

## THE INFLUENCE OF GENDER DIVERSITY ON EMPLOYEE PERFORMANCE IN PUBLIC COMMERCIAL BANKS IN TANZANIA

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### **Abstract**

This study examined the influence of gender diversity on employee performance in public commercial banks in Tanzania, addressing the existing gap on how gender-balanced workplaces shape behavioural and performance outcomes. Although gender diversity is widely recognised as a strategic resource for organizational competitiveness, many public commercial banks still experience challenges in effectively integrating diverse gender perspectives into daily operations. The purpose of this study was therefore to determine how gender diversity affects employee performance and whether human resource policy moderate this relationship.

A descriptive research design was employed, and data were collected from 317 employees using a convenience sampling technique. The adequacy of the sample was confirmed through KMO tests ranging from 0.824 to 0.891. Data analysis involved SmartPLS, correlation, and regression analysis to examine direct and moderating effects.

The findings revealed that gender diversity has a significant and positive influence on employee performance in public commercial banks in Tanzania. The results further indicated that perceptions of gender diversity and its effects on performance vary across gender, age groups, and levels of work experience. The study concludes that promoting and managing gender diversity is essential for enhancing productivity, job satisfaction, and employee engagement.

It is recommended that public commercial banks strengthen policies and practices that support gender inclusiveness, minimize gender-related conflicts, promote person–job and person–organization fit, and utilize gender-diverse teams effectively. Enhancing gender diversity management will enable banks to maximize employee performance and remain competitive in the evolving financial sector.

**Keywords:** Gender Diversity, Workforce Diversity, Employee Performance, Public Commercial Banks in Tanzania

### **1. INTRODUCTION**

Employee performance remains one of the most critical determinants of organizational success, particularly in the banking sector where service delivery, efficiency, and competitiveness depend heavily on employee output. Despite ongoing reforms in public commercial banks in Tanzania including performance management systems, staff training programmes, and digital

transformation initiatives employee performance challenges continue to persist (Mwenda, D. & Muthimi, J, 2025). Reports from national financial sector reviews show recurrent issues such as delayed service delivery, reduced customer satisfaction, operational inefficiencies, and high workload-related stress among banking staff (Shahbaz, M. 2025). Similar trends have been observed globally, where public banking institutions struggle to maintain high employee productivity in the face of gender diversity management, increasing customer expectations, and intensified competition (Rahman et. al., 2025). While several interventions aim to address these concerns, the sustained presence of performance gaps indicates the need to explore alternative organisational factors influencing employee behaviour and output (Mammah & Ohazurike, 2025) One such organisational factor gaining global attention is gender diversity, which refers specifically to the balanced representation, integration, and participation of both men and women within the workplace (Maamerie, 2025). Unlike broader workforce diversity which includes race, ethnicity, age, and educational background gender diversity focuses exclusively on the distribution and treatment of employees based on gender. Studies from both developing and developed nations suggest that gender-diverse teams tend to exhibit improved creativity, better decision-making, stronger communication, and higher productivity (Sunder, Gangwar & Modukuri, 2025). However, in many public commercial banks, gender disparities continue to appear in areas such as task allocation, leadership opportunities, promotion pathways, and participation in strategic decision-making (Alhalwachi & Mordi, 2025). These inequalities may influence employee morale, job satisfaction, and consequently employee performance. Therefore, understanding how gender diversity shapes behaviour and performance outcomes becomes essential for enhancing organisational effectiveness.

Globally, several interventions have been implemented to promote gender equity such as gender mainstreaming policies, anti-discrimination laws, equal opportunity recruitment frameworks, and awareness programmes. Tanzania has also adopted similar initiatives through national gender policies, affirmative action measures, and institutional HR reforms. Yet performance disparities among employees continue to be reported, suggesting that existing gender-related interventions may not adequately address the organisational mechanisms through which gender diversity affects performance. This gap highlights the need for deeper empirical investigation.

Furthermore, prior studies have produced mixed results regarding the relationship between gender diversity and employee performance. Some scholars report positive effects, emphasising diversity of perspectives and improved problem-solving, while others highlight potential challenges such as communication barriers, conflict, and stereotyping. These inconsistencies indicate an unresolved research gap, particularly within the context of public commercial banks in Tanzania where limited empirical evidence exists. To enrich the understanding of this relationship, the present study introduces a mediating variable (e.g., workplace inclusion, job satisfaction, or team cohesion) to explain the mechanism through which gender diversity may influence performance. The use of a mediator is justified by organisational behaviour theories suggesting that diversity alone does not directly translate into performance; rather, its effect is channelled through employees' experiences and perceptions of fairness, inclusion, and organisational support.

From a theoretical perspective, the study is guided by the Social Identity Theory, which posits that individuals derive a sense of identity from their group membership including gender groups—and this affects workplace attitudes and interactions. When employees perceive fair treatment and equal inclusion, positive work behaviours emerge, enhancing performance. Conversely, perceived exclusion or gender bias may hinder cooperation and productivity. This theoretical framework provides a logical basis for examining how gender diversity influences employee performance through mediating organisational factors.

Therefore, this study proposes to investigate The Influence of Gender Diversity on Employee Performance in Public Commercial Banks in Tanzania, addressing the identified gaps and contributing to theory, practice, and policy.

