



The influence of diversity on team effectiveness in the South African banking industry



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DECLARATION

I, Hangwani Adelaide Tshivhase, declare that this Innovative Project submitted for the MBA degree to The Independent Institute of Education is my own, unaided work and has not been previously submitted to another University or Higher Education Institution for degree purposes. Any assistance I have received has been duly acknowledged in the report.

Except where references is made in the text, this report contains no material published elsewhere or extracted in whole or part from a thesis or report presented by me for another qualification. No other person's work has been used without due acknowledgement in the main text of the report.

Signed: Hangwani Adelaide Tshivhase

Date: 23 January 2026

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ABSTRACT

The researcher investigated the influence of diversity on team effectiveness in the South African banking industry. The research particularly focussed on surface-level diversity (e.g., age, gender, ethnicity) and deep-level diversity (e.g., values, attitudes, personality, and cognitive styles)' influence on knowledge-intensive teams within this industry. While existing research has long debated the effects of diversity, findings remain inconsistent and often limited to surface-level factors. The researcher empirically tested these relationships using a quantitative, cross-sectional research design with team social integration as a mediating variable, drawing on Social Identity Theory, Self-Categorisation Theory, and Similarity-Attraction Theory. Data were collected via an online survey from knowledge-intensive team members within a Gauteng-based public entity bank. Team effectiveness was measured using Hackman and Wageman (2005)'s three-dimensional team effectiveness concept. The demographic analysis revealed sufficient diversity across age, gender, ethnicity, job roles, and educational level, within the sample. Reliability was assessed using Cronbach's alpha, and validity was verified through the Fornell-Larcker Criterion and Average Variance Extracted (AVE). The findings demonstrated that surface-level diversity did not significantly predict team effectiveness or team social integration, whereas deep-level diversity was a strong positive predictor on both outcomes. Similarly, team social integration had a positive effect on team effectiveness, thereby confirming its mediating role in the relationship between diversity and team effectiveness. Together, these findings emphasise that shared psychological attributes, rather than demographic factors, drive effectiveness in knowledge-intensive teams. Theoretically, the research validates and extends diversity literature by demonstrating the superior role of deep-level diversity in shaping team effectiveness, particularly within the South African banking industry. Practically, the findings suggest that while demographic compliance remains essential under transformation legislation such as B-BBEE, managers and policymakers should prioritise fostering alignment in values, attitudes, and cognitive styles to build cohesion and improve team effectiveness.

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CHAPTER 1: INTRODUCTION

1.0. INTRODUCTION

The demanding nature of workplace diversity is driving organisations to leverage this growing diversity as a means of gaining competitive advantage (Cletus et al., 2018). This dynamic is further highlighted by Hong, Na, and Kim (2017), who stress that clear communication of visions, goals, and standards is essential to minimise potential risks of diverse teams. Building on this, Mazibuko and Govender (2017) note that individuals bring unique personalities when entering organisations and, through socialisation, gradually integrate into team norms and values that shape the broader culture. Likewise, Mathuki and Zhang (2022) noted that diversity can ignite innovation and creativity through varied views. However, Hong, Na and Kim (2017) alluded that it can also create complexities when managing diversity among team members. Although the importance of diversity is widely acknowledged, the debate of what genuinely determines the achievement of diverse teams remains challenged in organisational research (Jansen and Searle, 2021). This debate holds particular significance because empirical studies on diversity and team effectiveness frequently produce inconsistent and conflicting. This debate is particularly relevant because empirical findings on diversity and team effectiveness frequently yield mixed and opposing outcomes (Tasheva and Hillman, 2019). Against this backdrop, the research investigates how diversity influences team effectiveness in the South African banking industry, aiming to provide practical insights and contribute to resolving this ongoing debate.

This chapter presents the research by detailing among other aspects, the background, problem statement, aim, and significance of the research, while also clarifying the delimitations and limitations that define the research scope.

1.1. BACKGROUND TO THE STUDY

According to Daya and April (2021)' diversity can be viewed at a surface-level encompassing qualities such as ethnicity, race, age, and gender, and at deep-level encompassing attributes such as socioeconomic background, education, functional expertise, tenure, technical skills, personality, and values. Equally, Jain and Jain (2019)' relates diversity to varieties centred on language, culture, background, upbringing, gender, age values, religion, or other factors that would differ from one individual to another. Scholars such as Tasheva and Hillman (2019) regard diversity as a multifaceted phenomenon, representing a collection of attributes that vary across individuals. Cletus, et al. (2018) contend that the concept of work environment diversity outlines the features of an individual or a collective that include psychological, social, and physical dimensions. Yadav and Lenka (2020) emphasize that diversity plays a fundamental role in driving organizational growth, creativity, and innovation, noting that uniform teams frequently face difficulties in producing novel ideas. Similarly, Milliken and Martins (1996), Tasheva and Hillman (2019), and Hussain and Farooque (2021) maintain that although diversity can boost creativity, decision-making, and innovation within teams, it may also lead to conflict, lower cohesion, and impair performance if not properly managed. This "double-edged sword" perspective has driven much of the international research on diversity and team effectiveness.

The magnitude of workplace diversity in South Africa, is deepened by the country's history of social and economic disparities. In addressing these inequalities, the government instituted a range of legislative measures that mandate and promote diversity in the workplace. One of these include "the Broad-Based Black Economic Empowerment Act 53 of 2003 (B-BBEE)", which was established in terms of section 9(2) of the Constitution seeking to foster greater participation of previously disadvantaged groups in the South African economy (Van de Rhee, 2020). While these legislation initiatives have been instrumental in driving transformation in South Africa, they have largely emphasised surface-level diversity (SLD) attributes. However, workplace diversity extends beyond these demographic attributes. Deep-level diversity (DLD) attributes plays an equally critical role in shaping team dynamics and outcomes, particularly in knowledge-intensive environments such as banks (Miles, 2011, cited in Easa, 2019). Therefore, South African banking industry provides an ideal setting for this research.

Banks operate as knowledge-intensive organisations, requiring highly skilled teams to navigate complex financial, regulatory, and technological challenges (Chigada and Ngulube, 2015). These teams are often diverse in both demographic and cognitive terms, making them well suited for exploring how diversity shapes team effectiveness and social integration.

1.2. DEEP-LEVEL AND SURFACE-LEVEL DIVERSITY

Jackson, et al., (1995); Milliken and Martins (1996) and Hundscheil, et al. (2021) contend that diversity types can be classified into surface-level diversity, which consists of apparent individual qualities, and deep-level diversity, which is centred around internal individual characteristics. On the contrary, surface-level diversity represents individuals' variations in biological traits, demographics or apparent traits such as age, ethnic background, and gender (Ng and Stephenson, 2015; Triana, et al., 2021; Jansen and Searle, 2021).

Likewise, Triana et al. (2021) describe underlying individual differences as deep-level diversity i.e. values, personalities, and attitudes, further noting that these differences shape how individuals process information and are therefore closely linked to taskwork and teamwork within teams. Overall, diversity is regarded as the key driver that reinforces effective teamwork, promoting collaboration among individuals who possess different personalities, skills, and viewpoints. In this regard, at an individual level, Cletus, et al. (2018) note that, diversity encourages analytical reasoning and problem-solving aptitudes, integrates varied competencies, supports individual growth and development and promotes creative methods and capabilities within the work environment. Equally, Ng and Stephenson (2015) propose that individuals tend to achieve better performance, experience great amounts of career satisfaction, and increase value to the organisation when their unique differences are acknowledged and respected.

Furthermore, Wanjiku, Gichuhi and Mwaura (2022) suggest that at team level, diversity plays a pivotal role in shaping how team members view themselves and one another, a dynamic that holds particular significance as it directly influences team functioning and the overall outcomes they achieve. Furthermore, Hussain and Farooque (2021) states that,

at an organisational level, diversity is vital for organisational accomplishment, such that, effectively managing it in the workplace is essential to attaining organisational objectives, improving effectiveness, strengthening decision-making, and supporting growth and development.

1.3. KNOWLEDGE-INTENSIVE TEAMS

Banking work is inherently analytical and problem-oriented, involving complex decision-making, continuous learning, regulatory interpretation, and the use of digital systems rather than routine or manual activities (Miles, 2011, as cited in Easa, 2019). Similarly, Chigada and Ngulube (2015) assert that in knowledge-intensive organisations like banks, the creation of environments that foster learning is essential to allow different groups and individuals to build knowledge, skills, and networks. It is, therefore, important to acknowledge the value of diversity at the team level, especially regarding the integrated application of knowledge-intensive teams in the banking industry, as this can ultimately affect the organisation's overall performance.

Katzenbach and Smith (2015, p.16) define *team* as “a small number of people with complementary skills who are committed to a common purpose, performance goals, and approach for which they hold themselves mutually accountable”. This implies that many teams increasingly operate as knowledge-intensive teams (KITs), as such, forming diverse teams within the workplace enables members to realise their objectives, address challenges, generate new ideas, boost their skills, and tackle complex problems more effectively. Similarly, Van Knippenberg and Mell (2016) alludes that, team diversity incorporates the differences traits found among individuals in a team.

Accordingly, this research based its focus on the influence of diversity on both team effectiveness and social integration of teams comprising skilled employees, referred to as knowledge-intensive teams (KITs) (Yu and Washida, 2019). Similarly, Shahzad, et al. (2022) note that KITs are categorised by knowledge workers who rely on their analytical and theoretical expertise to address identified knowledge-related gaps and challenges. Likewise, Huang and Cummings (2011) and Hau, et al. (2013) state that KITs are largely operated within organisations to produce expertise that are diverse, have a connected background and the functional expertise of individuals to perform duties that cannot be

fulfilled by an individual employee. Although the benefits of diversity manifest across multiple organisational levels, its implications at the team level are especially critical in knowledge-intensive teams (KITs), where performance depends on the effective combination of members' specialised knowledge and skills. Furthermore, teams serve as a core element of an organisation's structure (Arora, Gajendragadkar and Neelam, 2023), and in knowledge-driven contexts, they serve as the primary mechanism through which individual expertise is transformed into collective outcomes. In this regard, Van Knippenberg and Mell (2016) similarly suggest that team diversity encompasses differences in individual attributes within a team, which, when effectively harnessed, can enhance team-level outcomes. Therefore, in knowledge-intensive teams, these differences extend beyond surface characteristics to include deeper variations in expertise, perspectives, and cognitive approaches, all of which are essential for high-quality decision-making and problem-solving. Consequently, the value of diversity at the team level is particularly pronounced in the banking industry, where the effectiveness of knowledge-intensive teams depends on the successful social integration of diverse expertise.

This study therefore examines diversity–effectiveness relationships through the lens of knowledge-intensive teams, with team social integration positioned as a key explanatory mechanism.

1.4. TEAM EFFECTIVENESS

Team effectiveness “can be explained as the real-time altering of behaviour and interactions to meet the changing demands of a dynamic environment to accomplish the shared team goal” (Gorman, Grimm and Dunbar, 2018, p.60). Likewise, team effectiveness is referred to the degree in which a team has the capability to reach its intended goals and expected objectives leading to team-influenced outputs or increased team members' outputs (i.e., members of the team' sense of pride and inspiration to work together) (Gorman, Grimm and Dunbar, 2018; Arora, Gajendragadkar and Neelam 2023). Team effectiveness contribute to stronger relationships amongst team members, high degrees of job satisfaction, boosted performance outcomes, and the development of both technical and interpersonal skills, thereby promoting work-life quality and supporting the organisation's overall efficiency and adaptability (Khawam, DiDona, and Hernández,

2017). Thus, team effectiveness can be summarised as the forceful synergy that surfaces when members integrate their distinct strengths, knowledge, and viewpoints to work collaboratively toward obtaining shared goals, resulting in a collective sense of achievement. Arora, Gajendragadkar, and Neelam (2023) note that in the literature, *team effectiveness* and *team performance* are normally used mutually.

1.5. TEAM SOCIAL INTEGRATION

Team social integration is characterised as a complex construct encompassing aspects of cohesion, such as favourable interactions and attraction to the team, along with trust, morale, and contentment with fellow team members (Harrison, et al., 2002), reflects an interpersonal and affective component of team functioning (Martin, et al., 2022). Social integration can be described as a multidimensional concept that reflects the extent of unity within a team, encompassing supportive interpersonal relationships, mutual trust, collective morale, and members' overall satisfaction with one another (Richter, et al., 2021). Importantly, when team members simultaneously experience a sense of inclusion and the opportunity to express their individual distinctiveness, this signals strong team social integration, which enables the effective pooling and utilisation of members' knowledge and capabilities (Leroy, et al., 2021). This essentially mean within such socially integrated teams, individuals who feel respected and valued are more inclined to contribute, exchange, and apply diverse viewpoints, supporting enhanced collective outcomes, including team creativity.

1.6. SOUTH AFRICAN BANKING INDUSTRY OVERVIEW

Within the context of South Africa's (SA) banking industry the South African Reserve Bank (SARB) was set up on 30 June 1921 under the Currency and Banking Act 31 of 1920 section 9 (Vermeulen, 2020). The SARB has a key role that shapes the regulatory framework, monetary policy conditions, and overall financial stability of the SA banking industry and country as whole.

The SARB is privately owned but due to its mandate as a Central Bank, it falls under the Central Government Administration cluster of public entities in SA. Under section 224 of the Constitution, 1996, the SARB is required to carry out its mandate independently, free from fear, favour, or bias, in the pursuit of its primary objective. Furthermore, amongst

other duties and functions as stated under the SARB Act 90 of 1989 as amended, the SARB is a registrar of banks in South Africa and a banker to the government and a bank to other banks. Regardless of being a regulator of banks and an operator of the real-time gross settlement system (RTGS) for both SA and the Southern African Development Communities (SADC) it is also a participating bank in both settlement systems. The other key player in South Africa's banking industry is the state-owned Land and Agricultural Development Bank of South Africa (Land Bank) which is a public entity specialising in agricultural banking established in 1912.

According to the Land and Agricultural Development Bank Act 15 of 2002' its objective is to serve South Africa's commercial and emerging farmers by bringing specially designed financial services within their reach. It also plays a significant role in the country's banking and financial landscape, despite having a distinct focus on agriculture and rural development. This includes loans, credit facilities, and other financial instruments to support farming operations, agribusiness ventures, and rural development projects. According to the SARB Prudential Regulation publication (online), SA registered banks consisted of 7 local banks, 3 foreign controlled banks and 6 branches of foreign banks commercial banks registered in terms of the Banks Act 94 of 1990 (Banks Act), 4 mutual banks registered as per the Mutual Banks Act 124 of 1993 (Mutual Banks Act) and 6 co-operative banks registered as per the Co-operative Banks Act 40 of 2007 (Co-operative Banks Act). From an economic perspective, the financial services sector represents a central pillar of South Africa's economy. In 2023, the sector contributed approximately 22% of gross domestic product, making it the largest contributor to national output, while providing direct and indirect employment to nearly three million South Africans and contributing approximately 25% of corporate income tax revenues (Masondo, 2025). Within this broader sector, unlike the SARB and Land Bank, these 38 ordinary banks in SA play a crucial role in the SA banking industry providing a wide range of retail, commercial and other financial services such as deposit-taking, lending, investment banking, access to international markets and digital banking services amongst others to individuals, businesses, and other entities.

1.7. PROBLEM STATEMENT

While the benefits of work environment diversity are broadly recognised, there occurs a considerable gap among surface-level and deep-level diversity and team effectiveness in the setting of knowledge-intensive teams within the banking industry of South Africa. The research plans to close this gap by investigating the influence of the two levels of diversity within the banking industry of South Africa. Furthermore, Tasheva and Hillman (2019) noted that prior research had indicated that various forms of diversity play different functions in team effectiveness, and this demands extra empirical validation within the South African banking industry. Earlier studies' findings with regard to the link between diversity and team effectiveness have constructed a mixed and inconsistent outcomes (Tasheva and Hillman, 2019). Therefore, the researcher reasons that, investigating the connection among diversity and team effectiveness within the banking industry of South Africa becomes necessary. Fresh perspectives and recommendations can be offered on managing diversity in knowledge-intensive team within the industry of banking in a South Africa. Subsequently, social integration will be used to measure team effectiveness to discover its effect on the South African banking industry.

1.8. SIGNIFICANCE OF THE STUDY

Owed to the unclear results from several studies, certain scholars regard diversity as having two contradicting consequences (Milliken and Martins, 1996; Williams and O'Reilly, 1998; Tasheva and Hillman, 2019, and Hussain and Farooquie, 2021). Similarly, Yadav and Lenka (2020) indicated that studies in the past concentrated exclusively on specific facets of diversity, and workplace diversity is among those that were largely ignored. Therefore, the rationale and significance of the research was centred on furthering empirical and theoretical contributions to diversity literature and team effectiveness by demonstrating the value created through diverse knowledge-intensive teams in the banking industry within South African context. In turn, the justification and significance of the research have theoretical and practical implications.

Looking into theoretical position, for more than half a century, present research on diversity was centred mainly on surface-level diversity features (Trinh, 2017). Deep-level features has been understudied in diversity research (Triana, et al., 2021; Woehr,

Arciniega and Poling, 2013; Caldwell, 2022; Qu, et al., 2024). Relating to this research on the influence of the two levels of diversity on team effectiveness, the following existing literature on surface-level diversity have been explored:

1. Ries, et al. (2012) studied “Age diversity and team effectiveness”.
2. Panzer (2003) studied “The influence of gender and ethnic diversity on team effectiveness”.
3. Schneid, et al. (2016) studied “Age diversity and team outcomes: a quantitative review”.
4. Wong, et al. (2017) studied “The relationship between demographic diversity and team effectiveness”.

The following existing literature on deep-level diversity have been explored:

1. Woehr, Arciniega and Poling (2013) studied “The Effects of Value Diversity on Team Effectiveness”.
2. Mathuki and Zhang (2022) observed the “Cognitive diversity, creativity and team effectiveness: the mediations of inclusion and knowledge sharing”.

The existing literature below explored surface-level and deep-level diversity jointly:

1. Jansen and Searle (2021) observed the “Diverse effects of team diversity: a review and framework of surface and deep-level diversity”.
2. Ellis, et al. (2019) studied “the influence of workforce diversity on team effectiveness explored inter-organisational implications of team dissimilarity and team effectiveness in construction projects in Ghana”.
3. Amoakohene, Paruzie and Ellis (2020) studied “Team Diversity on Team Effectiveness: The Case of the Construction Industry in the Ashanti Region”.
4. Tasheva and Hillman (2019) observed the “Integrating diversity at different levels: Multilevel Human Capital, Social Capital, and Demographic diversity and their implications for Team effectiveness”.

Tasheva and Hillman (2019) imply that distinguishing several sources of diversity is critical as they function differently regarding team effectiveness. A research investigating

the two levels of diversity and team effectiveness, relationship in the banking industry of South Africa with particular reference to knowledge-intensive teams is essential.

From a practical perspective, diversity initiatives in South African companies remain a work in progress, with considerable scope for advancement (Deloitte, 2020). This can be partly ascribed to the demand for South African companies to comply with the B-BBEE Codes of Good Practice, which primarily emphasise gender and race and gender as key dimensions of workplace diversity (Setati et al., 2019; Deloitte, 2020). Although the functions of these codes are fundamental as a diversity measurement, centred on race and gender, there is a potential advantage to further improve work environment diversity through appreciating and leveraging other dimensions, such as deep-level diversity. The banking industry in South Africa is a knowledge-intensive environment that demands teams with diverse knowledge, skills, and perspectives, which incorporate both two levels of diversity dimensions underpinned for this research to make an impact effectively in present day financial institutions globally (Chigada and Ngulube, 2015). To this effect, Ng and Stephenson (2015) propose that individuals are high likely to excel in the work environment, report increased levels of satisfaction on their careers and participate positively to the organisation's accomplishment when they sense their differences are recognised and dealt with respectfully.

The two levels of diversity and team effectiveness' research in the precise environment of knowledge-intensive teams in the banking industry of South Africa will not only elevate a theoretical standpoint but also offer actionable guidelines or recommendations for banks on managing diversity in teams to promote team effectiveness. Thereafter, the research empirical findings may have beneficial implications for executives and policy makers in other sectors.

1.9. AIM OF THE STUDY

The research aim was to investigate the influence of diversity on teams' effectiveness in the South African banking industry. Specifically, the research sought to examine the extent to which surface-level diversity (observable attributes such as age, gender, and ethnicity) and deep-level diversity (non-observable attributes such as values, attitudes, personality, and cognitive styles) influences team effectiveness. In doing so, the research

aimed to assess not only their direct influence on team effectiveness, but also the mediating role of team social integration, which reflects cohesion, trust, and collaboration among knowledge-intensive team members.

