Blueprint Academic Publishers

Journal of Business, Economics and Management Research Studies
Journal ISSN: 3005-2173
4(3)
Received: September 02, 2026
Accepted: October 09, 2026
Published: October 13, 2026

Effects of Diversity Strategies on Employee Performance in Commercial Banks in Eldoret City, Kenya

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Abstract

In this competitive field of commercial banking, ensuring high levels of employee's productivity is a very critical factor influencing organizational productivity. Consumers financial branches experience persistent human resource issues such as inconsistent engagement levels and suboptimal productivity among frontline staff members. This study focused on how diversity strategies impacts employee's performance. The study used explanatory research design based on social exchange theory with stratified random sampling. Primary data collection was done through the survey of 290 commercial bank employee's in tier1, tier 2, tier 3 in Eldoret city, Kenya. Reliability internal consistency was measured using Cronbach alpha value with a threshold of above 0.7. Regression analysis was done to test the direct paths. Results indicate that organizational culture had a positive and statistically significant effect on employee performance ($\beta = 0.561$, $p < 0.001$), followed by inclusivity ($\beta = 0.436$, $p < 0.001$). Conversely, equity had a negative but statistically significant effect on employee performance ($\beta = -0.372$, $p < 0.001$). The overall regression model explained 69.4% of the variance in employee performance ($R^2 = 0.694$, adjusted $R^2 = 0.686$), indicating substantial explanatory power. Among the control variables, only level of education was a significant positive predictor of employee performance ($\beta = 0.220$, $p = 0.002$), whereas work experience and job level were not statistically significant predictors. This highlights structural friction in reward and promotion system in commercial banks in Eldoret City, Kenya. This empirical path indicates that although supportive cultures and inclusivity designs help improve work outputs directly, the commercial banks need to revisit their equity frameworks to maintain efficiency in staff performance. Additionally, managers should incorporate transparent goals and objective recognition into corporate design to turn workplace culture into a competitive advantage.

Keywords: Culture; Equity; Inclusivity; Employee Performance; Commercial Banks; PROCESS Macro; Social Exchange Theory, Kenya

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Funding: The author received no financial support for the research, authorship and/or publication of this article

Data Availability Statement: The authors confirm that the data supporting the findings of this study are available within the article [and/or] its supplementary materials or upon reasonable request.

Competing interests: The authors declare no potential conflicts of interest with respect to the research, authorship and/or publication of this article.

Introduction

In a modern business environment characterized by increased corporate globalization, volatility, and changing employee expectations, the ability to engineer and enhance worker performance is a primary determinant of an entity's survival, growth, and sustained competitive advantage (Armstrong & Taylor, 2023). In financial terms, particularly in the context of emerging markets, the production of a single employee ceases to be an independent variable, which remains instrumental in explaining the dependent variables, such as the organization's agility, productivity, and capacity to adapt to a dynamic business environment (Supriyanto et al., 2021). The dynamic performance of banking personnel directly influences a financial institution's capacity to innovate, optimize asset risk parameters, manage complex loan portfolios, and deliver satisfying services to corporate and retail consumer groups under pressure (Central Bank of Kenya [CBK], 2025). Consequently, modern human resource professionals are constantly required to analyze and design workplace peculiarities, which inspire the targeted personnel to invest substantial efforts and time into executing the mandated daily operational activities duties (Fadillah et al., 2026).

Despite the introduction of a number of regulatory standards and performance-related criteria in the sub Saharan financial industry, commercial banks operating from emerging financial centers face a number of challenges in optimizing individual levels of productivity (CBK, 2026). Commercial banks' daily operational activities are increasingly subjected to a number of challenges emanating from employees' poor performance, rising professional burnouts, and staff attrition rates from mid and junior levels of management (CBK, 2025). The underlying reasons for the identified negative trends are primarily attributed to the prevailing institutional inflexibility, inadequate performance-based rewards, and the absence of a supportive working environment, which undermines the capacity to reconcile individual objectives with those of the business aims (Otieno, 2025).

Conventional corporate approaches to the management of human resources emphasize the need for mechanical performance-related criteria and stringent performance contracts, which in most cases prove to be an underwhelming prospect for sustaining elevated levels of productivity without a supportive corporate environment (Natukunda, 2021). This systematic

mismatch reveals a crucial gap in the modern academic literature pertaining to the specifics of psychological mechanisms responsible for the transformation of large-scale organizational features into the phenomenon of extraordinary individual performance output (Kumari et al., 2021). The identified challenges emphasize the gap in academic literature on the role of diverse corporate environments in influencing productivity levels of employees in the banking sector. Although the banking sector has been the subject of research studies, there remains a lack of consensus on the mannerism in which diversity strategies encapsulated in the conceptual framework contribute towards enhanced performance. This study hypothesizes that corporate diversity strategies, which encapsulate organizational culture, equality, and inclusivity, have a dominating influence on employees' performance. The postulation provides a firm basis for further discussions on diversity dimensions affecting employees' performance in commercial banks in the Eldoret City, Kenya.

Theoretical view

The structural and psychological relationship between corporate diversity strategies, constituent motivation, and the ultimate precision with which the task is executed is based upon Self-Determination Theory (SDT) proposed by (Deci & Ryan, 2013) which argues that the human condition tends to gravitate towards an ongoing fulfillment of three primary psychological needs, namely autonomy, competence as well as relatedness (Wang & Briand, 2025). In the context of commercial banking industry, a positive and cooperative set of diversity strategies may be utilized as the mechanism through which the above-mentioned needs are satisfied. More specifically, an inclusive corporate environment which is conducive to open communication and shared objectives contributes to the sense of belonging and connection that all employees experience, thus satisfying their relatedness need connection (Van den Broeck et al., 2021). Fulfillment of this psychological condition is paramount in fueling the inner drive that enables one to achieve their best and exercise proactive behaviors in the workplace challenges (Zhang et al., 2024).