## **2. RESEARCH OBJECTIVES**

- I. To determine relationship between Gender diversity on employee performance in public commercial bank in Tanzania.
- II. To determine mediating role of human resource policy management on relationship between Gender diversity on employee performance in public commercial bank in Tanzania.
- III. To determine relationship between Gender diversity and human resource management on employee performance in public commercial bank in Tanzania

## **3. REVIEW OF LITERATURE**

### **3.1. Concept of Gender Diversity**

Gender diversity refers to the fair representation and equitable participation of women and men in organizations (Serena Nanda, 2014). Unlike general workforce diversity which includes age, ethnicity, disability, education and cultural background gender diversity focuses specifically on differences between men and women in roles, responsibilities, decision-making, and opportunities at work (Fine et al., 2020). Also (Samuel Asuamah Yeboah & Diana Mogre, 2024) emphasizes that gender imbalance remains one of the most persistent human-resource challenges globally, particularly in developing countries where women face structural constraints in economic participation.

### **3.2. Global Overview of Gender Diversity and Employee Performance**

Studies across Europe, Asia and Africa show that organizations with balanced gender representation experience improved team collaboration, higher productivity, and better financial performance (Al Amosh, 2025; Hemmert et al., 2024; Lee et al., 2025). A meta-analysis by (Lee et al., 2025) found that gender diversity especially in operational teams and leadership roles enhances employee performance by promoting varied perspectives, problem-solving skills and creativity. Similarly, (Kumar, 2025) reports that companies with gender-diverse leadership are 25% more likely to outperform financially. The (Huffman et al., 2021) adds that gender-diverse workplaces demonstrate higher employee engagement and stronger organizational citizenship behavior.

### **3.3. Gender Diversity in Sub-Saharan Africa**

Despite global progress, Sub-Saharan Africa continues to experience systemic gender disparities in recruitment, promotion, pay and leadership (Liani et al., 2021). Research in Kenya and Ghana

shows that women often remain concentrated in lower-level roles despite having equal or greater qualifications than their male counterparts (Genga & Babalola, 2024). A Tanzanian study by (Watende Pius Nyoni & Chen He, 2019) found that public institutions still struggle with male-dominated leadership structures, limiting women's influence on organizational performance. This context supports the need to examine how gender diversity affects employee outcomes within Tanzania's public banking sector.

### **3.4. Gender Diversity and Employee Performance**

Gender diversity has increasingly been recognized as a critical determinant of employee performance across different organizational settings. Research demonstrates that when organizations embrace gender-balanced workforces, they create environments that facilitate cooperation, mutual respect, and a broader range of skills and perspectives that directly enhance job performance. (Pinho & Colston, 2025) emphasizes that a workplace climate that values gender inclusiveness fosters psychological safety, which encourages employees both men and women to express ideas freely, take initiative, and participate more fully in team activities. This sense of inclusion reduces fear of judgement and enhances individual performance outcomes. Similarly, (Enwereuzor, 2021) argue that gender diversity creates climates of belongingness and uniqueness, which in turn strengthen trust, collaboration, and commitment within work teams, ultimately improving overall performance.

A growing body of evidence shows that gender-diverse teams outperform homogeneous teams because they draw from different cognitive styles, communication approaches, and problem-solving strategies. (Zhang et al., 2024) found that in knowledge-driven and customer-facing industries, gender diversity adds value by facilitating innovative thinking and offering more comprehensive solutions to complex organizational challenges. In the banking sector specifically, research has shown that gender diversity enhances service delivery, customer satisfaction, and operational efficiency because women and men bring complementary interpersonal skills and decision-making approaches (Nithyanantham et al., 2021). Public institutions rely heavily on teamwork, client engagement, and frontline service, making gender-diverse employees crucial to delivering competitive and client-centered services.

Furthermore, empirical studies indicate that gender diversity contributes to higher employee morale and engagement, which are key drivers of performance. (Elama, 2021; Obita, 2019), in a study of East African banks, found that institutions with higher representation of women reported improved team cohesion, greater employee satisfaction, and stronger performance ratings compared to less gender-diverse banks. Similar findings by (Raj et al., 2024), based on a meta-analysis across several industries, revealed that organizations with gender-diverse leadership and work teams tend to exhibit better performance indicators due to enhanced creativity, more effective decision-making, and greater organizational responsiveness to external changes.

However, the positive effects of gender diversity on performance are not automatic; they depend heavily on how diversity is managed within the organization. (Obeng et al., 2025) caution that gender diversity can have neutral or even negative effects if the organizational culture does not support inclusion, fairness, and equal opportunities. Poorly managed gender diversity may lead to

communication barriers, mistrust, or interpersonal conflict that ultimately reduces employee performance (Abbasi et al., 2025). Despite this, the majority of contemporary research concludes that when organizations implement effective diversity policies, provide equal opportunities, and foster inclusive climates, gender diversity becomes a strategic asset that enhances both individual and organizational performance (Abbasi et al., 2025; Adam & Alfawaz, 2025).

Overall, the literature strongly suggests that gender diversity is a key factor in improving employee performance, particularly in sectors such as banking where teamwork, client interaction, and service quality are central. The balance of evidence shows that gender-diverse teams produce better outcomes when supported by inclusive management practices and equitable human resource policies. This underscores the importance of examining how gender diversity influences employee performance within public commercial banks in Tanzania, a context where gender inequalities in leadership and participation remain persistent.

