Team Diversity And Employee Performance In Commercial Banks In Tanzania

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Abstract
Background: *This study established the influence of team diversity on employee performance in commercial banks in Tanzania. The study was anchored on, Resource Based Theory of Diversity Management.*
Materials and Methods*: The unit of observation comprised of senior managers, managers, supervisors and lower-level employee in each of the commercial bank under review thus making a total of 1480 of the targeted respondents. Simple random sampling technique was used to select the respondents; however, the expected sample size was 445 respondents with each of senior manager, manager, supervisor and lower-level employee contributing 30 percent of the total sample size. The study used both primary and secondary data. Descriptive analysis used includes; frequencies, Mean, maximum, minimum and standard deviation while inferential analysis involved correlation analysis simple and multiple linear regression analysis to test hypothesis at a significance level of 0.05. Both descriptive and inferential statistics was used to analyze the data with the assistance of statistical tool (SPSS) version 26. Tables and Graph bars was used to present results of the study.*
Results: *Team diversity and employee performance were seen to be correlated with goodness of fit. A unit improvement in team diversity contributes to improvement in employee performance. This means that 10.9 per cent of the variation in employee performance can be explained by team diversity. Organization culture was seen to have a moderating effect on the influence of team diversity on employee performance.*
Conclusion: *When an organization ensures the uniqueness among work team members that is the diversity of the workforce, they can achieve the reduced conflicts, high utilization of the human at work, can ensure the person-organization fit, person-job fit and person-group fit which will improve the performance of the employee in that particular work organization. The study recommended that banks and many other organizations to put in place mechanisms on how to do evaluation of employee-based team performance rather than the rule thumb individual based performance evaluation. The study pointed out strategic areas of importance into which managers in banks can look into the respective banks such as diversity that if well accommodated influence employee performance.*
Key Words: *Age difference, educational level, work experience, Banks in Tanzania*

I. Introduction

According to Gogoi and Baruah (2021), a successful team will interpret general purpose of employee performance purpose that are specific, measurable and realistic. The specific purpose facilitates clear communication. It helps team maintain to focus in the result. The success teams will increase their trust about the success in the future, which in turn motivate to work harder. Employee performance is as organization effectiveness completely to fulfill the needs that assigned from each team related with systematic efforts and increasing the ability of the employee to continuously achieve the performance effectively.

The importance of team dynamics in the organization give the picture that the idea of two people or more tend better rather than the idea of one person, the result of team is much better rather than the sum of its part (individual member). In organization, each individual contributes their performance to the team, and then the team will contribute their performance to the organization. In the effective organization, management always creates positive synergy, which is produce the whole becomes greater than the sum of all the component parts (Dean & Alini, 2017).

A survey of employee conducted by Staroňová (2019) found that nearly 39% of Western Balkan countries employees believe that their organization does not collaborate enough. The study concluded that the introduction of new forms of work organisation, including team dynamics, led to an increased workload and an increase in time pressure caused by a staff shortage and technical problems.
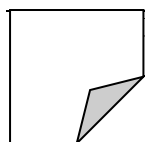
In Nigeria Onyekwelu, Anah, Onwuchekwa and Ejike (2018) found team to have positive and significant impact on employee performance and this brings benefits in terms of higher productivity, better employee performance, competitive advantages and increased product quality and quantity. They continued to identify that teams offer better utilization of skills and reduces the tendency to quit. In a study in Kenya by Chege (2017) on team dynamics concluded that it has an effect on quality in the sales and marketing department of Nairobi Bottlers. Also Marx, Pons, and Suri (2021) were able determine that team performance is crucial to providing safe patient care which able to be achieved through team dynamics.

In Tanzania, banking sector reform was the outcome of the Presidential Commission of Enquiry of 1990.The efficient banks are able to compete because of their lower operational costs and can steal business away from less efficient banks. Thus to improve the employee performance in banks, evaluating its efficiency and identifying the sources of inefficiency is always a matter of serious interest (Yang, 2011).Tanzania has introduced regulatory reforms to its financial-services sector since 1991, the expected result of these changes in financial reforms were to increase competition and employee performance in banking sector, which was also expected to lead to an improvement in efficiency of banking system and contribute the progress of economic development. Therefore commercial banks need to respond to greater global imperatives and challenges to compete effectively in local and global markets.