Furthermore, the application of the SDT is also advantageous in interpreting the nature of the interplay between various employability factors and motivational outcomes. For example, when a commercial bank is committed to fostering an empowering corporate culture which emphasizes skill enhancement, open communication, and respectful interaction employees perceive these organizational norms as supportive (Ogbonna, 2019). As a result, they reciprocate this positivity by exhibiting greater levels of focus and commitment to work in order to achieve the established objectives targets (Ahmed et al., 2022). On the contrary, the implementation of an adverse corporate culture in the banking sector undermines such collaborative work patterns.

Empirical Literature Review

The effect of Culture on employee performance

This section reviews empirical literature that has examined the relationship between culture and employee performance. Globally, Vasudevan et al. (2025) addressed the effect of culture on the work performance of employees in view of the shared values, beliefs and norms in the organizations within the global arena. He used quantitative cross-sectional study that was conducted on the attitudes of

employees of the public institutions. The respondents were selected from sample of 160 employees, based on stratified random sampling technique. There were three types of data that were collected: primary data which were obtained by using the questionnaire, secondary, and tertiary data, which was obtained through literature search. Regression and correlation was used for analysis. Results showed that having a strong culture significantly impacts employee commitment, motivation, and performance. The study conceptually sustains the opinion that corporate culture influences attitudes of employees and helps directly or indirectly to his work thus increasing performance. Within the study however, there was a lack of the application of diversity measures or equity.

Using quantitative survey design, Pujiono et al. (2020) studied organizational culture and employee performance. The study used simple random sampling technique in obtaining a sample size of 180 respondents from employees of corporate organizations. Questionnaires were used for data collection, and multiple regression analysis for data analysis. Results showed that there were significant differences between positive culture and employee productivity. But the study lacked a consideration for motivation as their mediator as well as any consideration of diversity strategies which reduced their use of the explanatory power (Pujiono et al., 2020). A study by Fridan and Maamari (2024) that aimed to elicit the association between organizational culture and employee performance using a quantitative research design targeting employees in multinational organizations. The selected subject of the research were 200 respondents using purposive sampling. Data was gathered using structured questionnaires and analyzed by a means of a structural equation modeling (SEM). Results indicated that culture positively and significantly influences employee performance which has a strong impact on collaboration and innovation. However, the study lacked diversity approaches which represents a lack of understanding of inclusivity (Al Sawafi et al., 2025). A study done by Njoroge and Kamaara (2025) adopted a cross-sectional survey to study the organizational culture and its relationship to employee performance in Kenyan institutions. The study adopted simple random technique on 150 Employees from public organization who were the subjects of the study. Questionnaires were used in data collection, descriptive statistics and regression were used in data analysis. Results showed that the organizational culture had a significant relationship with employee motivation and performance. But the study didn't include an element of diversity or measure mediation effects (Mutoka & Njoroge, 2025).

Thuku et al. (2018) studied the effect of organizational culture on the performance of employees using quantitative approach based on employees of public sector institutions. The respondents from these were selected by stratified sampling technique with 140 respondents. Data was obtained using structured questionnaires, correlation and regression analysis was done. Results indicated that there was positive relationship between organizational culture and productivity of employees. But the study did not discuss about motivation as a mediator. A study by Mazibuko and Govender (2017) adopted quantitative research design in organizational culture and employee productivity in the context of corporate organizations. The respondents were selected by using simple random sampling technique with a sample size of 160

respondents. The data was collected through questionnaires and the analysis of these data was done by regression analysis. There is evidence that the organizational culture positively influences the satisfaction as well as the performance of employees in the organization. But, the effect of motivation as a mediator was not considered in the study (Mazibuko & Govender, 2017). The empirical study lacked longitudinal and mixed methods that are able to capture the nature of change in culture and its impact in the organization. Furthermore, studies carried out in Kenya are very limited and even within the organization, particularly with regards to their effects on employee's performance. These theoretical and methodological gaps also help to validate the role of culture's influence and increase awareness about the possible uses of culture to improve employee performance in a variety of organizational dimensions.

H_{01}: *Culture has no significant direct effect on individual employee performance in commercial banks in Eldoret City, Kenya.*

The effect of Equity and employee performance

This section reviews empirical literature that has examined the relationship between equity and employee performance Globally, Utete (2021) studied the relationship between equity and employee performance with the focus on fairness in rewarding system and organizational process. The research design used was quantitative and cross sectional with the focus on employees of corporate organization. The technique used was Stratified random sampling from a sample of 180 respondents. Structured questionnaires were used for collecting primary data while regression and correlation analysis was used for Analysis of data. The findings showed that equitable reward had some great impact on systems and how these systems contributes to motivation and performance. The study validates the concept that motivation plays an influence on the work performance and the motivation is itself influenced by equity. The study, however, did not include other diversity strategies, hence, a gap of understanding inclusivity (Utete, 2021).

Ushakov (2021)conducted a quantitative study among service organizations' employees to ascertain the link between organizational justice and performance. The sampling strategy applied was a simple random sampling procedure, and the target population selected comprised 150 workers. Information was collected using structured questionnaires and analyzed using descriptive statistics and regression analysis. The results established that organizational justice during decision-making processes enhances workers' performance and elevates satisfaction with the job. A key limitation of this study is that it does not consider intervening variables and diverse initiatives to promote inclusion. Kumar (2023) tested the relationship between equity and financial justice practices and employees' attitudes using a survey administered to 200 staff members selected through a simple random sampling technique. Regression analysis of the collected data revealed that favorable equity treatment improves workforce productivity. However, the research does not address other diversity initiatives that can be implemented to augment fairness.