### **3.5. Contradictory Evidence on Gender Diversity and Employee Performance**

Although a substantial body of literature supports the positive influence of gender diversity on employee performance, evidence from other studies reveals a more complex and context-dependent relationship. Obeng et al., 2025, in one of the most influential empirical studies on diversity, argue that gender diversity does not inherently lead to improved performance unless organizations actively cultivate inclusive cultures and implement sound diversity management practices. In settings where gender stereotypes persist, diversity may heighten tension, reduce cooperation, and impede communication among employees. (Ali et al., 2025) similarly contend that the effects of gender diversity vary significantly across industries, organizational cultures, and team processes; in some cases, gender-mixed teams exhibit lower cohesion, higher conflict, and reduced productivity, particularly where bias and role segregation remain unaddressed.

Other scholars have noted that gender diversity may produce unintended negative consequences when poorly managed. (Chiao et al., 2025) found that while gender-diverse teams tend to excel in analytical and knowledge-based tasks, they may experience relational difficulties that undermine team performance. Research by (Modderkolk et al., 2025) further suggests that diversity may trigger identity-related tensions when employees feel undervalued or marginalized, thereby diminishing their motivation and performance. In male-dominated sectors, such as banking and finance, women may face additional challenges including limited advancement opportunities, subtle biases, and tokenism that weaken the potential performance benefits of gender diversity (Kaur et al., 2025).

These contradictions highlight that gender diversity, on its own, is not a guaranteed path to improved employee outcomes. Instead, its effectiveness depends on inclusive leadership, equitable human resource practices, psychological safety, and organizational support systems. Thus, while gender diversity has significant potential to enhance performance, its impact remains contingent on the structural, cultural, and managerial conditions under which it is implemented. This mixed evidence underscores the importance of examining the gender diversity–performance relationship within specific contexts, such as public commercial banks in Tanzania, where cultural norms and organizational practices may mediate outcomes in unique ways.

### 3.6. Research Gap

Despite increasing global attention to workplace gender diversity, empirical studies within the Tanzanian context particularly in public commercial banks remain limited and fragmented. Most existing studies in Tanzania have focused broadly on workforce diversity (covering age, ethnicity, education, and culture), employee motivation, organizational commitment, leadership, and general human resource management practices. Very few studies isolate gender diversity as the primary independent variable influencing employee performance, especially within the public banking sector where structural gender disparities persist in recruitment, promotion, and leadership appointments (Watende Pius Nyoni & Chen He, 2019).

Moreover, while international studies (Hemmert et al., 2024; (Pinho & Colston, 2025)) provide insights into the positive influence of gender diversity on performance, these findings may not be directly generalizable to Tanzania due to differences in cultural norms, organizational hierarchies, gender-role expectations, and the regulatory environment. Gender inequalities in Tanzanian public institutions including banks remain more pronounced compared to Western and Asian economies, implying that the interplay between gender diversity and performance may operate differently and requires localized empirical investigation.

Existing studies in Sub-Saharan Africa also tend to focus on leadership diversity, entrepreneurship, or general organizational performance rather than the day-to-day employee performance outcomes of gender-diverse teams within formal, regulated sectors like banking. Additionally, previous research has not sufficiently examined whether demographic attributes such as age, tenure, and educational level shape employees' perceptions of gender diversity and its performance effects. This omission leaves a theoretical and practical gap in understanding how gender diversity functions across different employee groups within Tanzania's public banking institutions.

Therefore, there is a clear need for a focused study that examines the influence of gender diversity on employee performance in public commercial banks in Tanzania, taking into account the demographic, cultural, and organizational factors that may shape this relationship. Addressing this gap will contribute new knowledge to diversity management literature and offer actionable insights for policymakers and banking institutions seeking to improve performance through inclusive workforce strategies.

### 3.7. Hypothesis Development

Prior empirical research shows that Gender diversity can generate both positive and negative outcomes for employee performance, depending on how well diversity is managed. For instance, (Wallrich et al., 2024) highlight that diversity may enhance creativity and innovation but can also create misunderstandings and reduce cohesion if not properly supported. Similarly, (Kumar et al., 2024) found that diverse teams tend to demonstrate superior problem-solving abilities because they draw from a broad set of experiences and perspectives. However, (Hardt et al., 2025) emphasize that diversity may also contribute to communication barriers that reduce collaboration and teamwork.

Studies focusing specifically on gender diversity also present mixed findings. (Hassan, 2025) reported that while increased female representation improves organizational fairness and

inclusivity, some firms experience negative investor reactions due to persistent societal biases. Likewise, (Jayaraman et al., 2025) found that the presence of women on corporate boards produced mixed or slightly negative effects on firm performance, suggesting that cultural stereotypes portraying women as emotional, risk-averse, or less competent may influence performance evaluations rather than actual performance outcomes (Hardt et al., 2025) also observed that some gender-balanced teams demonstrated weaker team dynamics when gender stereotypes and cultural norms shaped interactions among team members.

Conversely, a growing body of empirical evidence supports the positive influence of gender diversity on performance. (Singhania et al., 2024; Sunder M et al., 2025) demonstrated that gender-diverse organizations enjoy significantly higher financial performance. (Saeed et al., 2022) similarly noted that gender diversity enhances innovation, moral legitimacy, and organizational learning, thereby improving performance outcomes. In the African context, (Setati et al., 2019) found a significant positive relationship between gender diversity and employee performance. Earlier evidence from (Setati et al., 2019) also indicated that both gender and ethnic diversity contribute positively to employee effectiveness in service organizations. Gardiner (2024) emphasized that demographic diversity, including gender, predicts performance in various organizational settings, while (Jabari & Muhamad, 2021) found that gender diversity significantly enhances employee performance in the banking sector within Saudi Arabia.