The commercial banks in Tanzania are Access Bank Tanzania, Advans Bank Tanzania, Akiba Commercial Bank, Amana Bank, Azania Bank, Bank M, Bank of Africa Tanzania, Bank of Baroda (Tanzania), Bank of India (Tanzania), Barclays Bank of Tanzania, Citi bank, Commercial Bank of Africa (Tanzania), CRDB Bank, DCB Commercial Bank, Diamond Trust Bank Tanzania, Ecobank, Equity bank(Tanzania), Exim Bank (Tanzania), FINCA Microfinance Bank(Tanzania), First National Bank of Tanzania, FBME Bank, Habib African Bank, I&M Bank (Tanzania), International Commercial Bank, Kenya Commercial Bank, Mkombozi Commercial Bank, National Bank of Commerce (Tanzania), National Microfinance Bank, NIC Bank Tanzania, People's Bank of Zanzibar, Stanbic Bank Tanzania Limited, Standard Chartered Bank, United Bank for Africa, UBL Bank Tanzania Limited, Mwalimu Commercial Bank, Canara bank, China Commercial bank, Tanzania Postal bank limited, Tanzania Women's Bank Plc, TiB Corporate bank limited (BOT, 2019).

Commercial banks in a competitive market focus on having the team dynamics that will contribute to employee performance (Berber, Slavic, & Aleksić, 2020). However, a great deal of commercial banks in Tanzania has struggled with low employee performance as a result of management that is not inclusive, which make teams inefficient. For example, high levels of poor employee performance with NPLs in Commercial banks are some of the major threat to the stability of the banking and financial sector. The Tanzania Banking Sector Report, (2021) NPLs from Commercial banks accounted for about 68.7% of the NPL written which was due to poor performance of the employee in the credit departments. Also the report in November 2021 further shows that, the BOT released a public notice listing measures to address to employee with high levels of NPLs. The circular directed banks to determine employees who are directly responsible for NPLs without following procedures, fraud or integrity and take legal action and that the BOT would blacklist these employees. This explains high level of poor employee performance in Commercial banks in Tanzania.

Kileo (2017) noted that the commercial banks in Tanzania are making loss in its financial report implying that this poor employee performance is due to improper management of team diversity. High levels of NPLs in Commercial banks are some of the major threat to the stability of the banking and financial sector. The Tanzania Banking Sector Report, (2021) NPLs from Commercial banks accounted for about 68.7% of the NPL written which was due to poor performance of the employee in the credit departments. For example Bank like CRDB posted a loss of Tsh 1.9 billion ($ 1 million) in the third quarter of this year, Twiga Bancorp also registered a loss of Tsh18 billion ($ 8.26 million) over the past year (URT, 2017). Additionally the Tanzania Banking Sector Report (2021) noted that internal factors such as poor managing of employee performance contributed to the closure of five banks (Covenant Bank, Efatha Bank, Njombe Community Bank, Kagera Farmers' Cooperative Bank, and Meru Community Bank) in Tanzania. This explains in-effective team performance as the management teams failed to resolve issues of nonperforming loans (Tanzania Banking Sector Report, 2021).

Reviews of past studies show that, a number of researchers examined the influence of team dynamics on employee performance of work organizations but few studies have been done in Tanzania focusing on Commercial banks in particular. For example, Rao, (2020) found that, team diversity influences employee performance of Commercial banks in India. Aydıntan and Abdulle (2019) concluded that, team cohesion enhanced good employee performance in Commercial Banks in Somalia. Daudi (2021) found that team dynamics affects employee performance in commercial banks in Kenya. Daudi concluded that top management team diversity affect employee performance in the service industry. It is against this background that this study undertook to address the research gap and also provide a better understanding through empirical evidence of influence of team diversity on employee performance in commercial banks in Tanzania.
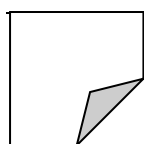
Theoretical Review