1.10. Research Questions

The following research questions are presented for empirical testing:

RQ1: What is the relationship between surface-level diversity and team social integration on team effectiveness of knowledge-intensive teams in the SA banking industry?

RQ2: What is the relationship between deep-level diversity and team social integration on team effectiveness of knowledge-intensive teams in the SA banking industry?

RQ3. What recommendations can be proposed?

The next chapter focused on the literature review, which lends support to the above objectives and subsequent research questions and hypotheses.

1.11. Objectives of the Study

The primary objective is to investigate the influence of surface level and deep level diversity on team effectiveness in the SA banking industry.

Building on the primary objective, the secondary objectives were established as follows:

SO1: To investigate the influence of surface-level diversity on social integration and effectiveness of knowledge-intensive teams in the SA banking industry.

SO2: To investigate the influence of deep-level diversity on team social integration and team effectiveness of knowledge-intensive teams in the SA banking industry.

SO3: To provide recommendations on improving team effectiveness in the South African banking industry.

1.12. RESEARCH DESIGN AND METHODOLOGY OVERVIEW

This research implemented a quantitative research approach. Directed by a positivist philosophy and deductive reasoning approach, a cross-sectional survey design was employed to collect data from employees working within knowledge-intensive teams in a selected public-entity bank in Gauteng. An online survey questionnaire (see Annexure C) adapted from different sources was distributed through MS Forms tool to 500 respondents working in knowledge-intensive teams in a single institution. Only 125 responses were received for this research. The data analysis process incorporated descriptive statistics to profile participants and to explore the frequency distributions of the research variables. To evaluate the proposed hypotheses, statistical techniques such as Confirmatory Factor Analysis (CFA), Structural Equation Modelling (SEM), and multiple regression were applied. The reliability and validity of the measures were verified through Cronbach's alpha, Average Variance Extracted (AVE), and the Fornell-Larcker Criterion. The data analysis results are depicted in graphs, pie chart and tables. Ethical clearance was granted by the university, and gate keeper's permission was obtained from the participating institution. This methodology provided a robust foundation for empirically evaluate how surface-level and deep-level diversity influences team social integration and team effectiveness in the South African banking context.

This study was conducted in accordance with recognised ethical research standards. Institutional ethical clearance was obtained from a South African institution of higher learning, and formal gatekeeper permission was secured from the participating bank. Participation in the study was voluntary, with informed consent obtained from all respondents prior to data collection.

1.13. DELIMITATIONS OF THE STUDY

The research was delimited to investigating the influence of surface level and deep level diversity on team effectiveness within the South African banking industry. The purpose of the research was addressing the identified gap in literature by empirically investigating how both surface-level and deep-level diversity relate to team effectiveness and team social integration in the context of knowledge-intensive teams in the South African banking industry. The research was cross-sectional in nature, as data were collected

within two months. The research adopted a quantitative approach, involving statistical analysis that examined the relationships between dependent and independent and mediating variables.

Although the research did not follow a case study method, data were collected from a single public entity within various bank models in the SA banking industry. The bank operates as a public entity, reflecting its dedication to serve the broader public interest. It has a key role in the country's financial landscape. The research was delimited to skilled employees participating in knowledge-intensive teams within the South Africa banking context. The research didn't focus on a unique business model but on specialised teams that can be easily applied to any bank in the industry, such as information technologists, software developers, business analysts, payment system analysts, statisticians, economists, project managers, research analysts and technical specialists within the same bank. The geographical scope of the research was confined to Gauteng, South Africa, specifically targeting the operations of the banking industry. While the findings may have broader implications for the industry, the primary focus remained on understanding diversity dynamics within the South African context. The research delimits its organisational scope to any bank in the banking industry, ensuring a targeted and in-depth investigation of the influence of diversity on team effectiveness. However, the selection of this bank, with its unique characteristics and commitment to public service, provides a nuanced perspective within the broader banking industry.

Data collection and analysis covered a period reflective of the current industry landscape, allowing for the identification of trends and patterns. The population consisted of employees within the selected bank with various ages, gender, ethnicity, roles, educational background and employment period. The bank operates in a series of branches but only the head office of this bank was targeted. The sample will be strategically drawn to represent the diverse workforce within the bank, ensuring a comprehensive understanding of the surface-level and deep-level influence of diversity on team effectiveness. This research adopted a quantitative research methodology, utilising surveys/questionnaires as primary data collection tool. The choice of the quantitative methods allows for statistical analysis, facilitating the identification of patterns, correlations, and trends related to diversity and team effectiveness.

The collaboration with this bank as a participant for this investigation of the influence of diversity and team effectiveness in the banking industry provides a unique opportunity to gain insights into industry-wide dynamics. The institution's willingness to participate reflects its commitment to supporting academic endeavours that contribute to a deeper understanding of the dynamics and effectiveness of teams. Ensuring the confidentiality and privacy of the data collected from this bank was essential throughout the research process. All data were collected anonymously to ensure that individual and organisational identities remain protected. This approach aligns with the ethical considerations of the research; respecting the non-disclosure requirements commonly associated with studies involving sensitive organisational information. By maintaining a discreet approach to the bank's identity, this research aims to draw meaningful conclusions applicable not only to the specific bank under scrutiny but also to the broader context of public entity banks within the South African banking industry.

1.14. Limitations of the Study

While this research purports to contribute insights into the influence of surface-level and deep-level diversity on team social integration and team effectiveness within the South African banking industry, specific constraints must be recognised.

Firstly, the research was conducted in the South African banking industry, focusing exclusively on knowledge-intensive teams from a single institution. The findings may therefore not be generalisable to other industries or regions where work structures and diversity dynamics differ.

Secondly, the research relied on self-reported survey data, which may be subject to respondent bias, including social desirability or lack of genuineness in reporting sensitive diversity perceptions.

Thirdly, the cross-sectional research design limits the ability to establish causality between diversity dimensions, team social integration, and team effectiveness. As Ilgen, et al. (2005) highlight in their critique of the IPO model, team processes are not static but evolve dynamically over time. Longitudinal studies could provide deeper insights into how diversity effects evolve over time. Finally, while both surface-level and deep-level diversity were examined, the research did not differentiate between sub-dimensions of

surface-level diversity (e.g., gender vs ethnicity) or deep-level diversity (e.g., values vs cognitive styles), which could provide more nuanced findings.

1.15. Research Study Outline

This dissertation comprises five chapters, and this section offers a brief introduction to each chapter below, aiming to assist readers in navigating through the document:

Chapter 1: Introduction

This chapter provides an overview of the entire research, providing motivation for its necessity and its value. The chapter outlines the background to the research, problem statement, significance and, aim of the research. Additionally, this chapter delves into research questions, research objectives, the delimitations and limitations associated with the scope of the research.

Chapter 2: Literature Review

This chapter offers an exhaustive examination of pertinent literature concerning diversity and team social integration, and team effectiveness, differentiating between the dual levels of diversity (surface and deep level) and their influence on team effectiveness within the banking industry of South Africa. It amalgamates the prior literature, discerns gaps within the research literature, and establishes conceptual framework and theoretical underpinning this research.

Chapter 3: Research Design and Methodology

The chapter tackles the research methodological decisions, approach, philosophy, strategy, time frame, data collection, and data analysis are outlined. It elucidates the carrying out of the research, incorporating details on sampling practices, data collection instruments, and ethical considerations.

Chapter 4: Presentation of Results

The chapter outlined the findings, encompassing a depiction of the sample, diversity measures, and the outcomes of the statistical data analysis. A thorough analysis of the data

is presented, addressing the research question, hypothesis, and objectives.

Chapter 5: Summary, Discussion, Conclusions and Recommendations

In this chapter, the most relevant findings are elaborated upon, presenting a thematic analysis of patterns and themes derived from the data analysis. This chapter also puts forth recommendations for the organization under research and suggests future avenues for related research projects.

1.16. Definitions of Key Terms

By providing these key terms definitions, the section aims to ensure that readers, including those unfamiliar with the specific terminology of this research, have a solid groundwork for comprehending the key concepts and terms used based on the research:

Deep-level Diversity – Triana, et al. (2021) and Batarseh, Usher and Daspit (2017) relate to deep-level diversity as a person's latent variations in characteristics such as attitudes, personalities and values. Triana, et al. (2021) further note that deep-level diversity impacts the way in which a person interprets information, which makes it tightly and most precisely associated with both taskwork and teamwork in teams.

Diversity - Diversity refers to various qualities between team members such as gender, upbringing, values, religion, culture, language, age, or other factors that would vary from one individual to the next (Jain and Jain, 2019). It also widens to qualities that are less immediately obvious like socioeconomic upbringing, technical skills, functional expertise, personality traits, and values. (Daya and April, 2021).

Surface-Level Diversity - Surface-level diversity states individual differences in the biological features, demographics or physical qualities that are noticeable such as gender, ethnicity, and age (Ng and Stephenson, 2015; Triana, et al., 2021; Jansen and Searle, 2021). Observable attributes of team members, including demographic characteristics such as age, gender, ethnicity, tenure, and educational background.

Team Diversity – Van Knippenberg and Mell (2016) refer to team diversity as “differences among team members on any feature on which individuals may differ, such as demographic background, functional or educational background, and personality”.

Differences among team members in any diversity features on which members of the team may vary, involves surface-level and deep-level characteristics.

Team Effectiveness - Team effectiveness denotes the degree in which a team has the capability to realise its goals and objectives resulting in team-influenced outcomes or enhanced team members' outputs (Gorman, Grimm and Dunbar, 2018; Arora, Gajendragadkar, and Neelam, 2023). Yoo, Joo and Noh (2022) assert that team effectiveness outcomes are multi-dimensional consisting of team performance, team satisfaction and growth experience.

Team social integration – is characterised as a complex construct encompassing aspects of cohesion, such as favourable interactions and attraction to the team, along with trust, morale, and contentment with fellow team members (Harrison, et al., 2002), reflects an interpersonal and affective component of team functioning (Martin, et al., 2022).

1.17. CHAPTER SUMMARY

In this chapter, an overview of the research was presented, covering aspects such as the background, research questions research objectives, purpose and the significance of the research. It also outlines the delimitation and limitation of the research. An overview of the research aim, research design, and the outline of the dissertation. The next chapter reviews the existing literature and presents the theoretical framework used in this research project.

CHAPTER 2: LITERATURE REVIEW

2.0. INTRODUCTION

Building on the groundwork of the preceding chapter, this chapter intend to join in related research literature regarding the influence of diversity on team effectiveness within the banking industry of South Africa, with particular focus on how surface-level and deep-level diversity influences knowledge-intensive teams. It highlights the role of team social integration as a mediating mechanism through which diversity influences team effectiveness. The review synthesises existing research, identifies gaps, and situates the research within the South African banking context while outlining the theoretical and conceptual frameworks and hypotheses guiding the investigation.

The modern workplace, shaped by globalisation and technological progress, brings together people from varied backgrounds and beliefs. This interconnectedness has driven the development of diversity management (Sundari, 2018). Scholars such as Mazibuko and Govender (2017) further stress that the value of diversity extends beyond superficial comparisons, calling for an appreciation of the unique contributions each member brings to teams and organisations. Within this context, the chapter examines how diversity, when effectively managed, can serve as a catalyst for team effectiveness in knowledge-intensive teams in the South African banking industry.

2.1. DIVERSITY AND SOUTH AFRICAN BANKING INDUSTRY

Originating in the United States during the 1960s, diversity management has undergone transformative changes and gained prominence, particularly within the South African workforce since the advent of democracy in the early 1990s (Ali, Appana and Narayan, 2021; Chhiba, 2021). The expanding relevance of diversity management in South Africa is evident in the growing body of literature that explores the intricate relationship between diversity and team effectiveness across various industries. As articulated by Simelane and Yong (2022), diversity within financial institutions encompasses dimensions such as gender, educational background, ethnicity, and age. Furthermore, research by Ely and

Thomas (2020) underlines the importance for banks to cultivate inclusive environments that not only recognise but also maximise the potential benefits of diversity. In each industry, diversity in a team is a fundamental element in judging how well a team performs (Amoakohene, Paruzie and Ellis, 2020). To this effect, leveraging insights from diverse team members has been identified as a fundamental element in enhancing overall team effectiveness (Ely and Thomas, 2020). Within this context, the South African banking industry holds particular relevance for examining the influence of diversity on team functioning. The sector's complex and knowledge-intensive nature, combined with South Africa's diverse workforce, creates an ideal setting to explore how different dimensions of diversity shape team dynamics, social integration, and ultimately, organisational effectiveness.

2.2. Surface-Level Diversity

Measures of surface-level diversity for this research involves capturing noticeable descriptions of members of the team associated with their ethnicity, gender and age as aligned with the research objectives. The surface-level diversity has been generally denoted as obvious biological features (Harrison, et al., 1998), easily detectable attributes (Jackson, et al., 1995; William and O'Reilly, 1998; Milliken and Martins, 1996), demographic features and observable differences like race or ethnicity, gender and age (Sunga and Choi, 2019; Adams, Pratiwi and Sudirman, 2024). Therefore, surface-level attributes can be perceived as the fundamental key of diversity in teams as they are physically noticeable. Wong, et al. (2017)' research identified ethnic diversity as a positive influence on team effectiveness, highlighting the favourable impact of diverse ethnic backgrounds on outcomes of a team. However, age and gender diversity were found to have no significant influence on team effectiveness. Moreover, their research detected that social interactions within teams were notably influenced by ethnicity. Amoakohene, et al. (2020) offered a different perspective on the influence of surface-level diversity on team effectiveness. Their findings conveyed that surface-level diversity, encompassing factors like gender, may not consistently influence team effectiveness. Instead, their research demonstrated that various factors, including individual members' contributions, and the overall team processes play a crucial role in determining team effectiveness. According to Arora, Gajendragadkar, and Neelam (2023, p.101), "Team process serves as a key factor of team effectiveness for increasing job performance." This nuanced

understanding underscores the intricate and multidimensional relationship that occurs between surface-level diversity and team effectiveness in different contexts. Jansen and Searle (2021) pointed out, with reference to ethnicity, that opposing findings may arise when comparing the viewpoints of team members themselves with the evaluations provided by outside observers or researchers. This highlights the importance of considering multiple viewpoints and sources of information when translating the effect of ethnic diversity on team results in research studies.

Schneid, et al. (2016) conducted a thorough review of current literature, offering meta-analytic evidence regarding the impact of age diversity on various team outcomes, including team effectiveness. The research revealed that age diversity does not exhibit a distinct effect, either positive or negative, on team outcomes, including team effectiveness. Schneid, et al. (2016)' findings challenged conventional notions, indicating that age diversity may have a limited influence on determining team effectiveness. This finding aligns with the broader discourse on diversity, stressing that the effect of age diversity on team effectiveness is more intricate and context-dependent than was previously suggested. While age diversity is often considered a potential source of varied perspectives, Schneid, et al. (2016)'s meta-analysis prompts a reconsideration of its direct impact on team effectiveness.

Gender diversity within teams has been a subject of extensive research, revealing nuanced insights into its influence on team performance. The 2021 findings presented by Jansen and Searle suggest that groups with no gender diversity might show slightly better performance on straightforward tasks, whereas diverse groups tend to outperform others when tackling complex ones. This emphasises the complex correlation between gender diversity and task complexity inside team settings. Ellis, et al. (2019) contributed valuable insights from their research on workforce diversity, specifically exploring the implications of team distinction and team effectiveness in an interorganisational construction projects around Ghana. Their research demonstrates that, contrary to some expectations, gender diversity does not inherently influence effectiveness of a team its output. These insights question traditional beliefs about how directly gender diversity affects team performance outcomes.

Wong, et al. (2017) undertook a mixed-methods approach in their research on the relationship between demographic diversity and team effectiveness. Through a combination of surveys and interviews, they conclude that while ethnic diversity positively influences team effectiveness, gender diversity does not significantly influence team effectiveness. Amoakohene, et al. (2020) with their case study titled “the effect of team diversity on team effectiveness.” They discovered that, unlike what many people believe, having gender diversity on the surface does not always have a consistent impact on how effective a team is. Therefore, this literature review synthesises the diverse findings from Jansen and Searle (2021), Ellis, et al. (2019), Wong, et al. (2017), and Amoakohene, et al. (2020). Their combined insights enrich the understanding of gender diversity’s complex nature and its varying effects on team effectiveness across different organisational settings.

The research assumes a nuanced perspective by analysing service duration, acknowledging that both surface-level and deep-level attributes contribute uniquely to team social integration as collaboration progresses and team members gain greater insight into one another over time (Harrison, et al., 2002).

2.3. Deep-Level Diversity

The deep-level diversity has been generally denoted as innate unseen features (Jackson, et al., 1995 and Milliken and Martins, 1996), attitudinal and features that are concealed then again progressively obtained over member interactions (Harrison, et al., 1998) and underlying psychological differences (Harrison, et al. 2002). Measures of deep-level diversity for this research captures unseen individual features of team members that are often considered as attitudes, values, cognitive styles, and personalities. Ellis, et al. (2019)’s research emphasised the fundamental function of deep-level diversity in determining team members' expectations and behaviours, particularly in aligning collaborative efforts toward achieving both team and organisational objectives. Deep-level diversity emerged as a crucial factor influencing the successful achievement of objectives when team members recognised the need for collaboration. The research also highlighted that deep-level features have the possibility to cause team unity where similarity features are identified or cause conflict where dissimilarity is experienced. Abbasi, Billsberry and Todres (2024) explain that when team members share similar deep-

level attributes, it tends to promote cohesion within the team as it fosters a more harmonious work atmosphere and strengthening collaborative efforts, thereby boosting team effectiveness as a whole. Conversely, when dissimilarity in deep-level attributes is present, it has the potential to trigger conflicts within the team.

Research by Jansen and Searle (2021) demonstrates a consistent positive impact of values diversity on several aspects of team functioning, including performance, job satisfaction, and conflict resolution. Woehr, et al. (2013) demonstrated that the effects of value diversity on team effectiveness is complex, even though it may indeed influence team processes, its direct effect on task performance outcomes remains less apparent. This perspective enriches the literature by offering a more comprehensive understanding of the relationship between values diversity and team effectiveness.

Aggarwal, et al. (2019) assert that as organisations navigate the complexities of teamwork and collaboration, understanding the deep-level cognitive attribute diversity becomes imperative as diversity within teams extends beyond surface-level attributes. Triana, et al. (2021) further elaborate on the effects of deep-level diversity, suggesting that it portrays a prominent role in forming how individuals process information. To this effect, Aggarwal, et al. (2019), emphasise that the advantages of diversity predominantly arise from the cognitive attribute, as it influences critical aspects such as thinking, information processing, and knowledge within teams. These authors emphasise the close association of deep-level diversity with both taskwork and teamwork within teams, highlighting its multifaceted influence on the cognitive aspects of team execution of tasks.

Research by Aggarwal, et al. (2019), Triana, et al. (2021), and Jansen and Searle (2021) illuminates the intricate relationship between cognitive diversity contributions within teams. The 2022 research by Mathuki and Zhang suggests that diverse employees actively involved in meetings and decision-making processes fosters a sense of being valued, which in turn motivates individuals to voice their opinions, share perspectives, and contribute inventive ideas. In essence, these findings underscores the prominent role that cognitive diversity have in determining a collaborative and creative work environment. Men, et al. (2019)' research fundamental implication of the results highlighted that cognitive diversity contributes significantly to how teams uses and combine their collective knowledge, skills, and insights, thereby encouraging higher levels of absorptive

capacity and knowledge integration essential for effective collaboration. The synthesis of these findings contributes to a more comprehensive understanding of the ways in which cognitive diversity shapes different working styles, information processing, and ultimately shapes the outcomes of teams.

2.4. TEAM DIVERSITY IN KNOWLEDGE-INTENSIVE TEAMS

Team diversity as articulated by Van Knippenberg and Mell (2016) encompasses distinctions amid members of the team on various features on which members may vary, such features include demographic background, experiences or educational background, and personalities. Similarly, Lin, et al. (2025) assert that team diversity captures the variation within a team across individual attributes, including personality, values, and other distinguishing factors. In essence, team diversity, as per these definitions, involves a broad spectrum of differences that can exist among members within a team, acknowledging a variety of factors that contribute to individual distinctions within the team. The definition of a team provided by Katzenbach and Smith (2015) suggests the founding of teams that are diverse in a work environment assist individuals to realise their objectives, solve complicated issues, improve capabilities, and generate additional ideas.

