IMPACT OF WORKFORCE DIVERSITY ON ORGANIZATIONAL PERFORMANCE IN FINANCIAL INSTITUTION OF POKHARA, NEPAL

BY

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A Project Work Report submitted to Pokhara University in partial fulfillment of the requirement for the degree of

Bachelor of Business Administration (BBA)

at

Nepal Tourism and Hotel Management College

Gairapatan-4, Pokhara

August, 2026

DECLARATION

I hereby declare that this project report entitled **"IMPACT OF WORKFORCE DIVERSITY ON ORGANIZATIONAL PERFORMANCE IN FINANCIAL INSTITUTION"**, which is submitted to Nepal Tourism and Hotel Management College, in partial fulfillment of the requirement for the degree of Bachelor of Business Administration of Pokhara University, is my original work. Every effort is made to show this clearly, with due reference to the literature, and acknowledgement of collaborative research and discussions. The results and findings of the research are not submitted to any other institutions or any other University.

....

Signature

Vision Gurung

Date: August, 2026

CERTIFICATE OF APPROVAL

This is to certify that the project work entitled **"IMPACT OF WORKFORCE DIVERSITY ON ORGANIZAIONAL PERFORMANCE IN FINANCIAL INSTITUTION"** submitted by Vision Gurung, 23030672 for the partial fulfilment of the requirement of BBA embodies the Bonafide work done by her under my supervision.

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Signature of the Supervisor

Mr. Prakash Regmi

Date: August, 2026

....

Signature of the Project Head

External Examiner

Date: August, 2026

ACKNOWLEDGEMENT

It is a matter of great pleasure for me to acknowledge all the people who helped me for the successful completion of the project report entitled **“IMPACT OF WORKFORCE DIVERSITY ON ORGANIZATIONAL PERFORMANCE IN FINANCIAL INSTITUTION”,** as per the requirement of BBA 6th semester of the syllabus provided by Pokhara University.

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Vision Gurung

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EXECUTIVE SUMMARY

This study examines the impact of workforce diversity on organizational performance in financial institutions. The study focuses on four major dimensions of workforce diversity: gender diversity, age diversity, educational diversity and ethnic diversity, while organizational performance is considered as the dependent variable.

Workforce diversity refers to the differences among employees in terms of demographic, social and educational characteristics. Financial institutions bring together employees from different genders, age groups, educational backgrounds and ethnic communities. Such diversity can provide organizations with different perspectives, knowledge, skills and experiences. When managed effectively, these differences can contribute to better decision-making, creativity, employee cooperation, customer service and overall organizational performance.

Gender diversity considers the representation and participation of different genders within the organization. Age diversity focuses on the presence of employees from different age groups, bringing together experience and new perspectives. Educational diversity refers to differences in employees' academic qualifications, fields of study and professional knowledge. Ethnic diversity represents the presence of employees from different ethnic and cultural backgrounds.

The study intends to determine whether these four dimensions of workforce diversity have a significant relationship with organizational performance in financial institutions. Primary data can be collected through a structured questionnaire using a five-point Likert scale from employees working in selected financial institutions. Secondary information can be collected from journals, research articles, books, reports and other relevant sources.

Previous studies in Nepal have found varying results. Some studies report positive effects of gender, age, educational and ethnic diversity, while other studies find that the effects differ according to the particular organization and dimension of diversity. For example, a 2025 study of Nepalese commercial banks found a significant positive impact of gender, age, education, ethnicity and culture diversity on organizational performance. Another study of Nepalese commercial banks

found gender and age diversity to be significant predictors of organizational effectiveness, while ethnic diversity was not significant.

Therefore, this research aims to provide a better understanding of how workforce diversity affects organizational performance and how financial institutions can effectively manage a diverse workforce.

CHAPTER I

INTRODUCTION

1.1 Background of the Study

The modern business environment is characterized by increasing diversity in the workforce. Organizations employ individuals who differ in terms of gender, age, educational qualifications, ethnicity, culture, experience, skills and perspectives. Workforce diversity has therefore become an important issue in human resource management and organizational performance.

Financial institutions are particularly dependent on human resources because their major activities involve customer service, financial analysis, decision-making, relationship management and professional expertise. Employees interact with customers from different social, cultural and economic backgrounds. Therefore, having employees with diverse characteristics can help financial institutions understand different customer needs and provide appropriate services.

Gender diversity refers to the representation and participation of employees of different genders within an organization. A balanced workforce can provide different perspectives and contribute to teamwork and decision-making.

Age diversity refers to the presence of employees belonging to different age groups. Younger employees may bring new ideas, technological knowledge and adaptability, while older employees may contribute experience, institutional knowledge and professional judgment. However, differences in communication styles and work preferences can also create challenges if not properly managed.

Educational diversity refers to differences in employees' academic qualifications, areas of specialization and educational backgrounds. Employees with different educational backgrounds may possess different technical knowledge and problem-solving approaches.

Ethnic diversity refers to the representation of employees from different ethnic and cultural backgrounds. Nepal is a culturally and ethnically diverse country, making ethnic diversity particularly relevant for organizations operating in the Nepali market.

Workforce diversity can influence organizational performance through improved creativity, innovation, problem-solving, decision-making, employee relationships and customer understanding. At the same time, poorly managed diversity may result in communication difficulties, misunderstanding, conflict and reduced cooperation.

Research conducted in Nepalese banking organizations has demonstrated that workforce diversity is an important factor associated with performance. A study of Nepalese commercial banks found positive relationships between ethnic, educational, age and gender diversity and employee work performance. Similarly, research involving Nepalese commercial banks has examined gender, age, education and ethnic diversity as workforce diversity dimensions.

Therefore, this study focuses on the impact of gender, age, educational and ethnic diversity on organizational performance in financial institutions.

1.2 Objectives of the Project Work

The objectives of the study are as follows:

1.2.1 General Objective

- To examine the impact of workforce diversity on organizational performance in financial institutions.

1.2.2 Specific Objectives

- To examine the impact of gender diversity on organizational performance in financial institutions.
- To examine the impact of age diversity on organizational performance in financial institutions.
- To examine the impact of educational diversity on organizational performance in financial institutions.

- To examine the impact of ethnic diversity on organizational performance in financial institutions.
- To analyze the relationship between workforce diversity and organizational performance.

1.3 Statement of the Problem

In today's competitive financial sector, organizations require employees with different knowledge, skills, experiences and perspectives. Financial institutions serve customers from diverse social, economic, ethnic and demographic backgrounds. Therefore, maintaining a diverse workforce may help financial institutions understand and respond to the needs of different customers.

However, workforce diversity can create both opportunities and challenges. Differences in age, gender, educational background and ethnicity may improve creativity and decision-making, but they may also create communication difficulties, interpersonal conflict and differences in attitudes if diversity is not managed effectively.

Previous research conducted in Nepal has produced mixed findings. A study of Standard Chartered Bank Nepal found that age and experience had significant positive effects on employee performance, while gender, ethnicity and education diversity did not significantly affect employee performance. In contrast, another study of Nepalese insurance companies found positive effects of age, education, gender and cultural diversity on organizational performance.

Similarly, research on Nepalese commercial banks found that gender and age diversity significantly predicted organizational effectiveness, while ethnic diversity was not significant. These differences indicate that the impact of workforce diversity may vary according to the organization, workforce characteristics and methods of diversity management.

Therefore, this study aims to investigate the following core issues:

- Does gender diversity influence organizational performance?
- Does age diversity influence organizational performance?
- Does educational diversity influence organizational performance?

- Does ethnic diversity influence organizational performance?
- What is the overall relationship between workforce diversity and organizational performance in financial institutions?

1.4 Organization of the Study

The whole report has been divided into five parts: Introduction, Literature Review, Research Methodology, Presentation and Analysis of Data, and Summary, Conclusion and Recommendation.

Introduction

The first chapter includes the background, objectives, statement of the problem, significance and limitations of the study.

Literature Review

The second chapter includes the theoretical review, review of related studies and research gap. It also presents the conceptual framework and operational definitions of the variables.

Research Methodology

The third chapter explains the research design, nature and sources of data, population and sample, site selection, data collection techniques and methods of data analysis.

Presentation and Analysis of Data

The fourth chapter deals with the presentation and analysis of primary data through tables, charts and statistical techniques.

Summary, Conclusion and Recommendation

The fifth chapter provides a summary of the study, conclusions based on major findings and recommendations for financial institutions.

1.5 Significance of the Study

The study is significant for businesses, digital marketers, advertisers, entrepreneurs, and small and medium-sized enterprises (SMEs) in Pokhara. It helps businesses identify effective digital marketing strategies that influence consumer purchase intention and allocate their marketing budgets efficiently. The findings can also help digital marketers and advertisers understand consumer perceptions of different digital marketing strategies and develop effective marketing campaigns. Similarly, SMEs, entrepreneurs, and startups can use the findings to select suitable strategies for promoting existing products and launching new products and services.

The study also provides insights into consumer behaviour by examining how consumers' perceptions of social media marketing, influencer marketing, online content, customer reviews, and other digital marketing activities influence their purchase intention. The findings may encourage businesses and marketers to adopt honest, transparent, and customer-oriented digital marketing practices that build consumer trust and long-term relationships.

Furthermore, the study contributes to academic knowledge by addressing the research gap regarding the influence of digital marketing on consumer purchase intention, particularly in Pokhara. It can serve as a useful reference for future researchers conducting studies in related areas. The findings may also help policymakers and business associations develop programs and initiatives that support digital business activities and effective digital marketing practices in Nepal.

1.6 Limitations of the Study

Small or Selected Sample Size

Due to limitations of time, resources and accessibility, the number of respondents may be limited. Therefore, the findings may not fully represent all employees working in financial institutions.

Based on Self-Reported Data

The study relies on respondents' opinions and perceptions. Respondents may sometimes provide answers based on their personal experiences or perceptions rather than objective organizational performance data.

Limited Geographic Coverage

If the research is conducted only among selected financial institutions in a particular area, the findings may not be generalized to all financial institutions throughout Nepal.

Cross-Sectional Study

The study collects information at a particular point in time. Therefore, changes in workforce diversity and organizational performance over a longer period may not be captured.

Limited Diversity Dimensions

The study focuses only on four dimensions: gender diversity, age diversity, educational diversity and ethnic diversity. Other dimensions such as experience, marital status, disability, religion and language are not examined.

Limited Organizational Coverage

The research focuses on selected financial institutions rather than covering every type and institution in Nepal's financial sector.

CHAPTER II:

LITERATURE REVIEW

2.1 Review of the Literature

Gender Diversity

Herring (2009) examined the relationship between racial and gender diversity and business performance using data from the National Organizations Survey in the United States. Shrestha and Parajuli (2021) examined the relationship between workforce diversity and employee performance in Nepalese commercial banks. The findings suggest that providing equal opportunities to employees of different genders can contribute to better employee outcomes in Nepalese commercial banks. Pandey and Risal (2023) investigated the impact of workforce diversity on organizational performance in the Nepalese banking sector, considering gender, generational and ethnic diversity which showed that gender diversity positively affected organizational performance. Subedi and Bhandari (2024) examined workforce diversity and organizational effectiveness in Nepalese commercial banks using responses from 210 managerial-level employees. Thapa, Adhikari and Upadhyay (2025) studied workforce diversity and organizational performance in Nepalese commercial banks using data from 356 employees.

Age Diversity

Richard (2000) investigated racial diversity, business strategy and firm performance in the banking industry using a resource-based perspective.Turi et al. (2022) examined age diversity along with gender, educational and ethnic diversity among employees in Pakistan. Their study found that age diversity had a statistically significant impact on organizational performance, while leadership expertise played an important mediating role. Shrestha and Parajuli (2021) examined age diversity as one of the dimensions of workforce diversity in Nepalese commercial banks. Subedi and Bhandari (2024) examined age diversity and organizational effectiveness in Nepalese commercial banks. The authors suggested that age-diverse employees can provide different experiences and perspectives, which can support organizational decision-making and effectiveness.

Educational Diversity

Mamuli and Mitalo examined educational diversity and organizational performance in commercial banks in Kampala, Uganda. Their study collected data from 379 employees working in ten commercial banks and used a quantitative research approach. Turi et al. (2022) included educational background diversity as one of four workforce-diversity variables in their study of organizational performance in Pakistan. Thapa (2023) investigated gender, education and ethnicity in relation to perceived organizational performance in the Nepalese banking sector. Chhetri (2024) examined workforce diversity and organizational performance in Nepalese insurance companies. The study found that education diversity had a positive and significant impact on organizational performance.

Ethnic Diversity

Herring (2009) investigated race and gender diversity in relation to business performance in the United States. The study provides foreign evidence that ethnic or racial diversity can create business value when organizations are able to utilize the different perspectives and characteristics of their workforce effectively. Richard (2000) examined racial diversity and firm performance specifically within the banking industry. Pandey and Risal (2023) studied ethnic diversity in Nepalese banking organizations and found a positive relationship between ethnic diversity and organizational performance. Subedi and Bhandari (2024), however, found a different result in their study of Nepalese commercial banks. Their analysis showed that ethnic diversity did not significantly influence organizational effectiveness, while gender and age diversity were significant predictors.

Organizational Performance

Herring (2009) provides important evidence regarding the relationship between workforce diversity and organizational outcomes. His study found that racial diversity was associated with higher sales revenue, customers, market share and relative profits, while gender diversity was associated with higher sales revenue, customers and relative profits. Richard (2000) specifically examined diversity and firm performance in the banking industry and found that cultural diversity could contribute to competitive advantage depending on business strategy. Chhetri (2024) examined organizational performance in Nepalese insurance companies using age, cultural, educational, experience, gender and marital diversity as explanatory variables. Thapa, Adhikari and Upadhyay (2025) examined workforce diversity and organizational performance in Nepalese commercial banks using data from 356 employees. The study therefore provides recent Nepalese evidence supporting the importance of workforce diversity for organizational performance in banking institutions.

2.2 Conceptual Framework

The conceptual framework presents the expected relationship between the independent variables and the dependent variable of the study. In this study, workforce diversity is represented by gender diversity, age diversity, educational diversity, and ethnic diversity. Organizational performance is treated as the dependent variable. The framework assumes that a diverse workforce can influence organizational performance through better teamwork, knowledge sharing, innovation, service quality, employee productivity, and customer satisfaction.

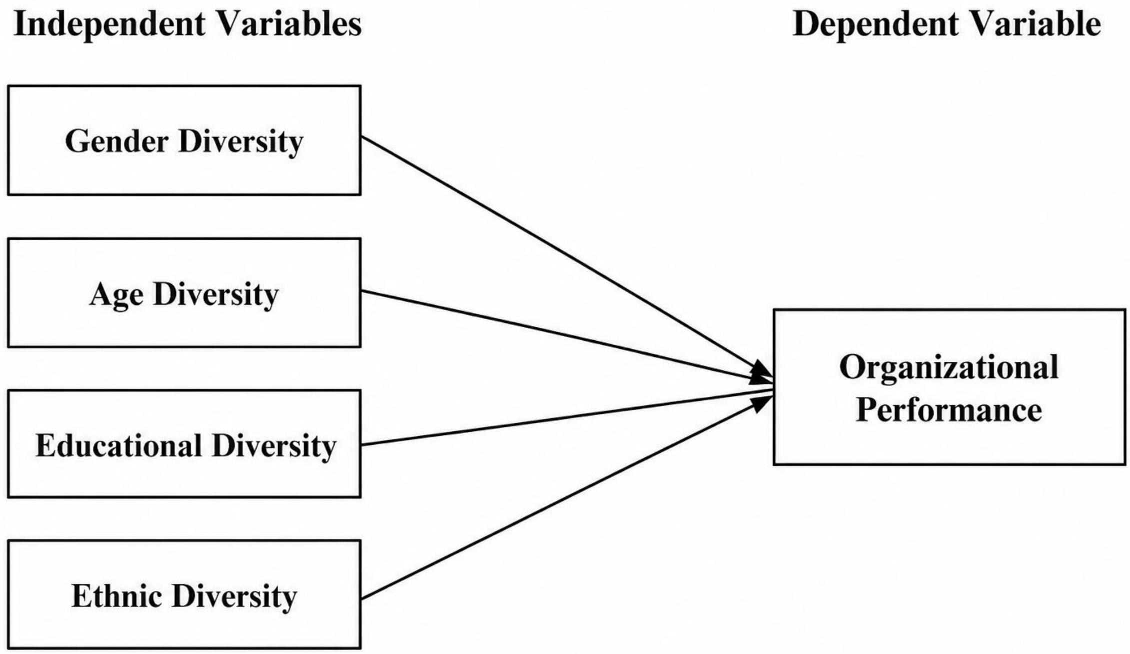

Figure 1: Conceptual Framework

2.5 Operational Definitions

Gender Diversity

Gender diversity refers to the representation and participation of employees belonging to different genders within a financial institution. It considers whether employees of different genders receive equal opportunities and contribute to organizational activities.