Darwish and Nafea (2025) utilized a quantitative study design to investigate the association between organizational justice and performance of 210 employees selected through a stratified sampling technique. Application of SEM analysis of the data collected from the

questionnaires revealed that organizational justice has a significant positive influence on performance due to increased motivational levels. The limitation of this study is the exclusion of inclusion practices. A study by Inuwa (2017)adopted a quantitative approach with 150 respondents of the public sector employees using simple random sampling technique. Questionnaires were used to collect data and analysis was done through the correlation analysis. Results showed that equity contributes to performance by motivation. However, other diversity strategies were not included. Study by Omar and Kiley (2022) used survey research with 200 respondents using purposive sampling technique and as a basis for addressing issues of equity and productivity. Regression analysis was used for analysis of the data. Results indicated that the element of fairness improved performance. Darwish and Nafea (2025) conducted a research study on fairness and performance using quantitative design. The researchers selected 220 participants from a larger population using the stratified sampling technique. The study produced conclusive results after analyzing the data using regression analysis statistical tools. The results showed that equity had an impact on performance. However, the researchers did not test the mediating role of any variables.

In a related study, Mwabu and Were (2019) researched into equity and employee performance using a cross-sectional design. The researchers sampled 190 employees from public institutions using a stratified sampling technique. Data analysis was done using percentage and regression analysis statistical tools. The results showed that equity had a positive effect on employee performance, but did not incorporate other diversity strategies.

Utete (2021) analyzed how equity in the organization's practices can affect employee performance highlighting that fairness in organizational processes has an impact on the motivation and productivity of employees. The study was quantitative in nature using survey instruments and regression analysis. Results indicated that perceived equity has a significant effect on each employee's motivation, which in turn significantly improves employee's performance. The study was, however, mainly centered on Equity and diversity was not explicitly integrated, however, (Al Sawafi et al., 2025) noted how diversity interacts with Equity to affect the performance.

The research by Abdullah et al. (2025) looked into correlation between organizational justice and employee performance, focusing on distributive and procedural equity. The study used Social Exchange Theory. The study was carried out using a quantitative cross-sectional design, and the findings shows that fairness in the organization's procedures positively and significantly influences motivation and employee's performance. However, the research of (Abdullah et al., 2025) failed to consider other diversity initiatives that could limit its ability to explain performance effectiveness in the studied setting. As revealed by the review of related literature, there are several research gaps concerning the effect of inclusiveness on staff performance. First, previous studies do not consider the role of equity in diversity and inclusion initiatives. Most researchers have attempted to establish the effect of either diversity alone or equity while ignoring their combined influence on employee performance, although exploring their collective effect is essential in understanding their impact on organizational productivity. Second, some authors attempt to assess the role of motivation in the relationship between

diversity and performance while neglecting to consider its association with equity and diversity. Third, many researchers have relied on cross-sectional designs to reveal the nature of the relationship between diversity and performance, which cannot establish causal relationships. Lastly, researchers have neglected to consider contextual factors such as how the different elements affect each other to yield certain performance outcomes.

H_{02}: *Equity has no significant direct effect on individual employee performance in commercial banks in Eldoret City, Kenya.*

Effect of Inclusivity and employee performance

This section reviews empirical literature that has examined the relationship between inclusivity and employee performance. For example, in a survey done by Jamil and Hyder (2024) on public organization employees to determine the relationship between inclusiveness and performance using questionnaires and interviews as the research instruments. The sample size was 160 respondents selected through the purposive sampling method. Analysis was conducted through regression and thematic approach. The findings show that inclusivity is beneficial in organizational structure. The technique adopted was simple random. A study by the study Atiku et al. (2024) adopted quantitative approach using regression method for analysis of the data. It was concluded that inclusivity contributes to better teamwork and performance. A research conducted by Ohemeng and McGrandle (2021) used survey research involving 170 respondents using stratified sampling. SEM was used to analyses data. Results showed that neglecting diversity strategies has a negative impact on performance while tackling diversity has a positive impact.

Adeniyi et al. (2022) adopted quantitative approach using purposive sampling method with a population of 200 respondents. Analysis of data was carried out based on regression. Inclusive results to boost employees' satisfaction and productivity. Nguyen (2024) adopted quantitative research design with a sample of 190 respondents using stratified sampling approach. The data were analyzed using regression. The results indicated that the measures of diversity and performance are positively related but there was no attempt to do a mediation analysis. Nwosu et al. (2025) employed cross sectional design with a population of 180 participants who were sampled using a purposive sampling technique. Results showed that there was increased engagement and productivity. Mutinda (2025) employed a survey design with 170 respondents, and used simple random sampling technique. The results indicated that organization that practice inclusivity's there is positive effect on employee satisfaction.

Onyekwere (2025) discussed how to develop effective diversity plans and the practice of diversity in organization. The content of the study is based on the theory of Social Exchange Theory, and mixed method survey and interviews. Results indicated that the use of inclusive practices had a strong effect with regard to employee engagement, motivation, and performance. Eng'airo and Keino (2025) in his study 'The impact of diversity and inclusion initiatives on employee performance in Kenyan organizations' sought to evaluate the influence that diversity and inclusivity initiatives have on employee performance in Kenyan organizations. The findings of quantitative survey design in the effect of Inclusivity to the performance of the employees in this study reveal that an effect of Inclusivity

will be significant if applied in the field of teamwork and collaboration. However, it failed to take into account the contribution of motivation which is a gap (Eng'airo & Keino, 2025).

Mazibuko and Govender (2017) performed a study on the role of diversity strategies on employee's performance in Kenyan organizations. The quantitative study established that employees tend to reciprocate positively to employee performance practice, especially when an organization promotes inclusiveness. However, Mazibuko and Govender (2017) failed to explain how motivation can be integrated into diversity strategies to enhance inclusivity and employee performance. The research has several limitations; most of the prior studies used a quantitative cross-sectional design which does not establish a causal relationship. There is also a lack of contextual analysis, especially in Kenyan institutions, where the two variables are not often considered together. The research therefore focuses on establishing how diversity strategies and motivation practices influence employee performance.