Establishing teams in the workplace serves as a strategic approach for employees to collaborate on challenging tasks, as argued by Khawam, DiDona, and Hernández (2017). Additionally, Mazibuko and Govender (2017) highlight that effective diversity management contributes to fostering a positive employee attitude. Moreover, Hackman and Wageman (2005) emphasise that team members' collaborative efforts lead to the generation of outcomes, fostering a collective sense of responsibility among all team members. The formation of teams, as suggested by these scholars, thus proves beneficial for addressing complex tasks, stimulating positive employee attitudes, and encouraging a shared sense of accountability. Wanjiku, Gichuhi, and Mwaura (2022) assert that team diversity significantly influences how members perceive themselves and their peers, thereby positively affecting team dynamics and enhancing overall outcomes. In essence, team diversity can increase the potential for creativity among team members (Milliken and Martins, 1996; Tasheva and Hillman, 2019).

While there is a growing appreciation of the potential benefits of diversity, it is fundamental how diversity efforts are executed in the organisation due to its “double-edged sword” nature at team-level (Milliken and Martins, 1996; Tasheva and Hillman, 2019; Hussain and Farooque, 2021). To this point, diversity in teams may harm member gratification and identification with the team.

This research is centred on skilled employees based teams. Therefore, Yu and Washida (2019), refer to such teams as knowledge-intensive teams (KITs). KITs have garnered significant attention due to their unique characteristics and contributions to problem-solving. To this effect, Chigada and Ngulube (2015) suggest that knowledge-intensive organisations, such as banks, should strive to cultivate enabling environments that foster learning, since such environments, diverse groups or individuals are provided with the opportunity to develop not only knowledge but also essential abilities and connections. This insight aligns with Miles (2011, cited in Easa, 2019) whose view is that the nature of banking work is analytical and involves problem-solving, continuous learning, completing complicated duties, and operating computers including working in cyberspace, rather than routine work. The essence of KITs within organisations emphasise the significance of conducive settings for continuous learning and the multifaceted development of individuals and teams.

2.5. TEAM EFFECTIVENESS

The definition of team effectiveness by Gorman, Grimm and Dunbar (2018) implies that team effectiveness is characterised as the dynamic adaptation of behaviours and interactions in real-time, aimed at addressing the evolving demands of a dynamic environment with the ultimate objective of achieving a common team goal. In the same way, Arora, Gajendragadkar, and Neelam (2023) posit that team effectiveness is measured by the team's aptitude to realise its goals and objectives, driving results influenced by the team or boosted results from its members such as, team members' sense of satisfaction and inspiration to work together. Team effectiveness drives relations between members of the team, quality of work life, people skills, performance outputs, technical skills and job satisfaction while promoting the organisation's effectiveness and adaptability among others (Khawam, DiDona, and Hernández, 2017). Therefore, team effectiveness can be understood as the dynamic synergy that is shown when team

members contribute their expertise, perceptions, unique strengths and collaboratively realise goals or duties with a common sense of achievement. Arora, Gajendragadkar, and Neelam (2023), the terms *team effectiveness* and *team performance* are frequently used alternatively, suggesting that they are considered synonymous or closely related concepts in the context of research. In this regard, this research used the terms interchangeably. Arora, Gajendragadkar, and Neelam (2023) further emphasise that the effectiveness of a team is grounded on its shared capacity to accomplish goals, fulfil expectations, and deliver meaningful outcomes.

2.5.1. Team Social Integration, Team Performance and Team Contribution

Rico, et al. (2007) explain that social integration captures the level of satisfaction and commitment individuals experience in their team relationships, as well as their willingness to continue their membership within the team. Likewise, Martin, et al. (2022) assert that team performance has a significant impact on the social integration within a team as when the team performs well, there is a positive effect on the members' feelings of psychological connectedness, contributing to social integration. On the contrary, if the team performs poorly, it diminishes these feelings of psychological connectedness, thereby negatively influencing social integration within the team. Williams and O'Reilly (1998) imply that the perception of team performance goes beyond merely considering the outputs or outcomes produced by a team in isolation. Instead, it involves an examination of the consequences that the team has for its individual members. It also evaluates whether the team is likely to maintain effective performance over time, especially in diverse research settings, since temporary teams do not provide a solid basis for assessing diversity effects. In other words, team performance, according to this perspective, is a holistic and long-term assessment which takes into account not only the team's immediate outputs and the sustained functioning and its effect on individuals and its capability to adjust and maintain performance as time progresses. According to Harrison, et al. (2002), the influence of diversity on social integration develops gradually as teams evolve. Their research argues that surface-level and deep-level diversity have differential effects on team social integration over time.

Jansen and Searle (2021) suggest that, while one perspective of diversity suggests that tapping into the diverse knowledge and perspectives within a team can enhance problem-

solving, it is crucial to recognise that mere high levels of team diversity don't fundamentally guarantee success for the team. However, the effectiveness of a team is intricately linked to the team processes governing how team members collaborate and interact, emphasising the need for supportive mechanisms that encourage the utilisation and sharing of the diverse resources essential in the team. In line with the second team effectiveness dimension, Woehr, et al. (2013)'s findings emphasise the significant role of deep-level diversity, particularly in psychological variables, such as values, in shaping team effectiveness as it exerts equal or even greater influence than observable surface-level characteristics. The results suggest that value diversity can swiftly impact team process outcomes, even in novel teams with a relatively short interaction period. This quick manifestation implies that the effects of value diversity are likely to compound over time. The findings also present a nuanced effect, despite the invisible nature of values diversity the results revealed that values diversity consistently leads to team process outcomes aligning with a pessimistic view of diversity leading to value diversity as being associated with increased conflict, reduced team effectiveness, and lower team cohesion. These insights highlight the intricate dynamics of values diversity, prompting a closer examination of its potential implications for team functioning and pointing to the need for strategies that mitigate potential negative consequences.

The collaborative nature of teams, as highlighted by Khawam, DiDona, and Hernández (2017), and the shared accountability for team results, as emphasised by Hackman and Wageman (2005), contribute to the understanding of effective team functioning and the achievement of collective objectives. This collaborative accountability underlines the interconnectedness of team members and the shared commitment to achieving common goals.

2.6. THEORETICAL FRAMEWORK

This research is founded in theories of similarity-attraction (SAT), self-categorisation (SCT) and social identity (SIT). Collectively, these theories provide a complementary perspective for understanding how surface-level and deep-level diversity influence team effectiveness through team social integration in knowledge-intensive teams within the banking industry of South Africa. The three theories were utilised as a framework to gather understanding regarding the dynamics of a diversified knowledge-intensive team

with particular focus on the members' biological and psychological attributes in relation to the research. The three theories argue that individuals logically create groups with individuals resembling them as they don't recognise the diverse psychological attributes of others at first sight, but they typically pay attention to surface-level diversity features (Jansen and Searle, 2021). Equally, Scheepers and Ellemers (2019) assert that in the theory of social identity, individuals attain certain identity, or social identity, from the groups they belong to. Moreover, after identifying with a subgroup, people often view those in their ingroup more positively and those in the out-group in a less positive light (Jansen and Searle, 2021).

The theories offered the researcher with a comprehension of the manner in which individuals' classification with social groups drives interactions, communications, and collaboration within teams in the particular environment of knowledge-intensive teams in the banking industry in South Africa. By combining these theories, the study is able to explain why diversity does not automatically lead to improved team effectiveness, and why team social integration serves as a critical mediating mechanism. Therefore, multiple theoretical perspectives is justified as it sufficiently explains a complete diversity and team effectiveness relationship and also captures how group identities are created within teams, how individuals categorize themselves and others, and how perceived similarity or difference shapes interpersonal attraction, interaction, and integration in the long run.

2.6.1. Social Identity Theory

Based upon the social identity theory proposed by Tajfel (1974), this research posits that an individual's social identity is a critical aspect of their self-perception, rooted in the recognition of belonging to various social groups and the emotional significance associated through such affiliations. In the context of teams, social identity is shaped within the work environment, fostering a collective perspective that unifies individuals around team-related concerns and enhances positive employee relationships (Reis and Puente-Palacios, 2019). It reflects the sense of belonging, commonality, and shared understanding that individuals develop as they engage with and relate to the group of which they are a part. It is essential to differentiate between identity and identification.

In addition, Reis and Puente-Palacios (2019) argue that social identity is a shared and collective construct that arises from the identity produced between individuals and the group they identify with. This shared identity results from common experiences and the exchange of interpretations among group members. In essence, social identity is not an isolated individual phenomenon but a collective concept that is co-created through shared experiences and mutual interpretations within the group. In the context of this research, team members are considered active participants in social groups, characterised by both their surface-level attributes and deep-level characteristics.

Mitchell, Parker and Giles (2011)' research revealed that team identity functions as a mediator between diversity and team effectiveness complex relationship. These findings highlight the significance of members' commitment and attraction to their team, contributing to an improved capacity for cooperative collaboration. This resonates with the principles of social identity theory, accentuating the significant influence of a firm team identity on mitigating possibility of challenges associated with diversity. As members establish a joint social identity amid the team, they increase their cooperative abilities, supporting the assumptions of social identity theory that highlights the magnitude of joint identity in encouraging positive group dynamics.

Knowledge-intensive banking teams where cohesion, trust, and shared understanding are essential, a team identity that is strong motivates members to prioritise shared goals over subgroup distinctions. SIT therefore provides the theoretical grounding for understanding

how shared identity supports cooperative behaviour and positive social integration even in demographically diverse teams.

2.6.2. Social Categorisation Theory

Grounded on Social Categorisation Theory (Tajfel, 1974), which proposes that individuals identify as in-groups or out-groups by social identity, this research argues that team members categorise each other by both surface-level traits (like gender or age) and deep-level traits (such as values and attitudes). The social categorisation process has implications for team dynamics, effectiveness and how group boundaries emerge. In this context, team members can be viewed as active participants in social groups formed around their identities. The theory suggests that social categorisation may lead to ingroup preference and outgroup discrimination (Abbasi, Billsberry and Todres, 2024). These authors further assert that people cognitively allot themselves and others to social groups that represent prototypical norms, a process known as depersonalisation, where individuals are viewed through the lens of their group membership rather than their personal uniqueness. This categorisation influences team dynamics, as members often favour those within their ingroup while perceiving outgroup members less favourably, which can affect collaboration and cohesion and ultimately influence team social integration.

For instance, team members strongly identifying with their surface-level attributes (e.g., ethnicity or gender) might prefer working with those who share similar identities, potentially excluding others. While this fosters unity within the group, it may limit diversity and the social integration. On the contrary, those strongly identifying with their deep-level features (e.g., common values) may be more tolerant of surface-level differences, encouraging collaboration inside a team that is diverse. Milliken and Martins (1996), Tasheva and Hillman (2019) and Hussain and Farooque (2021) perceive that at a team level, the double-edged sword side of diversity is realised as it includes advantages and disadvantages mutually. To this effect, team diversity may be harmful to member gratification and identification with the group, i.e. If a team member compellingly associates with their ethnic or age group, they might show reduced willingness to collaborate with those from different groups owed to the social identity impact which reinforces social categorisation effects. In accordance with Mayo, et al. (2016), these two

theories explain the emergence of negative intergroup dynamics, including biases, and their impact on group processes when demographic variations become prominent. On contrary, diversity in teams can boost the prospects for creativity within members of the team (Milliken and Martins, 1996, Tasheva and Hillman, 2019).

Qu, et al. (2024)' findings suggests that social categorisation not only elucidates how surface-level diversity shapes intergroup dynamics but, also influences the extent to which deep-level diversity contributes to team creativity and performance, indicating that visible differences of surface-level diversity can sometimes weaken the favourable outcomes of underlying cognitive diversity. This theoretical framework highlights the function of social categorisation in driving team interfaces, highlighting how the relationship between surface-level and deep-level qualities influences team cohesion, collaboration, and overall effectiveness.

2.6.3. Similarity-Attraction Theory

This research integrates Similarity-Attraction Theory (SAT), which suggests people are attracted to others with similar qualities, values, and attitudes (Byrne, 1961), into its theoretical framework. SAT complements the Social Identity Theory (SIT) and the Social Categorisation Theory (SCT) by highlighting the role of perceived similarities in fostering interpersonal attraction and liking among team members. While SIT and SCT focus on categorisation based on salient characteristics, SAT emphasises that individuals, despite apparent differences, are inclined to gravitate toward those they perceive as similar.

The theory suggests that as individuals develop liking for each other based on perceived similarities, their deep-level attributes become more aligned (Woehr, Arciniega and Poling, 2013). These similarities encompass a range of factors, including both physical and psychological features (Abbasi, Billsberry and Todres, 2024). Thus, while SAT is frequently devoted to explaining surface-level variations, the diversity variables in deep-level features validate apparent resemblances and dissimilarities (Jansen and Searle, 2021).

This attraction based on shared values, attitudes, and other deep-level diversity contributes to a harmonious team environment, fostering team social integration. However, Mitchell, Parker, and Giles (2011) suggest that conflict related to professional identity may

exacerbate the adverse effects of diversity, hindering the team's overall effectiveness. This implies that challenges to professional identity may intensify the negative consequences of diversity. Therefore, understanding the nuanced relationship between team identity, professional identity, and diversity is crucial, considering both social identity theory and similarity attraction theory perspectives to provide a comprehensive framework for analysing team dynamics.

2.7. CONCEPTUAL FRAMEWORK AND HYPOTHESIS TESTING

Building on the research questions and research literature reviewed, this section sets out conceptual framework for the research. It further introduces hypotheses that will help test how diversity and team social integration relate to team effectiveness. By translating the research's key questions into testable statements, the hypotheses create a clear framework for the empirical analysis that follows.

Panzer (2003) and Abdulmelike (2017) observed team effectiveness through the Input–Process–Outcome (IPO) framework, a major model that describes how team makeup, structure, and processes shape outcomes. Within this approach, input factors such as task complexity, levels of interdependence, and member demographics are viewed as determinants of team processes, which in turn influence team effectiveness. Abdulmelike (2017) argues that, while this model has been widely applied, it has attracted significant reproach for failing to include temporal and recursive elements of team establishment and feedback, comprising its oversimplified and unclear approach to team processes. Similarly, Ilgen, et al. (2005) note that IPO assumes group functioning is static and linear which overlooks the consensus that teams are complex adaptive systems. These shortcomings highlight the limitations of IPO in fully accounting for the multidimensional and evolving nature of team effectiveness.

In contrast, Woehr, Arciniega and Poling (2013) and Purvanova and Kenda (2022) observed team effectiveness using the Hackman and Wageman (2005) team effectiveness measurement concept which provides a full perspective by conceptualising team effectiveness. Hackman and Wageman (2005, p.272) refer to team effectiveness as follows “using a three-dimensional concept, comprising these team outcomes:

- (1) the productive output of the team meeting or exceeding the team client's standards of quantity, quality output, and timeliness;
- (2) the social processes used by the team to enhance member ability to working together in the future (i.e., members' capability of working together, expertise); and
- (3) the contribution of the group experience to the learning and personal well-being of individual team members (i.e., job satisfaction, trust, cohesion)".

This multidimensional model has been widely adopted in contemporary studies such as those by Woehr, Arciniega and Poling , (2013) and Purvanova and Kenda (2022) because it captures not only team output performance but also the social and individual dimensions of teamwork.

The concept is particularly suitable for this research, as it conceptualises team effectiveness around three essential features of work teams. Firstly, work teams' function within a broader social systems context such as an organisation that formed them where relationships with each other as individuals in the team, internal or external stakeholders must be managed. Secondly, team members belongs to real groups that can be clearly separated from outsiders, hold specialised roles and rely on each other to execute a common goal. Finally, work teams are assigned collective tasks that produce identifiable output, making it possible to evaluate their team performance. These features align closely with the dynamics of knowledge-intensive teams examined in this research.

The conceptual model for the research is represented in the diagram below drawing the theorised relations.

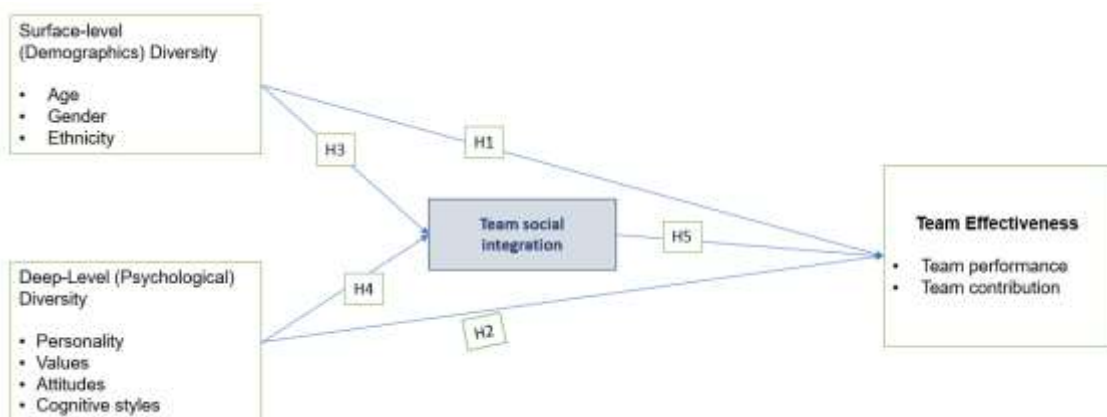


Figure 2.1: Surface-level and Deep-level Diversity Conceptual Model (Stahl, et al., 2010)

The proposed model was adapted from Stahl, et al. (2010) and represents a summary of the hypothesis for the research research as indicated in Figure 2.1.

To align with Hackman and Wageman's (2005) team effectiveness measurement for this research, the surface-level and deep-level diversity conceptual model adapted positioned surface-level and deep-Level diversity as input factors, team social integration as a process variable, and team effectiveness as the outcome. The diversity advantages and disadvantages effects can be realised because, through cognitive diversity accessibility to information is made simpler, but groups struggle to consume it proficiently due to social categorisation issues that are triggered by surface-level diversity characteristics (Stahl, et al., 2010). To this point, the disadvantages effects of social categorisation are produced by demographic features, as they offer a base to individuals to identify with persons like them and set themselves apart from dissimilar individuals (Harrison, et al.1998; Williams and O'Reilly, 1998).

2.7.1. MEDIATING VARIABLE – TEAM SOCIAL INTEGRATION

This research examined how surface-level and deep-level diversity influence team effectiveness through team social integration in knowledge-intensive teams within the South African banking industry. The model variables:

- Input factors = surface-level and deep-level diversity
- Outcome = team effectiveness
- Process = team social integration

From the findings it has been established that while diversity introduces differences in demographic and psychological attributes, these differences do not automatically convert into improved or reduced team effectiveness. Instead, their influence depends on how effectively team members work together, communicate, and develop common perceptions. Consequently, Team social integration functions as a key descriptive mechanism through which team effectiveness is influenced by diversity. For instance, high levels of social integration facilitate trust, collaboration, and information exchange, allowing teams to leverage deep-level diversity while mitigating the disruptive effects of surface-level differences. On the contrary, low levels of social integration may strengthen subgroup boundaries, decreasing coordination and effectiveness. Accordingly, this research had positioned team social integration as a mediating variable linking diversity to team effectiveness.

2.7.2. Hypotheses

The hypotheses established for the research were formulated as follows:

Surface level diversity (age, gender and ethnicity)

In terms of theoretical reviews above, surface diversity is linked to social categorisation dynamics, where visible differences may trigger in-group/out-group boundaries, reduce trust and cohesion, and impair the quality of interpersonal interaction. Age diversity may impede team communication and knowledge transfer, as variations in preferred communication channels between younger and older members creating barriers to cross-generational collaboration and learning.(Sung and Choi, 2019). For instance, younger

employees may often prefer remote interactions while older colleagues may count on in person interactions, limiting team social integration and team effectiveness. In relation to Hypothesis 1 (H1) and Hypothesis 3 (H3), its negative role is expected as higher surface diversity is hypothesised to undermine both team social integration and team effectiveness:

- H1: Surface-level diversity negatively affects team effectiveness in the South African banking industry.
- H3: Surface-level diversity negatively affects team social integration in the South African banking industry.