Age Diversity

Age diversity refers to the presence of employees from different age groups within a financial institution. It represents the differences in age, experience and generational perspectives among employees.

Educational Diversity

Educational diversity refers to differences in employees' educational qualifications, fields of study, professional knowledge and academic backgrounds.

Ethnic Diversity

Ethnic diversity refers to the presence and participation of employees from different ethnic and cultural backgrounds within the financial institution.

Organizational Performance

Organizational performance refers to the extent to which a financial institution achieves its organizational objectives through effective use of human and other resources. It can be assessed through factors such as productivity, efficiency, service quality, employee satisfaction, achievement of organizational goals and overall effectiveness.

CHAPTER III:

RESEARCH METHODOLOGY

This chapter deals with the methods and techniques applied in the study. It includes the research design, nature and sources of data, site selection and rationale, population and sample, data collection techniques, and data analysis and presentation. The following procedures were followed to examine the impact of workforce diversity on organizational performance in financial institutions.

3.1 Research Design

The study adopted a descriptive and correlational research design to examine the impact of workforce diversity on organizational performance in financial institutions.

The descriptive research design was used to describe the demographic characteristics of the respondents and their perceptions regarding workforce diversity and organizational performance. The correlational research design was used to examine the relationship between the independent variables, namely gender diversity, age diversity, educational diversity and ethnic diversity, and the dependent variable, organizational performance.

The study followed a quantitative approach in which primary data were collected through a structured questionnaire and analyzed using appropriate statistical techniques.

3.2 Nature and Sources of Data

The nature of the research was quantitative. The study was based on numerical data collected from respondents through a structured questionnaire. The collected responses were analyzed and presented using tables, percentages and statistical measures.

- Primary Data Sources

Primary data were collected directly from employees working in selected financial institutions through a structured questionnaire. The questionnaire consisted of demographic questions and statements related to gender diversity, age diversity, educational diversity, ethnic diversity and organizational performance. A five-point Likert scale was used to measure the perceptions of respondents.

- Secondary Data Sources

Secondary information was collected from various sources related to workforce diversity and organizational performance. These included:

- Academic journals and research articles
- Books and reference materials
- Previous research studies
- Reports and publications related to financial institutions
- Relevant websites and online academic sources
- Published materials related to workforce diversity and organizational performance

3.3 Site Selection and Rationale

The research was carried out in Pokhara, focusing on selected financial institutions operating in the area. Pokhara was selected as the study area because it is one of the major commercial and financial centers of Nepal, with a considerable number of financial institutions and employees from diverse demographic and educational backgrounds.

The study area was selected based on the accessibility of respondents and the relevance of financial institutions to the research topic. Employees working in different positions and departments provided information regarding the diversity of the workforce and its perceived effect on organizational performance.

3.4 Population and Sample

The target population of the study consisted of employees working in selected financial institutions in Pokhara. The population included employees from different genders, age groups, educational backgrounds and ethnic groups.

A total of 65 were selected for the study. The respondents were selected from the employees of the selected financial institutions to ensure that different demographic characteristics were represented in the sample.

The study used stratified random sampling to obtain responses from employees belonging to different demographic groups. This sampling approach helped provide representation of the diverse workforce characteristics considered in the study.

3.5 Data Collection Techniques

The primary data were collected through a structured questionnaire administered using Google Forms. The questionnaire was designed according to the objectives of the study and consisted of questions related to the four independent variables and the dependent variable.

The independent variables included:

- Gender Diversity
- Age Diversity
- Educational Diversity
- Ethnic Diversity

The dependent variable was:

- Organizational Performance

The questionnaire used a five-point Likert scale, ranging from 1 = Strongly Disagree to 5 = Strongly Agree, to measure respondents' perceptions regarding the study variables.

The questionnaire was distributed among employees of selected financial institutions, and the completed responses were collected electronically through Google Forms.

3.6 Data Analysis and Presentation

The collected data were organized, processed and analyzed according to the objectives of the study. The responses obtained through Google Forms were compiled and analyzed using appropriate statistical tools such as MS-Excel, Claude AI etc.

The data were presented in the form of tables, graphs and descriptive statistics to make the findings clear and understandable.

The analysis included:

- Frequency and percentage analysis for demographic characteristics
- Descriptive analysis of the study variables
- Mean and standard deviation of the questionnaire statements
- Correlation analysis to examine the relationship between workforce diversity dimensions and organizational performance
- Regression analysis to determine the impact of the independent variables on organizational performance

The results were presented using tables and graphical representations, followed by descriptive interpretations of the findings. The responses obtained through Google Forms were compiled and analyzed using appropriate statistical tools such as MS-Excel, Claude AI, MS-Doc etc.

CHAPTER IV:

DATA PRESENTATION AND ANALYSIS

4.1 Primary Data Presentation and Analysis

This chapter presents and analyzes the data collected from 65 respondents working in Nepalese commercial banks. The data are presented using frequency and percentage for demographic variables and five-point Likert-scale responses for the study variables. The Likert scale consists of Strongly Disagree, Disagree, Neutral, Agree, and Strongly Agree. The chapter covers gender diversity, age diversity, educational diversity, ethnic diversity, and organizational performance.

4.1.1 Gender Distribution

Table 1: Gender distribution

S.N.	Response	Frequency	Percentage
1	Female	34	52.3%
2	Male	29	44.6%
3	Prefer not to say	2	3.1%
	Total	65	100.0%

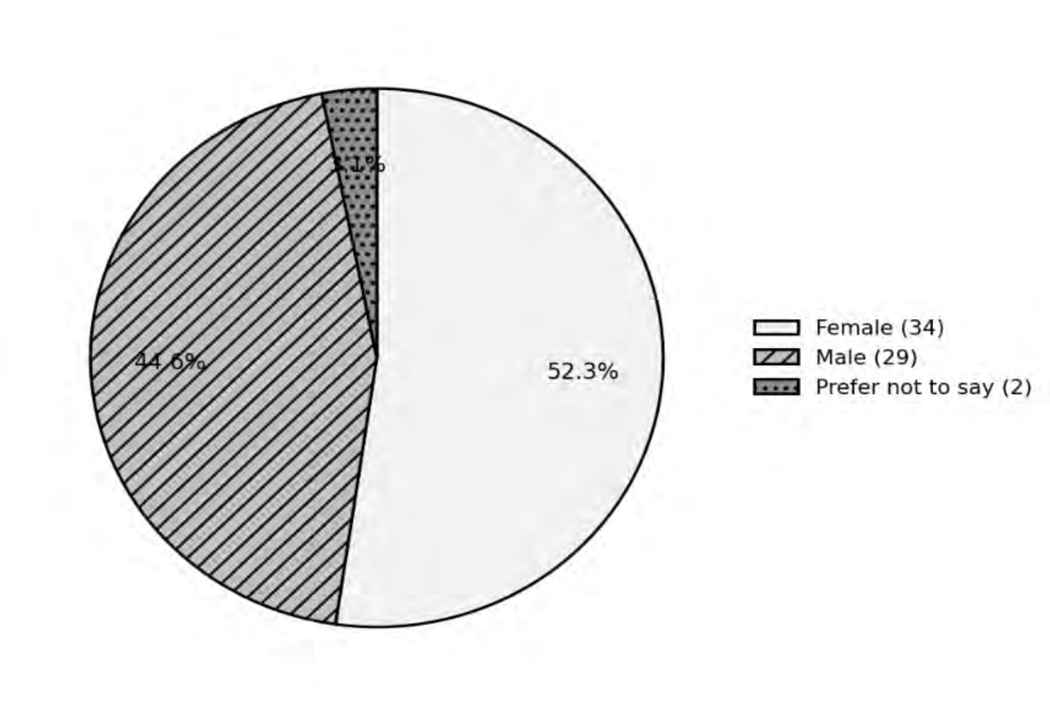

Figure 2: Gender Distribution

Out of 65 respondents, 34 (52.3%) selected "Female," making it the most common response. This was followed by "Male," selected by 29 respondents (44.6%). The result indicates that female was the dominant response among the respondents. This provides useful insight into the profile of bank employees included in the study.

4.1.2: Age Group

Table 2: Age Group

S.N.	Response	Frequency	Percentage
1	25–34 years	25	38.5%
2	Below 25 years	21	32.3%
3	35–44 years	10	15.4%
4	45–54 years	7	10.8%
5	55 years and above	2	3.1%
	Total	65	100.0%

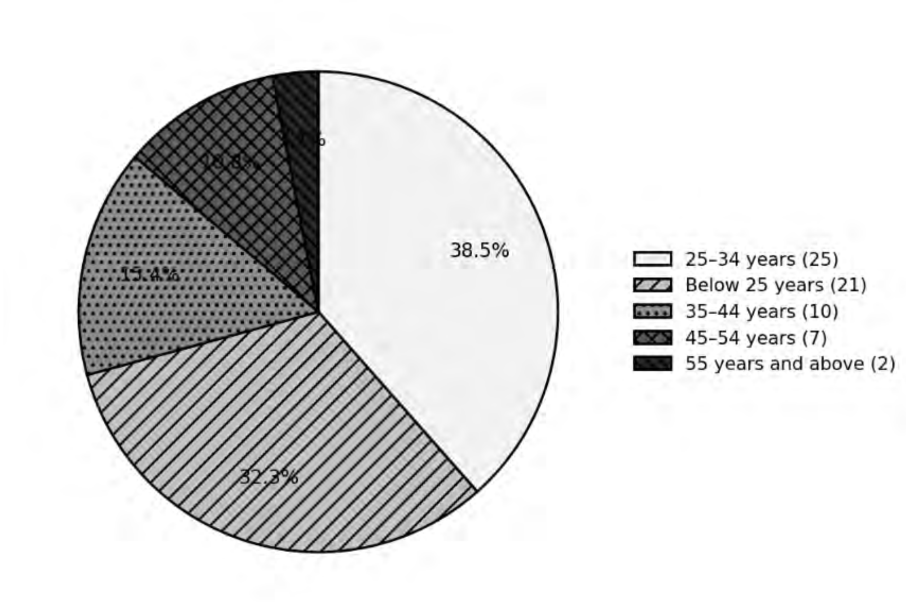

Figure 3: Age Group

Out of 65 respondents, 25 (38.5%) selected "25–34 years," making it the most common response. This was followed by "Below 25 years," selected by 21 respondents (32.3%). The result indicates that 25–34 years was the dominant response among the respondents. This provides useful insight into the profile of bank employees included in the study.

4.1.3: Education Level

Table 3: Education Level

S.N.	Response	Frequency	Percentage
1	Master's Degree	25	38.5%
2	Bachelor's Degree	19	29.2%
3	Higher Secondary (+2)	13	20.0%
4	MPhil/PhD	4	6.2%
5	Other	4	6.2%
	Total	65	100.0%

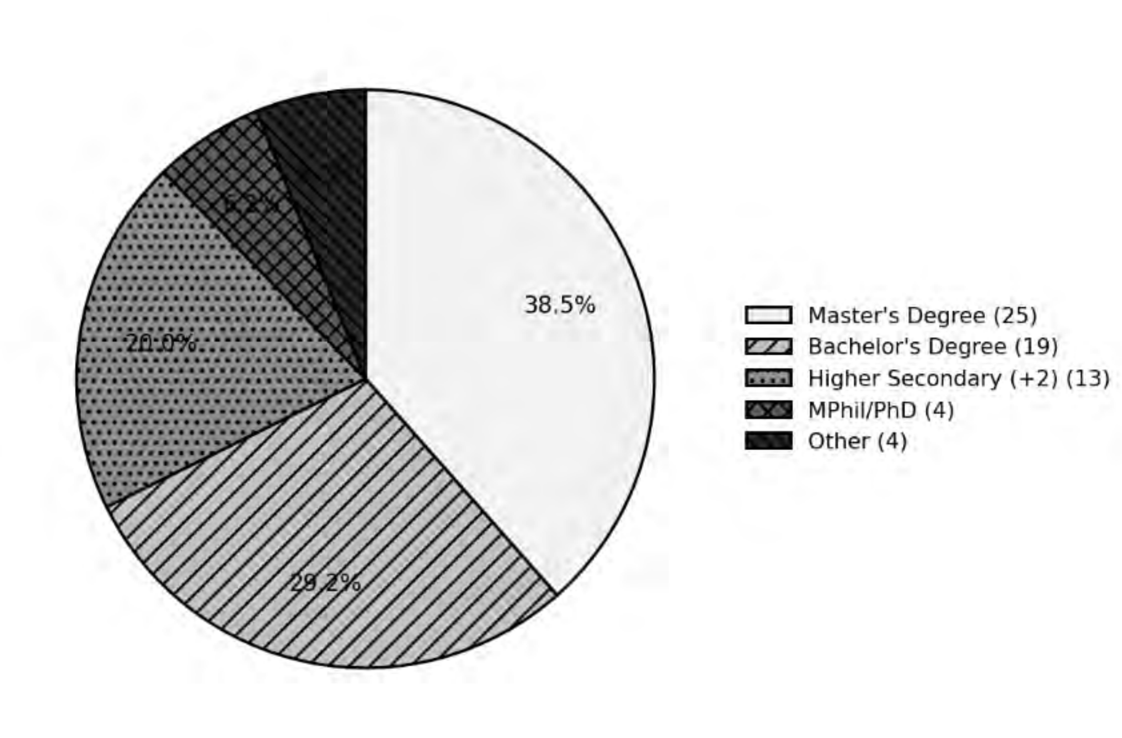

Figure:4: Education Level

Out of 65 respondents, 25 (38.5%) selected "Master's Degree," making it the most common response. This was followed by "Bachelor's Degree," selected by 19 respondents (29.2%). The result indicates that master's Degree was the dominant response among the respondents. This provides useful insight into the profile of bank employees included in the study.