Given these mixed but increasingly positive findings, this study seeks to determine the extent to which gender diversity influences employee performance in public commercial banks in Tanzania, and whether human resource policy management mediates this relationship.

#### **Hypothesis 1 (H1):**

Gender diversity is positively associated with employee performance in public commercial banks in Tanzania.

#### **Hypothesis 2 (H2):**

Human resource policy management mediates the relationship between gender diversity and employee performance.

#### **Hypothesis 3 (H3):**

Gender diversity is positively associated with effective human resource management practices in public commercial banks in Tanzania.

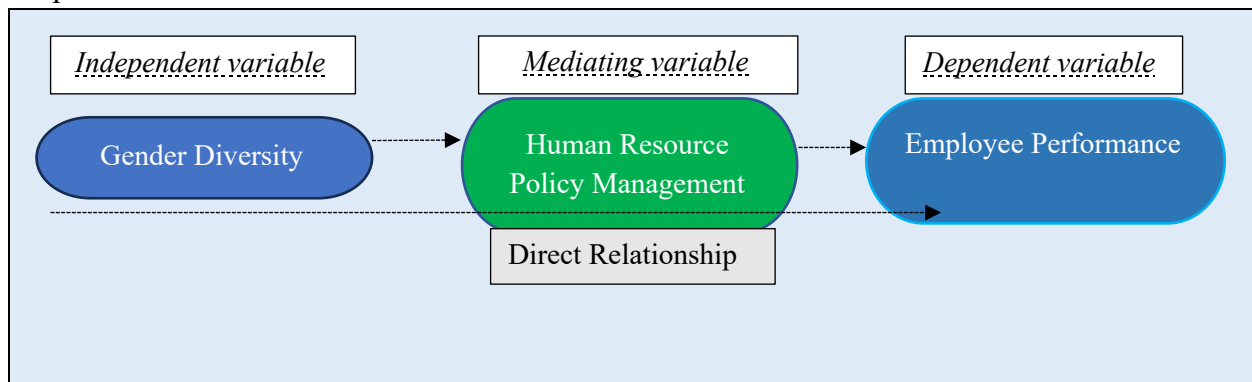
### **3.8. Conceptual Framework (Enhanced Version)**

The conceptual framework guiding this study illustrates the hypothesized relationships between gender diversity, human resource policy management, and employee performance in public commercial banks in Tanzania. Guided by the research objectives and hypotheses, the framework is anchored on the understanding that gender diversity, as an element of workforce composition, plays a significant role in shaping employee outcomes when supported by effective human resource systems. Gender diversity represents the independent variable and refers to the equitable representation, participation, and treatment of male and female employees in the workplace. The framework assumes that when gender diversity is well managed, it contributes to increased engagement, better decision-making, and improved employee performance.

Human resource policy management is introduced as a mediating variable that explains how and why gender diversity may influence performance outcomes. Effective HR policies such as fair recruitment, promotion procedures, gender-sensitive training, equal pay structures, and anti-discrimination policies help translate gender diversity into positive outcomes by creating an environment where employees feel valued, protected, and empowered. The framework recognizes that, without supportive HR policies, the potential benefits of gender diversity may not materialize and may instead lead to conflict, misunderstanding, or reduced cohesion, as highlighted in previous studies.

Employee performance serves as the dependent variable and reflects the overall productivity, efficiency, commitment, and quality of work delivered by employees within public commercial banks. Grounded in empirical evidence, the framework assumes that gender-diverse environments, when backed by strong HR policies, enhance creativity, innovation, communication, and overall performance. The model therefore posits both a direct relationship between gender diversity and employee performance, and an indirect relationship mediated by human resource policy management.

Therefore, the conceptual framework demonstrates that gender diversity has the potential to positively influence employee performance, but this relationship is strengthened when human resource policy management acts as an enabling mechanism. This framework provides a theoretical basis for the study’s hypotheses and guides the structure of data analysis in later chapters.



**Figure 1. Conceptual framework as fomulated by researcher, 2025**

#### 4. 4. RESEARCH METHODOLOGY

##### 4.1 Research design

This study employed a quantitative research design to examine the relationship between gender diversity, human resource policy management, and employee performance in public commercial banks in Tanzania. The quantitative approach was appropriate because it allows for objective measurement of perceptions, relationships, and causal pathways between variables using statistical techniques. The study was conducted within the Northern Zone of Tanzania, an area selected due to its concentration of major public institutions and its representation of diverse employee demographics. This made it suitable for investigating how gender diversity and HR policies influence employee performance within a real operational environment.

##### 4.2 Population, study area and sample size

The target population consisted of employees working in public commercial banks operating in the Northern Zone, including Arusha, Kilimanjaro, and Tanga regions. A total sample of 317 employees was used for the study. This sample size was considered sufficient to generate reliable statistical estimates, reduce sampling error, and support multivariate analyses, including mediation testing. The sample was obtained using a stratified random sampling technique, which ensured proportional representation of different departments and job categories. Stratification was necessary because employees in various units may experience the effects of gender diversity and HR policy management differently.