Deep-level diversity (values, attitudes, personality, and cognitive styles)

Cognitive diversity as a form of deep-level diversity reflects the variety of thought processes and knowledge structures within a team, where members contribute unique yet complementary ideas, experiences, and values, enabling the group to access a richer pool of insights and solutions (Qu, et al., 2024). Similarly, as individuals inside a team collaborate and get to know each other, deep-level features become more salient as similarities in values, attitudes, and working styles increasingly promote cohesion and psychological safety, while misalignment can cause conflict and reduce integration (Triana, et al., 2021; Jansen and Searle, 2021). In addition, one critical determinant of team effectiveness is the diversity of personality traits among its members, as variations in individual dispositions can shape collaboration, communication, and overall team dynamics (Mineiro, Silva and Nunes, 2024). Therefore, in relation to H2 and H4,), the positive role of deep-level diversity attributes is expected to promote both team social integration and team effectiveness:

- H2: Deep-level diversity positively affects team effectiveness team effectiveness in the South African banking industry.
- H4: Deep-level diversity positively affects team social integration in the South African banking industry.

Team social integration

- H5: Team social integration has a positive effect on team effectiveness in the South African banking industry.

Arora, Gajendragadkar, and Neelam (2023) highlight that teamwork is inherently complex, with different dimensions of team effectiveness reinforcing one another. Their research found that, clearly defined team purpose and goals strengthen team relationships, while well-structured team roles enhance team processes. Importantly, these components such as purpose and goals, roles, processes, and relationships are interdependent, suggesting that effective collaboration and social integration and team effectiveness emerge when all elements function cohesively.

The hypotheses (H1 and H3) speculate that surface-level diversity might produce blockages to active communication and collaboration, owed to the development of in-groups and out-groups prompted through properties of social-categorisation, while H2 and H4 speculate that deep-level diversity could strengthen problem-solving, creativity, and innovative ideas prompted by similarity-attraction properties (Van Knippenberg, et al., 2016). H5 speculate that team social integration has a valuable effect on team effectiveness in the banking industry of South Africa.

2.8. CHAPTER SUMMARY

Overall, this chapter reviewed the body of literature relevant to team diversity, team social integration, and team effectiveness, with a specific focus on knowledge-intensive teams in the South African banking industry. The review showed that team diversity can be divided into surface-level attributes (such as age, gender, and ethnicity) and deep-level attributes (such as values, attitudes, personality, and cognitive styles). Surface-level diversity is visible and easily identifiable, often leading to social categorisation and in-group/out-group dynamics, which may hinder cohesion and communication. In contrast, deep-level diversity, while less observable, has been found to shape team processes and collaboration over time, thereby contributing positively to team effectiveness in many contexts. The chapter also highlighted the team effectiveness measurement model through Hackman and Wageman (2005)'s concept, which emphasise productive output, social processes, and the well-being and learning of team members. Team social integration was identified as a critical mediating factor, capturing cohesion, trust, morale, and positive interactions that strengthen collaboration and enhance effectiveness.

Although previous studies have provided valuable insights, literature has produced mixed and sometimes contradictory results, particularly regarding surface-level diversity, with some studies showing positive or no impact on team effectiveness. On the contrary, deep-level diversity is consistently recognised as a driver of components of team effectiveness, although it may also create challenges if underlying differences lead to conflict. The review further acknowledged the “double-edged sword” nature of diversity, which can yield both positive and negative outcomes depending on how diversity is managed and integrated into team processes. By drawing on the Social Identity Theory, the Social Categorisation Theory, and the Similarity-Attraction Theory, this research frames diversity as a dynamic process influencing both the way teams' function and the results they achieve. Overall, the chapter established the theoretical and empirical foundations for the current research, justifying the need to investigate the influence of surface-level diversity and deep-level diversity on knowledge-intensive team effectiveness in the South African banking industry.

CHAPTER 3: RESEARCH DESIGN AND METHODOLOGY

3.0. INTRODUCTION

The chapter addressed the research methodology developed for the research that was executed. Diverse teams allow organisations to produce a wide range of innovative ideas, as varied expertise within teams can influence effectiveness and outcomes (Amoakohene et al., 2020). Accordingly, the research aims to examine the influence of diversity on team effectiveness in the South African banking industry. This chapter establishes the credibility of the research and ensures the generation of scientifically valid results. It delves into the chosen data collection approach, detailing the research instrument's design and structure. The discussion encompasses the data analysis methodology, with a specific focus on the utilisation of factor analysis. Finally, the ethical considerations underpinning the research are presented. Saunders, et al. (2019)'s research onion was utilised as a base to realise the primary objective of this research, were to investigate the relationship between the two levels of diversity and team effectiveness.

Supporting the primary objective the secondary objectives were developed as follows:

SO1: To investigate the influence of surface-level diversity on team social integration and team effectiveness of knowledge-intensive teams in the SA banking industry.

SO2: To investigate the influence of deep-level diversity on team social integration and team effectiveness of knowledge-intensive teams in the SA banking industry.

SO3: To provide recommendations on improving team effectiveness in the South African banking industry.

Research Questions

The following research questions are presented for empirical testing as follows:

RQ1: What is the relationship between surface-level diversity and team social integration on team effectiveness of knowledge-intensive teams in the SA banking industry?

RQ2: What is the relationship between deep-level diversity and team social integration on team effectiveness of knowledge-intensive teams in the SA banking industry?

RQ3. What recommendations can be proposed?

This chapter portrays the subsequent sections to explain on the fundamental factors of the research's research design and methodology as proposed by Saunders et al. (2019)'s research onion (Figure 3.1 refers) below:

1. Research philosophy.
2. Research approach.
3. Methodological choices.
4. Research strategy.
5. Time horizon.
6. Data collection and data analysis techniques and procedures.

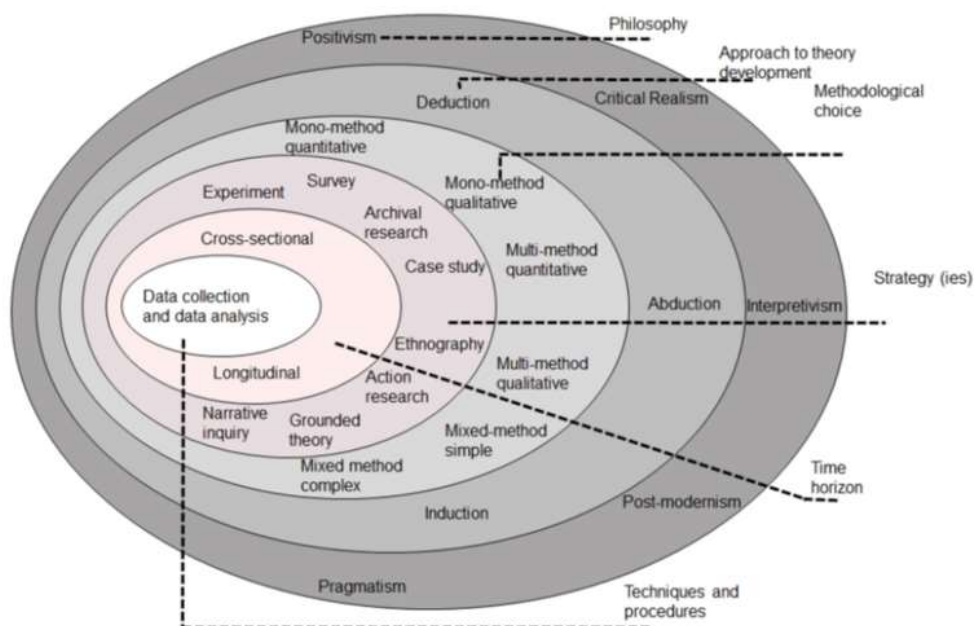


Figure 3.1: The Research Onion Model (Saunders et al., 2019, p.108)

3.1. RESEARCH PHILOSOPHY

The view of research philosophy encompasses a set of ideas and norms about knowledge invention (Saunders, et al., 2019). Going beyond theoretical principles, it guides the structure, data collection, and analysis of a research investigation (Ryan, 2018). Research philosophy is delineated by different paradigms that steer researchers toward the particular target of their research (Khatri, 2020). Khatri (2020) further contends that the paradigm of the research serves as a filter in which researchers perceive their research's subject and analyse the methodological elements, grounded in a certain philosophical groundwork. Three leading research philosophies are positivism, interpretivism, and essential realism. Interpretivism highlights the subjective and context-dependent nature of actuality, expecting that meaning is created from social engagement and individuals hold exceptional views formed through what they encounters (Ryan, 2018). As the research problem in this research is not essentially context-bound and can be widespread across institutions, interpretivism is not applicable, given the quantitative investigation of the interaction between two levels of diversity and team effectiveness. Prominent realism underlines comprehending the fundamental mechanisms behind observed phenomena, positing that reality is multi-faceted and complex, possibly requiring the collection of qualitative and quantitative data together (Ryan, 2018). However, critical realism does not align with the current research, which will collect quantitative data to test hypothesised relationships.

The research philosophy implemented for the research was positivism, which is grounded in the idea that reality can be objectively observed and determined, thereby allowing the development of law-like generalisations (Saunders, et al., 2019). This paradigm emphasised the use of empirical data as the foundation for drawing conclusions and maintained that knowledge could be derived from observable facts rather than subjective interpretation. Following the positivist tradition, the researcher approached the research with an emphasis on detachment and objectivity, minimising the influence of personal biases and ensuring a clear separation from the respondents during the data collection process (Junjie and Yingxin, 2022).

The adoption of positivism was appropriate because the research relied on quantitative methods to assess the hypothesised relationships between surface-level diversity, deep-

level diversity, team social integration, and team effectiveness. This approach ensured that the findings were not only statistically valid but also capable of being generalised to similar knowledge-intensive teams in the South African financial services sector. In this way, the positivist stance supported the research's objective of generating evidence-based insights that could inform both theory and practice in the management of workplace diversity.

3.2. RESEARCH APPROACH

The stratum of the research onion pertains to the strategy employed for theory advancement in the research, and the two primary research approaches are deductive and inductive reasoning (Saunders, et al., 2019). Inductive reasoning, as described by Saunders (2019), involves collecting data to explore a phenomenon, constructing a theory by creating a conceptual framework. In this process, theoretical grounds are verified to justify cases in alignment with established principles (Gannon, Taheri and Azer, 2022). Conversely, the deductive research method, as outlined by Saunders (2019) and Gannon, Taheri and Azer (2022), entails testing a theory or hypothesis through empirical data making it well-suited for investigations where a clear theoretical framework exists, and specific predictions can be formulated. For this research, a deductive reasoning approach was employed to test hypotheses relating to the two levels of diversity and their influence on the effectiveness of knowledge-intensive teams in the banking industry of South Africa. The choice of deductive approach permitted the researcher to evaluate hypotheses that had been derived from recognized theories and conceptual frameworks on diversity and team effectiveness, such as Social Identity Theory, Self-Categorisation Theory, and Similarity-Attraction Theory. By starting with theory and progressing to empirical testing, this approach presented a structured route for validating or rejecting the proposed relationships between diversity and team outcomes.

The deductive approach was also appropriate as the main aim of the research was to test theoretically grounded predictions in a real-world organisational setting. This approach allowed for the generalisation of findings beyond the immediate sample to similar knowledge-intensive teams in the South African banking industry. Thus, the use of a deductive approach ensured that the research not only tested the validity of existing theoretical assumptions but also contributed to their refinement in a South African

banking environment.

3.3. METHODOLOGICAL CHOICE

This stage within the research onion involved making fundamental decisions concerning the chosen research methodology, with a specific focus on the selection between qualitative and quantitative approaches (Saunders, et al., 2019). As emphasized by Basias and Pollalis (2018), researchers opt for either quantitative, qualitative, or a grouping of both methodologies to classify, gather, and examine data, determined by considerations such as the nature of the research topic, research objectives, and research questions.

The objective of qualitative research according to Basias and Pollalis (2018) is to grasp social phenomena by extensively analysing real-life events. Departing from reliance on statistical data, qualitative observes texts, images, and other non-standard sources of information to discover the societal formation of concepts, occurrences, and behaviours (Rahman, 2017). When selecting a qualitative approach, researchers concerns themselves in observation, runs interviews, summarises, explains, analyses, and interprets occurrences inside their real environment (Basias and Pollalis, 2018). In this context, whilst qualitative research runs the possibility to exhibit intense insights and a rich contextual comprehension, it might not be the best suitable method for the particular analysis in this research.

On the contrary, quantitative research involves the systematic and empirical determination of phenomena using mathematical and statistical analysis, as well as the manipulation of numerical data to derive outcomes (Basias and Pollalis, 2018; Saunders, et al., 2019). Likewise, according to Kumari, et al. (2023), quantitative research derives from the positivism paradigm, advocating methods built in statistical analysis. This involves various strategies such as inferential statistics, hypothesis testing, explanation, randomisation, structured protocols, experimental and quasi-experimental design, mathematical, blinding, and questionnaires with limited choices or predetermined answers.

Quantitative research, prioritising objectivity and aiming to minimise bias in data gathering and analysis, puts a strong importance on replicability, permitting other researchers to reproduce and validate findings. This research implemented a quantitative

research approach, making use of statistical analysis to observe the hypothesised relationships between dependent and independent variables. The central focus was on exploring how both observable forms of team diversity such as age, gender, and ethnic background and less apparent forms of diversity such as attitudes, values, personality traits, and cognitive styles were associated with team effectiveness. Implementing a quantitative strategy allowed the researcher to gather numerical data that enabled systematic testing of hypotheses and objective assessment of patterns across the sample.

Furthermore, the quantitative approach was also consistent with the underlying research philosophy of positivism and the deductive reasoning framework employed for the research. Quantitative analysis enabled the measurement of causal relationships, the use of regression models, and the testing of constructs identified in the conceptual framework. This ensured that the findings were not only statistically valid but also replicable and generalisable to similar contexts within the South African banking industry. To this effect, the methodology supplied a vigorous ground for delivering the research questions and advancing both theoretical and practical knowledge on the influence of surface-level and deep-level diversity on team effectiveness.

3.4. RESEARCH STRATEGY

The fourth tier of the research onion pertains to the research strategy, delineating the particular techniques for data collection (Saunders, et al., 2019). Aligned with the research philosophy, approach, and methodological selection, this research employed an online survey strategy to gather data on the variables under investigation. Particularly, a survey was administered to respondents in knowledge-intensive teams within the South African banking industry. Closed-ended questions were utilised to elicit responses related to surface-level and deep-level diversity, as well as team effectiveness.

Further insights into data collection and analysis will be expounded on in section 1.7. As emphasised by Nayak and Narayan (2019), online surveys offer cost-effective and efficient means of collecting substantial data from a widely dispersed sample. This approach also ensured question standardisation and guarantees respondent confidentiality and anonymity. Furthermore, the asynchronous kind of online surveys permitted respondents to reflect on their answers without the immediate demands of face-to-face

interaction, potentially leading to more accurate responses.

3.5. TIME HORIZON

This layer of the research onion referred to the timeframe of this research. The research employed a cross-sectional design, as data on the dependent and independent variables were collected at a single point in time. This approach was consistent with the definition of time horizons provided by Saunders, et al. (2019). The data collection process, including the pilot phase, was undertaken over a duration of around two months. A cross-sectional design was chosen because it allowed the research to capture perceptions of diversity, team social integration, and team effectiveness at a specific moment, making it suitable for testing hypothesised relationships in a relatively short period. Moreover, the cross-sectional model was particularly fitting for this research, given the research limitations and the practical focus on understanding current dynamics within knowledge-intensive teams in the South African banking industry.

3.6. DATA COLLECTION AND DATA ANALYSIS

The inside tier of the onion consist of detailed methods and processes that were utilised in data gathering and assessment (Saunders, et al., 2019). Attributes involving the research population, sample, sampling technique, sample criteria, sample size, research instrument and methods for analysing data were clarified as outlined below.

3.6.1. Research Population

In terms of the research population, the target population refers to an explicit, conceptually restricted set of potential respondents representing the characteristics of the targeted population the researcher may have access to (Casteel and Bridier, 2021) whilst the available population relates to a composition of members of a target population that are eager to take part and will make themselves available throughout the research period (Asiamah, Mensah and Oteng-Abayie, 2017). The sample represented a selection of a subset from the complete population (Parveen and Showkat, 2017; Taherdoost, 2016). Furthermore, Taherdoost (2016) states that through the usage of sampling, one can obtain conclusions about a population or form generalisations considering assumed theory.

The target population for this research was defined as all participants in knowledge-intensive teams within South African banks. However, a storage database of such persons was not accessible. Consequently, the available population was restricted to individuals working in knowledge-intensive teams within the banks in Gauteng province. Since a comprehensive database of this group was also not available, a sample was drawn to serve as a representative subset of the population.

Sample, Sampling Technique, Sample Criteria and Sample Size

The selection of respondents is one of the fundamental aspects of research, therefore it is critical to understand that sampling can be demonstrated by means of non-probability or probability methods. Random selection is a form of probability sampling wherein each element of the population has an equivalent opportunity to be selected (Taherdoost, 2016; Parveen and Showkat, 2017; Lamm and Lamm, 2019). Although non-probability sampling encompasses non-random choice to generate the sample (Parveen and Showkat, 2017; Lamm and Lamm, 2019). Consequently, convenience non-probability sampling method was implemented for this research. A convenience sample denotes a sample pulled from participants that are readily accessible to the researcher (Andrade, 2021). The advantages of convenience sampling imply that respondents are selected due to the researcher generally having had access to them, and they were generally accessible (Etikan and Babatope, 2019). Respondents who were both eager and accessible to undertake the online survey received the request from the researcher. The final sample

consisted of individual members of teams working within knowledge-intensive teams at a selected bank in the Gauteng province of South Africa. The selected bank was deemed appropriate for this research not only because the tasks carried out within it are knowledge-intensive in nature but also due to its notably diverse workforce.

To ensure the reliability of responses, inclusion criteria were applied. Respondents were required to be current members of a knowledge-intensive team within the bank, with at least two years of team experience. This requirement ensured that respondents had sufficient exposure to team processes, interactions, and dynamics within their teams, thereby allowing them to share experienced perceptions into both team effectiveness and the impact of diversity dimensions.

The sample considered a valid representation of the broader population of knowledge-intensive banking teams in South Africa. By meeting the outlined criteria, the respondents provided a strong foundation for exploring how different the two levels of diversity influences the effectiveness of the team within this research context. In terms of sample size, a minimum sample size of 284 respondents is considered as suitable. This is established through Raosoft sample size calculator, utilising a 5% margin of error, 95% confidence level, 50% response distribution and population size of 500. A total of 125 completed questionnaires were received for this research.

Although a precision-based calculator (Raosoft) suggested a target sample of approximately 284, the realised sample comprised 125 respondents due to the practical constraints of voluntary participation within a single organisational setting. There are several studies which indicated that a small sample size can be accepted if the reliability tests are within the acceptable ranges (Shumba and Saruchera, 2024; Lud, 2023). The research employed structural equation modelling to handle sample size of 125 participants. Hair et al. (2012) note that social sciences research is characterised by limited sample sizes which makes it difficult to meet rigours assumptions. Researchers are advised not to accept prior research results that documents superiority of other techniques over the other. Several studies found high statistical power with small sample sizes (Hair et al, 2012; Ringle et al., 2012). SEM handle small and non -normal samples which lead to the acceptance of studies with small samples. The testing of the model relations was found to be significant, and the sample size was accepted.

3.6.2. Data Collection Method and Research Instrument

To gather data, a Five-point Likert scale, see Annexure C (Table C1, C2 and C3) online survey questionnaire was designed to measure the extent to which the two levels of diversity features influences team effectiveness. The questionnaire was distributed online to 500 respondents working in knowledge-intensive teams in a single institution. The research instrument was a questionnaire containing closed-ended questions designed to cover dependent and independent variables in the research. The scales were tailored from existing literature that observed valid and reliable outcomes as indicated in Annexure C. For descriptive purposes, a section was incorporated in the questionnaire on respondents' demographic features. Demographic variables were collected to ensure that the sample contains respondents from different ages, genders, ethnic/ racial backgrounds, the level of education, employment period, and job roles. The aim is to ensure that respondents are experiencing a diverse team environment. The purpose of the research was included in the online questionnaire and respondents received clear instructions on the completion of the survey. Their right to withdraw from the research at any stage was stated. It was also made clear that there are no benefits or risks the respondents will incur for responding. Respondents not asked to reveal their personal identification information to protect their privacy; as such, the responses were deemed anonymous, and no personal identification appeared in the final research report. The online survey questionnaire included a respondent consent question to give consent before they participate. To consent the respondent was restricted to either click on "Yes" to agree so that the form will open the next level to proceed; If the respondents clicked on "No" the questionnaire would terminate the process, and they would not be able to proceed. The online survey questionnaire was built on MS Forms by the researcher and distributed through an email by the researcher. Access to respondents was obtained through the institutional gatekeeper's permission. To ensure anonymity, no personal identification information was collected, and responses were kept confidential.

