By promoting inclusive leadership, equitable HR policies, and intergenerational collaboration, organizations can fully leverage the benefits of an age-diverse workforce. This study contributes to the existing body of knowledge by validating social identity and self-categorization theory, attraction-selection-attrition theory, behavior engineering models, and organizational culture and effectiveness theories in the context of workforce diversity. It further provides practical

implications for policy formulation and human resource management practices aimed at optimizing employee performance, while opening avenues for future research on age diversity in organizational settings.

7. Recommendations

Public commercial banks should come up with motivation programs that recognize younger employees in team success this is because majority of the team leaders are experienced and mature employees and much of the recognition for team success goes to them. The study further recommends that future studies on workforce diversity be undertaken and extend the scope by including other workforce diversity variables not covered in this study. Since the study concentrated on Public commercial banks, there is also need to undertake similar studies in private and other public sector institutions.

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