Yang and Konrad, (2011) established Resource Based Theory of Diversity Management dealing with diversity in work groups. The main focus of the theory is how the implementation of diversity will affect organizational resources. The theory identified that human capita is one of the categories of resources within the organization and these resources can either assist or inhibit the operations of the performance of organization. Organizations attempt to use workforce diversity in ways that will of course assist and improve employee performance. From a business perspective organizations that are more team diverse gain an advantage compared to organizations that are homogenous. Skills, age, education diversity within organizations increases employee performance when a growth or innovation strategy is used (Richard, 2000; Richard, Barnett, Dwyer, & Chadwick, 2004; as cited in Yang & Konrad, 2011).

This theory further argues that firms with workforce diversity management practices in place experienced lower levels of turnover and that diversity management practices interacted positively with an innovation strategy, resulting in higher productivity and better organizational performance. Organizations that are team diverse gain several advantages over organizations who fail to implement diversity policies. This theory is therefore appropriate to the study since it explain how team diversity result in higher productivity and stimulates employee performance within the organization.

Empirical Review

Suna, Tehb, Hoa and Linc (2017) conducted a study on Team Diversity, Learning, and Innovation: A Mediation Model. The study aimed at examining the direct and mediating relationships between team diversity (ie. ages difference, experiences, skills and education) and team innovation performance. Using a sample of 266 white-collar professionals in Hong Kong, The study found that team diversity plays a substantial role in improving both employee and organizational performance. Individual learning and team learning are independent and positively related to employee and organizational innovation performance. Individual learning partially mediates the relationship between team diversity and team learning. Individual innovation performance was found to be a partial mediator of team learning and team innovation performance. This study contributed in understanding the unexplored mediating effects of individual learning on team learning, and the individual innovation performance on team innovation performance. Team diversity was found to be the main enabler in the overall model.

Li (2012) sought to establish how top management team diversity fosters employee performance. Premised on the information-processing perspective, the study attempted to examine whether diverse top management team can simultaneously pursue contradictory performance. The paper was based on a questionnaire survey and analysis of a sample of 113 firms in China. Team heterogeneity was found to have an ambiguous nature which may not only facilitate building paradoxical mental models or cognitive frames, but also harm the exchange of information and integration of differential skills, ages and gender within top management teams. Therefore, the paper argued that the most important issue in the research field was to address the dilemma and to find the governance mechanism to effectively manage the dual impact of team diversity on attain employee performance. The findings show that the social capital among top executives, including skills differences, age diverse and education moderated the link between team diversity and employee performance to work organizations. The paper suggested that building social capital among top executives may be a useful way or approach to information sharing and knowledge integrations within senior teams.

II. Material And Methods

The study used a positivist paradigm as the research philosophy since the positivistic philosophical approach is quantitative and is dominated by the process of hypothesis testing with the intent to either rejecting or accepting the null hypothesis (Collis & Hussey, 2013). The study adopted a descriptive research design, using survey method because it allows a large amount of data to be obtained by use of questionnaire which was administered to a sample. The target population for this study comprised of commercial banks operating in Tanzania and licensed by Bank of Tanzania. The Bank of Tanzania (2018) reported that it had licensed 39 operational commercial banks in the country. All of the commercial banks formed the target population. The study was conducted in all 39 commercial banks head offices due to the following reasons; they were the old banks established in Tanzania, they are the central source of information, they have substantial numbers of employee to sustain the study.

The population in the study area were stratified into various categories to enable the gathering of data. The sampling frame of the current study comprised of the list of the 39 commercial banks licensed by Bank of Tanzania and operating in Tanzania at the time of the study. The main research instrument used was questionnaires organized in a five point likert scale to collect data from the respondents on various issues surrounding team dynamics on employee performance. The questionnaire was used since it addresses the specific objectives of the study appropriately (Mugenda & Mugenda, 2003). The study considered questionnaires which were both open ended (unstructured) and close ended (structured). A pilot study was carried out in order to identify any potential
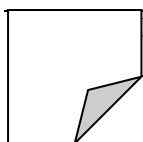
problems with the design of the questionnaire and to check the internal consistency and reliability of the questions (Saunders *et al.* 2012). The study used Cronbach's Alpha reliability coefficient, one of the most commonly used reliability coefficient (Coakes & Steed, 2003).