3.6.3. Research Ethics

In line with ethical research procedures, formal gatekeepers' permission was secured from the selected bank, granting approval to invite its employees to take part in the online survey for the present research. Each respondent was asked to review the explanatory note (Annexure A refers) and provide consent (Yes/No) prior to participation, confirming their voluntary involvement and acknowledgement of the research's purpose. In addition to obtaining gatekeepers' permission from the bank, full ethical clearance was granted by a recognised institution of higher learning in South Africa. This approval authorised the researcher to proceed with data collection and ensured compliance with institutional and national ethical requirements governing human subject research.

3.6.4. Pilot Study

A preliminary investigation was carried out through a pilot to validate the research instrument, assuring the data gathered was of great quality and appropriate for statistical analysis. Validation checks were performed to assess the tool's effectiveness in addressing the research questions and accurately measuring the intended constructs. The measurement instrument underwent a pilot test with 29 individuals who played a crucial part in testing and refining the tool. These respondents, sourced from the researcher's network of colleagues, provided valuable insights that contributed to enhancing the research instrument throughout the entire process. Therefore, changes were made to the original instrument.

3.6.5. Data Analysis

For this research, both basic descriptive and inferential statistics were calculated. Descriptive statistics were applied to summarise the demographic and psychological traits of respondents, thereby provisioning insights into the dissemination of the two levels of diversity dimensions. These descriptive measures served as a foundation for interpreting patterns and variations in the sample.

Confirmatory Factor Analysis (CFA) was performed to verify the entire factor structures of the constructs involved in the research. This was reached by applying numerous known goodness-of-fit indices, such as the Comparative Fit Index (CFI), Root Mean Square Error

of Approximation (RMSEA), and Standardised Root Mean Square Residual (SRMR), to determine if the hypothesised model offered a satisfactory fit to the experimental data. In terms of reliability, Cronbach's alpha coefficients were considered for each construct, with a cut-off value of 0.70 used as the benchmark for internal consistency.

To evaluate discriminant validity in this research, the Fornell–Larcker Criterion was employed. The method compared the square root of the Average Variance Extracted (AVE) for each respective construct with the inter-construct correlations, confirming that each respective latent variable shared additional variance with its indicators than with other constructs. The AVE coefficients were computed to confirm that the observed indicators adequately represented their underlying constructs, thereby strengthening the construct validity of the two levels of diversity, team social integration, and team effectiveness. Verifying discriminant validity was a critical stage of the analysis, as it protected against overlap between constructs and minimised multicollinearity risks (Ab Hamid, Sami, and Sidek, 2017). In this way, the Fornell–Larcker approach provided assurance that the prominent constructs in the model were both conceptually distinct and appropriately related, offering a robust foundation for testing the structural model and addressing the research hypotheses.

Where items displayed poor factor loadings or contributed to model misfit, they were systematically deleted to enhance the robustness of the measurement model. This iterative refinement ensured that only items with strong and significant loadings were retained.

3.6.6. Regression Analysis

The research employed both multiple regression analysis and Structural Equation Modelling (SEM) to test the proposed hypotheses concerning team effectiveness. Regression analysis supported estimates of coefficients that portrayed the strength and direction of the interaction between surface-level diversity, deep-level diversity, team social integration, and team effectiveness. This allowed for a possibility to determine if apparent or unobservable forms of diversity served as a significant predictors team effectiveness.

Durrheim and Tredoux (2004) underscore that multiple regression is essentially an equation with several coefficients and variables, intended to classify a set of independent

variables that collectively predict a dependent variable as accurately as possible in a linear style. This principle underpinned the analysis in the present research, as regression offered a systematic approach to quantify the predictive influence of the two levels of diversity on team effectiveness, both individually and combined. Additionally, SEM was used to validate the overall conceptual model and to examine direct and indirect effects simultaneously. This approach accounted for measurement error and enabled the researcher to test the hypothesised relationships in a single framework. By combining regression with SEM, the research ensured a robust evaluation of how the two levels of diversity combined with team social integration, influence team effectiveness. The Statistical Package for the Social Sciences (SPSS) statistical software package was utilised to perform the research data analysis. A validated statistician was hired to assist with the data analysis process.

3.7. CHAPTER SUMMARY

The research implements a positivism research philosophy, and a deductive approach will be utilised to test hypotheses derived from existing theories and concepts. The methodology for this research involves a quantitative research approach which employs a cross-sectional time horizon, focusing on a frame of data collected at a specific point in time through online survey questionnaires. The measurement instruments used were adapted from established scales to ensure validity and reliability and included constructs representing surface-level diversity, deep-level diversity, team social integration, and team effectiveness. A comprehensive data analysis results that includes both descriptive and inferential statistics, as well as confirmatory factor analysis will be presented in the next chapter.

CHAPTER 4: PRESENTATION OF RESULTS

4.0. INTRODUCTION

This chapter presents and interprets the quantitative results obtained from the empirical investigation into the influence of the two levels of diversity on team effectiveness among knowledge-intensive teams in the South African banking industry. To this effect, the research examined not only their direct influence on team effectiveness, but also the mediating role of team social integration. The research implemented a positivist philosophical perspective and employed a deductive approach, using structured online survey to collect data from a diverse sample of team members across multiple knowledge-intensive teams within one public banking entity. The data analysis was guided by the research's primary objective which is to investigate how observable features, e.g., age, gender, and ethnicity and non-observable features e.g., attitudes, personality, values, and cognitive styles influence team effectiveness. Data collected were analysed using descriptive statistics, inferential analysis, and factor analysis, which enabled a rigorous assessment of the relationships among the key variables. Model testing was performed using random coefficients regressions analysis to estimate the modus and variance of a normal distribution.

The chapter will also provide the demographic profile of the respondents to contextualise the sample characteristics. It then presents the results of the reliability and validity tests conducted on the survey instrument. The results are discussed in alignment with the theoretical frameworks underpinning the research, including Social Identity Theory, Social Categorisation Theory, and Similarity-Attraction Theory, providing insights into how identity dynamics influence team interactions and team outcomes in diverse work environments. The chapter concludes with a summary of the key findings, setting the stage for the subsequent chapter, which will discuss these results considering existing literature and the research's theoretical framework.

4.1. Data Collection Process

4.1.1. Survey Consent Form

The survey commenced with an introductory section that provided details about the researcher, the academic supervisor, and the university overseeing the research. It also presented the research topic and its purpose, giving potential respondents enough context to determine their willingness to be involved in the research. Estimated time needed to participate was disclosed upfront. Respondents were openly notified that participation was voluntary and that they could withdraw from the research at any stage without facing any negative consequences. The consent section highlighted the commitment to maintain confidentiality and ensuring the anonymity of all respondents. Contact details for both the researcher and the supervisor were included for any additional information or clarification desired by the respondent. Finally, the first question of the survey formally requested the respondents to grant permission to take part in the research, with a clear indication to either decline or accept participation.

4.1.2. Pilot Study

To ensure the research instrument was both effective and appropriate for statistical analysis, a pilot study was undertaken. This preliminary phase aimed to confirm that the questionnaire accurately captured the constructs it was envisioned to measure and aligned with the research objectives. A total of 28 respondents were involved in testing the survey tool, providing valuable feedback that helped enhance its design and clarity. The reliability results were all above the 0.7 margin and the instrument was adopted. Table 4.1 shows the Cronbach's alpha results of the pilot study. The researcher was able to improve the instrument incorporating the input from participants. More items were added to constructs which were having low scores.

Table 4.1: Pilot Study

Construct	Cronbach Alpha	No. of Items	Accepted / Rejected
Personality	0.923	5	Accepted
Attitude	0.95	5	Accepted
Values,	0.920	5	Accepted
Cognitive styles	0.842	6	Accepted
Team Social Integration	0.942	6	Accepted
Team Performance	0.957	5	Accepted
Team contribution	0.920	5	Accepted

Source: Research, 2025

4.1.3. Demographics of the Respondents

4.1.4. Response Rate

The respondents were bank employees. Data was collected during two months from February to March 2025. The respondents participated online through the self-administered questionnaire which was shared on work emails. The researcher distributed the survey instrument to each respondent meeting the criteria and 500 bank employees received the link on their email requesting them to take part in the research.

Table 4.2: Response rate

Respondents who received the questionnaire link	500
Submitted questionnaires	125
Response rate	25%

Source: Research, 2025

The survey instrument was originally sent first, and the reminder was sent as a second attempt to encourage response as there was low response. A total of 125 complete questionnaires were considered for the research. The researcher set the MS forms that only completed questionnaires would be submitted and this helped to ensure that incomplete forms were not submitted.

The MS Forms which were utilised to collect the raw data, then generated and recorded the data in MS Excel file. The MS Excel data file was exported to the Statistical Package for the Social Sciences software (SPSS) for analysis. SPSS served as the primary tool for conducting statistical evaluations in this research, with inferential statistics analysed using Amos version 28. The 25% response rate aligns with previous studies who had a low response rate in their work (Shumba, 2024).

4.1.5. Demographic Profiles

Demographic variables were collected to ensure that the sample contains respondents from different ages, genders, ethnic/ racial backgrounds, the level of education, employment period, and job roles. The aim is to ensure that respondents are experiencing a diverse team environment regarding key attributes that differentiate them from each other. This analysis provided valuable insights into the composition of the respondents in determining whether the nature of the respondents could introduce any potential bias in the findings. Given that the research sought input from only employees' team members without team leaders or their supervisors, visibility to these characteristics was essential.

4.1.6. Genders

Table 4.3 below shows the breakdown of respondents' demographics. Of the 125 respondents there was a total of 65 females (52%), 58 males (46.4%), and 2 who preferred not to mention their genders (1.6%).

Table 4.3: Genders

Gender	Frequency (f)	Percent (%)
Male	58	46.4
Female	65	52
Prefer not to say	2	1.6
Total	125	100

Source: Research, 2025

4.1.7. Age group

Furthermore, Table 4.4 below indicates, a total of 5 respondents (4%) were below the age of 25 or below; 9 respondents were in the age group range from 26 to 30 (7.2%); 55 respondents were in the age group range of 31 to 40 (44%); 40 respondents were in the age group range from 41 to 50 (32%); 13 respondents were in the age group range from 51 to age 55 (10.4%); finally, 3 of these respondents were 56 and over at (2.4%).

Table 4.4: Age group

Age group	Frequency (f)	Percentage (%)
Below 25	5	4
26-30 years	9	7.2
31-40 years	55	44
41-50 years	40	32
51-55 years	13	10.4
56+ years	3	2.4
Total	125	100

Source: Research, 2025

4.1.8. Ethnicity/ Racial Backgrounds

Table 4.5 below indicates that the bank take diversity into consideration when they are hiring employees with Africans accounting 90 (72%) majority. The other ethnic groups who participated were 7 (5.6%) coloureds. There were 10 Indian respondents who accounted for 8%. The whites were 18 and they accounted for 14.4%.

Table 4.5: Ethnicity/ racial background

Ethnicity/ race	Frequency (f)	Percentage (%)
African	90	72
Coloured	7	5.6
Indian	10	8
White	18	14.4
Total	125	100

Source: Research, 2025

4.1.9. Education level, Employment Period and Job Roles

Additional demographic variables considered for categorising respondents included their education level as depicted by Table 4.6, employment period by Table 4.7 and job roles by Figure 4.2 below. Table 4.6 and Figure 4.1 below indicate the educational level of the respondents. Majority of the respondents had postgraduate education (65.6%), followed by 35 with advanced diplomas/ bachelor's degrees (28%), and 6 had diplomas (4.8%). Only 2 respondents didn't indicate their level of education.

The aim of these three variables is to provide the researcher with deeper insight into the respondents, particularly in determining whether they are members of knowledge-intensive teams within the bank and have been with the bank at least three years. Moreover, the duration of employment helped assess the potential for bias in the responses, based on the backgrounds and team experiences of those who submitted the questionnaire.

Table 4.6: Educational level

Educational level	Frequency (f)	Percentage (%)
Matric	0	0
Post Matric Certificate	0	0
Diploma	6	4.8
Advanced Diploma/ bachelor's degree	35	28
Postgraduate	82	65.6
Total	123	98.4
Missing	2	1.6
Total	125	100

Source: Research 2025

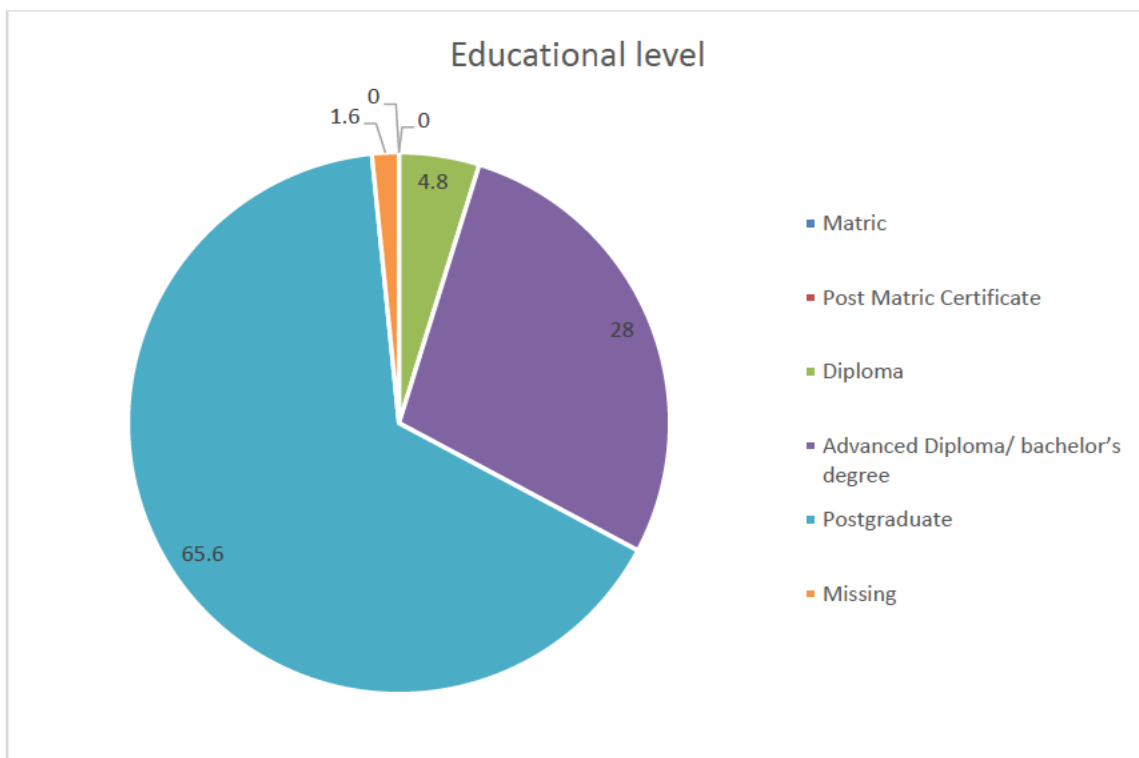


Figure 4.1: Educational Level

Table 4.7 below indicates the employment period of the respondents. The majority (37.6%) of the respondents had been working within their teams for a period between 3 to 5 years, followed closely by 32% that have been working for a period between 6 to 10 years, 17.6% for 16 years or more and finally 6.4% had been with their teams between 11 to 15 years. 2 respondents didn't indicate their employment period.

Table 4.7: Employment Period

Period	Frequency (f)	Percentage (%)
0-2 years	0	0
3-5 years	47	37.6
6-10 years	46	36.8
11-15 years	8	6.4
16+ years	22	17.6
Total	123	98.4
Missing	2	1.6
Total	125	100

Source: Research, 2025

roles. The respondents at the bottom of the period within the bank did not take part as the research's focus was to understand the influence of diversity on team effectiveness within the banking industry.

4.2. ITEM DESCRIPTIVE STATISTICS

Descriptive statistics were computed for all major research variables, including both the surface-level (Demographic) diversity variables and the deep-level diversity variables.

4.2.1. Surface-Level Analysis

The surface-level diversity construct consisted of three questions (genders, ethnic backgrounds and age) and was measured using a five-point Likert scale with options ranging from “Very Similar” to “Very Diverse”, refer to Figure 4.5 below. As these variables are categorical in nature, the most appropriate way to report their results is using the Median or the Mode as provided under Table 4.8 below. The analysis revealed a Median value of 4, indicating that at least half of the respondents perceived their teams as either ‘diverse’ or “very diverse” with respect to surface-level characteristics. Similarly, the Mode was also determined as 4, suggesting that the most frequently selected response among respondents was “diverse”, further reinforcing the general perception of demographic variety within teams.

To examine the variability in these perceptions, standard deviation (SD) values were calculated for each of the measured surface-level variables. A standard deviation of 1.168 was recorded for gender, indicating moderate variability in perceptions of genders' diversity within teams. For ethnic background, the standard deviation was slightly higher at 1.222, reflecting a marginally broader range of perceptions regarding ethnic diversity. Collectively, these standard deviation values suggest that while surface-level diversity is generally perceived as present within teams, the extent to which it is recognised varies across each of these variables. Finally, the analysis revealed that respondents utilised the full range of the Likert scale, with minimum values of 1 and maximum values of 5 recorded across all surface-level diversity variables. A minimum score of 1 corresponds to teams being perceived as very similar, while a maximum score of 5 indicates perceptions of teams as very diverse in each of these variables. This widespread response highlights the variability in team compositions within the sample and suggests that

respondents hold divergent views about the extent of surface-level diversity within their respective teams. The presence of both extremes supports the notion that the surface-level diversity construct was well captured by the measurement instrument.

Table 4.8: Surface-Level Descriptive Statistics

		Genders	ethnic backgrounds	Age
N	Valid	125	125	125
	Missing	0	0	0
Mean		3.46	3.46	3.82
Median		4	4	4
Mode		4	4	4
Std. Deviation		1.168	1.222	0.976
Minimum		1	1	1
Maximum		5	5	5



Figure 4.3: Surface-Level Descriptive Statistics

4.2.2. Deep-Level Diversity

In this research, four deep-level diversity variables were measured using items rated on a five-point Likert scale ranging from “Strongly Disagree” (1) to “Strongly Agree” (5). The results presented below offer insights into respondents’ perceptions of these variables and how they relate to team effectiveness. Similarly with surface-level diversity dimensions, deep-level diversity dimensions analysis revealed that respondents utilised the full range of the Likert scale, with minimum values of 1 and maximum values of 5 recorded across all dimensions. A minimum score of 1 corresponds to respondents “Strongly Disagree”, while a maximum score of 5 corresponds to respondents “Strongly Agree” in each of these dimensions. This widespread response highlights the variability in team’s shared internalised views about each variable within the sample and suggests that respondents hold divergent views about them within their respective teams. The presence of both extremes supports the notion that the deep-level diversity construct was well captured by the measurement instrument.

4.2.2.1. Personality

The personality variable of deep-level diversity revealed strong and generally consistent positive personality traits across the sample. As the analysis revealed in Table 4.9 below, the Mean scores observed for the five items were 3.86, 4.38, 4.27, 4.5, and 4.38, respectively and SD values observed were 0.919, 0.632, 0.797, 0.630, and 0.726, respectively. These results indicate that respondents generally agreed with the statements describing shared personality within their teams. The consistently high Mean values, particularly the two that exceed 4.0, suggest a strong perceived alignment in personality among team members. Even the lowest-scoring item, with a Mean of 3.86, still falls within the agreement range, though with slightly more variability in perception.

The SD values observed indicate a generally low to moderate level of variability in respondents’ responses, suggesting a high degree of perceived similarity in personality amongst team members. The items with the lowest SD values Items 2 and 4 suggest particularly strong consensus, while the item with the highest standard deviation in Item 1 (“I adjust my personal style in the best interest of the team”) still reflects only moderate variation revealing that there is some difference of opinion, but not widespread. Overall,

the results above suggest that team members in this research share key personalities, particularly around productivity and diligence.