4.1.4: Ethnicity

Table 4: Ethnicity

S.N.	Response	Frequency	Percentage
1	Janajati	13	38.2%
2	Dalit	10	29.4%
3	Brahmin/Chhetri	8	23.5%
4	Other	2	5.9%
5	Tharu	1	2.9%
	Total	65	100.0%

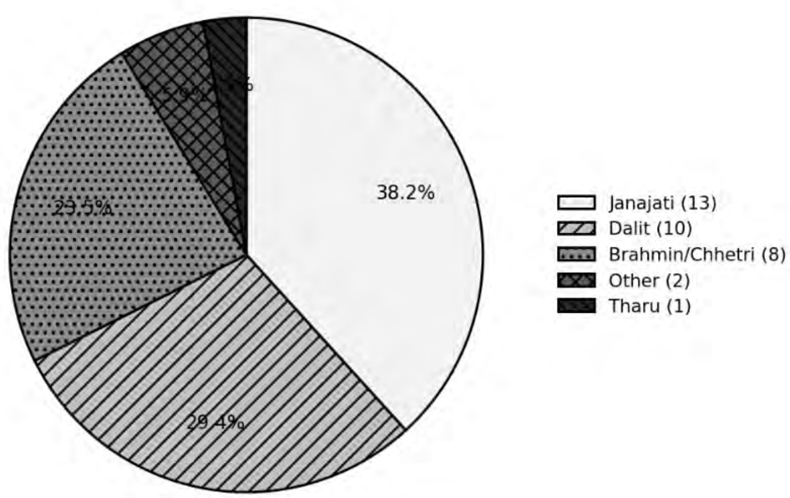

Figure 5: Ethnicity

Out of 34 respondents, 13 (38.2%) selected "Janajati," making it the most common response. This was followed by "Dalit," selected by 10 respondents (29.4%). The result indicates that janajati was the dominant response among the respondents. This provides useful insight into the profile of bank employees included in the study.

4.1.5.: Current Position

Table 5: Current Position

S.N.	Response	Frequency	Percentage
1	Other	18	27.7%
2	Assistant Manager	12	18.5%
3	Teller	10	15.4%
4	Assistant Officer	8	12.3%
5	Administrative Staff	7	10.8%
6	Branch Manager	5	7.7%
7	Customer Service Officer	5	7.7%
	Total	65	100.0%

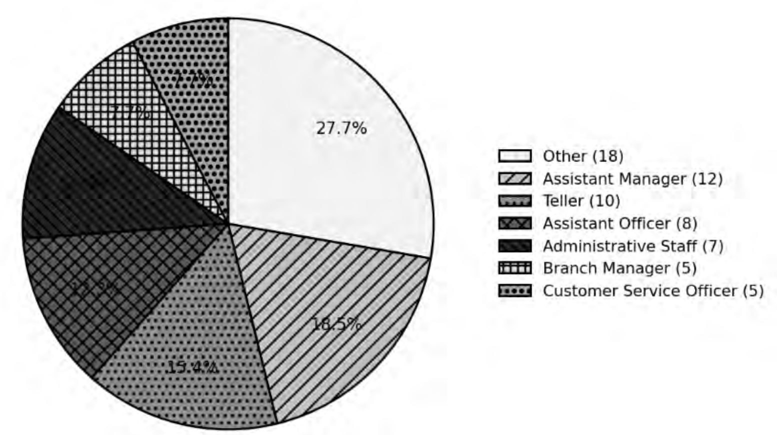

Figure 6: Current Position

Out of 65 respondents, 18 (27.7%) selected "Other," making it the most common response. This was followed by "Assistant Manager," selected by 12 respondents (18.5%). The result indicates that other was the dominant response among the respondents. This provides useful insight into the profile of bank employees included in the study.

4.1.6: Work Experience

Table 6: Work Experience

S.N.	Response	Frequency	Percentage
1	1–5 years	23	35.4%
2	Less than 1 year	20	30.8%
3	6–10 years	13	20.0%
4	11–15 years	7	10.8%
5	More than 15 years	2	3.1%
	Total	65	100.0%

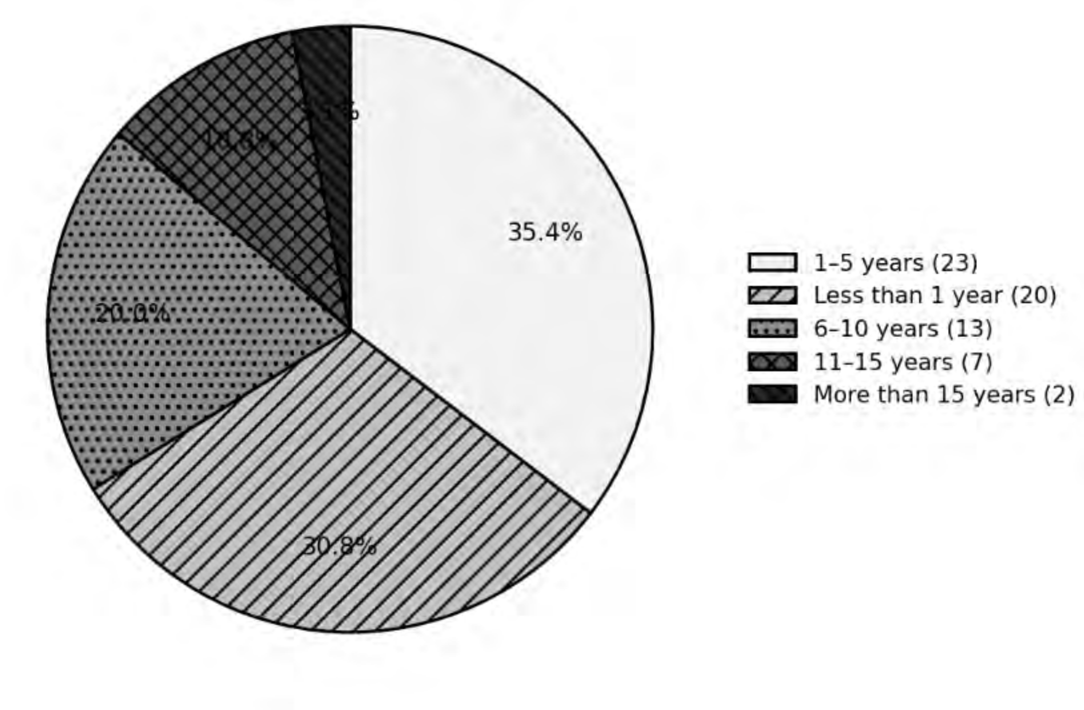

Figure 7: Work Experience

Out of 65 respondents, 23 (35.4%) selected "1–5 years," making it the most common response. This was followed by "Less than 1 year," selected by 20 respondents (30.8%). The result indicates that 1–5 years was the dominant response among the respondents. This provides useful insight into the profile of bank employees included in the study.

Section 1: Gender Diversity

4.1.7: My organization provides equal employment opportunities regardless of gender.

Table 7: My organization provides equal employment opportunities regardless of gender.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	0	0.0%
2	Disagree	0	0.0%
3	Neutral	3	37.5%
4	Agree	5	62.5%
5	Strongly Agree	0	0.0%
	Total	8	100.0%

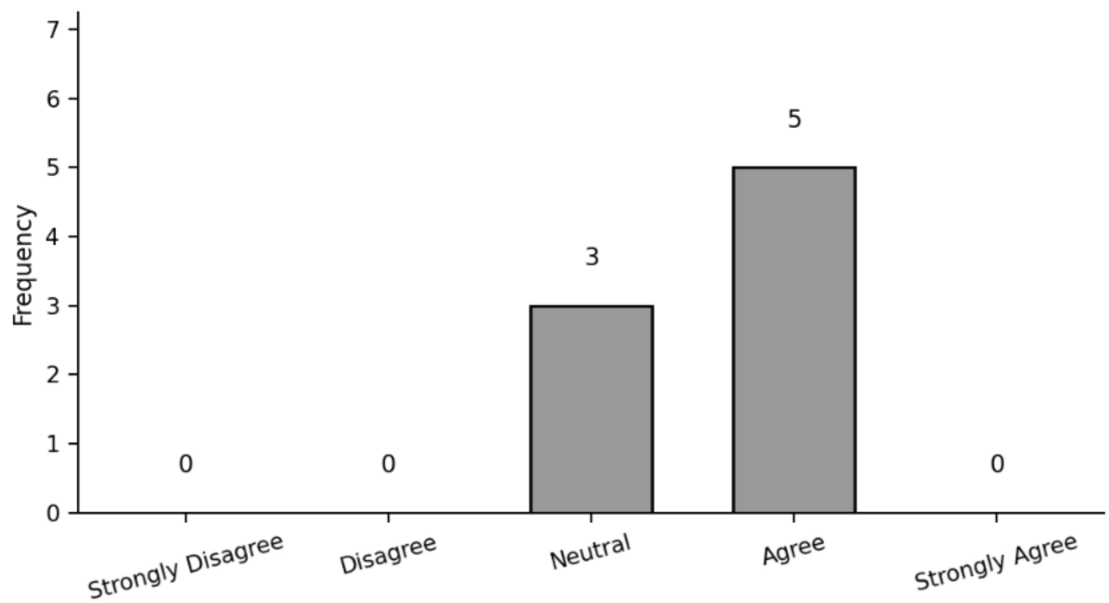

Figure 8: My organization provides equal employment opportunities regardless of gender.

The largest response was "Agree," selected by 5 respondents (62.5%). Overall, 5 respondents (62.5%) selected Agree or Strongly Agree, while 3 (37.5%) were neutral and 0 (0.0%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Gender Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.8: Promotions are based on merit rather than gender.

Table 8: Promotions are based on merit rather than gender.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	4	6.2%
2	Disagree	2	3.1%
3	Neutral	8	12.3%
4	Agree	22	33.8%
5	Strongly Agree	29	44.6%
	Total	65	100.0%

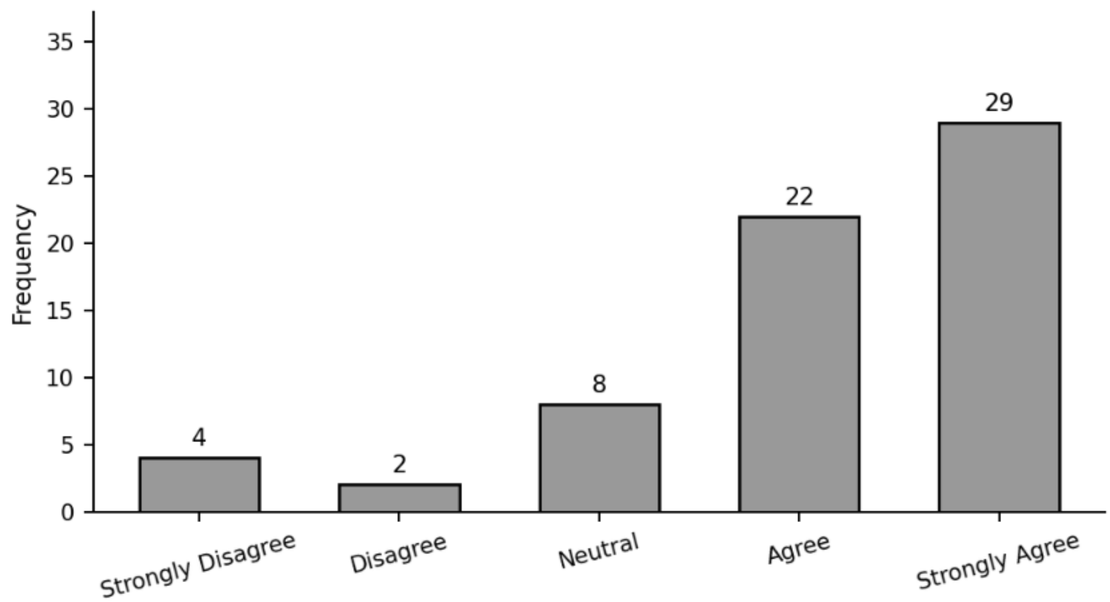

Figure 9: Promotions are based on merit rather than gender.

The largest response was "Strongly Agree," selected by 29 respondents (44.6%). Overall, 51 respondents (78.5%) selected Agree or Strongly Agree, while 8 (12.3%) were neutral and 6 (9.2%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Gender Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.9: Male and female employees receive equal respect in the workplace.

Table 9: Male and female employees receive equal respect in the workplace.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	5	7.7%
2	Disagree	6	9.2%
3	Neutral	5	7.7%
4	Agree	27	41.5%
5	Strongly Agree	22	33.8%
	Total	65	100.0%

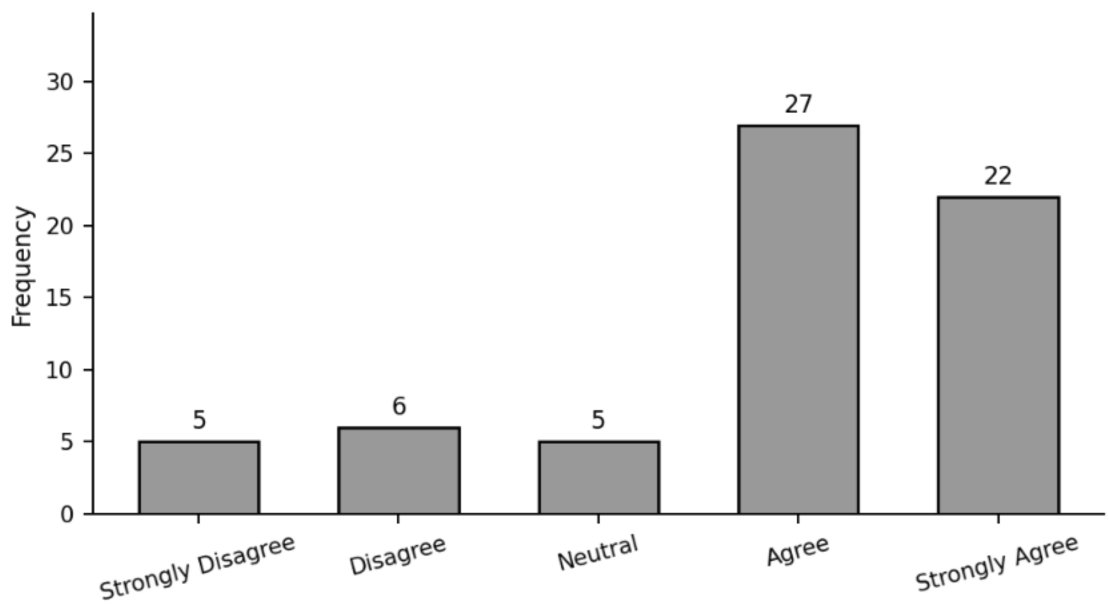

Figure 10: Male and female employees receive equal respect in the workplace.

The largest response was "Agree," selected by 27 respondents (41.5%). Overall, 49 respondents (75.4%) selected Agree or Strongly Agree, while 5 (7.7%) were neutral and 11 (16.9%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Gender Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.10: Both men and women are equally involved in decision-making.