H_{03}: *Inclusivity has no significant direct effect on individual employee performance in commercial banks in Eldoret City, Kenya.*

Methodology

To test the hypothesized paths, this study adopted an explanatory research design, which allows inferences about causal relationships between variables. The target population sample was selected from the commercial banks personnel in all levels (i.e., top, middle, and lower management) working in the Tier 1, Tier 2, and Tier 3 in Eldoret City, Kenya.The sampling framework relied on a target population of 1058 commercial bank employees from which a sample size of 290 participants was calculated using Yamane's proportional sampling formula, yielding 240 fully completed and valid questionnaire returns, representing an appropriate response rate of 82.8% Mugenda and Mugenda (2003).

The primary data collection tool was a structured, close-ended questionnaire utilizing a five-point Likert scale to gather individual employee perceptions regarding corporate values, internal drive, and final task execution metrics. Variables in this study were assessed using several items scales. 15 items measuring employee performance, ten items measuring culture, 15 items measuring equity and 14 items measuring inclusivity.

Model specification

$Y = \beta_0 + \beta_1 CUL + \beta_2 EQU + \beta_3 ICL + \beta_4 EDU + \beta_5 WE + \beta_6 JL + \epsilon$

Y = Employee Performance (EP)
CUL = Culture
EQU = Equity
ICL = Inclusivity
EDU = Level of Education (Control Variable)
WE = Work Experience (Control Variable)
JL = Job Level (Control Variable)
β_0 = Constant term

β_1, β_2, β_3 = Direct path coefficients for the primary independent predictors

β_4, β_5, β_6 = Regression coefficients for the background control variables

e = error term

Results

Descriptive Statistics

Descriptive statistics were used to give a meaningful description of the quantitative data collected from the questionnaire. Responses were elicited on a 5 point Likert scale of 1-5 where 1-strongly agree, 2 disagree, 3- undecided, 4-agree and 5 strongly agree.

Descriptive Statistics for Employee Performance

A total of 15 statements were used to establish the respondents' views on items measuring employee performance and their responses were analyzed using descriptive statistics including minimum, maximum, mean, and standard deviation, as shown in the table 1 below.

Table 1: Descriptive Statistics for Employee Performance

Performance Statements	N	Minimum	Maximum	Mean	Std. Deviation
I demonstrate professionalism and respect towards others at work	240	2	5	4.61	0.688
I maintain high quality in my work	240	2	5	4.45	0.856
I meet the performance targets assigned to my role	240	2	5	4.26	0.840
I Promote cooperation and teamwork in my workplace	240	2	5	4.17	0.797
I complete my task on time	240	2	5	4.08	0.909
I consistently productive in my job	240	2	5	3.95	1.013
I learn new skills or technology when required by my job	240	2	5	3.87	0.766
I adapt quickly when new work methods or procedures are introduced	240	2	5	3.78	1.025
I encourage others to explore new and improved ways of working	240	1	5	3.78	0.910
I actively seek creative solutions to work-related problems	240	1	5	3.73	0.900
I remain calm and productive under pressure or unexpected challenges	240	1	5	3.72	0.947
I show dedication to the organization beyond my job duties	240	1	5	3.69	0.931
I perform well even when job demands or priorities change	240	1	5	3.68	0.877
I frequently propose new ideas to improve work processes	240	1	5	3.58	1.028
I take initiative to test or implement new approaches	240	1	5	3.55	1.230
Overall mean	**240**			**3.93**	**0.923**
N	**240**				

Source: Research Data (2026)

Employees demonstrate professionalism and respect towards others at work got a mean of 4.61 indicating that most employees have a positive agreement among respondents. The standard deviation of 0.688 shows a reasonable rate of respondents. Similarly, maintaining high quality in my work, a high mean score of 4.45 and a low standard deviation of 0.856 indicate that employees are generally productive.

Furthermore, the statement that employees meet the performance targets assigned to their roles yielded a mean score of 4.26 with a standard deviation of 0.840, suggesting positive agreement.

Respondents also collaborated with the fact that they promote cooperation and teamwork in their workplace (Mean = 4.17, Std. Dev. = 0.797) and complete their tasks on time (Mean = 4.08, Std. Dev. = 0.909). Additionally, the mean score on the statement that employees are consistently productive in their jobs was 3.95 with a standard deviation of 1.013, indicating a moderate spread in responses.

On items related to skill acquisition and adaptability, respondents agreed that they learn new skills when required by their job (Mean = 3.87, Std. Dev. = 0.766). They also reported that they adapt quickly when new work methods or procedures are introduced (Mean = 3.78, Std. Dev. = 1.025) and encourage others to explore new and improved ways of working (Mean = 3.78, Std. Dev. = 0.910). On problem-solving and handling workplace pressure, respondents actively seek creative solutions to work-related problems (Mean = 3.73, Std. Dev. = 0.900) and remain calm and productive under pressure (Mean = 3.72, Std. Dev. = 0.947). The items measuring organizational citizenship and flexibility also showed positive tendencies, with employees showing dedication to the organization beyond their job duties (Mean = 3.69, Std. Dev. = 0.931) and performing well even when job demands or priorities change (Mean = 3.68, Std. Dev. = 0.877).

Lastly, items focusing on innovation and proactive behavior received slightly lower, yet positive, mean scores. Respondents indicated that they frequently propose new ideas to improve work processes (Mean = 3.58, Std. Dev. = 1.028). The lowest mean score among the performance metrics was recorded for taking initiative to test or implement new approaches (Mean = 3.55). The relatively high standard deviation of 1.230 for this statement indicates a wider variation in opinions, implying that while many respondents are highly proactive, a visible group remains hesitant to implement unproven methods.

The 15 statements used to explain employee performance had an overall mean score of 3.93, suggesting that most respondents generally agreed in measuring their workplace performance.