Table 4.9: Personality

Personality (PER)										
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	f	%	f	%	f	%	f	%	F	%
I adjust my personal style in the best interest of the team. (Missing = 0, Mean =3.86, SD = 0.919, Minimum = 1, Maximum = 5)	3	2.40	9	7.20	17	13.60	69	55.20	27	21.60
I am a productive individual. (Missing = 0, Mean = 4.38, SD = 0.632, Minimum = 1, Maximum = 5)	1	0.80	0	0.00	4	3.20	65	52.00	55	44.00
I would rather work in a team than against it. (Missing = 0, Mean = 4.27, SD = 0.797, Minimum = 1, Maximum = 5)	2	1.60	1	0.80	12	9.60	56	44.80	54	43.20
I try to complete any assignment that is given to me with diligence.	1	0.80	0	0.00	3	2.40	53	42.40	68	54.40

Personality (PER)										
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	f	%	f	%	f	%	f	%	F	%
(Missing = 0, Mean = 4.50, SD = 0.63, Minimum = 1, Maximum = 5)										
I play a significant role in my team. (Missing = 0, Mean = 4.38, SD = 0.726, Minimum = 1, Maximum = 5)	1	0.80	1	0.80	9	7.20	53	42.40	61	48.80

4.2.2.2. Attitudes

The attitudes dimension of deep-level diversity items descriptive statistics analysis results is depicted in Table 4.10 below. The Mean values observed for these items were 4.49, 4.57, 4.33, 4.28, and 4.35, respectively, all of which reflect high to very high levels of agreement amongst respondents. The Mean values exceeding 4 for all five items reflect that most respondents agreed or strongly agreed with the attitude related items. These results suggest a strong alignment in attitudes within the teams surveyed. The highest score of 4.57 suggests a particularly strong alignment or shared perception on that specific item. The lowest Mean value of 4.28 reflects positive agreement, though with slightly more variability. Overall, this suggests a strong convergence of attitudes among team members within the teams surveyed.

There was near-universal agreement on valuing contributions regardless of gender and age, with minimal variation. This is reflected by item 1 Mean = 4.49 and SD = 0.617 (“I value each member's contribution regardless of age”) and 2 Mean = 4.57, SD = 0.614 (“I value each member's contribution regardless of gender”). Overall, the five items

measuring attitudes revealed consistently high Mean values, and SD values ranging from 0.614 to 0.779. These results suggest a strong and relatively consistent recognition among respondents of the importance of valuing team members' contributions regardless of demographic attributes, as well as an appreciation for individual differences and diverse knowledge.

Table 4.10: Attitudes

Attitudes (ATT)										
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	f	%	f	%	f	%	f	%	f	%
I value each member's contribution regardless of age. (Missing = 0, Mean = 4.49, SD = 0.617, Minimum = 1, Maximum = 5)	1	0.80	0	0.00	2	1.60	56	44.80	66	52.80
I value each member's contribution regardless of gender. (Missing = 0, Mean = 4.57, SD = 0.614, Minimum = 1, Maximum = 5)	1	0.80	0	0.00	2	1.60	46	36.80	76	60.80
I think our individual differences are a key aspect in improving performance. (Missing = 0, Mean = 4.33, SD = 0.738, Minimum = 1, Maximum = 5)	1	0.80	1	0.80	11	8.80	55	44.00	57	45.60
The diverse knowledge gained from my team has	2	1.60	1	0.80	10	8.00	59	47.20	53	42.40

Attitudes (ATT)										
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	f	%	f	%	f	%	f	%	f	%
strengthened my positive behaviour and attitudes. (Missing = 0, Mean = 4.28, SD = 0.779, Minimum = 1, Maximum = 5)										
To succeed professionally I think it's crucial to have an awareness and appreciation of my team's different backgrounds. (Missing = 0, Mean = 4.35, SD = 0.743, Minimum = 1, Maximum = 5)	2	1.60	0	0.00	8	6.40	57	45.60	58	46.40

4.2.2.3. Values

The Values diversity items descriptive statistics results are depicted in Table 4.11 below. The results reflect the internalised values individuals embrace about working with others in diverse teams. The Mean values observed were 4.27, 3.42, 4.06, 4.3 and 4.37 respectively and SD values observed were 0.734, 1.017, 0.83, 0.625, 0.603 respectively. The results reveal overall positive alignment, with most Mean scores above 4.0, suggesting that respondents embrace inclusive and diversity-affirming values. High agreement and moderate consistency are reflected in item 1 where Mean is 4.27 and SD is 0.734; respondents value diversity for its role in innovation. However, variability across items offers nuanced insights. For instance, item 5 (“I find it pleasant to interact with team members from a diverse background”) showed the highest Mean at 4.37 and lowest SD at 0.603. This suggests a shared value for intergroup engagement, which is essential for fostering collaboration in diverse teams. Item 4 (“I accommodate other’s qualities and

styles different from mine in the team”) indicates that most respondents are willing to accommodate others’ working styles, with very little disagreement, reflecting a high level of interpersonal flexibility and respect for diversity. Finally, item 2 (“Members of the team believe they receive fair treatment in tasks allocation and rewards”) stands out with the lowest Mean at 3.42 and the highest SD at 1.017. This suggests that perceptions of fairness in task distribution and rewards vary significantly, suggesting that not all respondents felt equally treated. Such divergence in perceptions of fairness could trigger negativity amongst team members.

Table 4.11: Values

Values (VAL)										
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	f	%	f	%	f	%	f	%	F	%
I embrace the team’s diverse perspectives as they bring more innovative solutions in delivering tasks. (Missing = 0, Mean = 4.27, SD = 0.734, Minimum = 1, Maximum = 5)	1	0.80	2	1.60	9	7.20	63	50.40	50	40.00
Members of the team believe they receive fair treatment in tasks allocation and rewards. (Missing = 0, Mean = 3.42, SD = 1.017, Minimum = 1, Maximum = 5)	6	4.80	14	11.20	44	35.20	44	35.20	17	13.60
Respectful dialogue across team members and diversity is something I now understand better.	3	2.40	1	0.80	18	14.40	66	52.80	37	29.60

Values (VAL)										
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	f	%	f	%	f	%	f	%	F	%
(Missing = 0, Mean = 4.06, SD = 0.830, Minimum = 1, Maximum = 5)										
I accommodate other's qualities and styles different from mine in the team. (Missing = 0, Mean = 4.30, SD = 0.625, Minimum = 1, Maximum = 5)	1	0.80	0	0.00	5	4.00	73	58.40	46	36.80
I find it pleasant to interact with team members from a diverse background. (Missing = 0, Mean = 4.37, SD = 0.603, Minimum = 1, Maximum = 5)	1	0.80	0	0.00	2	1.60	71	56.80	51	40.80

4.2.2.4. Cognitive Styles

The Cognitive diversity items descriptive statistics results is represented in Table 4.13 below depicts the Mean values observed were 4.06, 3.91, 3.17, 4.02, 4.22 and 4.08 respectively and the SD values observed were 0.722, 0.73, 0.965, 0.751, 0.779 and 0.779 respectively. The results suggest that while most team members report similar thinking and problem-solving approaches, notable variation exists in specific cognitive preferences. The Mean values with most items above 4.0 suggest that team members share similar cognitive styles in most items. While some cognitive diversity exists notably implied in item 3 ("Our team's thought processes are similar"), there is a general convergence in how team members perceive, process, and respond to information. The SD values range from 0.722 to 0.965, indicates low to moderate diversity in cognitive

styles. The highest variability appears in item 3 (SD = 0.965), suggesting that decision-making processes or preference for structured to flexible thinking may differ more widely across respondents. For instance, item 5 has the highest Mean of 4.22, implying a strong shared cognitive diversity. However, item 3 has the lowest Mean of 3.17 and highest SD of 0.965, showing greater variation in how team members approach complex problems or uncertainty, which could create cognitive friction but also innovation opportunities if well-managed.

Table 4.12: Cognitive Styles

Cognitive Styles (COG)										
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	f	%	f	%	f	%	f	%	F	%
Our team creatively breaks down complex problems to provide solutions. (Missing = 0, Mean = 4.06, SD = 0.722, Minimum = 1, Maximum = 5)	1	0.80	3	2.40	14	11.20	77	61.60	30	24.00
Our team readily comes up with creative solutions to handle unforeseen challenges. (Missing = 0, Mean = 3.91, SD = 0.73, Minimum = 1, Maximum = 5)	1	0.80	3	2.40	24	19.20	75	60.00	22	17.60
Our team's thought processes are similar. (Missing = 0, Mean = 3.17, SD = 0.965,	4	3.20	27	21.60	48	38.40	36	28.80	10	8.00

Cognitive Styles (COG)										
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	f	%	f	%	f	%	f	%	F	%
Minimum = 1, Maximum = 5)										
I participate in team activities that will have an immediate impact on how well I perform. (Missing = 0, Mean = 4.02, SD = 0.965, Minimum = 1, Maximum = 5)	2	1.60	2	1.60	16	12.80	77	61.60	28	22.40
Different perspectives are valuable to our team, workgroup, and organisation. (Missing = 0, Mean = 4.22, SD = 0.779, Minimum = 1, Maximum = 5)	2	1.60	1	0.80	12	9.60	63	50.40	47	37.60
Collaboration with a diverse team makes me reconsider my methods. (Missing = 0, Mean = 4.08, SD = 0.779, Minimum = 1, Maximum = 5)	1	0.80	4	3.20	15	12.00	69	55.20	36	28.80

4.2.3. Team Effectiveness

In this research, four team effectiveness and team social integration variables were measured using items rated on a five-point Likert scale ranging from “Strongly Disagree” (1) to “Strongly Agree” (5). The results presented below offer insights into respondents’ perceptions of these variables and how they relate to team effectiveness and team integration. Similarly with the diversity dimensions, analysis revealed that respondents utilised the full range of the Likert scale, with minimum values of 1 and maximum values of 5 recorded across all dimensions. A minimum score of 1 corresponds to respondents “Strongly Disagree”, while a maximum score of 5 corresponds to respondents “Strongly Agree” in each of these dimensions. This widespread response highlights the variability in team’s shared internalised views about each variable within the sample and suggests that respondents hold divergent views about them within their respective teams.

4.2.3.1. Team Social Integration

Team Social Integration dimension is a fundamental aspect of measuring team effectiveness under the Hackman and Wageman (2005) team effectiveness model which is being used by this research. As depicted by Table 4.13 below, the Mean values observed were 4.25, 3.86, 4.36, 3.95, 4.08 and 4.13 respectively and SD values observed were 0.692, 0.81, 0.677, 0.879, 0.858 and 0.833 respectively. These items yielded Mean scores above 3.85, with four of them above 4.0. The results represent that respondents generally perceive their teams as socially integrated. Item 3 with the highest Mean of 4.36 and lowest SD at 0.677, reflects a strong, shared perception of social cohesion among team members. Item 2 (“Decision-making in the team is fair”) had the lowest Mean of 3.86, which, while still indicating moderate to strong agreement, suggests that some teams may struggle slightly more with consistent inclusion or interpersonal bonds. The relatively higher SD of 0.81 reinforces that some variance in social integration exists across different teams or roles. The SD values ranging from 0.677 to 0.879 reflect moderate variability in perceptions of social integration, suggesting that while most teams report strong cohesion, a minority may experience lower integration. Despite some variation, the responses suggest that diverse teams in this sample exhibit a high level of social integration. These findings are further supported by theoretical perspectives such as the Similarity-Attraction and Social Identity theories, which explain how underlying similarities and shared

identities can emerge even in demographically diverse teams.

Table 4.13: Team Social Integration

Team Social Integration (TSI)										
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	f	%	f	%	f	%	f	%	F	%
Our team is doing a good job. (Missing = 0, Mean = 4.25, SD = 0.692, Minimum = 1, Maximum = 5)	1	0.80	0	0.00	12	9.60	66	52.80	46	36.80
Decision-making in the team is fair. (Missing = 0, Mean = 3.86, SD = 0.810, Minimum = 1, Maximum = 5)	1	0.80	6	4.80	27	21.60	67	53.60	24	19.20
I am willing to work with others on future projects. (Missing = 0, Mean = 4.36, SD = 0.677, Minimum = 1, Maximum = 5)	1	0.80	1	0.80	5	4.00	63	50.40	55	44.00
Our team has open and effective communication. (Missing = 0, Mean = 3.95, SD = 0.879, Minimum = 1, Maximum = 5)	2	1.60	6	4.80	21	16.80	63	50.40	33	26.40
Our team values each member's contribution. (Missing = 0, Mean = 4.08, SD = 0.858, Minimum = 1, Maximum = 5)	2	1.60	5	4.00	14	11.20	64	51.20	40	32.00

Team Social Integration (TSI)										
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	f	%	f	%	f	%	f	%	F	%
Our team has a shared goal and purpose. (Missing = 0, Mean = 4.13, SD = 0.833, Minimum = 1, Maximum = 5)	2	1.60	4	3.20	12	9.60	65	52.00	42	33.60

4.2.3.2. Team Performance: Quality Output

The Quality Output dimension evaluates how effectively and accurately teams deliver outputs, which is a component of team effectiveness under the Hackman and Wageman (2005) team effectiveness model. The results as indicated by Table 4.14 below, the Mean values observed were 4.06, 4.26, 3.97, 4.15 and 4.28 respectively and Standard Deviation of 0.791, 0.717, 0.915, 0.719 and 0.655 respectively. These results revealed that team members generally perceive their teams as consistently delivering high-quality outputs, with Mean scores ranging from 3.97 to 4.28. While item 3 showed slightly lower agreement and greater variability ($M = 3.97$, $SD = 0.915$). The item 2 had a high Mean of 4.26 and $SD = 0.717$, reflecting strong agreement among team members about alignment with broader organisational goals. This was closely followed by item 5 which had the highest Mean = 4.28 and the lowest variability $SD = 0.655$, indicating a shared perception that team composition supports efficient task execution. This finding suggests that team members are not only well-qualified but also appropriately match their responsibilities. Item 1 recorded a Mean of 4.06 and $SD = 0.791$, suggesting general agreement, albeit with slightly higher variability. The item 3 with the lowest Mean, scored 3.97 ($SD = 0.915$), indicating that while respondents agreed overall, there was more divergence in perception. This suggests that some team members may experience barriers related to resource access. The item 4 received a Mean of 4.15 ($SD = 0.719$), further confirming that most respondents believe their teams are delivering at or above the expected standard. Collectively, these findings suggest that diverse teams are not only functioning well but

are also able to maintain high levels of output quality.

Table 4.14: Quality Output

Quality Output (QUA)										
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	f	%	f	%	f	%	f	%	F	%
To meet work levels, our team has measurable targets. (Missing = 0, Mean = 4.06, SD = 0.791, Minimum = 1, Maximum = 5)	2	1.60	4	3.20	11	8.80	75	60.00	33	26.40
Our team is dedicated to achieving business strategic objectives. (Missing = 0, Mean = 4.26, SD = 0.717, Minimum = 1, Maximum = 5)	1	0.80	2	1.60	8	6.40	67	53.60	47	37.60
Our team has access to tools required to deliver quality deliverables. (Missing = 0, Mean = 3.97, SD = 0.915, Minimum = 1, Maximum = 5)	3	2.40	7	5.60	15	12.00	66	52.80	34	27.20
Output delivered by our team meets expectations. (Missing = 0, Mean = 4.15, SD = 0.719, Minimum = 1, Maximum = 5)	1	0.80	2	1.60	12	9.60	72	57.60	38	30.40
Our team consists of qualified and experienced members aligned with task requirements.	1	0.80	0	0.00	8	6.40	70	56.00	46	36.80

Quality Output (QUA)										
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	f	%	f	%	f	%	f	%	F	%
(Missing = 0, Mean = 4.28, SD = 0.655, Minimum = 1, Maximum = 5)										

4.2.3.3. Team Contribution: Team Learning and Trust

The Team Learning and Trust dimension was used as an indicator of team contribution under the broader output category of Team Social Integration, as per Hackman and Wageman (2005)'s team effectiveness model. The Mean values for these items were 4.25, 4.14, 4.11, 4.11, and 3.89, while the SD values were 0.748, 0.797, 0.775, 0.835, and 0.952, respectively. The Mean scores exceeding 4 represent a generally positive perception of team learning and trust among respondents and a strong belief in team unity and supportiveness. The highest level of agreement (Mean = 4.25) suggests that respondents strongly perceive their team as capable of learning together and adapting based on shared experiences. This reflects a core principle in Hackman and Wageman's (2005) model, which emphasizes the importance of internal team processes for achieving effectiveness.

Most respondents perceive their teams as cooperative and willing to assist one another, which is crucial for trust-building and effective collaboration. The moderate SD of 0.835 suggests some variation in experiences, possibly due to differing team dynamics. The slightly lower Mean of 3.89 (Item 5), although still above the midpoint, this item received the lowest average rating and the highest SD = 0.952. This may indicate that not all teams feel equally psychologically safe to voice dissenting opinions. The higher variability suggests divergent perceptions, perhaps influenced by team leadership or communication norms. The standard deviation values, ranging from 0.748 to 0.952, suggest a moderate degree of variability in individual perceptions. The highest variability was found in item 5 with the lowest SD = 0.952, representing that while some team members feel greater confident in this trust-related aspect, others may have greater reservations. This spread may signal the presence of sub-group dynamics or unequal participation in team learning

processes.

Table 4.15: Team Learning and Trust

Team Learning and Trust (TLT)										
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	f	%	f	%	f	%	f	%	F	%
Each member's contribution has an impact on the final deliverables. (Missing = 0, Mean = 4.25, SD = 0.748, Minimum = 1, Maximum = 5)	3	2.40	0	0.00	5	4.00	72	57.60	45	36.00
Our team exhibits a great degree of mutual support and cooperation. (Missing = 0, Mean = 4.11, SD = 0.797, Minimum = 1, Maximum = 5)	2	1.60	2	1.60	14	11.20	66	52.80	41	32.80
Our team shares experiences and learns from each other. (Missing = 0, Mean = 4.11, SD = 0.775, Minimum = 1, Maximum = 5)	1	0.80	4	3.20	13	10.40	69	55.20	38	30.40
Our team share responsibilities. (Missing = 0, Mean = 4.11, SD = 0.835, Minimum = 1, Maximum = 5)	2	1.60	5	4.00	10	8.00	68	54.40	40	32.00
Members are free to express both favourable and negative opinions.	2	1.60	10	8.00	22	17.60	57	45.60	34	27.20

Team Learning and Trust (TLT)										
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	f	%	f	%	f	%	f	%	F	%
(Missing = 0, Mean = 3.89, SD = 0.952, Minimum = 1, Maximum = 5)										

4.2.3.4. Team Contribution: Job Satisfaction

The Job Satisfaction dimension, aligned with Hackman and Wageman (2005)'s team effectiveness concept was assessed. As indicated in Table 4.16 below, the observed Mean scores were 3.67, 3.96, 3.45, 3.88, and 3.96, with corresponding SD values of 0.965, 0.777, 1.081, 0.867, and 0.846, respectively. The results suggest that respondents generally reported moderately high job satisfaction, particularly in terms of overall team performance and their experience as a team member. The relatively high Mean for items 2 and 5 ("I am satisfied with overall team performance" (3.96) and "My experience as this team member is fulfilling" (3.96)) may reflect positive alignment or perceived similarity among team members. Such similarities could foster trust and enhance interpersonal bonds, contributing to higher satisfaction. However, the standard deviation of 0.846 suggests that while most respondents agree, some may still feel disconnected or less fulfilled potentially due to lack of recognition or misalignment with team objectives.

On the contrary, the lower Mean and higher standard deviation on the work-life balance item 3 had the lowest Mean of 3.45 and the highest standard deviation of 1.081, pointing to a divergent set of experiences. It suggests that work-life balance is a key area of dissatisfaction for some respondents, with a wide range of views. This may reflect working arrangements that can ultimately impact on job satisfaction and team sustainability.