Table 10: Both men and women are equally involved in decision-making.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	1	1.5%
2	Disagree	6	9.2%
3	Neutral	13	20.0%
4	Agree	28	43.1%
5	Strongly Agree	17	26.2%
	Total	65	100.0%

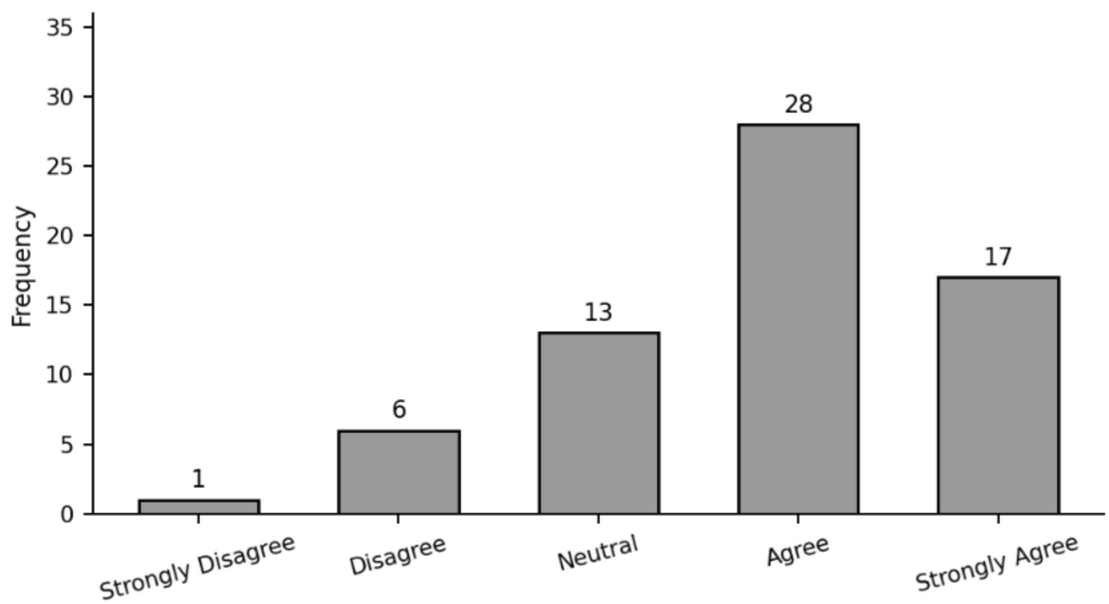

Figure11: Both men and women are equally involved in decision-making.

The largest response was "Agree," selected by 28 respondents (43.1%). Overall, 45 respondents (69.2%) selected Agree or Strongly Agree, while 13 (20.0%) were neutral and 7 (10.8%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Gender Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.11: Gender diversity contributes positively to teamwork.

Table 11: Gender diversity contributes positively to teamwork.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	3	4.6%
2	Disagree	3	4.6%
3	Neutral	7	10.8%
4	Agree	28	43.1%
5	Strongly Agree	24	36.9%
	Total	65	100.0%

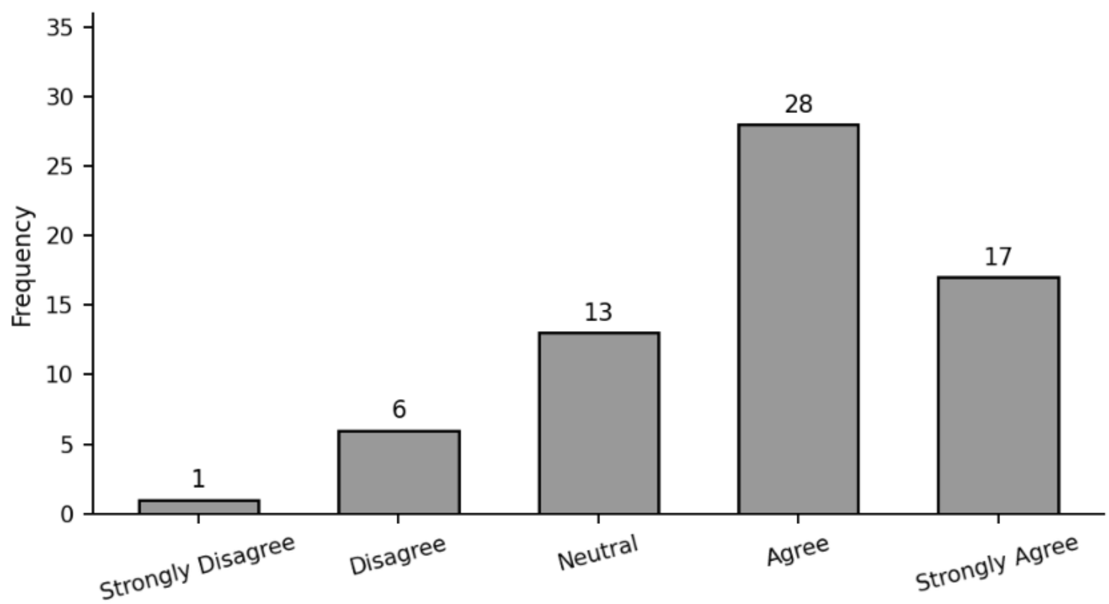

Figure 12: Gender diversity contributes positively to teamwork.

The largest response was "Agree," selected by 28 respondents (43.1%). Overall, 52 respondents (80.0%) selected Agree or Strongly Agree, while 7 (10.8%) were neutral and 6 (9.2%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Gender Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.12: My organization encourages gender equality through its HR policies.

Table 12: My organization encourages gender equality through its HR policies.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	3	4.6%
2	Disagree	4	6.2%
3	Neutral	7	10.8%
4	Agree	29	44.6%
5	Strongly Agree	22	33.8%
	Total	65	100.0%

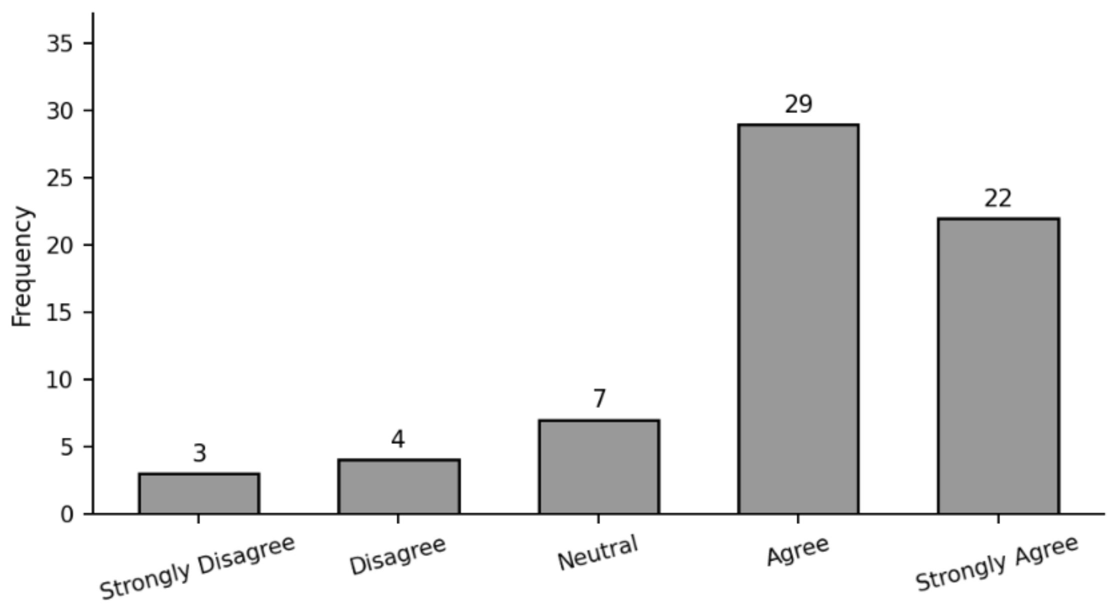

Figure 13: My organization encourages gender equality through its HR policies.

The largest response was "Agree," selected by 29 respondents (44.6%). Overall, 51 respondents (78.5%) selected Agree or Strongly Agree, while 7 (10.8%) were neutral and 7 (10.8%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Gender Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

Section 2: Age Diversity

4.1.13: Employees of different age groups work well together.

Table 13: Employees of different age groups work well together.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	4	6.2%
2	Disagree	19	29.2%
3	Neutral	12	18.5%
4	Agree	18	27.7%
5	Strongly Agree	12	18.5%
	Total	65	100.0%

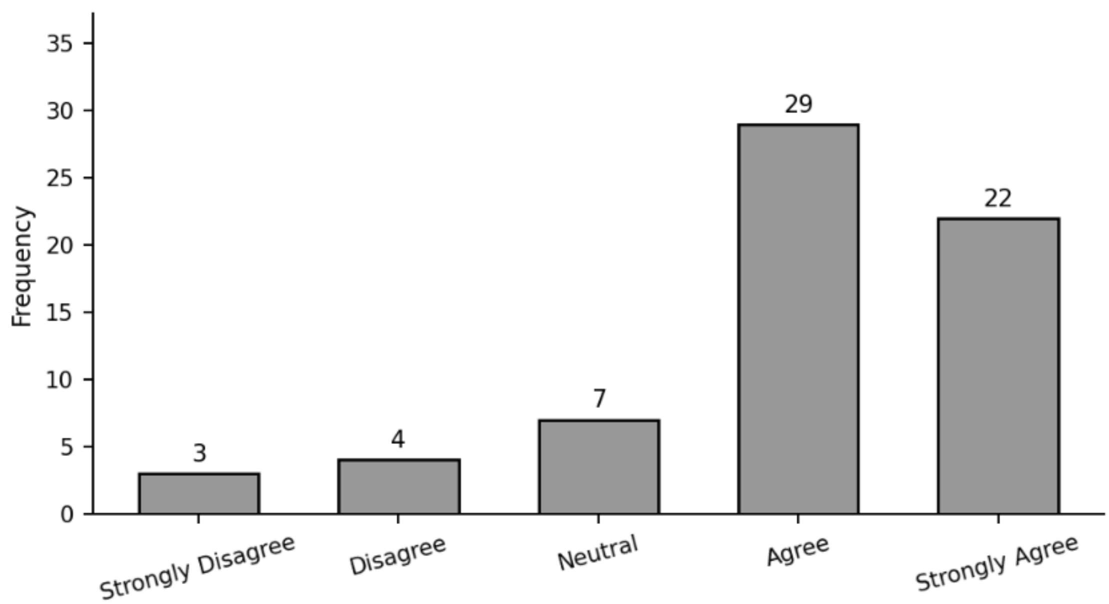

Table 14: Employees of different age groups work well together.

The largest response was "Disagree," selected by 19 respondents (29.2%). Overall, 30 respondents (46.2%) selected Agree or Strongly Agree, while 12 (18.5%) were neutral and 23 (35.4%) disagreed. This indicates a moderately positive perception of the statement among employees. The finding suggests that Age Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.14: Senior employees willingly share their knowledge with younger employees.

Table 14: Senior employees willingly share their knowledge with younger employees.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	4	6.2%
2	Disagree	16	24.6%
3	Neutral	13	20.0%
4	Agree	20	30.8%
5	Strongly Agree	12	18.5%
	Total	65	100.0%

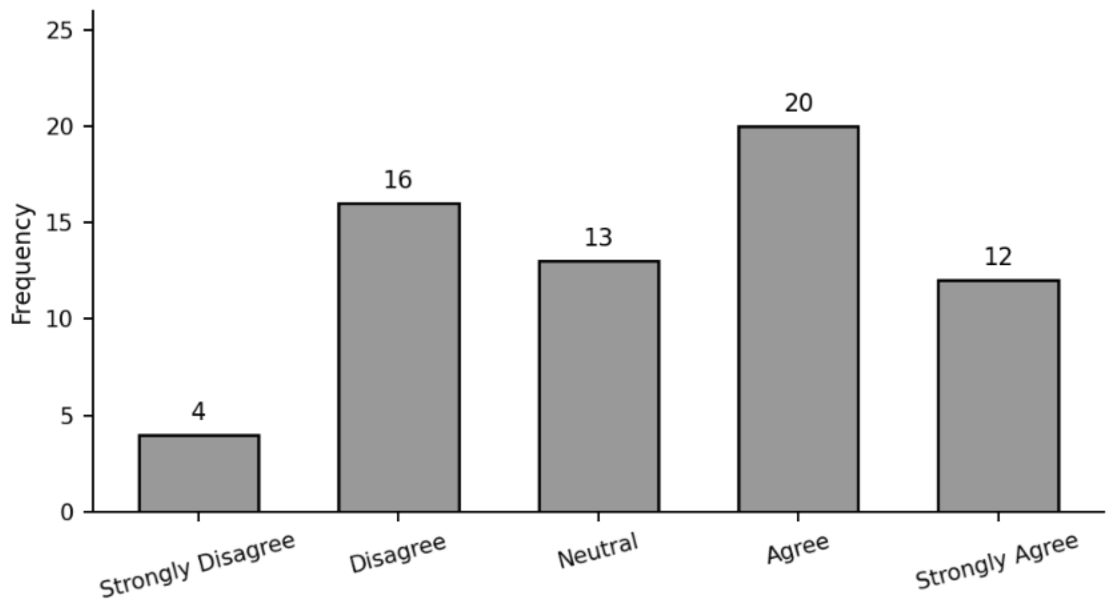

Table 15: Senior employees willingly share their knowledge with younger employees.

The largest response was "Agree," selected by 20 respondents (30.8%). Overall, 32 respondents (49.2%) selected Agree or Strongly Agree, while 13 (20.0%) were neutral and 20 (30.8%) disagreed. This indicates a moderately positive perception of the statement among employees. The finding suggests that Age Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.15: Younger employees contribute innovative ideas.

Table 15: Younger employees contribute innovative ideas.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	0	0.0%
2	Disagree	0	0.0%
3	Neutral	2	25.0%
4	Agree	5	62.5%
5	Strongly Agree	1	12.5%
	Total	8	100.0%

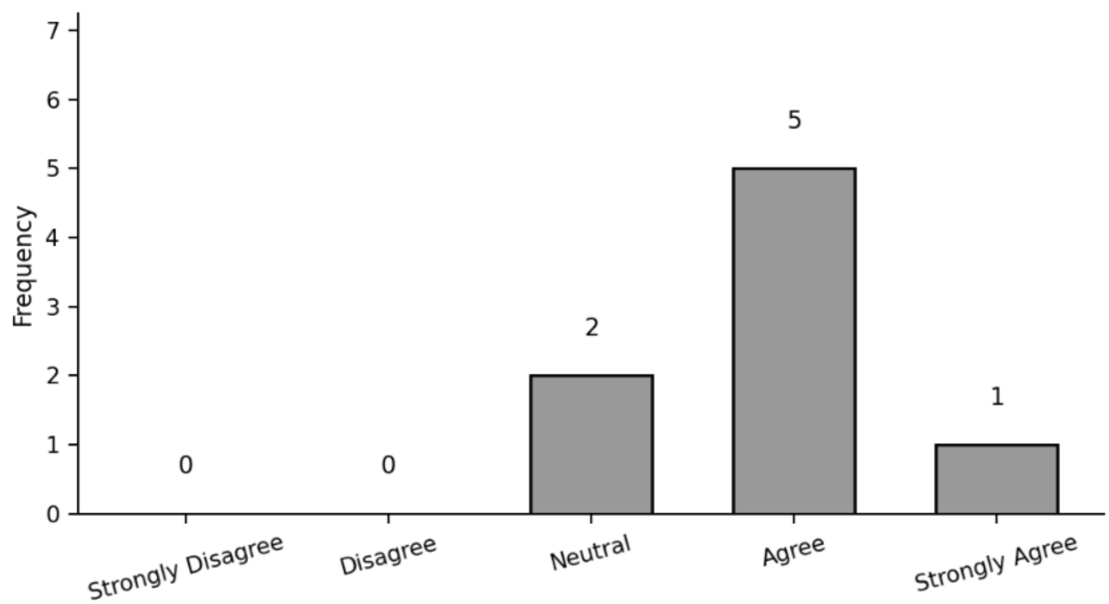

Table 16: Younger employees contribute innovative ideas.

The largest response was "Agree," selected by 5 respondents (62.5%). Overall, 6 respondents (75.0%) selected Agree or Strongly Agree, while 2 (25.0%) were neutral and 0 (0.0%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Age Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.16: Different generations cooperate effectively in my organization.