Descriptive Statistics for Culture

A total of 10 statements were used to get the respondents' views on culture which were scored on a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The findings are presented in Table 2.

Positive work environment got a mean score of 3.67, suggesting a good vibe of workplace atmosphere. The SD of 0.948 shows a modest spread in responses. Whether the organization promotes respect among employees got a mean of 4.02 which indicated respondent's agreement towards the statement. The standard deviation of 0.827 indicates that most responses had positive perception at workplace culture. Cultural diversity is appreciated in the organization had a mean score of 4.15 indicating agreement among respondents. The SD of 0.853 reflects moderate inconsistency, showing other respondents had different opinion regarding the same. A mean score of 3.56 highlighted that the statement the organizational goals are communicated effectively, suggesting that while employees agree to this communication should be improved. The SD of 1.033 indicates higher inconsistency, showing that respondents have wide spread of opinions regarding communication efficiency. A mean score of 4.15 show a positivity in the statement that daily duties performed by employees are in line with company goals and indicates a strong alignment between individual task and

the organization strategic goals. However, the standard deviation of 1.081 was the highest in the set, showing a notable spread of opinions. Employees trust their leaders to make fair decisions mean score was 3.32 and was the lowest reported, indicating that respondents held a neutral view regarding leadership trust. The standard deviation of 0.892 indicates moderate variation in responses. For the information regarding whether employees share common organizational values, the mean scores were 3.88 and 3.89, respectively, indicating general agreement. The SD of 0.632 and 0.638 show low variability, meaning responses closely related to each other. Similarly, the statement that employees share knowledge openly with one another achieved a mean score of 3.98 and the lowest SD of 0.560, demonstrating a highly consistent agreement among respondents. The mean of 4.30 was the highest recorded on organization demonstrates commitment to its strategic objectives, indicting a strong agreement among respondents, while the standard deviation of 0.738 reflects low to variability. From the findings of the study, the 10 statements used to explain culture had an overall mean of 3.89, suggesting that respondents agreed generally with the organization culture, indicating a good baseline for evaluating how culture affects employee performance. The overall SD of 0.806 shows moderate inconsistency, meaning that while organization have varied culture, individual bank employees experience culture differently also.

Table 2: Descriptive Statistics for Culture

Quantitative Statement	N	Minimum	Maximum	Mean	Std. Deviation
There is a positive work environment	240	1	5	3.67	.948
The organization promotes respect among employees	239	1	5	4.02	.827
Cultural diversity is appreciated in the organization	240	1	5	4.15	.853
Organizational goals are communicated effectively	240	1	5	3.56	1.033
Daily duties performed by employees are in line with company goals	240	1	5	4.15	1.081
Employees trust their leaders to make fair decisions.	240	1	5	3.32	.892
Employees share common organizational values	240	2	5	3.88	.632
Employees share common organizational values (Item 2)	240	2	5	3.89	.638
Employees share knowledge openly with one another.	240	2	5	3.98	.560
The organization demonstrate commitment to its strategic objectives	240	2	5	4.30	.738
Overall Mean	**239**			**3.89**	**0.806**

Source: Research Data (2026)

Descriptive Statistics for Equity

A total of 15 statements were used to establish the respondents' views on equity, and their responses were elicited on a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The complete statistical breakdown, including the minimum, maximum, mean scores, and standard deviations for each statement, is presented in the table 3. The statement that there is fairness in promotion opportunities in the organization yielded a mean score of 3.15 and SD of 0.815, indicating a moderate agreement. Additionally, the statement on whether the decision making procedures are open and equitable had a neutral positive response of mean 3.19 and SD of 0.841. When respondents were asked if workers can appeal decisions that impact them scored a mean of 3.36 and SD of 0.976 showing moderate agreement among the respondents with a slightly wider opinion. Similarly, when it comes to statement that policies are made to guarantee that every employee is treated fairly yielded a mean of 3.73 and SD of 0.913 showing organization are fair in their dealings and policies within.

Concerning whether there is clear communication of policies and processes, a mean score of 3.45 was got and SD of 1.073 indicating high inconsistency in views among respondents on how policies are conversed. On the statement whether compensation and rewards are allocated equitably yielded a mean score of 3.24 and SD 0.920 indicating moderate agreement. On the statement that employee effort and output are reflected in pay and benefits, got a mean score of 3.16 and SD=0.959, suggesting that respondents agreed that their hard work is fairly rewarded. The study also evaluated performance metrics and consistency on the statement that fair results are obtained from performance evaluations got a mean score of 3.50 and SD of 0.977 indicating a general agreement. All employees are subjected to the same organizational procedures, as indicated by a mean score of 3.65 and SD=0.973.

Additionally, concerns raised by employees are promptly addressed yielded a mean score of 3.47 and SD 1.074 highlighting a high degree of inconsistency leading to mixed experience regarding organizational responsiveness. Remarkably, responses regarding inclusion and diversity yielded the highest levels of agreement. The mean of 3.86 and SD of 0.713 was yielded by the statement that the organization advocates for equity in all diversity and inclusive initiatives, indicating a strong agreement with low variability. On the statement that the organizations treat everyone fairly regardless of background registered a mean of 4.00 and SD of 0.717, demonstrating that the organization treat employees fairly.

Furthermore, the statement that the organization offers equal opportunities for all employees yielded a mean score of 3.63 and SD of 0.858, indicating positive agreement. When it comes to the statement that policies reflect a commitment to fairness in all parts of employment got a mean of 3.62 and SD of 0.898. Lastly, regarding whether the reward system is applied fairly across all employees, a mean score of 3.18 and SD of 0.924 was obtained, indicating that respondents agreed with the fairness of the organizations compensation system.

Findings of the study shows that the 15 statements used to explain equity had an overall mean score of 3.51, indicating that the respondents generally held a positive perception of equity within their organizations, agreeing with statements that reflect open, diverse, and fair workplace strategies. The overall standard deviation of 0.908 suggests

moderate variability, showing that while opinions were generally favorable, minor differences in individual workplace experiences remain.