Sampling criteria for this research used a simple random sampling because in this type of sampling there is an equal chance of selecting each unit from the total population being studied when choosing sample (Saunders, Lewis & Thornhill, 2009). A sample of 30% were obtained from the population sample since is appropriate for the research (Mugenda & Mugenda, 2003). Therefore, a sample size of thirty percent (30%) of 1480 total employees was randomly selected. The total sample size comprised of 445 respondents for this study.

Both descriptive and inferential statistics were used in analyzing collected data through administered questionnaires. Statistical Package for Social Scientists (SPSS) version, 21 was employed in generating both inferential and descriptive statistics. The characteristics of the variable under study were captured through descriptive statistics such as standard deviation and mean. The open-ended questions were analyzed through the use of quantitative content analysis by the researcher with the aim of quantifying emerging characteristics and concepts.

III. Result

Response Rate

The expected sample size was 445 respondents with each of senior manager, manager, supervisor and lower-level employee contributing 30 percent of the total sample size. A total of 344 responses were obtained representing 77.3 percent overall response rate. The breakdown of the response rate is presented in the following sub-sections.

Response Rate by Gender

The response rate by gender indicated that 66.9 percent of the participants were male while 32.6 percent were female with 0.6 percent not declaring gender. Being a random sample, this indicates that two thirds of the employee sampled in categories of senior managers, managers, supervisors and lower level employee are male.

Table 1: Response Rate by Gender

		Frequency	Percent	Valid Percent
Valid		2	0.6	0.6
	F	112	32.6	32.6
	M	230	66.9	66.9
	Total	344	100.0	100.0

Team Diversity

Further, the study sought to determine the influence of team diversity on employee performance in commercial banks in Tanzania. The respondents were required to indicate their level of agreement or disagreement with the statements provided on indicators of team diversity on a scale of 1 to 5, where 1 was strongly disagree and 5 strongly agree respectively. The results of the findings were shown in table 2.

Table 2: Descriptive Statistics for Team Diversity

	N	Mean	Std. Dev.	Var.	Skewness		Kurtosis	
	Stat.	Stat.	Stat.	Stat.	Stat.	Std. Error	Stat.	Stat.
The uniqueness among the age diversity in our teams improve employee performance	342	4.00	0.714	0.510	-.874	0.132	1.994	0.263
In our bank, my age determines the level of performance in my team	341	3.91	0.986	.972	-1.273	0.132	1.567	0.263
My level of education determines the level of performance in my bank	341	4.09	1.007	1.013	-1.268	0.132	1.278	0.263
Social well- being in our bank has been improved due to team members interaction despite their ages difference	341	4.47	2.271	5.155	15.551	0.132	272.174	0.263
Work experience amongst employee is valued equally to increase team members productivity in our bank	342	4.49	0.662	0.438	-1.593	0.132	4.497	0.263
Our bank appreciate work experience diverse teams for improving quality of services	342	4.51	0.684	0.468	-1.720	0.132	4.463	0.263
Team diversity in our bank is a tool for improving employee performance	343	4.45	0.811	0.657	-1.621	0.132	2.728	0.263

The study findings shown all the indicators on team diversity had a mean ranging from 3.91 to 4.51. The results revealed that majority of the respondents agreed that team diversity is beneficial to organizations that need to improve their employee performance through the use of team dynamics. Banks should therefore appreciate work experienced diverse teams for improving performance, build up work experience amongst employee for it is valued to increase team members productivity, appreciate the uniqueness among the age in teams as tend to improve employee performance. Work organizations should emphasis the use of diverse work teams that will enhance realization of both individual and organizational goal. These findings agree with the view that diversity has become a fact of life for many organizations changing nature of the workforce and the popularity of work teams for instance, bringing more people to work with others who differ in their demographic backgrounds as age, education (Joshi & Roh, 2010).