Table 16: Different generations cooperate effectively in my organization.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	3	4.6%
2	Disagree	9	13.8%
3	Neutral	19	29.2%
4	Agree	22	33.8%
5	Strongly Agree	12	18.5%
	Total	65	100.0%

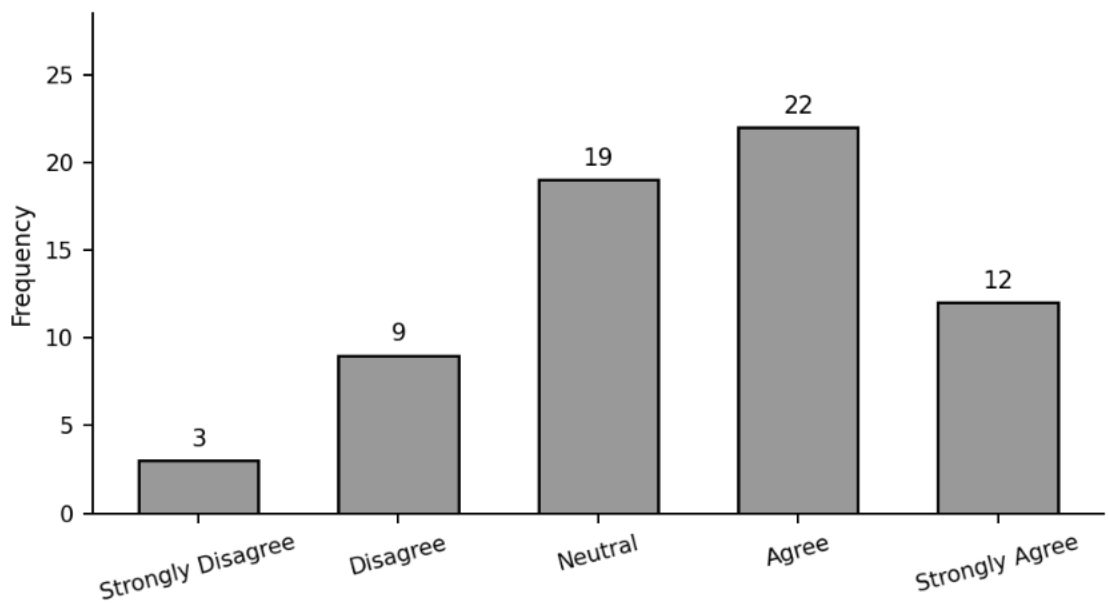

Table 17: Different generations cooperate effectively in my organization.

The largest response was "Agree," selected by 22 respondents (33.8%). Overall, 34 respondents (52.3%) selected Agree or Strongly Agree, while 19 (29.2%) were neutral and 12 (18.5%) disagreed. This indicates a generally positive perception of the statement among employees. The finding suggests that Age Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.17: Age diversity improves organizational learning.

Table 17: Age diversity improves organizational learning.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	3	4.6%
2	Disagree	4	6.2%
3	Neutral	14	21.5%
4	Agree	29	44.6%
5	Strongly Agree	15	23.1%
	Total	65	100.0%

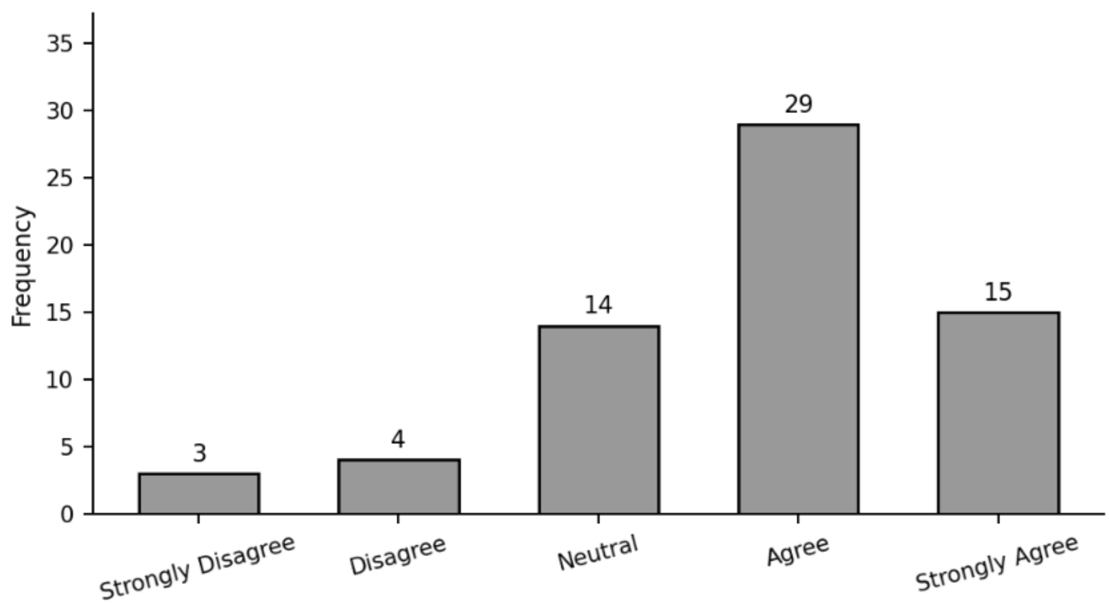

Table 18: Age diversity improves organizational learning.

The largest response was "Agree," selected by 29 respondents (44.6%). Overall, 44 respondents (67.7%) selected Agree or Strongly Agree, while 14 (21.5%) were neutral and 7 (10.8%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Age Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.18: Age diversity positively influences organizational performance.

Table 18: Age diversity positively influences organizational performance.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	2	3.1%
2	Disagree	3	4.6%
3	Neutral	9	13.8%
4	Agree	35	53.8%
5	Strongly Agree	16	24.6%
	Total	65	100.0%

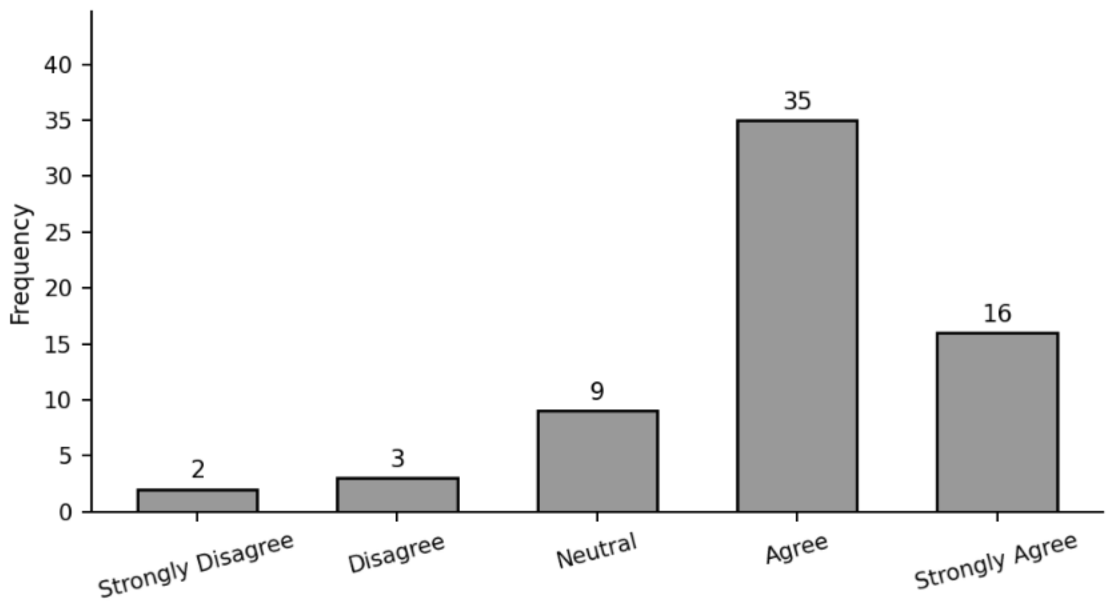

Table 19: Age diversity positively influences organizational performance

The largest response was "Agree," selected by 35 respondents (53.8%). Overall, 51 respondents (78.5%) selected Agree or Strongly Agree, while 9 (13.8%) were neutral and 5 (7.7%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Age Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

Section 3: Educational Diversity

4.1.19: Educational diversity improves problem-solving skills.

Table 1: Educational diversity improves problem-solving skills.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	4	6.2%
2	Disagree	2	3.1%
3	Neutral	5	7.7%
4	Agree	38	58.5%
5	Strongly Agree	16	24.6%
	Total	65	100.0%

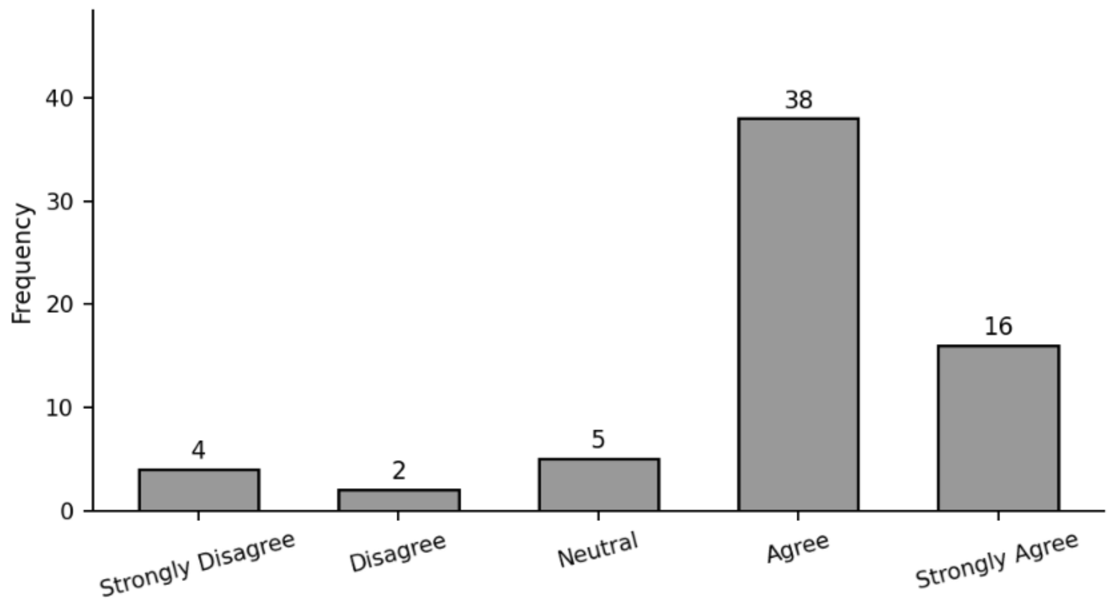

Table 20: Educational diversity improves problem-solving skills.

The largest response was "Agree," selected by 38 respondents (58.5%). Overall, 54 respondents (83.1%) selected Agree or Strongly Agree, while 5 (7.7%) were neutral and 6 (9.2%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Educational Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.20: Different educational backgrounds encourage creativity and innovation.

Table 20: Different educational backgrounds encourage creativity and innovation.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	1	1.5%
2	Disagree	5	7.7%
3	Neutral	7	10.8%
4	Agree	36	55.4%
5	Strongly Agree	16	24.6%
	Total	65	100.0%

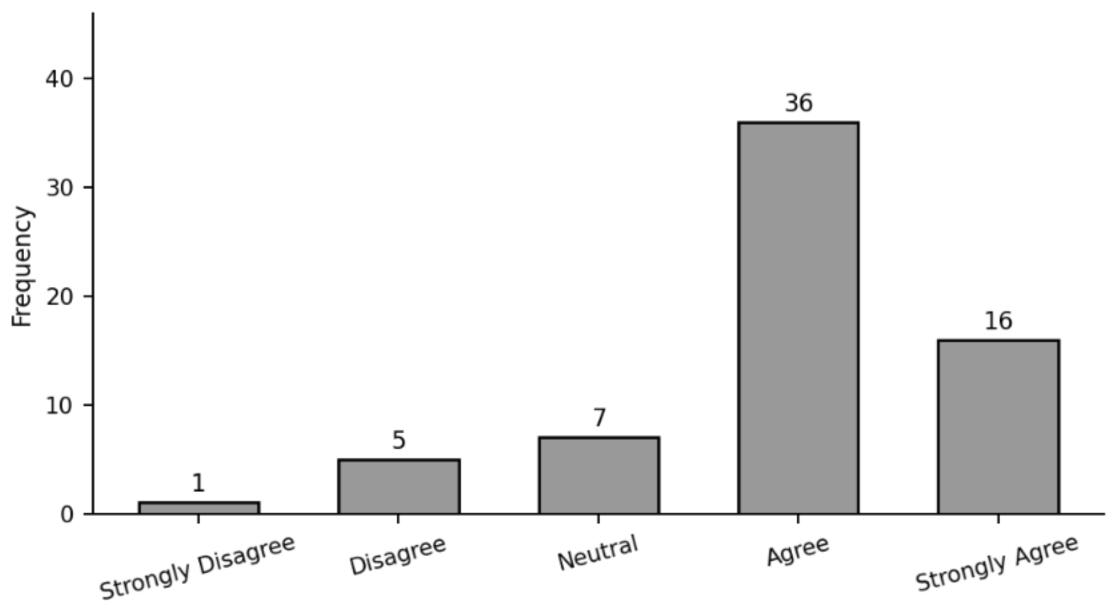

Table 21: Different educational backgrounds encourage creativity and innovation.

The largest response was "Agree," selected by 36 respondents (55.4%). Overall, 52 respondents (80.0%) selected Agree or Strongly Agree, while 7 (10.8%) were neutral and 6 (9.2%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Educational Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.21: Employees learn from colleagues with different educational qualifications.

Table 21: Employees learn from colleagues with different educational qualifications.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	4	6.2%
2	Disagree	4	6.2%
3	Neutral	9	13.8%
4	Agree	35	53.8%
5	Strongly Agree	13	20.0%
	Total	65	100.0%

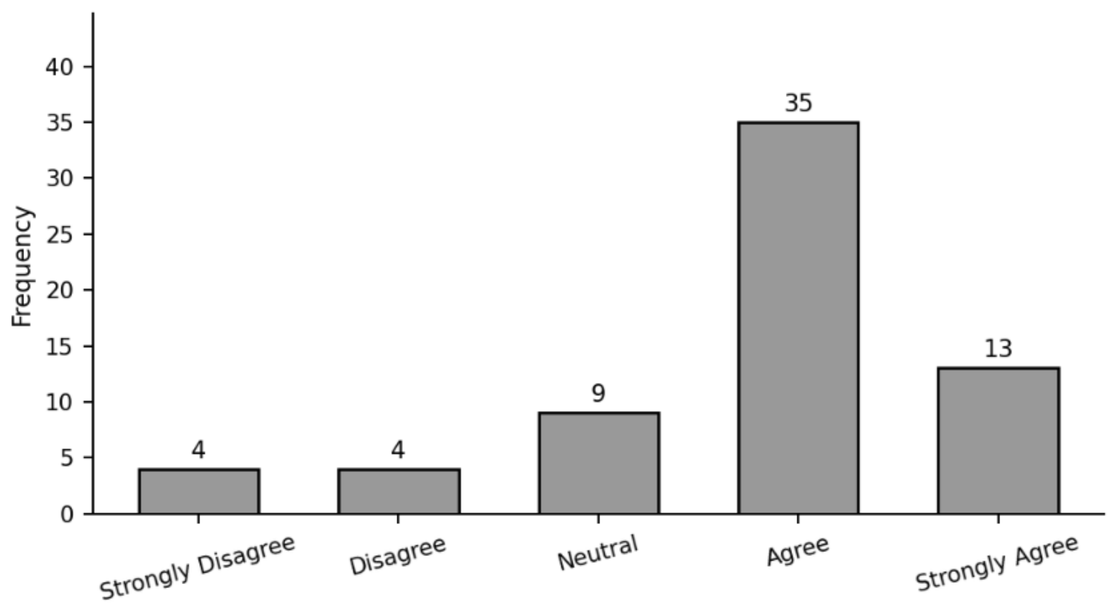

Table 22: Employees learn from colleagues with different educational qualifications.