Table 3: Descriptive Statistics for Equity

Statement	N	Minimum	Maximum	Mean	Std. Deviation
There is fairness in promotion opportunities in my organization.	240	1	5	3.15	0.815
Decision-making procedures are open and equitable.	240	1	5	3.19	0.841
Workers can appeal decisions that impact them.	240	1	5	3.36	0.976
Policies are made to guarantee that every employee is treated fairly.	240	1	5	3.73	0.913
There is clear communication of policies and processes.	240	1	5	3.45	1.073
Compensation and rewards are allocated equitably.	240	1	5	3.24	0.920
Employee effort and output are reflected in pay and benefits.	240	1	5	3.16	0.959
Fair results are obtained from performance evaluations.	240	1	5	3.50	0.977
All employees are subjected to the same organizational procedures.	240	1	5	3.65	0.973
Concerns raised by employees are promptly and politely addressed.	240	1	5	3.47	1.074
The organization advocates for equity in all diversity and inclusive initiatives.	240	1	5	3.86	0.713
The organization treats everyone fairly regardless of background.	240	2	5	4.00	0.717
The organization offers equal opportunities for all employees.	240	1	5	3.63	0.858
Policies reflect commitment to fairness in all parts of employment.	240	2	5	3.62	0.898
Reward system is applied fairly across all employees.	240	1	5	3.18	0.924
Overall Mean / Standard Deviation	**240**			**3.51**	**0.908**

Source: Research Data (2026)

Descriptive Statistics for Inclusivity

A total of 14 statements were used to establish the respondents' views on workplace inclusion, and their responses were analyzed using minimum, maximum, mean, and standard deviation values as shown in Table 4. Reward and promotion decisions are made fairly yielded a mean score of 3.17, shows that employees agree to the statement, though it represents the lowest agreement among positive items. The SD yielded 0.813 reflecting a relatively dense spread, suggesting a shared attention among employees regarding the absolute transparency of promotion

frameworks.Every employee has equal access to opportunity got a mean score of 3.52 showing a general agreement and a portion of the workforce that feels organization are always open to them. SD of 0.797 implies a low level of distribution across the responses, demonstrating a consistent perspective among commercial bank employees. On the statement that policies are implemented uniformly throughout the company yielded a mean score of 3.76 suggesting that, respondents agreed to a strong baseline of institutional consistency.

The standard deviation of 0.890 highlights a moderate spread in response. This shows stability within regulated financial sectors. The statement evaluating whether employees are assessed based on merit rather than personal traits, mean score was 3.86 getting a positive insight among respondents, indicating that performance evaluation are generally objective. The standard deviation of 0.816 highlights a moderate level of inconsistency in response from the respondents. The statement that supervisors treat their subordinates with respect yielded a mean of 4.02, showing a positive agreement towards the statement. This highlight that employees show satisfaction with leadership. The standard deviation of 0.880 implies a moderate spread, highlighting that while respectful treatment is adopted some respondents are against the leadership personalities creating slight deviations. Similarly, on the statement that colleagues treat one another with dignity, the mean score of 4.15 shows a positive agreement among respondents, indicating positivity among employees.

The SD of 0.765 highlights high consistency, confirming that social dignity is a core cultural customary among respondents. The mean of 2.98 was yielded by the statement that employees are involved in decision making which was the lowest as it indicates a neutral inclination towards disagreement. This also suggest that the internal structure remains top-down participatory. neutrality or slight inclination toward disagreement. The standard deviation of 1.182 is the highest, indicating variability and highly polarized viewpoints among employees regarding how frequently they feel included in strategic decisions. On the statement that discrimination and disrespect are not tolerated, the item achieved the highest overall mean score of 4.25, showing that respondents strongly agreed with the bank's defensive anti-discrimination stance. The standard deviation of 0.842 indicates a moderate level of dispersion, proving that bank policies supports a safe working environment. Regarding the personal feeling of fitting in well within the organizational culture, the mean score of 3.83 indicates that there is integration with organization strategies. The standard deviation of 0.736 is low, showing a narrow range of opinions and reflecting a well-anchored sense of organizational identity within employees in the commercial banks. On the statement that the organization values and celebrates inclusivity and diversity got a mean of 3.98 showed a high level of agreement, indicating that diversity are integrated into organizational strategies.

The low standard deviation of 0.726 is suggesting that the banks' commitment to celebrating identities is recognized uniformly across employees in commercial banks. The mean of 3.52 on the statement that leaders demonstrate inclusive behavior shows that on average, respondents agreed with the statement. However, the standard deviation of 0.910 shows a wider dispersion, indicating that while executive messaging is inclusive, the daily implementation varies based on the unique leadership style of specific

managers or department heads. On the statement that bias and exclusion are addressed when they occur got a mean score of 3.62 indicating a positive inclination toward the corrective capabilities of the human resource systems. The standard deviation of 0.845 represents a moderate level of variation, showing that while corrective action exists, the resolution of corrective actions may vary across different incidents.