Furthermore, the findings show that majority of respondents agree that work experience, age difference as well as educational background are the key actors to improving performance of teams within a work setting. This is in line with the findings of Ekot, (2017) that work experiences; age and educational diversity have strong influence on employee performance.

On the open-ended question on the influence of team diversity on employee performance it emerged by a simple majority that diversity of ideas, skills and experience was the most notable benefit of team diversity followed by improved teamwork and productivity. Improved management and skills/knowledge were also noteworthy as shown in Figure 1.
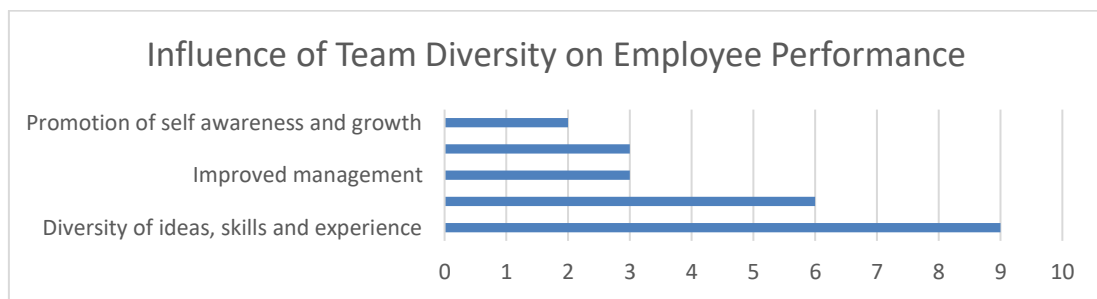

Figure 1: Influence of Team Diversity on Employee Performance

Posed with the question on any other ways of improving team diversity targeted recruitment and selection as well as encouraging teamwork emerged most prevalent proposals. Employee rotation followed next with two; targeted training and promotion and creating more inclusive workspaces coming out in that order as shown in Figure 2.
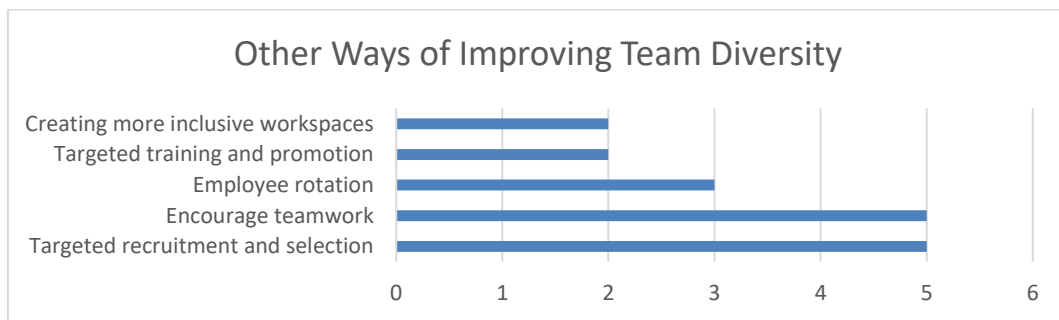

Figure 2: Other Ways of Improving Team Diversity

Employee Performance

Concerning the criterion variable employee performance, the respondents were required to indicate their level of agreement or disagreement with the statements provided on indicators of employee performance on a scale of 1 to 5, where 1 was strongly disagree and 5 strongly agree respectively. The results of the findings are shown in table 3 below.
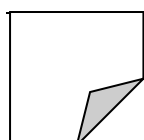
Table 3: Descriptive Statistics for Employee Performance