For the first step the stated initial sample was determined using (Yamane, 1967) and also cited by (Abdullah et al., 2021) the formular introduced as;

$$n = \frac{N}{(1 + Ne^2)}$$

Where;

- n =Initial sample size
- N = population size (1528 employees)
- e = margin of error (5%)

So that;

$$n = \frac{1528}{(1 + 1528(1528)^2)}$$

$n = 317$

Hence, initial sample size estimated as 317. And the second step was to determine the proportional sample size per composition of each units using stratified sampling technique as researched by (Ahmed, 2024) as follows;

$$n_h = \frac{N_h}{N} \times n$$

Where;

- $n_h$  = sample size for stratum(units) h,
- $N_h$  = population size for stratum(units) h,
- N = total population size as stated above,
- n = initial sample size as stated above.

So that;

**Table 1 Stratified sample size calculation**

STRATUM/UNITS/DEPARTMENTS h	POPULATION SIZE FOR STRATUM(UNITS) h	PROPORTIONAL TO SIZE ( $\frac{N_h}{N} \times n$ )
A	575	119
B	287	60
C	318	66
D	348	72
<b>TOTAL</b>	<b>N=1528</b>	<b>n=317</b>

Thus, this approach increased the generalizability of the study findings.

### 4.3 Data collection

Primary data were collected using structured questionnaires distributed physically and electronically to employees across selected branches. The questionnaire included closed-ended items measured using a Likert scale to capture employee perceptions on gender diversity, HR policy management, and employee performance. Prior to full administration, the research instrument was pre-tested with a small subset of employees to ensure clarity, reliability, and internal consistency. Feedback from the pilot test was incorporated to refine the questionnaire.

### 4.4 Data analysis technique

Data analysis for this study was conducted exclusively through Structural Equation Modelling (SEM) using **SmartPLS 4**, which was appropriate for examining both direct and indirect relationships among the study variables. Descriptive statistics, including frequencies, means, and standard deviations, were first generated to summarize respondents' demographic characteristics and provide an overall understanding of the sample distribution. The core analysis involved testing the structural model to determine the direct effects of gender diversity on employee performance, as well as the mediating role of human resource policy management in this relationship. The mediation analysis was conducted within the SEM framework using the bootstrapping technique to evaluate the significance of both direct and indirect paths.

And the following are the equation as foundational source for mediation equations by (Baron & Kenny, 1986), Modern SEM Mediation Source (Bootstrapping in PLS-SEM) by (Preacher & Hayes, 2008) and specifically PLS-SEM Mediation (SmartPLS) by (Hair et al., n.d.) here so;

#### [1] Direct Effect model

$$\text{Employment Performance} = \beta_1 \text{Gender Diversity} + \varepsilon_1$$

#### [2] Mediation Model

The mediation model introduces HR Policy Management (HRPM) as the mediator:

- a. Effect of Gender Diversity on HR Policy Management

$$\text{HRPM} = \alpha_1 \text{Gender Diversity} + \varepsilon_2$$

- b. Effect of HR Policy Management on Employee Performance

$$\text{Employment Performance} = \beta_2 \text{HRPM} + \varepsilon_3$$

- c. Direct Effect of Gender Diversity on Employee Performance (controlling for mediator)

$$\text{Employment Performance} = \beta_3 \text{Gender Diversity} + \beta_2 \text{HRPM} + \varepsilon_4$$

#### [3] Indirect Effect (Mediation Path)

$$\text{Indirect Effect} = \alpha_1 \times \beta_2$$

#### [4] Total Effect (Mediation Path)

$$\text{Total Effect} = \beta_3 + (\alpha_1 \times \beta_2)$$

The use of **SmartPLS 4** allowed for robust estimation of the model parameters, assessment of the reliability and validity of the constructs, and evaluation of the overall explanatory power of the structural model.