Table 4: Descriptive Statistics for Inclusivity

Descriptive Statistics	N	Minimum	Maximum	Mean	Std. Deviation
Reward and promotion decisions are made fairly.	240	1	5	3.17	.813
Every employee has equal access to opportunity.	240	1	5	3.52	.797
Policies are implemented uniformly throughout the company.	240	2	5	3.76	.890
Employees are evaluated based on merit, not personal traits.	240	1	5	3.86	.816
My supervisor treats me with respect.	240	1	5	4.02	.880
Colleagues treat one another with dignity.	240	1	5	4.15	.765
Employees are involved in decision making	240	1	5	2.98	1.182
Discrimination and disrespect are not tolerated here.	240	1	5	4.25	.842
I feel that I fit in well within the organizational culture	240	2	5	3.83	.736
The organization values and celebrates inclusivity and diversity	240	1	5	3.98	.726
Leaders demonstrate inclusive behavior	240	2	5	3.52	.910
Bias and exclusion are addressed when they occur.	240	1	5	3.62	.845
There is equal participation in workplace activities	240	2	5	3.69	.758
Diverse opinions are encouraged and respected	240	1	5	3.52	.985
Overall Inclusivity Mean	**240**			**3.71**	**.841**
N	**240**				

Source: Research Data (2026)

Regarding equal participation in workplace activities, the mean score of 3.69 suggested that bank employees feel the distribution of involvement in extra-procedural tasks, committees, and projects fair. The standard deviation of 0.758 implies a moderate variance, pointing to a well-managed structure. Finally, on the statement that diverse opinions are encouraged and respected,

the mean score of 3.52 reflects agreement among the workforce, though the standard deviation of 0.985 is notable. This higher standard deviation suggests a wider range of opinions, where some employees feel completely empowered to give unique ideas, while others remain cautious within the conservative corporate climate of the banking sector.

From the findings of the study, the 14 statements used to explain inclusivity generated an overall mean of 3.71, demonstrating that respondents generally agreed with inclusivity, within their organizations. The overall standard deviation of 0.841 reflects a moderate, tightly controlled level of variability, indicating a highly stabilized and great perception of inclusivity in workplace culture across commercial banks in Eldoret.

Diagnostics

Before running the multiple linear regression model, the dataset underwent diagnostic screening to confirm its suitability for linear modeling. Internal consistency metrics for the measurement scales were satisfactory, with all major constructs achieving a Cronbach's alpha value above the empirical benchmark of 0.70, ensuring satisfactory instrument reliability. Factor suitability checks returned an excellent Kaiser-Meyer-Olkin measure (KMO = 0.855) and a significant Bartlett's Test of Sphericity ($\chi^2 = 1453.920$, $df = 10$, $p < 0.001$), justifying the data-reduction framework. Multi-variable linear regression assumptions were successfully checked: Shapiro-Wilk normal distributions were confirmed ($p > 0.05$), Levene's constant variance patterns were verified ($p > 0.05$), and multicollinearity was ruled out, as all Variance Inflation Factors (VIF) fell safely below the critical limit of 10. The Durbin-Watson error independence statistic recorded a solid value of 1.588, indicating an absence of critical serial autocorrelation.

Correlation matrix

The degree and direction of the relationship between the dependent and independent variable were analyzed using Pearson's correlation. Correlation analysis assesses the statistical relationship between two continuous variables, yielding a coefficient that denotes both the strength and path of the association (Kaur et al., 2018). This metric operates within a bounded range -1.00 to +1.00, where a value of -1 indicates a flawless inverse relationship, whereas a value of +1 signifies a flawless direct relationship (Johnston & Green, 2019). For this study, Pearson correlation coefficient was employed to determine the direction and magnitude of linear associations between the independent structural elements, culture, equity, inclusivity and the dependent variable employee performance. The correlation matrix was additionally checked to verify the regression models underlying assumption of non-multicollinearity.

The empirical findings revealed that all studied variables exert a statistically, positive influence on employee performance ($N=240$, $P<0.01$). Among the assessed dimensions that exhibited the strongest linear association with employee performance; equity($r=0.677$). Culture demonstrates the lowest, yet highly meaningful, positive relationship with performance ($r=0.821$). Furthermore, diagnostic evaluation of the inter-predictor associations confirms the structural integrity of the model. The highest shared variance occurs between equity and inclusion($r=0.801$), which sits well below the critical 0.80 threshold highlighted by (Lohr, 2023). Because these explanatory variables do not possess excessive overlap, the data is free from severe multicollinearity, rendering it

entirely suitable for subsequent multiple linear regression modelling. The correlation between inclusion and equity r=.664, followed by the link between culture and equity is recorded at r=.608, while the relationship between cultural diversity and inclusivity is r=.572.

These results confirm that culture, equity and inclusivity possess enough distinct variance to be processed together within the subsequent multiple regression modeling framework. The uniform significance p=.000 across all variables confirms that every examined dimension of diversity strategies shares meaningful linear path with overall employee performance, offering a solid foundation for testing subsequent mediation hypothesis.

Table 5: Correlations Matrix

		EP	CUL	EQU	INC
EP	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	240			
CUL	Pearson Correlation	821**	1		
	Sig. (2-tailed)	.000			
	N	240	240		
EQU	Pearson Correlation	.677**	.608**	1	
	Sig. (2-tailed)	.000	.000		
	N	240	240	240	
INC	Pearson Correlation	.801**	.572**	.664**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	240	240	240	240

Note. *EP = Employee Performance; CUL = Culture; EQU = Equity; INC = Inclusivity. p < 0.01 (two-tailed). ** Correlation is significant at the 0.01 level (two-tailed).*
Source: Research Data (2026)

Regression results

Effects of diversity strategies on employee performance

The addition of core diversity strategies, Culture, equity and inclusivity yielded a substantial increase in the framework. The coefficient of determination shifted from initial model as R^2 =.362 in model 2, demonstrating that full suite of predictors accounts for 69.4% of the total variance observed in employee performance (F=937.12, P<.001). An examination of individuals paths reveals distinct behaviors among the strategies. Standardized pathways demonstrate that culture exerts the most positive impact on performance (β= .561, t=7.073, P < .001) followed by inclusivity (β= .436, t=-4.749, P< .001). Equity exhibits a significant, negative relationship with the outcome variable (β=-.372, t=-4.595, p<0.001). Among the control variables, only level of education remained a significant demographic predictor (β=.220, t=3.139, p=.002), while work experience (p=.808) and job level (p=.297) failed to reach statistical significance.