Table 4.16: Job Satisfaction

Job Satisfaction (JBS)										
	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	F	%	F	%	F	%	F	%	F	%
Our team morale is high. (Missing = 0, Mean = 3.67, SD = 0.965, Minimum = 1, Maximum = 5)	3	2.40	10	8.00	37	29.60	50	40.00	25	20.00
I am satisfied with the overall team performance. (Missing = 0, Mean = 3.96, SD = 0.777, Minimum = 1, Maximum = 5)	1	0.80	3	2.40	25	20.00	67	53.60	29	23.20
I have sufficient time for my personal and family life. (Missing = 0, Mean = 3.45, SD = 1.081, Minimum = 1, Maximum = 5)	7	5.60	16	12.80	36	28.80	46	36.80	20	16.00
I am happy with teamwork at my organisation. (Missing = 0, Mean = 3.88, SD = 0.867, Minimum = 1, Maximum = 5)	2	1.60	7	5.60	22	17.60	67	53.60	27	21.60
My experience as this team member is fulfilling. (Missing = 0, Mean = 3.96, SD = 0.846, Minimum = 1, Maximum = 5)	2	1.60	4	3.20	23	18.40	64	51.20	32	25.60

4.3. CONFIRMATORY FACTOR ANALYSIS (CFA)

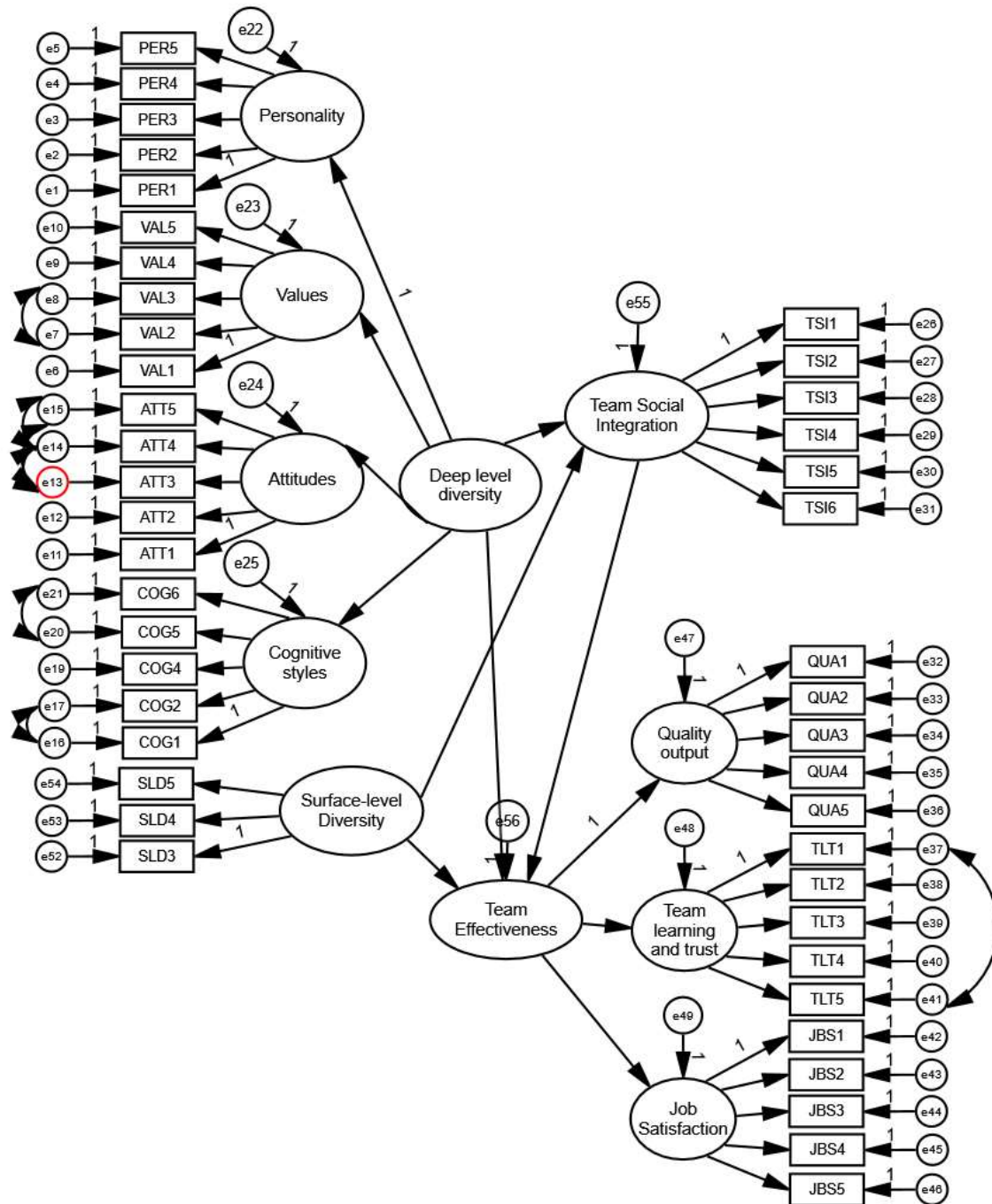
To test the model validity for all the constructs used in the research namely Surface-Level Diversity, Deep-Level Diversity, Team Social Integration, and Team Effectiveness confirmatory factor analysis (CFA) was conducted. The CFA focused on two key aspects: (1) the statistical significance of parameter estimates (i.e., factor loadings), and (2) the overall model fit. Firstly, all factor loadings were statistically significant at $p < 0.05$, indicating that the observed items validly represent their respective constructs. Secondly, model fit was evaluated using a combination of four widely accepted **goodness-of-fit indices** i.e. the chi-square to degrees of freedom ratio (CMIN/df), the Comparative Fit Index (CFI), the Standardised Root Mean Square Residual (SRMR), and the Root Mean Square Error of Approximation (RMSEA):

Index	Cut-off for Good model fit ($n < 250$)
CMIN/df	< 5.00
CFI	> 0.90
SRMR	< 0.08
RMSEA	< 0.1

In certain model structures, Modification Indices (MI) are employed to detect strong associations between items. When items reflect the same underlying construct and the MI exceeds the threshold of 10, pathways may be introduced to allow for correlation. These thresholds are regarded as general guidelines rather than rigid rules, and emphasis should instead be placed on the overall alignment of goodness-of-fit indices with recommended guidelines.

All the CFAs show reasonable validity of the factor structures. Each construct demonstrated satisfactory model fit, meeting at least 3 of the 4 recommended thresholds, thereby confirming the structural validity of the measurement model (see Figure 4.1) below.

Figure 4.6: Structural model



The results in Table 4.17 below present the CFA fit indices for each construct used in the research. A combination of key fit indices namely the chi-square statistic (χ^2), the CMIN/df, SRMR), CFI, and RMSEA were used to evaluate model fitness. Most constructs, including Personality, Values, Team Social Integration, Quality Outputs, and Team Effectiveness, show good to excellent model fit, as evidenced by acceptable values.

Values exhibited a perfect CFI of 1.000 and an RMSEA of 0.000, indicating an exceptionally strong measurement structure. Some constructs presented moderate or marginal model fit. Cognitive Style and Job Satisfaction showed weaker fit, with RMSEA values above 0.10 and significant χ^2 statistics. The overall model for Team Effectiveness, which integrates all the constructs, demonstrated a good overall fit with a CMIN/df of 1.407, CFI of 0.974, and RMSEA of 0.057, highlighting that the structural model indices offer strong evidence of the construct validity of the instruments used in this research, confirming an adequate fit.

Table 4.17: Measurement Model Fit Indices for the research Constructs

Factor	Parameters	$\chi^2(df, p)$	CMIN/df	SRMR	CFI	RMSEA
Personality	All significant	8.399 (5, 0.136)	1.68	0.038	0.978	0.074
Values	All significant	1.949 (4, 0.745)	0.487	0.0144	1.000	0.000
Attitudes	All significant	4.057 (2, 0.132)	2.028	0.0133	0.994	0.091
Cognitive style*	All significant	9.703 (3, 0.021)	3.234	0.0403	0.969	0.134
Deep-level Diversity	All significant	274.186 (160, 0.000)	1.714	0.0824	0.913	0.076
Team Social Integration	All significant	14.306 (9, 0.112)	1.59	0.0344	0.986	0.069
Quality Outputs	All significant	6.214 (5, 0.286)	1.243	0.0301	0.995	0.044
Team learning and trust	All significant	8.641 (4, 0.071)	2.16	0.0214	0.989	0.097
Job satisfaction	All significant	12.367 (5, 0.030)	2.473	0.0233	0.984	0.109
Team Effectiveness	All significant	121.000(869, 0.008)	1.407	0.0431	0.974	0.057
Surface-level diversity**	All significant	0 (0, -)	-	0	1	-

*Cognitive styles – COG3 was removed due to low standardized regression weight (< 0.4)

**Surface-level diversity – SLD1 removed due to low standardized regression weight (<0.4). SLD2 removed due to low standardized regression weight (<0.4).

4.4. INTERNAL CONSISTENCY RELIABILITY

To determine the reliability of each factor, the Cronbach alpha (α) values were calculated. For a factor to be deemed reliable, the Cronbach alpha value should be greater than 0.7, however values greater than 0.6 can be accepted in exploratory cases. The reliability of all scales was acceptable, with Cronbach's alpha coefficients ranging from 0.72 (Surface-level diversity) to 0.942 (Team Effectiveness), indicating strong internal consistency across all factors.

4.4.1. Average Variance Extracted (AVE) and Composite Reliability (CR)

AVE values for all constructs should ideally exceed the 0.50 threshold, however, should a factor have an AVE value below 0.5 but greater than 0.4 and have a composite reliability greater than 0.7, it is still deemed to have adequate convergent validity. The results of the AVE and CR presented in Table 4.18 below offer insights into the convergent validity and internal consistency reliability of the constructs used in this research. All factors in this research were found to have convergent validity as indicated.

Table 4.18: AVE and CR

Code	Construct	AVE	CR
PER	Personality	0,420	0,776
VAL	Values	0,529	0,844
ATT	Attitudes	0,556	0,856
COG	Cognitive styles	0,447	0,797
TSI	Team Social Integration	0,573	0,839
QUA	Quality Output	0,524	0,844
TLT	Team learning and trust	0,699	0,921
JBS	Job Satisfaction	0,691	0,917
TE	Team Effectiveness	0,793	0,920

Composite reliability values ranged from .717 to .921, exceeding the recommended minimum of 0.70, indicating acceptable construct reliability. The variable with lowest composite reliability score is job satisfaction (JBS) and the highest is team learning and

trust (TLT) with a score of 0,921.

4.4.2. Cronbach's Alpha

To ensure the consistency and accuracy of the research instrument in capturing the intended constructs, a reliability analysis was conducted. Each construct was individually assessed using Cronbach's alpha to evaluate the internal consistency of the measurement tool. The reliability analysis, as shown in Table 4.19 below, indicates that all constructs used in this research achieved Cronbach's alpha values greater than 0.7, demonstrating acceptable to excellent internal consistency across the measurement items. More specifically, constructs such as Team Learning and Trust ($\alpha = 0.913$), Job Satisfaction ($\alpha = 0.906$), and Team Effectiveness ($\alpha = 0.942$) showed excellent reliability, with alpha values greater than 0.9. These high scores imply that the items within each of these constructs are highly interrelated and provide a dependable measure of team outcomes. Constructs like Attitudes ($\alpha = 0.875$), Values ($\alpha = 0.826$), Quality Output ($\alpha = 0.828$), and Team Social Integration ($\alpha = 0.887$) also reflected strong reliability, reinforcing the robustness of the instrument in capturing key aspects of team dynamics influenced by diversity.

Meanwhile, Personality ($\alpha = 0.748$) and Cognitive Styles ($\alpha = 0.812$) fell within the acceptable-to-good reliability range, affirming the consistency of responses in measuring deep-level diversity characteristics. The corrected item-total correlations and Cronbach's Alpha if Item Deleted values also show that no single item disproportionately impacted the reliability of any construct. Overall, the internal consistency results support the validity and dependability of the instrument in the context of this research.

Table 4.19: Cronbach's Alpha

Construct	Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	No. of Items
Personality	I adjust my personal style in the best interest of the team.	17.53	4.525	0.412	0.756	0.748	5
	I am a productive individual	17.01	4.992	0.563	0.691		
	I would rather work in a team than against it.	17.12	4.784	0.448	0.729		
	I try to complete any assignment that is given to me with diligence.	16.9	4.755	0.666	0.659		
	I play a significant role in my team.	17.02	4.693	0.56	0.687		
Attitudes	I value each member's contribution regardless of age.	17.53	5.751	0.702	0.851	0.875	5
	I value each member's contribution regardless of gender.	17.45	5.588	0.774	0.836		
	I think our individual differences are a key aspect in improving performance.	17.69	5.233	0.72	0.845		
	The diverse knowledge gained from my team has strengthened my positive behaviours and attitudes.	17.74	5.341	0.628	0.87		

Construct	Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach 's Alpha	No. of Items
	To succeed professionally I think it's crucial to have an awareness and appreciation of my team's different backgrounds.	17.66	5.177	0.733	0.842		
Values	I embrace the team's diverse perspectives as they bring more innovative solutions in delivering tasks.	16.15	6.098	0.622	0.791	0.826	5
	Members of the team believe they receive fair treatment in tasks allocation and rewards.	17.01	5.379	0.525	0.842		
	Respectful dialogue across team members and diversity is something I now understand better.	16.36	5.555	0.676	0.775		
	I accommodate other's qualities and styles different from mine in the team.	16.12	6.3	0.701	0.777		
	I find it pleasant to interact with team members from a diverse background.	16.06	6.36	0.713	0.777		
Cognitive Styles	Our team creatively break down complex problems to provide solutions.	16.22	5.546	0.59	0.778	0.812	5
	Our team readily come up with creative solutions to handle unforeseen challenges.	16.37	5.347	0.65	0.76		

Construct	Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach 's Alpha	No. of Items
	I participate in team activities that will have an immediate impact on how well I perform.	16.26	5.406	0.602	0.774		
	Different perspectives are valuable to our team, workgroup, and organisation.	16.06	4.98	0.716	0.738		
	Collaboration with a diverse team makes me reconsider my methods.	16.2	5.774	0.453	0.82		
Team Social Integration	Our team is doing a good job.	20.38	11.317	0.594	0.884	0.887	6
	Decision-making in the team is fair.	20.77	10.115	0.735	0.862		
	I am willing to work with others in future projects.	20.26	11.454	0.578	0.886		
	Our team have an open and effective communication.	20.67	9.754	0.735	0.863		
	Our team values each member's contribution.	20.54	9.669	0.779	0.855		
	Our team has a shared goal and purpose.	20.5	9.72	0.799	0.851		
	To meet work levels, our team has measurable targets.	16.66	5.679	0.624	0.794	0.828	5
	Our team is dedicated in achieving business strategic objectives.	16.46	5.686	0.717	0.769		

Construct	Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	No. of Items
Quality Output	Our team have access to tools required to deliver quality deliverables.	16.75	5.688	0.488	0.844		
	Output delivered by our team meets expectations	16.57	5.586	0.751	0.759		
	Our team consists of qualified and experienced members aligned with task requirements.	16.44	6.248	0.604	0.801		
Team learning and Trust	Each member's contribution has an impact on the final deliverable.	16.25	8.962	0.689	0.911	0.913	5
	Our team exhibit a great degree of mutual support and cooperation.	16.36	8.232	0.818	0.886		
	Our team shares experiences and learn from each other.	16.38	8.335	0.821	0.886		
	Our team share responsibilities.	16.38	8.077	0.808	0.888		
	Members are free to express both favourable and negative opinions.	16.61	7.611	0.778	0.897		
Job Satisfaction	Our team morale is high.	15.25	9.365	0.825	0.872	0.906	5
	I am satisfied with overall team performance.	14.96	10.539	0.799	0.882		
	I have sufficient time for my personal and family life.	15.47	9.816	0.618	0.925		

Construct	Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach 's Alpha	No. of Items
	I am happy with teamwork at my organisation.	15.04	9.829	0.844	0.869		
	My experience as this team member is fulfilling.	14.96	10.135	0.802	0.879		
Team Effectiveness	To meet work levels, our team has measurable targets.	56.07	76.922	0.69	0.939	0.942	15
	Our team is dedicated in achieving business strategic objectives.	55.88	78.139	0.667	0.939		
	Our team have access to tools required to deliver quality deliverables.	56.17	78.302	0.493	0.944		
	Output delivered by our team meets expectations	55.98	77.935	0.683	0.939		
	Our team consists of qualified and experienced members aligned with task requirements.	55.86	79.995	0.571	0.941		
	Each member's contribution has an impact on the final deliverable.	55.89	77.584	0.681	0.939		
	Our team exhibit a great degree of mutual support and cooperation.	56	75.694	0.778	0.937		
	Our team shares experiences and learn from each other.	56.02	75.927	0.784	0.937		
	Our team share responsibilities.	56.02	75.185	0.776	0.937		

Construct	Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach 's Alpha	No. of Items
	Members are free to express both favourable and negative opinions.	56.25	73.93	0.75	0.937		
	Our team morale is high.	56.46	73.235	0.784	0.936		
	I am satisfied with overall team performance.	56.18	76.066	0.771	0.937		
	I have sufficient time for my personal and family life.	56.69	75.603	0.55	0.944		
	I am happy with teamwork at my organisation.	56.26	73.886	0.837	0.935		
	My experience as this team member is fulfilling.	56.18	74.63	0.805	0.936		

4.5. FORNELL-LARCKER CRITERION

Discriminant validity was evaluated using the Fornell-Larcker criterion. For each construct, the square root of AVE was greater than its correlations with other constructs, supporting discriminant validity as indicated by Table 4.20 below, For example, the square root of AVE for Surface-Level Diversity was 0.679, which is greater than its correlations with any other construct, such as Personality (0.237), Attitude (0.137), and Team Effectiveness (0.100). This suggests that surface-level diversity is a distinct construct, perceived differently from other variables in the model.

Likewise, to establish whether there are significant relationships between the factors in the research, correlation coefficients were obtained for the factors (using the factor scores). To measure correlation coefficients, we first require the relationship to be statistically significant. Once the statistical significance is determined, the direction and strength of the relationship can be measured. The relationships between many of the factors were shown to be statistically significant and all the statistically significant relationships were positive. Once relationships are measured for statistical significance and direction, the strength of the relationship can be measured using coefficient correlation value. The guideline below can be used to interpret the correlation coefficients.

Correlation interpretation

$ r < 0.3$	Small
$0.3 < r < 0.5$	Medium
$ r > 0.5$	Large

Table 4.20: Correlation Analysis (Including Fornell-Larcker Criterion)

Fornell-Larcker Criterion												
Correlations												
	SQRT(AVE)	Surface-level diversity	Personality	Attitude	Values	Cognitive styles	Deep-level diversity	Team social integration	Quality outputs	Team learning and trust	Job satisfaction	Team Effectiveness
Surface-level diversity	0.679	1	,237**	0.137	0.169	0.148	,201*	0.086	0.076	0.148	0.048	0.1
Personality	0.648		1	,596**	,557**	,545**	,784**	,515**	,549**	,460**	,476**	,547**
Attitude	0.746			1	,732**	,667**	,883**	,602**	,533**	,537**	,450**	,560**
Values	0.727				1	,676**	,879**	,680**	,652**	,662**	,640**	,724**
Cognitive styles	0.668					1	,851**	,748**	,699**	,723**	,616**	,752**
Deep-level diversity	0.856						1	,751**	,716**	,704**	,643**	,762**
Team social integration	0.757							1	,713**	,810**	,736**	,840**
Quality outputs	0.724								1	,703**	,665**	,860**
Team learning and trust	0.836									1	,751**	,915**
Job satisfaction	0.831										1	,912**
Team Effectiveness	0.891											1

** Correlation is significant at the 0.01 level (2-tailed); * Correlation is significant at the 0.05 level (2-tailed).

As depicted in Table 4.20 above, the correlation between Quality outputs and Team social integration was found to be statistically significant and strongly positive ($r = 0.713$, $p < 0.01$) which is a sign that greater quality outputs are associated with greater levels of Team social integration. Similar to Team social integration also showing a very strong correlation with team learning and trust ($r = 0.810$, $p < 0.01$) and team learning and trust exhibiting a strong positive correlation with quality outputs ($r = 0.703$, $p < 0.01$).

A notable finding is the strong positive correlation between job satisfaction and team social integration ($r = 0.736$, $p < 0.01$) signifying that members who feel integrated into their teams and experience connection report higher levels of job satisfaction. Similarly, job satisfaction correlated positively with quality outputs ($r = 0.665$, $p < 0.01$).

Team Learning and Trust showed a very strong and positive relationship with Team Effectiveness ($r = 0.915$, $p < 0.01$), highlighting the criticality of mutual learning and trust in enhancing team effectiveness. Likewise, job satisfaction had a similarly high positive correlation with team effectiveness ($r = 0.912$, $p < 0.01$), indicating that increased job satisfaction is associated with increased team effectiveness. Similarly, Quality outputs and team effectiveness also exhibited a strong positive ($r = 0.860$, $p < 0.01$), further confirming that consistent delivery of quality work is an interpretation of an effective team. Likewise, Cognitive styles and team effectiveness exhibited a strong correlation ($r = 0.752$, $p < 0.01$).