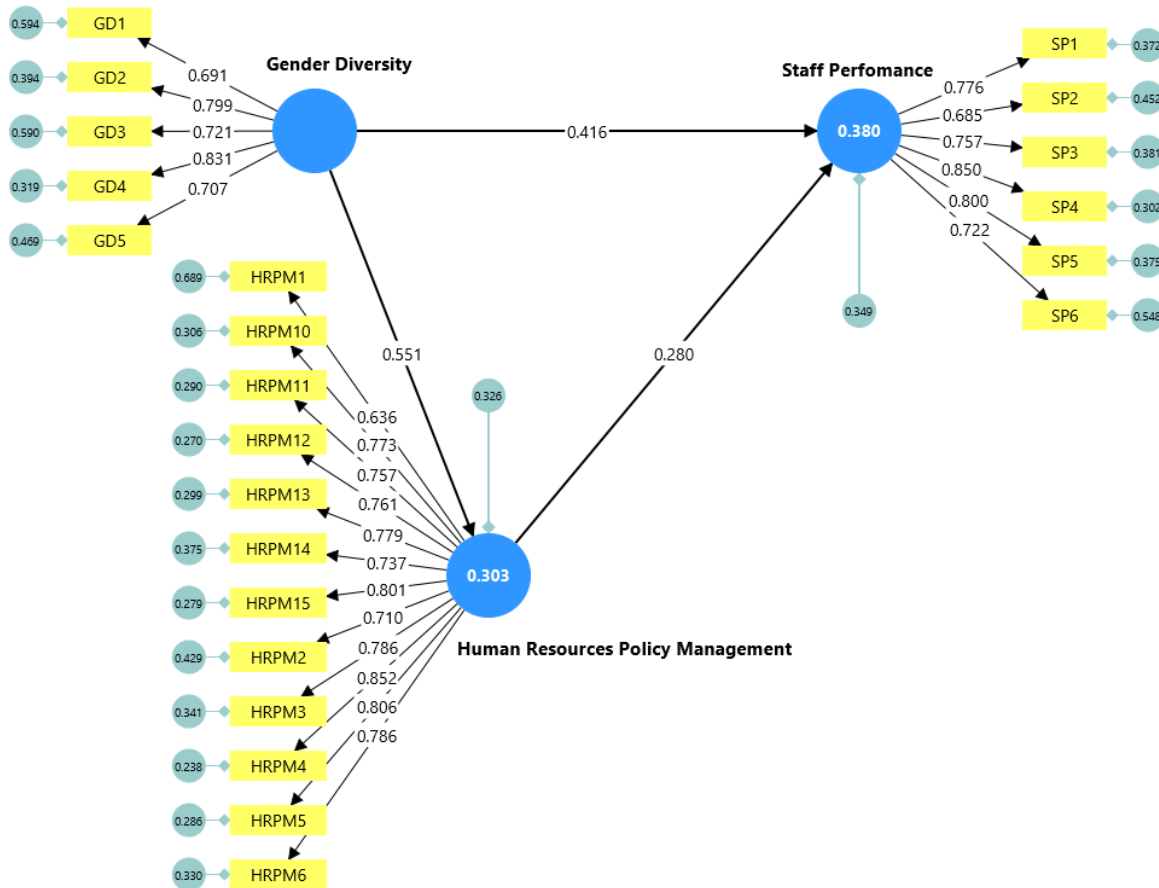
### 4.5 Ethical considerations

Ethical considerations were observed throughout the study. Participation was voluntary, respondents provided informed consent, and confidentiality was strictly maintained. No personal identifiers were collected, and all data were used exclusively for academic purposes. The methodological approach adopted in this study ensures the validity, reliability, and credibility of the findings.

## 5. PRESENTATION OF RESULTS AND DISCUSSION

### 5.1 Measurement Model Assessment

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



#### 5.1.1 Reliability and Internal Consistency

The reliability and internal consistency of the constructs were evaluated prior to testing the structural relationships to ensure that the measurement model met acceptable psychometric standards. As recommended by Hair et al. (2021), both Cronbach's Alpha and Composite Reliability ( $\rho_c$ ) were used to assess the internal consistency of the constructs. The results revealed that all constructs demonstrated reliability values well above the minimum threshold of 0.70, indicating excellent internal consistency. Gender Diversity recorded a Cronbach's Alpha of 0.863 and a Composite Reliability of 0.865, suggesting that its indicators consistently capture the underlying construct. Human Resource Policy Management exhibited the highest reliability ( $\alpha = 0.944$ ;  $\rho_c = 0.943$ ), showing that the construct is measured with exceptional precision. Staff

Performance also achieved strong reliability ( $\alpha=0.893$ ;  $\rho_c=0.896$ ), demonstrating that its indicators are stable and internally coherent. Collectively, these results confirm that all measurement items are sufficiently reliable and suitable for further structural analysis.

### *5.1.2 Convergent Validity*

Convergent validity was assessed to determine whether the indicators of each construct consistently converge toward measuring the same underlying concept. This was evaluated using the Average Variance Extracted (AVE), following the criteria established by (Fornell & Larcker, 1981), who recommend that AVE values exceed the threshold of 0.50 for adequate convergent validity. The results demonstrated that all constructs met this requirement, thereby confirming sufficient convergence. Gender Diversity achieved an AVE of 0.565, indicating that more than half of the variance in its indicators is explained by the latent construct. Human Resource Policy Management recorded a slightly higher AVE of 0.588, reflecting meaningful shared variance among its measurement items. Staff Performance also demonstrated strong convergent validity with an AVE of 0.588, further supporting the coherence of the indicators representing this construct. Collectively, these results validate that the indicators are appropriately aligned with their respective theoretical constructs and provide confidence in the integrity of the measurement model for subsequent structural analysis. Staff Performance: AVE = 0.588

### *5.1.3 Discriminant Validity*

Discriminant validity was evaluated to ensure that the constructs in the study were conceptually distinct and measured different theoretical phenomena. The Heterotrait–Monotrait (HTMT) ratio of correlations was employed as recommended by (Henseler et al., 2015), who propose a conservative threshold of 0.85 for establishing discriminant validity. The results confirmed that all HTMT values fell below this threshold, indicating clear conceptual separability among the constructs. Specifically, the HTMT value between Gender Diversity and Human Resource Policy Management was 0.559, suggesting moderate but distinct relational strength. The HTMT value between Gender Diversity and Staff Performance was 0.605, also well within acceptable limits, demonstrating that while the constructs are related, they do not overlap conceptually. Similarly, Human Resource Policy Management and Staff Performance exhibited an HTMT value of 0.534, reinforcing the distinctiveness of these constructs. These results collectively affirm that the measurement model demonstrates adequate discriminant validity and that each construct captures unique dimensions relevant to the study.