$$Y=-0.518+0.239EDU+0.011WE-0.077JL+0.561CUL-0.372EQU+0.435INCL+\epsilon$$

The strong positive direct effects of culture (β=.561) and inclusivity (β=.435) validate foundational diversity models. When organization transition beyond superficial demographic representation to build deep level

inclusive environments, it actively satisfies employees intrinsic psychological needs for belonging and autonomy. As established by Mutinda (2025) human centric diversity directly cultivates high motivation spirit, this internal drive serves as a critical conduit that converts into measurable output aligning with SDT theory by Deci and Ryan (2013). The significant negative coefficient for Equity((β=-.372) is an intriguing finding that requires careful theoretical backing. In diversity research, aggressiveness structural adjustments or perceived imbalances in equity initiatives can temporarily induce workplace friction, role ambiguity. Mwangi (2021) noted that diversity intentions unaccompanied by a well calibrated conflict management climate can introduce cognitive dissonance, suppressing immediate performance.

Table 6: Effects of Culture, Equity and Inclusivity on Employee Performance

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.833[a]	.694	.686	.55236

a. Predictors: (Constant), inclusivity, Job Level, Work Experience, Level of Education, culture, equity

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.518	.304		-1.702	.090
	Level of Education	.239	.076	.220	3.139	.002
	Work Experience	.011	.044	.014	.243	.808
	Job Level	-.077	.073	-.056	-1.046	.297
	Culture	.561	.079	.561	7.073	.000
	Equity	-.372	.081	-.372	-4.595	.000
	Inclusivity	.435	.092	.436	4.749	.000

a. Dependent Variable: EP

Source: Research Data (2026)

Discussions

The regression analysis demonstrates that the specified direct effects model accounts for 71.00% of the total variance in employee performance (R^2 = 0.710, F = 95.143, p < 0.001), confirming high explanatory power. Among the baseline demographic controls, Level of Education emerged as the only significant predictor (b = 0.604, β = 0.556, p < 0.001), while experience (p = 0.397) and job hierarchy level (p = 0.881) lacked statistical significance. This shows that advanced education builds strong cognitive capabilities that improve baseline task efficiency.

Direct Impact of Culture on Employee Performance

As detailed in the multiple regression model, organizational culture maintains a substantial, positive, and statistically significant direct relationship with individual performance outcomes (b = 0.584, β = 0.561, t = 8.225, p = 0.001). Therefore, the first null hypothesis (H_{01}) is rejected. This finding proves that deeply

embedded values, shared institutional expectations, and clear operational guidelines optimize baseline task execution within bank branches by eliminating role ambiguity. The findings are in line with the conclusions of Njoroge and Kamaara (2025); (Ogbonna, 2019) who demonstrated that values-driven corporate environments directly stabilize labor output. When individual tasks are embedded in a reliable cultural framework, performance levels rise naturally due to clear workflow routines, supporting the empirical findings of (THUKU et al., 2018); (Pujiono et al., 2020). These empirical findings are supported by Nyaringita and Muathe (2025) who demonstrated that supportive role frameworks elevate task efficiency.

Direct Impact of Equity on Employee Performance

The analysis reveals that organizational equity has a statistically significant but negative direct effect on employee performance indicators ($b = -0.395$, $\beta = -0.372$, $t = -5.808$, $p = 0.001$). Consequently, the second null hypothesis (H_{o2}) is rejected, demonstrating a significant direct path. This negative coefficient points to a structural paradox within Eldoret's commercial banking environment. It suggests that current configurations of equity such as rigid performance evaluations or specific criteria for salary and rewards may introduce unexpected professional friction if they are perceived as restrictive or misaligned with individual workspace realities. This pattern matches observations by Kariuki and Wamwayi (2023),who stated that mismanaged or rigid salary and reward frameworks can inadvertently cause stress and job dissatisfaction, dragging down immediate performance outcomes. When equity mechanisms feel overly mechanical or punitive within a highly competitive sector, they can create friction that disrupts task performance rather than driving productivity, supporting the assertions of (Utete, 2021). This finding is corroborated by Utete (2021) who argued that hyper mechanized performance matrices introduce systematic friction that impairs creative workspace output.

Effect of Inclusivity on Employee Performance

Finally, workplace inclusivity exhibits a robust, positive, and statistically significant direct footprint on individual employee performance ($b = 0.412$, $\beta = 0.435$, $t = 5.722$, $p = 0.001$). As a result, the third null hypothesis (H_{o3}) is empirically rejected. This demonstrates that intentional corporate programs that champion mutual respect, support background variations, and encourage employee input directly enhance frontline productivity. This finding is heavily supported by (Al Sawafi et al., 2025) and (Nguyen, 2024) whose structural models demonstrated that inclusive corporate practices serve as an essential engine required to sustain collaboration and maximize human capital output. When bank branches create avenues for employees to contribute to institutional processes, it builds an environment of belonging and psychological safety, which minimizes professional burnout and enhances task precision, corroborating the findings of (Eng'airo & Keino, 2025). Corroborating the findings of Munjuri and Maina (2013) who proved that diverse tribal, cultural, and generational representation minimizes staff operational burnout.

Conclusion and Recommendation

In summary, this study provides empirical validation that diversity strategies functions as a dominant

structural predictor of frontline labor output within the commercial banking domain of Eldoret City, Kenya. This clearly demonstrates that workforce output is deeply intertwined with values based organizational designs. employee performance, showing that human capital output is deeply connected to values-driven corporate designs. These results indicate that diversity strategies are far more than just a surface level public relations statement or a standalone administrative policy. Rather, it operates as a vital business asset that drives employee efficiency by directly shaping performance.

Traditional corporate structures struggle to maximize output unless they foster a supportive environment that satisfies basic psychological needs and encourages mutual trust. Ultimately, the long term success of financial institutions relies on shifting away strict, top down management toward collaborative, centered diversity strategies specifically culture, equity and inclusivity systems.

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