	N	Mean	Std. Dev.	Var.	Skewness		Kurtosis	
	Stat.	Stat.	Stat.	Stat.	Stat.	Std. Error	Stat.	Stat.
In our bank there is improved quality of output offered to our clients by employees in the course of a workday	341	4.20	0.580	0.337	-0.502	0.132	2.538	0.263
In our bank employee's health and safety systems are well improved	341	4.30	0.569	0.323	-0.579	0.132	2.862	0.263
In our bank employees' tasks completion and dependability are improved	341	4.29	0.664	0.441	-0.822	0.132	1.642	0.263
Improved well-being has made our employees more committed to their work	340	4.42	0.663	0.439	-1.572	0.132	5.377	0.264
Improved quality of our service attracts large number of clients in our bank	342	4.36	0.687	0.471	-1.698	0.132	6.086	0.263
Our employees have achieved the sense of job satisfaction due to team dynamics	341	4.26	0.710	0.504	-1.361	0.132	3.977	0.263
Our employees often achieve the performance objectives of increased number of clients served	341	4.35	0.667	0.446	-1.075	0.132	2.405	0.263
Our employees are able to deliver the promised service in a consistent and accurate manner through teams	340	4.46	0.635	0.403	-1.259	0.132	3.021	0.264
In their working teams our employees offer a speedy service to our clients	341	4.43	0.727	0.528	-1.469	0.132	3.018	0.263
Employees productivity in our bank is improved	341	4.51	0.676	0.456	-1.689	0.132	4.063	0.263
Valid N (listwise)	336							

According to the study findings, all the indicators on employee performance have a mean ranging from 4.20 and 4.51 generally, most of the respondents indicated that employee performance is improved over the period covered by the study. That employee productivity is improved, employees are able to deliver the promised service in a consistent and accurate manner through teams, and that there is improved quality of output offered to clients by employees in the course of a workday.

Overall, the study findings reveal that the employee performance in commercial banks in Tanzania is fair as opposed to excellent. The findings corroborate with the submissions that, although commercial banks in Tanzania have been restructured to enhance performance through introduced regulatory reforms to its financial-services sector since 1991, the expected result of these changes in financial reforms are still performing dismally (Qin & Pastor, 2012). Team dynamics should therefore be carried out appropriately and as the organization's conscious efforts to provide HR managers with opportunities to learn in order to improve the employee performance in organizations, evaluating its efficiency and identifying the sources of inefficiency is always a matter of serious interest (Yang, 2011).

On the open-ended question on the role of team dynamics on employee performance, a simple majority indicated that it has an impact in productivity improvement. This was followed by improved trust, creativity, collective decisions, and productivity. Team spirit and teamwork increases at par with increase in credibility and extra knowledge as shown in Figure 3.
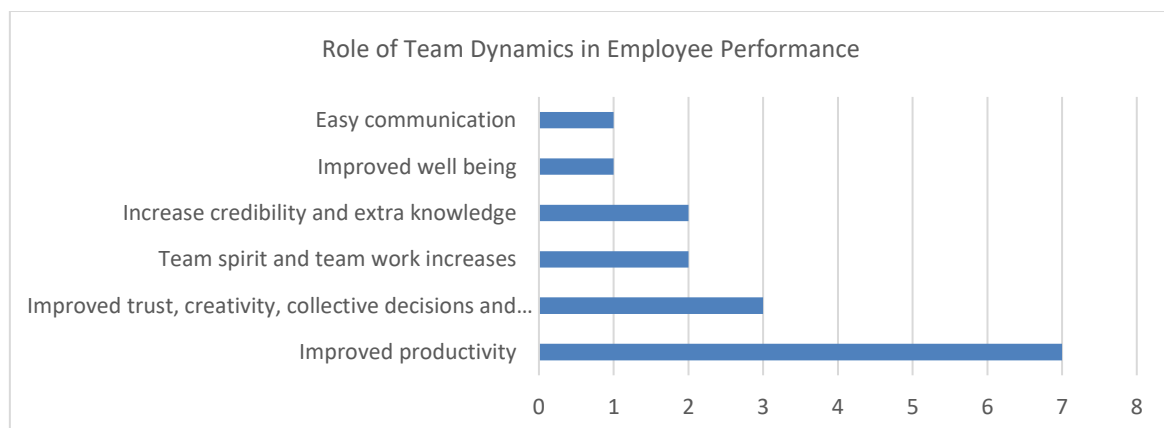