## **5.2 Structural Model Assessment**

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

### *5.2.1 Model Fit and Predictive Relevance*

Following the verification of the adequacy of the measurement model, the structural model was then evaluated to determine the predictive ability and strengths of the proposed relationships. The values of the  $R^2$  provide preliminary evidence of the explanatory adequacy of the model. The  $R^2$

is exhibited for Human Resource Policy Management, which is demonstrated to be 0.512, and for Staff Performance, which is seen to be 0.643. These values reveal that gender diversity explains a large amount of variance within HR policy management, and gender diversity, along with HR policy management, jointly explains a large amount of variance within staff performance. Both of these values denote an excellent and pragmatic model within the realm of behavioral and social science studies, since values within the scale of 0.50-0.75 are seen to be substantial (Hair et al., 2021). The findings therefore validate that the proposed model is both relevant and pragmatic from an academic and empirical standpoints concerning the prediction of staff performance within the framework of public commercial banks operating within Tanzania.

5.2.2 Hypothesis Testing and Path Coefficients

The findings from the structural models, as presented in Table 2, show that there are statistically significant relations for all the considered constructs, which serve as support for the proposed hypotheses. The variable Gender Diversity shows a significant and direct relationship with Human Resource Policy Management ( $\beta=0.512, t=7.471, p < 0.001$ ), which reveals that a more represented and integrated diverse gender in the workplace environment increases the quality and fairness levels associated with HR policy management. The direct effect for the relationship between Gender Diversity and Staff Performance is also significant ( $\beta = 0.425, t = 5.762, p < 0.001$ ), which reveals that a more gender-balanced work environment increases staff performance. The other variable, Human Resource Policy Management, shows a direct effect for Staff Performance ( $\beta = 0.307, t = 4.186, p < 0.001$ ), which reveals that a more supportive and fair HR management environment increases the performance levels of the staff. Collectively, these findings highlight that gender diversity affects the performance levels associated with the employees indirectly as well as directly, which uses the HR management mechanisms as an important conduit for this impact.

**Table 2 Structural Model Path Coefficients**

Path	$\beta$ (Coefficient)	Standard Error	t- Value	p- Value	Decision
Gender Diversity → HR Policy Management	0.512	0.069	7.471	0.000	Supported
Gender Diversity → Staff Performance (H1)	0.425	0.074	5.762	0.000	Supported
HR Policy Management → Staff Performance	0.307	0.073	4.186	0.000	Supported

5.3 Interpretation of Structural Relationships

From the structural model results, there is an appropriate and consensually valid relationship among the constructs studied. Primarily, the direct, positive, and significant relationship between Gender Diversity and Human Resource Policy Management indicates that gender diversity supports the effective formulation of HR practices. This indicates that banking organizations embracing gender diversity value fairness, clarity, and the principles of equity, thereby improving

the governance of HR practices in these organizations. Second, the direct relationship between Gender Diversity and Staff Performance indicates that banking organizations embracing gender diversity derive benefits related to the heterogeneity of views, teamwork, increased creativity, and employee capabilities. These aspects align with findings that gender-diverse teams generally foster improved organizational performance (SUNDER M et al., 2025). Third, the direct, positive relationship among Human Resource Policy Management and Staff Performance signifies that the critical role played by HR principles influences employee attitudes, output, and productivity. This indicates that appropriate HR practices create a favorable organizational setting that inspires employee motivation, supports the principles of employee equity, and improves employee performance. In this study, these results offer empirical validation for the fundamental proposition that the role of gender diversity acts as a strategic resource for improving employee performance in the public banking industry.

#### **5.4 Mediation Analysis (Indirect Effects)**

The mediation result shows that Human Resource Policy Management partially mediated the relationship between Gender Diversity and Staff Performance, providing better insights into how gender diversity can lead to improved organizational performance. The significant indirect relationship ( $\beta = 0.157$ ,  $p < 0.001$ ) shows that there is a mediated relationship where the impact of gender diversity in improving performance comes through the formulation and implementation of human resource management strategies that are fair and equitable in their treatment of staff. The partial mediation suggests that, in addition to the positive impact of gender diversity directly influencing staff performance, there is also indirect improvement in performance of staff through improved human resource management strategies. This aligns with the theory of mediation, which suggests that mediators explain how independent variables are associated with outcomes (Hair et al., n.d.). The finding suggests that gender diversity helps in designing organizational strategies that are affirmative in encouraging the improvement of human resource management strategies, which in turn lead to better staff performance. The effectiveness of human resource management in this case, therefore, assumes importance in realizing the performance gains associated with gender diversity. The partial mediation relationship may also suggest other channels through which gender diversity affects performance unrelated to human resource management strategies.

#### **5.6 Discussion of the findings**

##### *5.6.1 Objective 1: To examine the influence of gender diversity on employee performance*

From the results, there is a positive and significant influence of gender diversity on employee performance, which means that organizations that prioritize greater gender inclusion are likely to experience better employee performance. This supports the Resource-Based View (RBV) theory, which views workforce diversity as a resource that can leverage improvements in innovation, decision-making, and productivity (Purnamawati et al., 2022). A positive path coefficient ( $\beta = 0.425$ ,  $p < 0.001$ ) confirms that a more gender-diverse workforce leads to improved communication, increased creativity, and teamwork, thereby facilitating more employee productivity.