The largest response was "Agree," selected by 35 respondents (53.8%). Overall, 48 respondents (73.8%) selected Agree or Strongly Agree, while 9 (13.8%) were neutral and 8 (12.3%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Educational Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.22: Educational diversity enhances service quality.

Table 22: Educational diversity enhances service quality.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	1	1.5%
2	Disagree	5	7.7%
3	Neutral	7	10.8%
4	Agree	38	58.5%
5	Strongly Agree	14	21.5%
	Total	65	100.0%

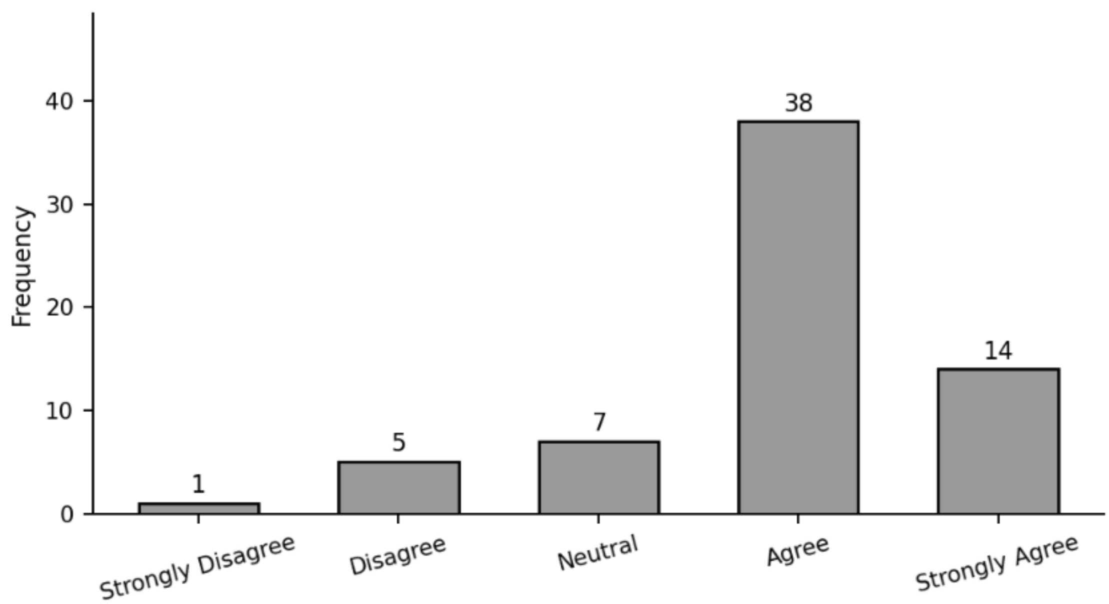

Figure 23: Educational diversity enhances service quality.

The largest response was "Agree," selected by 38 respondents (58.5%). Overall, 52 respondents (80.0%) selected Agree or Strongly Agree, while 7 (10.8%) were neutral and 6 (9.2%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Educational Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.23: Educational diversity contributes to better organizational performance.

Table 23: Educational diversity contributes to better organizational performance.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	4	6.2%
2	Disagree	3	4.6%
3	Neutral	8	12.3%
4	Agree	36	55.4%
5	Strongly Agree	14	21.5%
	Total	65	100.0%

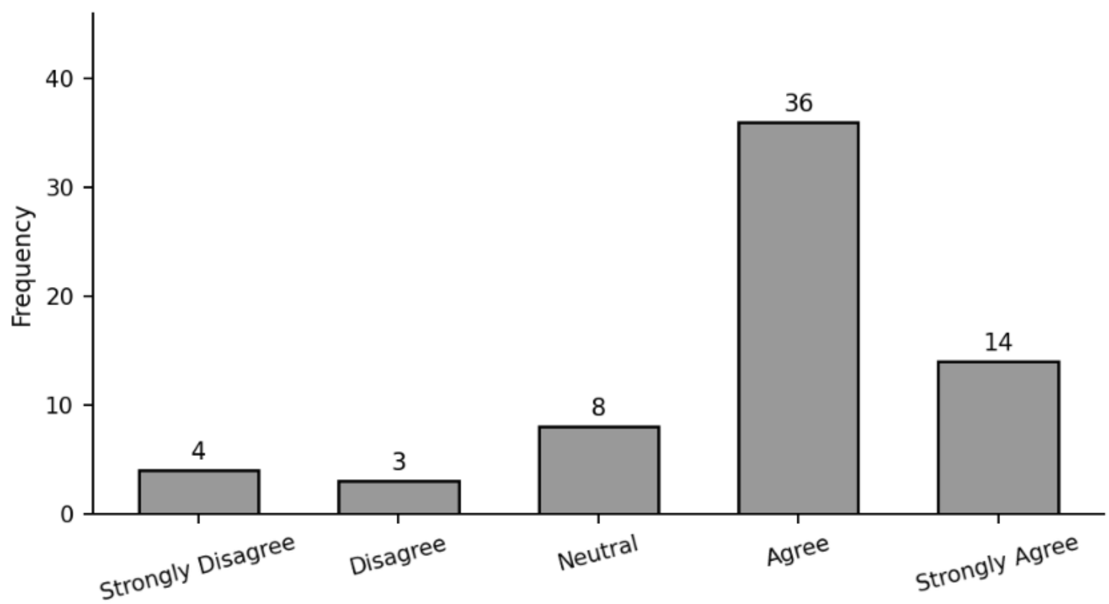

Figure 24: Educational diversity contributes to better organizational performance.

The largest response was "Agree," selected by 36 respondents (55.4%). Overall, 50 respondents (76.9%) selected Agree or Strongly Agree, while 8 (12.3%) were neutral and 7 (10.8%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Educational Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

Section 4: Ethnic Diversity

4.24: Employees from different ethnic groups receive equal opportunities.

Table 24: Employees from different ethnic groups receive equal opportunities.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	5	7.7%
2	Disagree	7	10.8%
3	Neutral	10	15.4%
4	Agree	32	49.2%
5	Strongly Agree	11	16.9%
	Total	65	100.0%

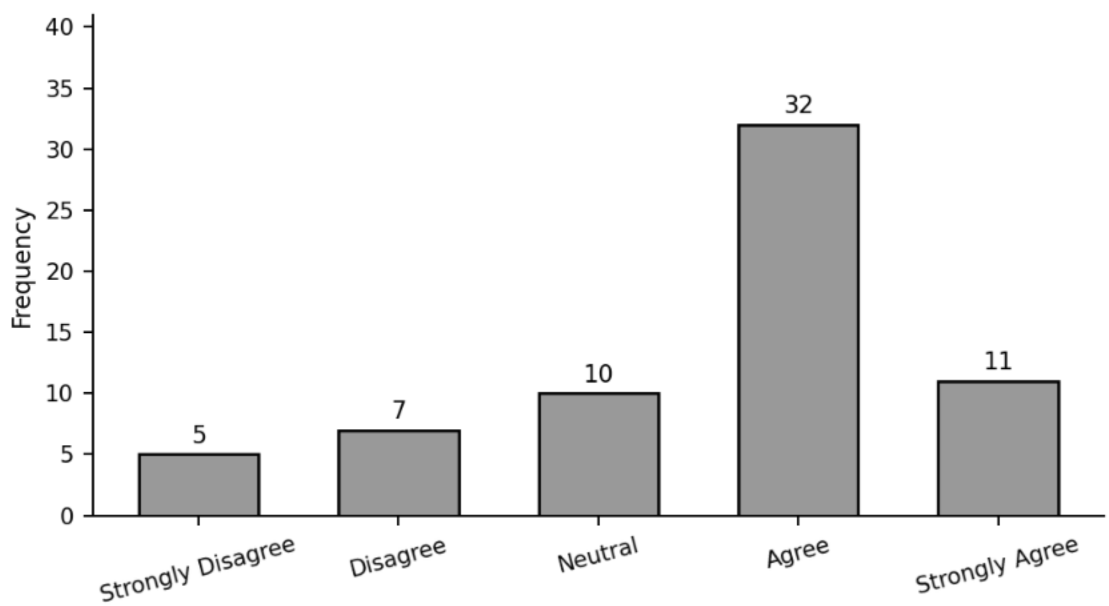

Figure 25: Employees from different ethnic groups receive equal opportunities.

The largest response was "Agree," selected by 32 respondents (49.2%). Overall, 43 respondents (66.2%) selected Agree or Strongly Agree, while 10 (15.4%) were neutral and 12 (18.5%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Ethnic Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.25: My organization respects different cultures and traditions.

Table 25: My organization respects different cultures and traditions.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	2	3.1%
2	Disagree	4	6.2%
3	Neutral	12	18.5%
4	Agree	36	55.4%
5	Strongly Agree	11	16.9%
	Total	65	100.0%

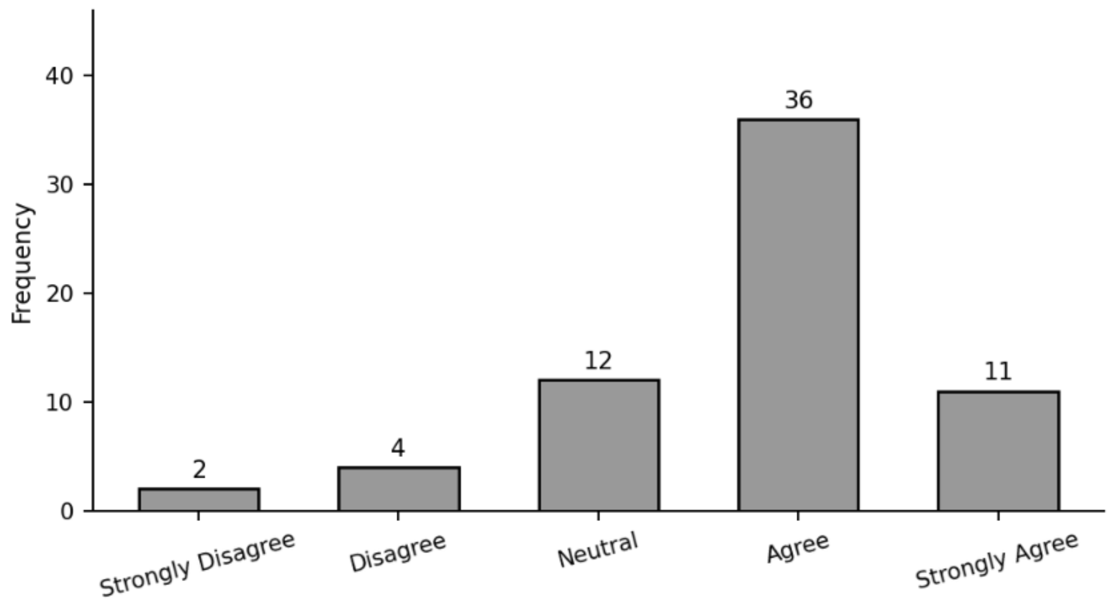

Table 26: My organization respects different cultures and traditions.

The largest response was "Agree," selected by 36 respondents (55.4%). Overall, 47 respondents (72.3%) selected Agree or Strongly Agree, while 12 (18.5%) were neutral and 6 (9.2%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Ethnic Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.26: Ethnic diversity promotes teamwork.

Table 26: Ethnic diversity promotes teamwork.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	2	3.1%
2	Disagree	1	1.5%
3	Neutral	9	13.8%
4	Agree	37	56.9%
5	Strongly Agree	16	24.6%
	Total	65	100.0%

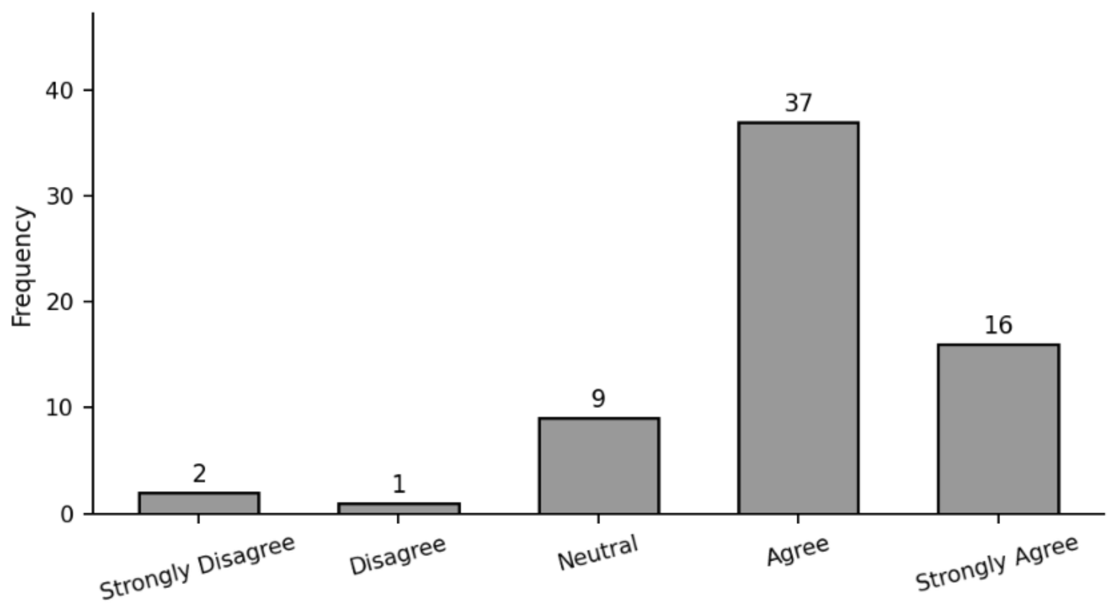

Figure27: Ethnic diversity promotes teamwork.

The largest response was "Agree," selected by 37 respondents (56.9%). Overall, 53 respondents (81.5%) selected Agree or Strongly Agree, while 9 (13.8%) were neutral and 3 (4.6%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Ethnic Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.27: Employees treat each other with respect regardless of ethnicity.

Table 27: Employees treat each other with respect regardless of ethnicity.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	2	3.1%
2	Disagree	5	7.7%
3	Neutral	11	16.9%
4	Agree	34	52.3%
5	Strongly Agree	13	20.0%
	Total	65	100.0%

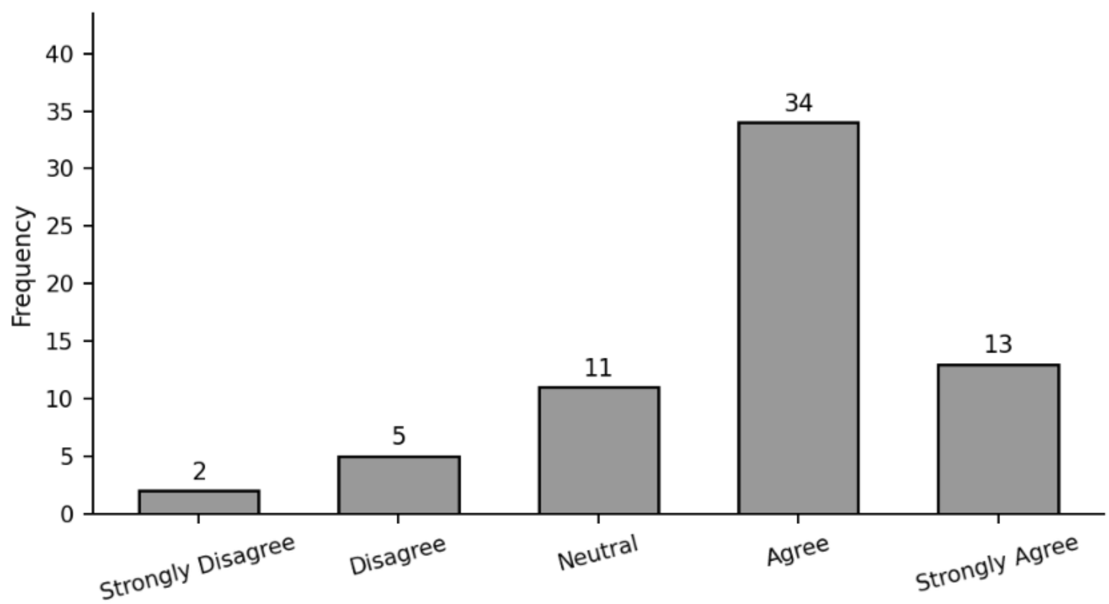

Figure 28: Employees treat each other with respect regardless of ethnicity.