Figure 3: Role of Team Dynamics on Employee Performance

On the ways of team dynamics for better employee performance, by a simple majority transfer of knowledge and skills prevailed followed closely by providing support and cooperation then diagnosis to

understand teams and solving problems. Strong communication mechanisms, training and coaching and rewarding best performers (including bonuses) followed as shown in Figure 4.
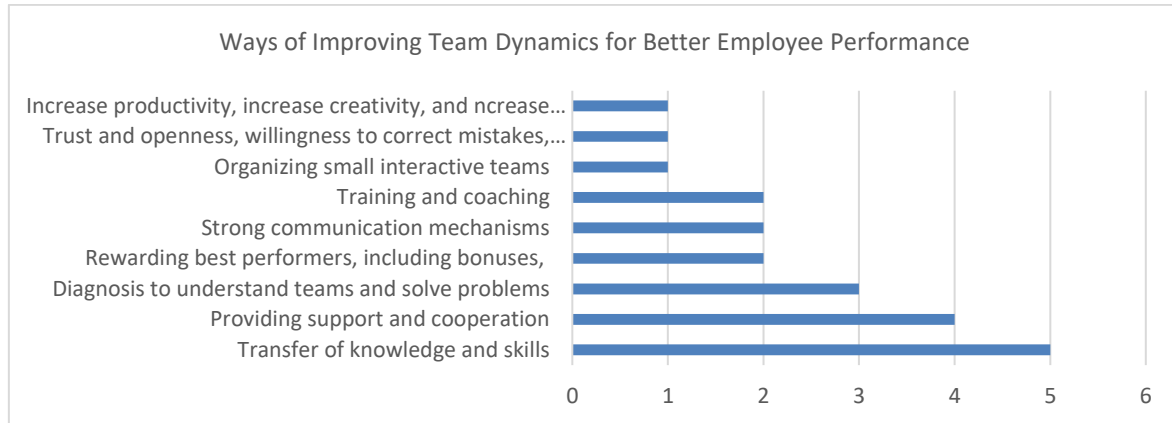

Figure 4: Ways of Improving Team Dynamics for Employee Performance

Regression Analysis and Hypothesis Testing

The objective of this study was to determine the influence of team diversity on employee performance in commercial banks in Tanzania. This study was premised on the hypothesis that team diversity has no significant influence on employee performance, The influence was tested in linear regression.

Team Diversity

The objective on team diversity was to determine the influence of team diversity on employee performance in commercial banks in Tanzania. The statistical model $Y = \alpha + \beta_3 X_3 + \varepsilon$ where: Y = Employee Performance, α =constant, β_3 = Coefficient of X_3, X_3 = Team Diversity, ε = Error term was used to explore the relationship. Table 4 yields R Adjusted Square value of 0.109. This means that 10.9 per cent of the variation in employee performance can be explained by team diversity.

Table 4: Team Diversity and employee performance Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	0.335a	0.112	0.109	0.28454	0.112	36.836	1	292	0.000
a. Predictors: (Constant), Team Diversity									

b. Dependent Variable: Employee Performance

The findings of the study are in line with the evidence raised by Ekot, (2017) that in work organization workforce diversity is influential to employee performance improvement. This means team variables such as work experiences, age and educational diversity have strong influence on employee performance. On this basis therefore management should continue to advocating policies and practices of workforce diversity in order to increase the benefits of diversity amongst employees. This can achieve the reduced conflicts, high utilization of the human at work; can ensure the person-organization fit, person-job fit and person-group fit which will improve the performance of the employee in an organization (Krishnan *et al*., 2017). It is therefore concluded that team diversity is an essential first phase toward maximizing employee performance because it improves skills, knowledge, ability and commitment towards achieving expected goal in the high performance work systems.

The ANOVA results on Table 5 showed that the model was found to be statistically significant (F (1, 292) = 36.836, p-value<0.001). This implied that there was a goodness of fit of the model and that team diversity is a good predictor of employee performance.