These results are in line with the recent empirical research carried out by Sunder M et al. (2025), Obeng et al. (2025), and Setati et al. (2019), indicating that gender diversity is a positive force in relation to the performance of organizations, as it boosts creativity and builds knowledge networks. However, other research carried out in the past indicating mixed or declining outcomes (e.g., Obeng et al., 2025; Ali et al., 2025) can vary due to different perceptions of culture or the existence of favoritism-encouraging human resource structures in an organization or a business environment. In the Tanzanian banking industry, the positive outcomes indicate an influence of diversity management structures on the working environment in the direction of inclusiveness because gender diversity increases the performance of the workforce in an organization where both men and women are recognized and valued equally.

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

Findings show that human resources management, as HR policy management, is a crucial predictor for employee performance ( $\beta = 0.307$ ,  $p < 0.001$ ), emphasizing the critical role of HR in fostering equality, boosting motivation levels, and eliminating role ambiguity within the context of organizations. The finding is supported by previous literature that suggests effective human resources management through HR policies such as recruiting, training, promotion, and evaluation significantly impacts employee morale and productivity levels (Nguyen Thanh Hung et al., 2023). The empirical significance of HR policy management addressed in this research is supported by the claim of Ezeafulukwe et al. (2024), suggesting that inclusive HR practices help organizations effectively manage diversity within their workforce and enhance their performance. The formalization of HR processes, having increased over time within the context of public commercial banks in Tanzania, could be attributed to the significantly positive influence noted. The evidence supports the assumption that workers tend to have better performance when their HR policies and their execution remain clear and supportive of growth based on merit.

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

The above study shows the partial mediating effect of human resource (HR) policy management in the relationship between gender diversity and the performance of employees, through the indirect effect ( $\beta = 0.157$ ,  $p < 0.001$ ). The partial mediating effect suggests that gender diversity does not play a solo role in ensuring the optimization of the performance levels of employees; in fact, its effect can be amplified through the implementation of HR policies.

These results support theoretical models suggesting that diversity should be complemented by supportive institutional policies if optimal outcomes are to be realized (Park and Martinez, 2022). Failure to manage HR policies effectively can contribute to gender diversity resulting in conflict, discrimination, or reduced cooperation—the findings evident from Cho et al. (2025) and Sunder M et al. (2025). Effective management of HR policies can thus turn diversity on its head and utilize it holistically for increased creativity and productivity.

In the Tanzanian setting, the mediation effect suggests that those firms that adopt gender-responsive HR policies, for example, gender-responsive promotion and training policies and anti-discrimination policies, will be better equipped to harness gender diversity and turn it into a real

performance advantage. Therefore, managing HR policies serves a bridging role that enhances the contribution of gender diversity towards employee performance.

## 6. CONCLUSION AND RECOMMENDATION

### 6.1 Conclusion

The role of gender diversity on the performance of employees and the mediating role of HR policy management within employees in Tanzania's Northern Zone is explored in this research work. The research was conducted using a sample population of 317 participants and Structural Equation Modeling (SEM) was used through SmartPLS version 4. Results show that gender diversity positively affects the performance of employees; hence those who work in a gender-diverse environment are most likely to perform their duties effectively and with dedication to organizational goals and objectives. Additionally, HR policy management was found to play a mediating role and confirms that a positive result can never be realized if there are poorly implemented HR policies for gender diversity among employees.

#### *6.1.1 Objective 1: To examine the influence of gender diversity on employee performance*

The findings provide evidence of a positive effect of gender diversity on employee performance. This implies that organizations incorporating equal representation of genders and encouraging best practices in gender diversity can achieve greater efficiency and innovative outputs and higher employee engagement. This paper thus concludes that gender diversity embodies an integral part of any organization or firm that would contribute to its performance provided it receives appropriate attention and management.

#### *6.1.2 Objective 2: To assess the effect of HR policy management on employee performance*

The results in this study reveal that human resources policy management has a significant effect on employee performance. This is because when such HR issues like hiring, promoting, training, and conflict resolution are conducted in a transparent and fair manner, workers feel that they are respected, protected, and motivated. In this way, this study confirms that effective HR policy guidelines are important in improving employee performance in organizations in Public Commercial Banks in Tanzania.

#### *6.1.3 Objective 3: To determine the mediating role of HR policy management on the relationship between gender diversity and employee performance*

From the mediation analysis, it can be deduced that human resource policy management acts as a mediating variable in the relationship between gender diversity and employee performance. According to the results, gender diversity positively affects employee performance by shaping organizations to adopt fair human resource policies. Therefore, the management of human resource policies acts as the key channel through which gender diversity values are realized in practice in terms of employee performance.

In conclusion, this research claims that gender diversity and HR policy systems serve as interdependent forces in shaping the performance of organizations and should be deliberately reinforced to create positive impacts in organizations in Tanzania.

## 6.2 Recommendation

Based on the above research findings, a number of recommendations can be proposed on how to improve the performance of the organization through gender diversity and HR policies.

First, there is a need for a gender-sensitive HR approach that fosters equality in human resource practices such as selection, training, and promotion. Improving these aspects will not only increase equality but also give rise to a favorable working environment that supports the employees.

Second, management must invest in diversity awareness training and capacity building for lessening bias and promoting teamwork and respect among employees.

Thirdly, Institutions must institutionalize monitoring processes so that they can check the implementation of policies and make them answerable since poorly implemented policies may jeopardize or deter the positive effects of gender diversity.

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