The largest response was "Agree," selected by 34 respondents (52.3%). Overall, 47 respondents (72.3%) selected Agree or Strongly Agree, while 11 (16.9%) were neutral and 7 (10.8%) disagreed. This indicates a strongly positive perception of the statement among employees.

4.1.28: Ethnic diversity improves customer service.

Table 28: Ethnic diversity improves customer service.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	3	4.6%
2	Disagree	1	1.5%
3	Neutral	8	12.3%
4	Agree	40	61.5%
5	Strongly Agree	13	20.0%
	Total	65	100.0%

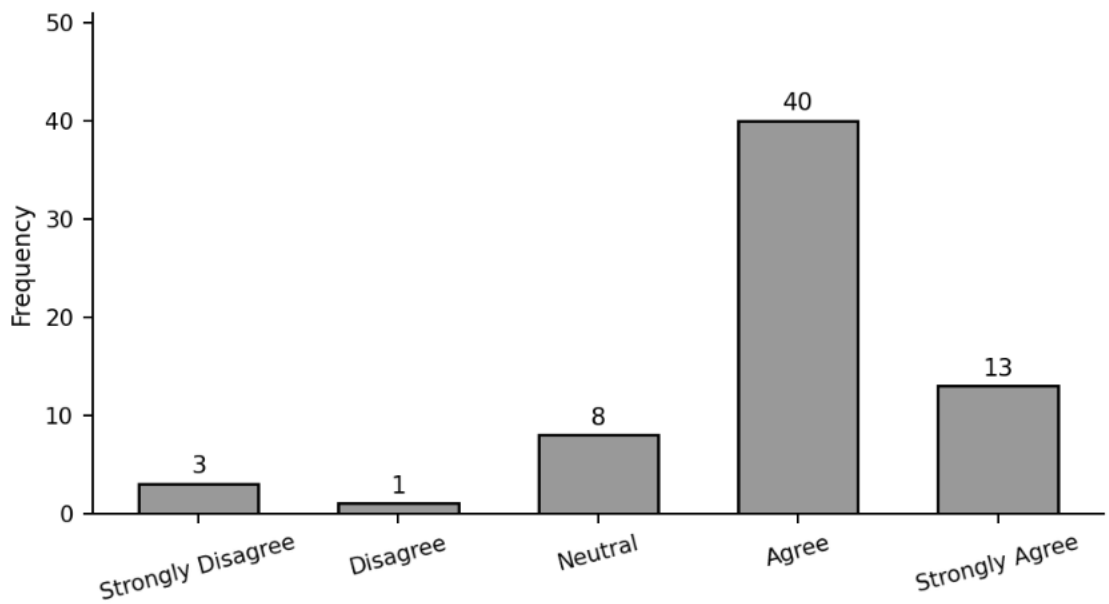

Figure 29: Ethnic diversity improves customer service.

The largest response was "Agree," selected by 40 respondents (61.5%). Overall, 53 respondents (81.5%) selected Agree or Strongly Agree, while 8 (12.3%) were neutral and 4 (6.2%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Ethnic Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.29: Ethnic diversity contributes positively to organizational performance.

Table 29: Ethnic diversity contributes positively to organizational performance.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	0	0.0%
2	Disagree	0	0.0%
3	Neutral	2	25.0%
4	Agree	3	37.5%
5	Strongly Agree	3	37.5%
	Total	8	100.0%

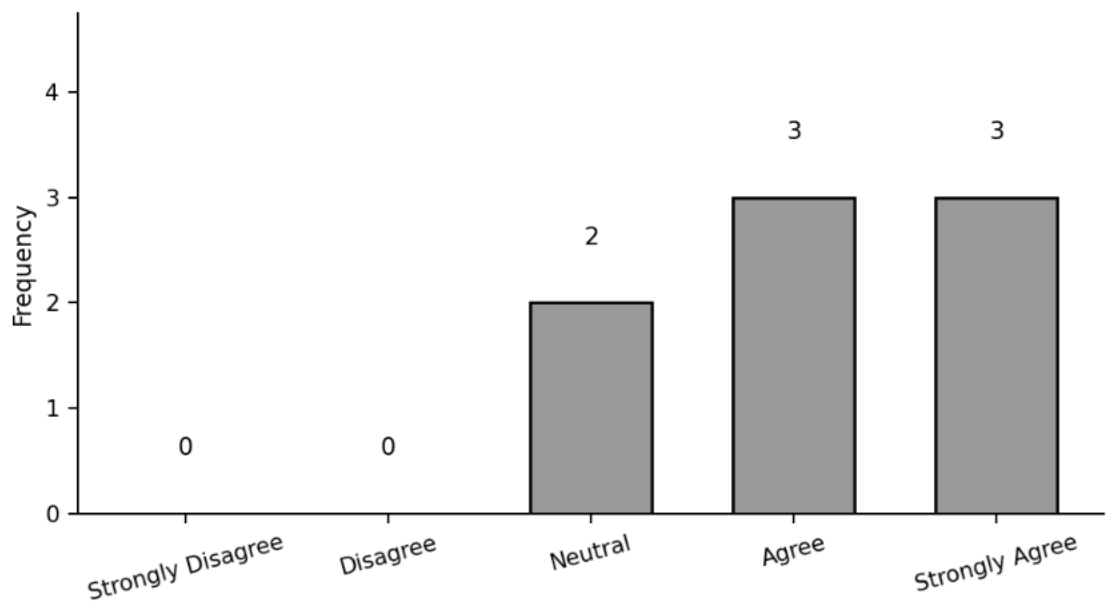

Figure 30: Ethnic diversity contributes positively to organizational performance.

The largest response was "Agree," selected by 3 respondents (37.5%). Overall, 6 respondents (75.0%) selected Agree or Strongly Agree, while 2 (25.0%) were neutral and 0 (0.0%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Ethnic Diversity can meaningfully influence organizational performance in Nepalese commercial banks.

Section 5: Organizational Performance

4.1.30: Workforce diversity has improved employee productivity.

Table 30: Workforce diversity has improved employee productivity.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	0	0.0%
2	Disagree	0	0.0%
3	Neutral	3	37.5%
4	Agree	3	37.5%
5	Strongly Agree	2	25.0%
	Total	8	100.0%

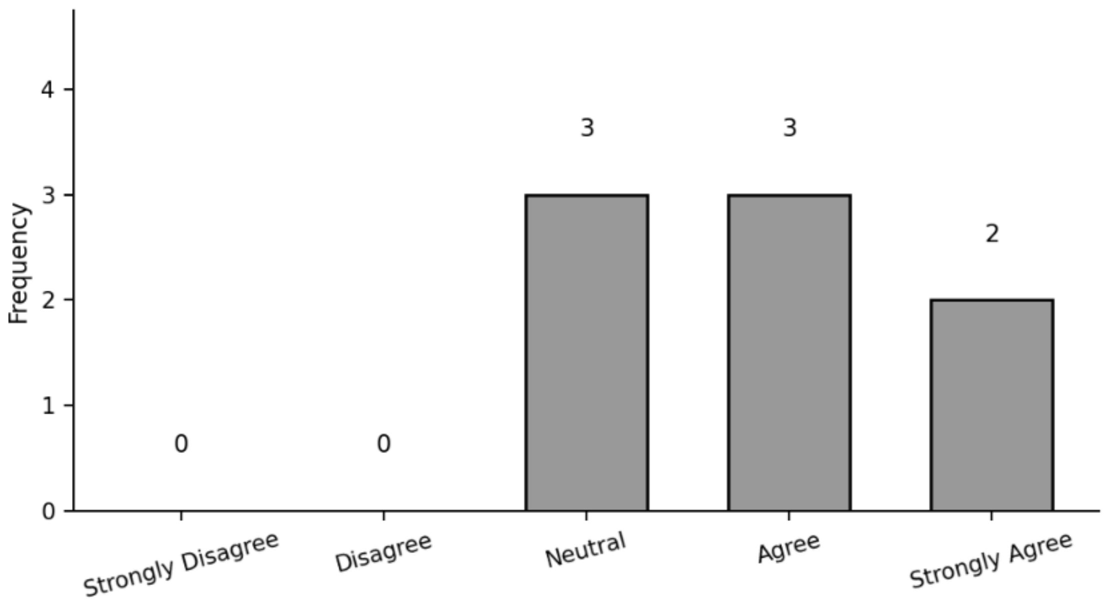

Figure31: Workforce diversity has improved employee productivity.

The largest response was "Neutral," selected by 3 respondents (37.5%). Overall, 5 respondents (62.5%) selected Agree or Strongly Agree, while 3 (37.5%) were neutral and 0 (0.0%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Organizational Performance can meaningfully influence organizational performance in Nepalese commercial banks.

Table 4.1.31: Workforce diversity has improved service quality.

Table 31: Workforce diversity has improved service quality.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	3	4.6%
2	Disagree	3	4.6%
3	Neutral	13	20.0%
4	Agree	37	56.9%
5	Strongly Agree	9	13.8%
	Total	65	100.0%

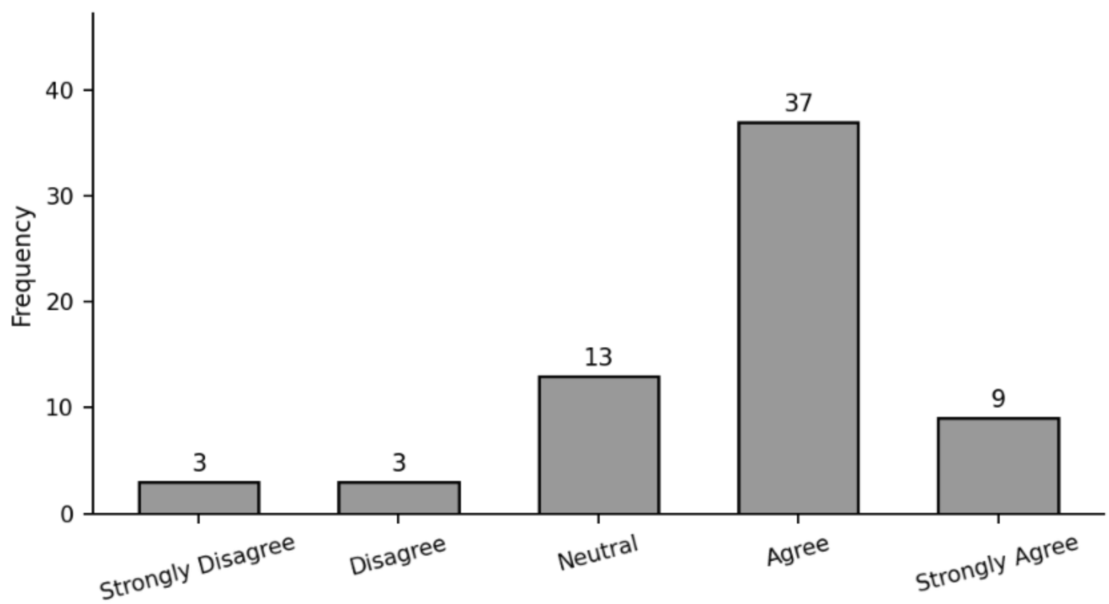

Figure 32: Workforce diversity has improved service quality.

The largest response was "Agree," selected by 37 respondents (56.9%). Overall, 46 respondents (70.8%) selected Agree or Strongly Agree, while 13 (20.0%) were neutral and 6 (9.2%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Organizational Performance can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.32: Workforce diversity has increased innovation within the organization.

Table 32: Workforce diversity has increased innovation within the organization.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	3	4.6%
2	Disagree	3	4.6%
3	Neutral	14	21.5%
4	Agree	36	55.4%
5	Strongly Agree	9	13.8%
	Total	65	100.0%

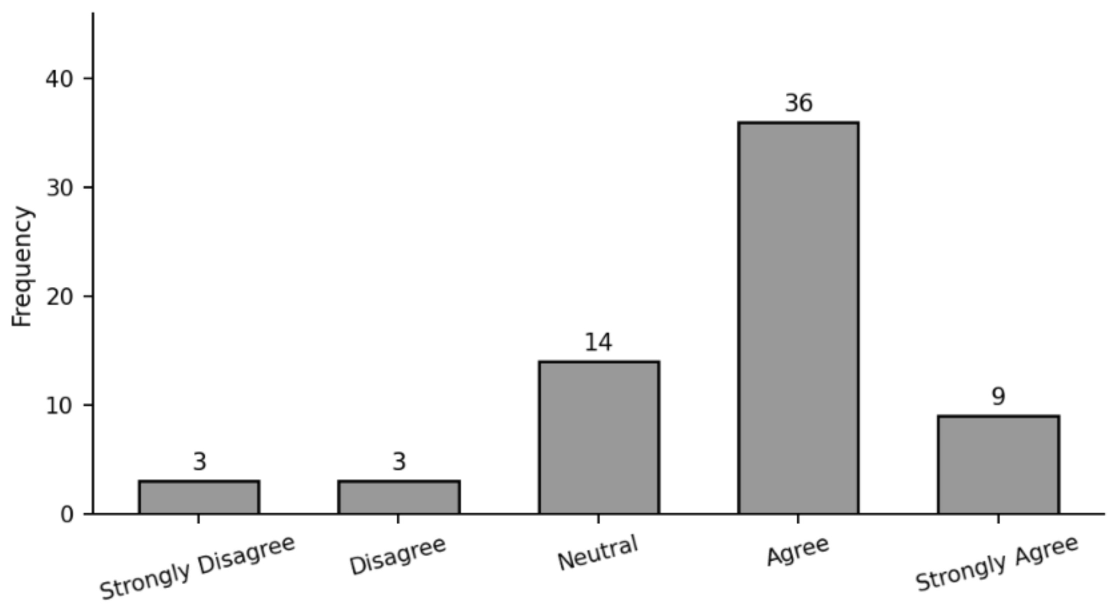

Figure 33: Workforce diversity has increased innovation within the organization.

The largest response was "Agree," selected by 36 respondents (55.4%). Overall, 45 respondents (69.2%) selected Agree or Strongly Agree, while 14 (21.5%) were neutral and 6 (9.2%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Organizational Performance can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.33: Workforce diversity has improved teamwork and collaboration.