Table 5: Team diversity and employee performance ANOVAa

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.982	1	2.982	36.836	0.000b
	Residual	23.641	292	0.081		
	Total	26.624	293			
a. Dependent Variable: Employee Performance						
b. Predictors: (Constant), Team Diversity						

Given the statistical model $Y = \alpha + \beta_3 X_3 + \varepsilon$, the beta coefficients of team diversity in Table 6 show that $\beta_3 = 0.335$, t = 6.069, p-value < 0.001 indicating that a unit improvement in the team diversity contributes to a 0.335 improvement in employee performance.

Table 6: Team Diversity and employee performance Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.340	0.175		19.129	0.000
	Team Diversity	0.242	0.040	0.335	6.069	0.000
a. Dependent Variable: Employee Performance						

H_0: Team diversity has no significant influence on employee performance in commercial banks in Tanzania.

The criterion for acceptance was to reject if p-value less than 0.05 otherwise null hypothesis was accepted. The results indicate a p-value < 0.001 with a t-statistic of 6.069 which is larger than the critical t-statistic of 1.96. The null hypothesis, H_0, that team diversity does not have a significant influence on employee performance was rejected. The study therefore concluded that team diversity has a significant influence on employee performance.

IV. Discussion

The world's increasing globalization requires more interaction among people from diverse backgrounds and thus team dynamics has been a common feature in a number of technical work environments. Diversity has become a fact of life for many organizations changing nature of the workforce and the popularity of work teams are bringing more people to work with others who differ in their demographic backgrounds as age, education (Joshi & Roh, 2010). This study attempted to find out whether team diversity adopted by commercial banks in Tanzania were influencing employee performance. Team diversity in this study was examined in terms of age difference, educational level and working experience. The findings showed that, majority of the respondents agreed that their banks appreciate work experience diverse teams workforce for improving employee performance. This is in line with the findings of Ekot, (2017) that work experiences, age and educational diversity have strong influence on employee performance.

Team diversity and employee performance were seen to be correlated with goodness of fit. A unit improvement in team diversity contributes to improvement in employee performance. This means that 10.9 per cent of the variation in employee performance can be explained by team diversity. Organization culture was seen to have a moderating effect on the influence of team diversity on employee performance. Hence, based on findings, that when management uphold its diversity policies and practices will lead to increasing the benefits of diversity which is employee performance.

V. Conclusion

When an organization ensures the uniqueness among work team members that is the diversity of the workforce, they can achieve the reduced conflicts, high utilization of the human at work, can ensure the person-organization fit, person-job fit and person-group fit which will improve the performance of the employee in that particular work organization. Workforce diversity is an issue in many work organization wanting to progress and succeed. Commercial banks cannot survive the cut throat world of developed countries without advocating effective workforce diversity. The contribution of team diversity is equally important in this drive and their marginalisation could close the doors of commercial banks development. Based on the findings of this study on the use of team diversity as agreed by the majority of respondents in commercial banks in Tanzania could be concluded that, these practices influence employee performance. Diversification practices of work teams such as age, education and work experience level had a positive and significant linear relationship on the various measures of employee performance used in this particular study which are productivity, quality of services and wellness of employee. Therefore, wise use of diversified team has a significant contribution to employee performance.

Commercial banks should therefore re-examine the importance of team dynamics and how it can be improved to enhance employee performance within their organizations for growth and prosperities. However banks and many other organizations should therefore put in place mechanisms on how to do evaluation of employee based team performance rather than the rule thumb individual based performance evaluation. Organizations should therefore adopt strategies that will be useful to improve their work team in the industry for development.

The underlying assumption of high-performance work system is that firm performance is influenced by a set of HR practices, and for firm to compete effectively; they must constantly improve their performance by good organization of their team communication, leadership, and diversity that enhance productivity, quality and well-being of their employee. From the findings of this result, the elements of team dynamics influence the

performance of employee. These findings recommend that organizations should carefully consider the alignment among team dynamics, as well as organizational culture in between team dynamics and employee performance since they support and supplement one another. In addition, it is proposed that in light of these findings, policy makers in organizations to evaluate their performance work system programs and activities by the degree to which they contribute directly to the accomplishment of team's strategic goals and objectives through improvement of employee performance.

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