Table 33: Workforce diversity has improved teamwork and collaboration.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	2	3.1%
2	Disagree	2	3.1%
3	Neutral	15	23.1%
4	Agree	34	52.3%
5	Strongly Agree	12	18.5%
	Total	65	100.0%

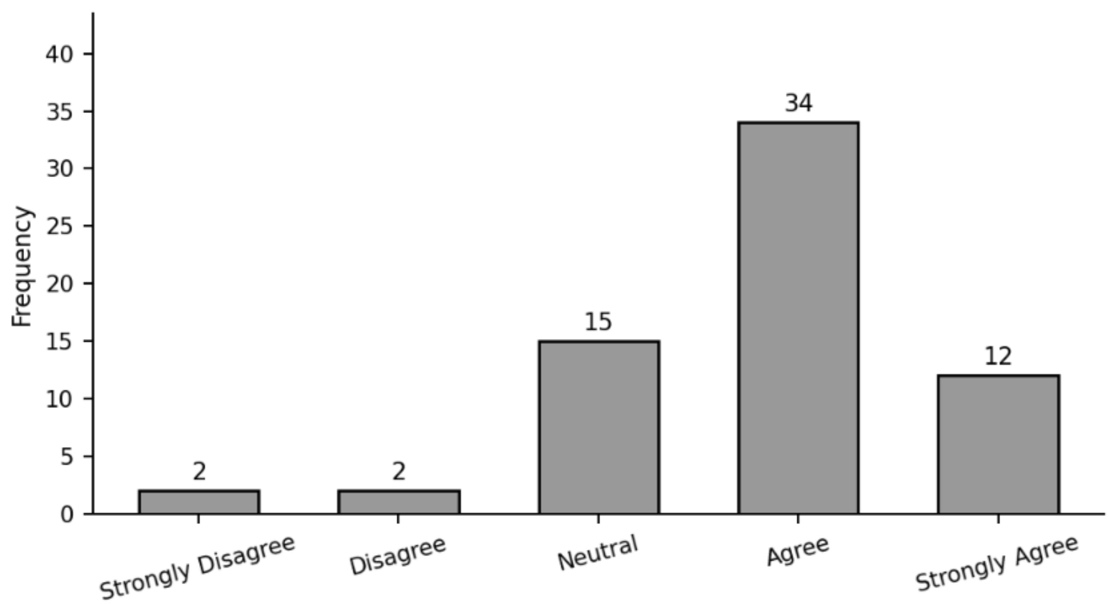

Figure 34: Workforce diversity has improved teamwork and collaboration.

The largest response was "Agree," selected by 34 respondents (52.3%). Overall, 46 respondents (70.8%) selected Agree or Strongly Agree, while 15 (23.1%) were neutral and 4 (6.2%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Organizational Performance can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.34: Workforce diversity has increased customer satisfaction.

Table 34: Workforce diversity has increased customer satisfaction.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	2	3.1%
2	Disagree	1	1.5%
3	Neutral	11	16.9%
4	Agree	44	67.7%
5	Strongly Agree	7	10.8%
	Total	65	100.0%

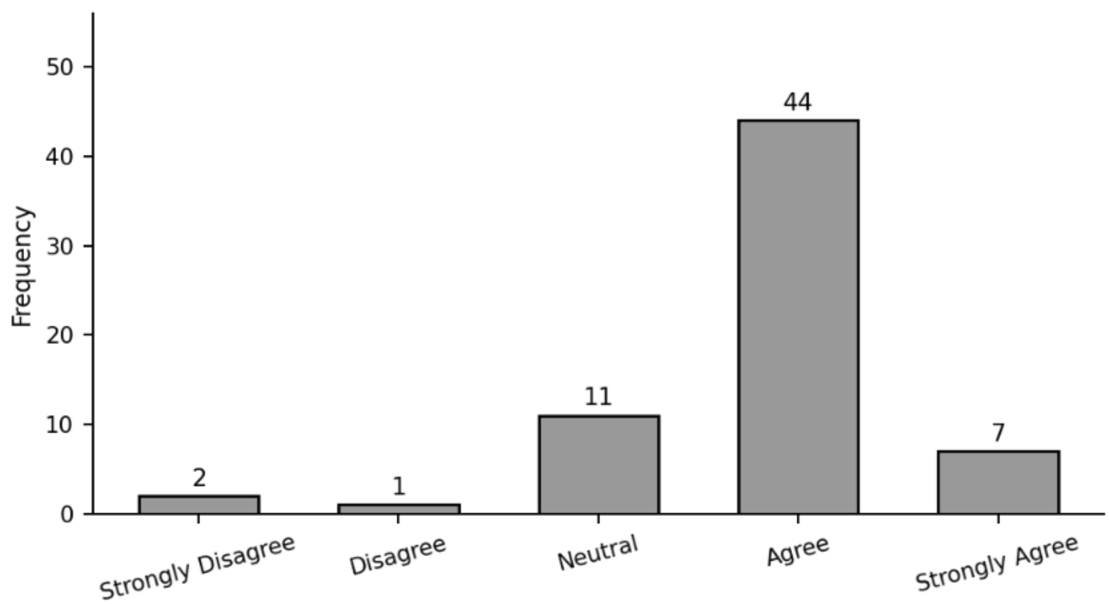

Figure 35: Workforce diversity has increased customer satisfaction.

The largest response was "Agree," selected by 44 respondents (67.7%). Overall, 51 respondents (78.5%) selected Agree or Strongly Agree, while 11 (16.9%) were neutral and 3 (4.6%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Organizational Performance can meaningfully influence organizational performance in Nepalese commercial banks.

4.1.35: Overall, workforce diversity has improved organizational performance.

Table 35: Overall, workforce diversity has improved organizational performance.

S.N.	Response	Frequency	Percentage
1	Strongly Disagree	3	4.6%
2	Disagree	2	3.1%
3	Neutral	8	12.3%
4	Agree	31	47.7%
5	Strongly Agree	21	32.3%
	Total	65	100.0%

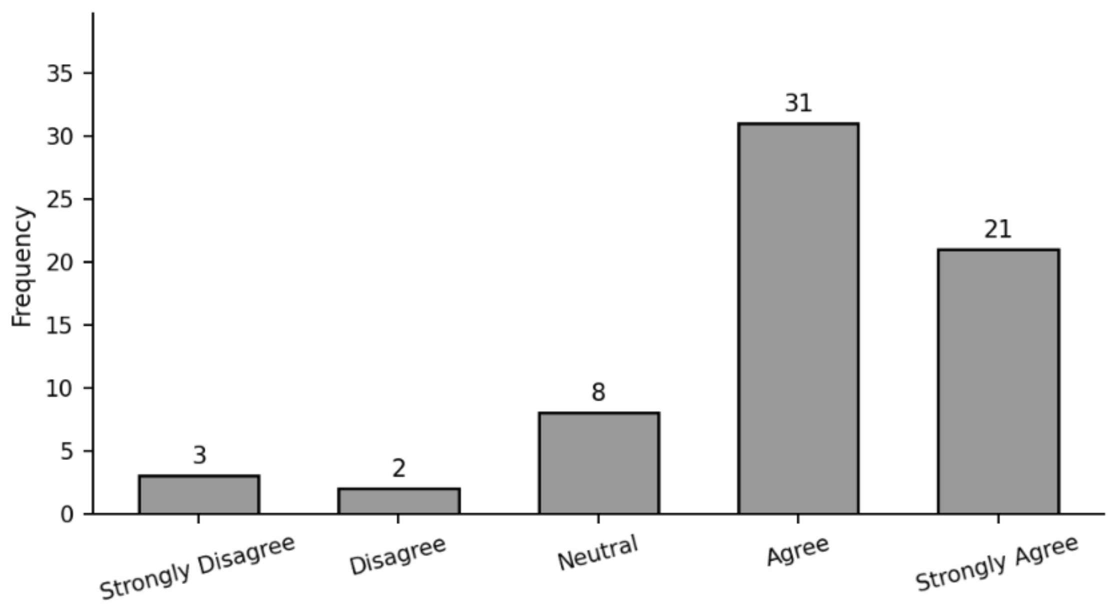

Figure 36: Overall, workforce diversity has improved organizational performance.

The largest response was "Agree," selected by 31 respondents (47.7%). Overall, 52 respondents (80.0%) selected Agree or Strongly Agree, while 8 (12.3%) were neutral and 5 (7.7%) disagreed. This indicates a strongly positive perception of the statement among employees. The finding suggests that Organizational Performance can meaningfully influence organizational performance in Nepalese commercial banks.

4.2 Major Findings

- Female respondents were slightly higher than male respondents (51.6% vs. 45.3%).
- The largest age group was 25–34 years (39.1%), followed by employees below 25 years (31.2%). Overall, 70.3% of respondents were below 35 years, indicating a comparatively young workforce.
- Master's degree holders represented the largest educational group (39.1%), followed by Bachelor's degree holders (29.7%).
- Gender diversity receives generally positive responses, particularly regarding merit-based promotion, teamwork, and gender-equality HR policies.
- Age diversity is viewed positively overall, although cooperation between different age groups and intergenerational knowledge sharing receive comparatively lower ratings.
- Educational diversity is perceived as beneficial for problem-solving, creativity, innovation, service quality, and organizational performance.
- Ethnic diversity receives positive perceptions, particularly regarding teamwork and customer service.
- Organizational performance is positively rated, with respondents indicating improvements in service quality, innovation, teamwork, customer satisfaction, and overall performance.
- Communication barriers, cultural misunderstandings, language differences, and discrimination are among the major challenges reported by respondents.
- Respondents emphasize fair and transparent human-resource practices, diversity training, equal opportunities, and inclusive workplace practices for improving diversity management.

Chapter V:
Summary and Conclusion

This study examined the impact of workforce diversity on organizational performance in Nepalese commercial banks by considering Gender Diversity, Age Diversity, Educational Diversity, and Ethnic Diversity as independent variables and Organizational Performance as the dependent variable. The study was conducted using data collected through a structured questionnaire from 6 respondents. The findings show that the respondents were relatively balanced in terms of gender, with 51.6% female and 45.3% male, while the majority were below 35 years of age. In terms of education, Bachelor's and Master's degree holders represented the major portion of the respondents, indicating a generally well-educated workforce. The descriptive analysis revealed that all four dimensions of workforce diversity were positively perceived by respondents. Gender Diversity recorded the highest mean score of 3.95, followed by Educational Diversity at 3.87, Ethnic Diversity at 3.82, and Age Diversity at 3.54, while Organizational Performance recorded an overall mean of 3.80.

These findings indicate that employees generally believe that diversity contributes positively to teamwork, knowledge sharing, innovation, service quality, customer satisfaction, and overall organizational effectiveness. The inferential findings further support this conclusion, as all four dimensions of workforce diversity showed a positive and significant relationship with organizational performance, with Ethnic The regression model explained 63.2% of the variation in perceived organizational performance, with Ethnic Diversity showing the strongest unique contribution; however, the results should be interpreted with some caution because of multicollinearity among the independent variables. The qualitative responses also identified communication barriers, cultural misunderstandings, language differences, and discrimination as major challenges in managing workforce diversity, while respondents emphasized equal employment opportunities, diversity and inclusion training, effective communication, and transparent promotion practices as important measures for improving diversity management.

Overall, the study concludes that workforce diversity has a positive and meaningful association with organizational performance in Nepalese commercial banks. Diversity should therefore not be viewed merely as representation of different groups but as an organizational resource that can improve creativity, teamwork, decision-making, employee contribution, customer understanding, and service delivery when it is effectively managed. Commercial banks should strengthen inclusive human-resource practices, ensure equal opportunities, promote fair and transparent recruitment and promotion, provide diversity and cultural-awareness training, and encourage effective communication among employees. Particular attention should be given to improving intergenerational cooperation and addressing communication and cultural barriers so that the benefits of a diverse workforce can be fully realized. Thus, the study concludes that effectively managed workforce diversity can contribute significantly to creating a more inclusive, productive, and high-performing banking environment in Nepal.

RECOMMENDATION

- Financial institutions should provide equal recruitment, promotion and career development opportunities to employees regardless of gender, age or ethnic background.
- Organizations should encourage balanced participation of different genders in different departments and levels of management.
- Financial institutions should create opportunities for employees of different age groups to share knowledge, skills and experience.
- Employees with different educational backgrounds should be encouraged to contribute their specialized knowledge to organizational decision-making.
- Financial institutions should maintain an inclusive environment where employees from different ethnic backgrounds can work together respectfully.
- Employees and managers should receive training related to workplace inclusion, communication, teamwork and diversity management.
- Organizations should encourage diverse teams and collaborative activities to utilize employees' different perspectives.
- Clear organizational policies should be developed to prevent discrimination, bias and unfair treatment in the workplace.
- Employees from diverse backgrounds should be encouraged to participate in organizational discussions and decision-making processes.
- Workforce diversity should not only be treated as an HR issue but should be incorporated into the overall organizational strategy.

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APPENDIX

Survey Questionnaire

Dear Participants,

I am conducting this survey as part of my BBA 6th Semester Project Work at NTHMC affiliated with Pokhara University. The purpose of this study is to examine the **Impact of Workforce Diversity on Organizational Performance in Financial Institution.**

Your participation is completely voluntary. The information you provide will be kept strictly confidential and will be used only for academic purposes.

It will take approximately 7-10 minutes to complete the questionnaire. Thank you for your valuable participation.

Regards,
Vision Gurung
BBA, 6th Semester
Nepal Tourism and Hotel Management College

1. Gender:
   - Male
   - Female
   - Prefer not to say

2. Age Group:
   - Below 25 years
   - 25-34 years

- 35-44 years
- 45-54 years
- 55 years and above

3. Education Level:
   - +2 / Higher Secondary
   - Bachelor's Degree
   - Master's Degree
   - MPhil/PhD
   - Other

4. Current Position:
   - Branch Manager
   - Assistant Manager
   - Officer
   - Assistant Officer
   - Customer Service Officer
   - Teller
   - Administrative Staff
   - Other

5. Work Experience:
   - Less than 1 year
   - 1-5 years
   - 6-10 years
   - 11-15 years
   - More than 15 years

6. Gender Diversity

Statement	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
Promotions are based on merit rather than gender.	○	○	○	○	○
Male and female employees receive equal respect in the workplace.	○	○	○	○	○
Both men and women are equally involved in decision-making.	○	○	○	○	○
Gender diversity contributes positively to teamwork.	○	○	○	○	○
My organization encourages gender equality through its HR policies.	○	○	○	○	○

7. Age Diversity

Statement	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
Employees of different age groups work well together.	○	○	○	○	○
Senior employees willingly share their knowledge with younger employees.	○	○	○	○	○
Different generations cooperate effectively in my organization.	○	○	○	○	○
Age diversity improves organizational learning.	○	○	○	○	○
Age diversity positively influences organizational performance.	○	○	○	○	○

8. Educational Diversity

Statement	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
Educational diversity improves problem-solving skills..	○	○	○	○	○
Different educational backgrounds encourage creativity and innovation.	○	○	○	○	○
Employees learn from colleagues with different educational qualifications.	○	○	○	○	○
Educational diversity enhances service quality.	○	○	○	○	○
Educational diversity contributes to better organizational performance.	○	○	○	○	○

9. Ethnic Diversity

Statement	**1 Strongly Disagree**	**2 Disagree**	**3 Neutral**	**4 Agree**	**5 Strongly Agree**
Employees from different ethnic groups receive equal opportunities.	○	○	○	○	○
My organization respects different cultures and traditions.	○	○	○	○	○
Ethnic diversity promotes teamwork.	○	○	○	○	○
Employees treat each other with respect regardless of ethnicity.	○	○	○	○	○
Ethnic diversity improves customer service.	○	○	○	○	○

10. Organizational Performance

Statement	**1 Strongly Disagree**	**2 Disagree**	**3 Neutral**	**4 Agree**	**5 Strongly Agree**
Workforce diversity has improved service quality.	○	○	○	○	○
Workforce diversity has increased innovation within the organization.	○	○	○	○	○
Workforce diversity has improved teamwork and collaboration.	○	○	○	○	○
Workforce diversity has increased customer satisfaction.	○	○	○	○	○
Overall, workforce diversity has improved organizational performance.	○	○	○	○	○