Attitudes and team effectiveness had a positive correlation ($r = 0.560$, $p < 0.01$) reflecting that team members who value others' contributions and respect individual differences tend to create exceptional effective teams. However, Personality revealed a moderate-to-strong positive correlation with team effectiveness ($r = 0.547$, $p < 0.01$) suggesting that individuals who demonstrate adaptability, diligence, and teamwork contribute significantly to their team's overall effectiveness. Moreover, values were strongly correlated positively with team effectiveness, suggesting that team members with shared values in embracing diversity were strongly linked to increased levels of team effectiveness ($r = 0.724$, $p < 0.01$).

Attitudes and values were strongly correlated positively ($r = 0.732$, $p < 0.01$), suggesting strong alignment between what individuals believe and how they act on what they believe. Cognitive styles were also significantly related to values ($r = 0.676$, $p < 0.01$).

Additionally, attitudes and cognitive styles exhibited strong correlation ($r = 0.667$, $p < 0.01$), revealing that increased inclusive attitudes towards diversity translate into openness towards diverse cognitive styles. Team social integration had a strong correlation with values ($r = 0.680$, $p < 0.01$), reflecting that a team established in shared values enriches cohesion. Cognitive styles and team social integration had a strong correlation ($r = 0.748$, $p < 0.01$).

Overall, deep-level diversity (a composition of personality, attitude, values, and cognitive styles) displayed strong positive correlations with Team Effectiveness (0.762), Team Learning and Trust (0.704), and Team Social Integration (0.751). These relationships emphasise the significant influence of deep-level attributes have on team effectiveness teams. Opposite to that, surface-level diversity indicated weakness to uncertain correlations with other constructs, such as Team Learning and Trust (0.148) and Job Satisfaction (0.048).

4.6. FREGRESSION ANALYSIS

A multiple linear regression was conducted to examine if Surface-level diversity and team social integration were predictors of Team Effectiveness. The overall model indicated by Table 4.21 below was significant, $F(2, 122) = 146.718$, $p < .001$, $R^2 = .706$. Team Social integration ($\beta = .819$, $p < .001$) positively predicted Team Effectiveness, while surface-level diversity ($\beta = 0.021$, $p = .565$) was found to not be statistically significant predictor of Team Effectiveness. Indicating that observable differences such as age, gender, or race do not have a meaningful impact on team effectiveness in this context. A multiple linear regression was conducted to examine if deep-level diversity and team social integration were predictors of Team Effectiveness. The overall model was significant, $F(2, 122) = 178.35$, $p < .001$, $R^2 = .745$. Team Social integration ($\beta = .601$, $p < .001$) and deep-level diversity ($\beta = 0.389$, $p < .001$) positively predicted Team Effectiveness.

Table 4.21: Multiple Linear Regression – Predictors of Team Effectiveness

Predictor Variables	F (df)	p-value	R ²	β (Beta Coefficient)	Significance
Surface-level diversity	F(2,122) = 146.718	p < .001	0.706	β = 0.021	Not significant (p = .565)
Team social integration	F(2,122) = 28.482	p < .001	0.568	β = 0.819	Significant (p < .001)
Deep-level diversity	F(2,122) = 178.350	p < .001	0.745	β = 0.389	Significant (p < .001)

To evaluate the assumption of regularity of residuals in the multiple regression analysis with Team Social Integration and Surface-Level Diversity as predictors of Team Effectiveness, a histogram of the standardised residuals was tested. As shown in Figure 4.4, the histogram displays a bell-shaped distribution centered around zero, implying that the residuals are approximately normally distributed. The mean of the standardised residuals is approximately zero (Mean = $-8.23\text{E}-15$), standard deviation is close to 1 (Std. Dev. = 0.992), which also indicates good standardization with N = 125, the sample size is adequate for reliable estimation. This confirms that the normality assumption of residuals was reasonably satisfied, supporting the validity of the regression model's inferences.

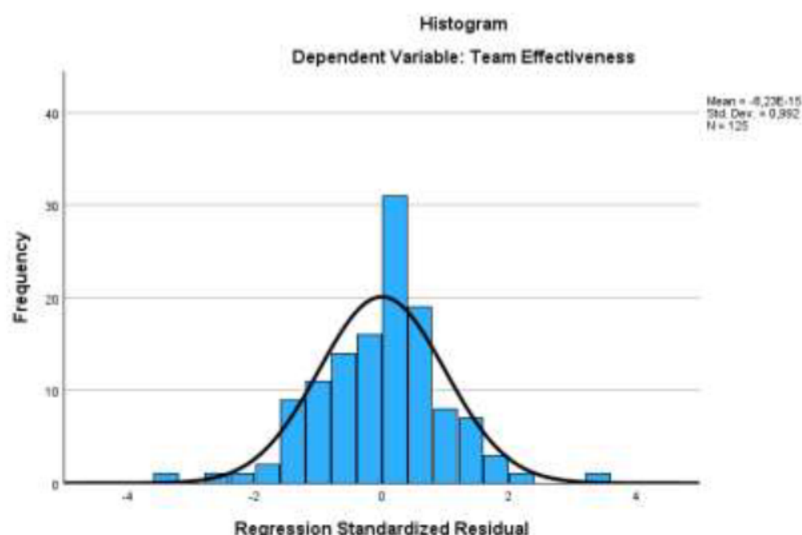


Figure 4.4: Histogram of Standardised Residuals from Multiple Regression (Predictors: TSI and SLD; Outcome: TE)

To evaluate the assumption of normality of residuals in the multiple regression analysis with Team Social Integration and Deep-Level Diversity as predictors of Team Effectiveness, a histogram of standardised residuals was examined (see Figure 4.5). The distribution of the residuals approximates a normal curve, as indicated by the bell-shaped overlay. The Mean of the residuals is close to zero (Mean = $-1.15\text{E-}14$), and the standard deviation is approximately 0.992, suggesting that the residuals are symmetrically distributed and conform to normality. This supports the validity of the regression model, and the reliability of the parameter estimations.

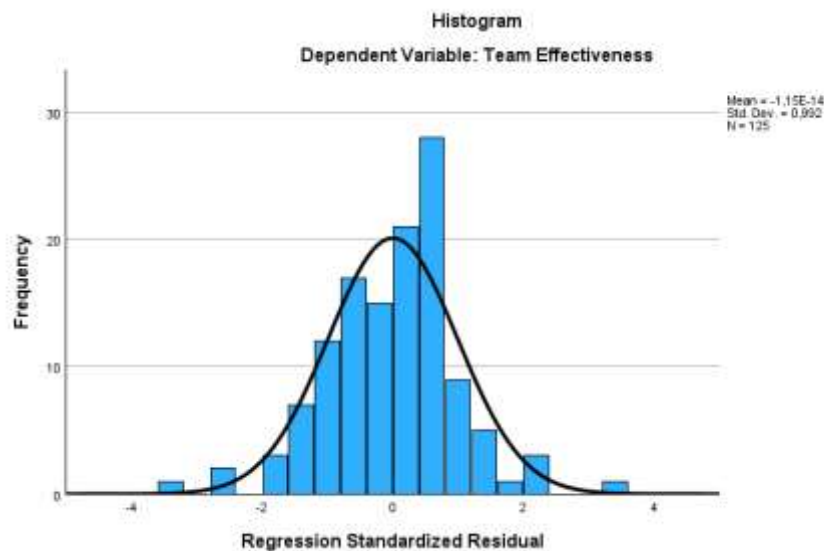


Figure 4.5: Histogram of Standardised Residuals from Multiple Regression (Predictors: TSI and DLD; Outcome: TE)

4.6.1. Hypothesis Testing

Five hypotheses for this research were tested using ANOVA on SPSS. The results as indicated on Table 4.22 below have shown that three hypotheses (H2, H4 and H5) were supported indicating statistically significant relationships between the proposed variables:

- H2: Deep-level diversity shows a statistically significant and positive relationship

with team effectiveness ($p < 0.001$), confirming support for H2.

- H4: Deep-level diversity has a significant positive impact on team social integration ($p < 0.001$), therefore H4 is supported.
- H5: Team social integration significantly contributes to team effectiveness ($p < 0.001$), confirming support for H5.

While two hypotheses (H1 and H3) were not supported due to a lack of statistical significance as indicated:

- H1: The regression results show an insignificant relationship between surface-level diversity and team effectiveness ($p = 0.253$), thus H1 is not supported.
- H3: There is no statistically significant relationship between surface-level diversity and team social integration ($p = 0.193$), indicating that H3 is not supported.

Table 4.22: Hypothesis testing results

HYPOTHESIS		SUM OF SQUARES	DF	MEAN SQUARE	F	SIG.	RESULT
H1 SLD - TE	Between Groups	5.266	11	.479	1.266	.253	Not Significant
	Within Groups	42.746	113	.378			
	Total	48.012	124				
H2 DLD - TE	Between Groups	23.279	43	.541	7.919	.000	Significant
	Within Groups	5.537	81	.068			
	Total	28.816	124				
H3 SDL - TSI	Between Groups	5.929	11	.539	1.377	.193	Not Significant
	Within Groups	44.219	113	.391			
	Total	50.148	124				
H4 DLD - TSI	Between Groups	20.694	15	1.380	18.515	.000	Significant
	Within Groups	8.122	109	.75			
	Total	28.816	124				
H5 TSI - TE	Between Groups	41.074	43	.955	8.526	.000	Significant
	Within Groups	9.074	81	.112			
	Total	50.148	124				

Note: SDL – Surface level diversity; DLD – Deep level diversity; TE – Team Effectiveness; TSI – Team Social Integration

4.7. CHAPTER SUMMARY

This chapter depicted the empirical findings derived from the investigation carried out regarding this research. The descriptive statistics of the key variables provided insight into respondents' perceptions of the two diversity levels dimensions, team effectiveness and social integration indicators in this research. All constructs were measured on a five-point Likert scale ranging from “Strongly Disagree” (1) to “Strongly Agree” (5). Descriptive statistics revealed high levels of agreement among respondents on deep-level diversity dimensions such as personality, values, attitudes, and cognitive styles as well as indicators of team effectiveness, including team learning and trust, social integration, quality outputs, and job satisfaction. Surface-level diversity, while present, showed less variability and a weaker relationship with team functioning outcomes. The reliability analysis indicates that all constructs used in this research achieved Cronbach’s alpha values greater than 0.7, demonstrating acceptable to excellent internal consistency across the measurement items.

Correlation and discriminant validity assessments (using the Fornell-Larcker Criterion) confirmed that constructs in the research were statistically distinct. Strong, positive correlations were observed between deep-level diversity variables and team effectiveness components. Team learning and trust and cognitive styles exhibited very strong relationships with team effectiveness. Regression analysis further confirmed these associations by supporting several hypotheses, indicating that deep-level diversity plays a critical role in shaping effective team dynamics. In contrast, surface-level diversity demonstrated weaker and often statistically insignificant relationships with team outcomes.

CHAPTER 5: SUMMARY, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.0. INTRODUCTION

This chapter presents a comprehensive discussion of the findings of the research, linking the empirical results with established literature to interpret the implications for the knowledge-intensive teams (KITs) in South African banking industry. The chapter revisits the research objectives and hypotheses, interpreting the degree to which the findings align with or refute the initial assumptions of the research. Attention is given to the relationships between surface-level diversity, deep-level diversity, team social integration, and team effectiveness, highlighting both direct and mediating effects. In doing so, the discussion draws on relevant theoretical frameworks and empirical evidence to contextualise the conclusions. This chapter further explores the practical significance of the findings, considers limitations of the research design, and provides recommendations for future research. The chapter concludes by summarising the key findings derived from the research and reflecting on the wider contributions to advancing knowledge on diversity and team effectiveness within knowledge-intensive environments.

5.1. RESEARCH SUMMARY

The research was designed to investigate the influence of diversity on team effectiveness in the South African banking industry. The research had a particular focus on identifying the attributes of surface-level and deep-level diversity that influence knowledge-intensive team effectiveness as a dependent variable and team social integration as a mediating factor through the following key objectives:

1. To investigate the influence of surface-level diversity on team social integration and team effectiveness of knowledge-intensive teams in the South African banking industry.
2. To investigate the influence of deep-level diversity on team social integration and team effectiveness of knowledge-intensive teams in the South African banking industry.

industry.

3. To provide recommendations on improving team effectiveness in the South African banking industry.

Through a quantitative approach involving survey data from 125 respondents, the research measured team effectiveness based on Hackman and Wageman (2005) team effectiveness three-dimensional concept to test of which these objectives were underpinned by corresponding hypotheses (H1–H5) tested.

The research integrated the Hackman and Wageman (2005)'s team effectiveness measurement concept with the surface-level and deep-level diversity conceptual model adapted from Stahl, Maznevski, Voigt and Jonsen (2010) which positioned surface-level and deep-Level diversity as input factors, team social integration as a mediating team process variable, and team effectiveness as the outcome. The model also recognised the “double-edged sword” perspective of diversity, acknowledging that diversity may offer both performance-enhancing and performance-reducing effects depending on how social categorisation and information processing unfold within teams (Milliken and Martins, 1996; Tasheva and Hillman, 2019; Hussain and Farooquie, 2021). The overall research model involved:

1. Surface-level diversity (SLD) encompasses obvious demographic features such as age, gender, ethnicity.
2. Deep-level diversity (DLD) encompasses less noticeable features such as values, attitudes, personality, and cognitive styles.
3. Team social integration (TSI) measures the quality of relationships and collaborative processes within teams, in line with Hackman and Wageman (2005)'s second team effectiveness dimension.
4. Team effectiveness (TE) measured through Hackman and Wageman (2005)'s three dimensions concept by measuring the team outcomes in terms of social processes, team performance (quality output) and team contribution fostering individual growth, learning, and job satisfaction.

Based on the research model, the research tested the following hypotheses (H) as indicated by Table 5.1 below:

H1: Surface-level diversity negatively affects Team effectiveness.

H2: Deep-level diversity positively affects Team effectiveness.

H3: Surface-level diversity negatively affects Team social integration.

H4: Deep-level diversity positively affects Team social integration.

H5: Team social integration positively affects Team effectiveness.

Table 5.1: Hypotheses and Outcomes

Hypothesis		P-Value	Remarks
H1	Surface-level diversity negatively affects team effectiveness in the South African banking industry.	.253	N.S.
H2	Deep-level diversity positively affects team effectiveness team effectiveness in the South African banking industry	.000**	Supported
H3	Surface-level diversity negatively affects team social integration in the South African banking industry.	.193	N.S.
H4	Deep-level diversity positively affects team social integration in the South African banking industry.	.000**	Supported
H5	Team social integration has a positive effect on team effectiveness in the South African banking industry.	.000**	Supported

N.S. – Not Significant; ** $p < 0.001$

5.2. DISCUSSION OF RESEARCH QUESTIONS

5.2.1. Research Question 1

What is the relationship between surface-level diversity (SLD) and team social integration (TSI) on team effectiveness (TE) of knowledge-intensive teams (KITs) in the SA banking industry?

The findings for Research Question 1 indicate that surface-level diversity had a non-significant relationship with team effectiveness ($p = .253$) and team social integration ($p = .193$). This finding suggests that observable demographic characteristics, such as age, gender, and race, do not independently drive performance outcomes in knowledge-intensive teams within the banking industry of South Africa. The findings concur with prior research by Govender and Maralack (2022) that in the banking industry of South Africa performance outcomes depend strongly on how people work together. It also aligns with Wanjiku, Gichuhi, and Mwaura (2022), who found that team members' perceptions are shaped more by collaborative experiences than by demographic differences. Furthermore, Amoakohene, et al. (2020) similarly reported that demographic factors, such as gender, may not consistently predict team integration or effectiveness, instead highlighting that team processes and member contributions often play a greater role.

The findings support H1 not being supported.

The findings also resonate with Tajfel (1974)'s social categorisation theory and findings by Harrison, et al. (1998) and Williams and O'Reilly, (1998). These studies argue that visible demographic differences can create in-groups and out-groups, reducing trust and cohesion. In the context of this research's sample, the non-significant relationship between surface-level diversity and both team effectiveness and team social integration suggests that when members differ in a noticeably manner or in visible demographic traits, the likelihood of forming cohesive, socially integrated teams diminishes which in turn constrains team effectiveness. This finding reflects the "double-edged sword" effect of diversity (Tasheva and Hillman, 2019; Hussain and Farooque, 2021). This negative effect of diversity is supported by scholars such as Harrison, et al. (1998) and Mazibuko and Govender (2017) suggesting that while Surface-level diversity can introduce different perspectives, it can also foster social categorisation, which may reduce cohesion if not

effectively managed.

Overall, in the South African banking context where demographic diversity is already institutionalised through transformation policies such as B-BBEE attention may need to shift toward leveraging these visible differences through structured integration strategies to convert potential diversity benefits into realised team cohesion.

5.2.2. Research Question 2

What is the relationship between deep-level diversity (DLD) and team social integration (TSI) on team effectiveness (TE) of knowledge-intensive teams (KITs) in the SA banking industry?

Deep-level diversity and team social integration were found to be a significant and strong predictor of team effectiveness ($p < .001$). Therefore, H2 and H4 are supported, confirming the positive contribution of deep-level diversity and team social integration on team effectiveness within knowledge-intensive teams in the South African banking industry.

Deep-level diversity presented a positive direct relationship with team effectiveness when mediated through team social integration, implying that once integration barriers are addressed, cognitive styles diversity enhances problem-solving and decision-making quality which confirms the benefit side of the double-edged sword. Before mediation of team social integration, the research revealed a significant negative relationship between deep-level diversity and team social integration, meaning higher differences in values, and attitudes reduced cohesion and trust within knowledge-intensive teams. However, authors (Ellis, et al., 2019; Triana, et al., 2021) suggest that these differences unfold over time through interaction, influencing collaboration, information processing, and cohesion. While the similarity in deep-level diversity can strengthen team harmony (Abbasi, Billsberry and Todres, 2024), dissimilarity can foster conflict if values clash (Woehr, et al., 2013). This is consistent with Woehr, et al. (2013)'s finding that values diversity can swiftly lead to conflict in teams, particularly when integration mechanisms are absent.

This finding reinforces the theoretical position that, while surface-level attributes may shape initial perceptions, it is deep-level attributes that more profoundly influence

ongoing interpersonal dynamics and cohesion over time (Harrison, et al., 1998). These results are strongly supported by prior literature such as Ellis, et al. (2019) whose research emphasised that deep-level diversity plays a pivotal role in shaping expectations and behaviours, particularly in contexts where collaboration is essential to achieving organisational goals. The current findings align with this view, suggesting that in regulated, high-performance banking environments, shared deep-level attributes such as aligned values or compatible cognitive styles create a sense of mutual understanding and collective purpose which encourages social integration.

The findings also resonate with Abbasi, Billsberry and Todres (2024)' observation that similarity in deep-level attributes promotes team cohesion, whereas dissimilarity can be a source of conflict. Interestingly, the positive association observed here suggests that either (a) the sampled teams had a relatively high level of alignment in key deep-level attributes, or (b) they possessed robust integration processes such as inclusive communication practices that mitigated the potential for conflict arising from differences. This is consistent with Jansen and Searle's (2021) work, which found that values diversity, when constructively applied, can enhance performance, satisfaction, and conflict resolution.

The findings also support the cognitive dimension as Aggarwal, et al. (2019) and Triana, et al. (2021) note, diversity in cognitive processing can enhance team innovation and decision-making, but only when supported by high-quality interaction and trust. The positive association with team social integration observed in this research suggests that these knowledge-intensive banking teams are successfully leveraging these diverse cognitive styles inputs, resulting in a richer exchange of perspectives and greater member engagement. This also resonates with Mathuki and Zhang's insight (2022) that teams where diverse employees feel valued in discussions and decision-making tend to foster more open sharing and collaboration.

Overall, the findings indicate that in the South African banking context, deep-level diversity functions as a catalyst for team cohesion rather than a barrier of team processes encourage the expression and integration of different perspectives. The dual findings also add nuance to prior research as it supports Aggarwal, et al. (2019)'s argument that the real value of diversity emerges when differences are constructively harnessed, especially in complex banking environments where diverse cognitive styles can improve risk analysis

and innovation.

5.2.3. Team Social Integration as a Predictor of Team Effectiveness (H5: TSI positively affects TE)

Team social integration was also found to be a significant predictor of team effectiveness ($p < .001$). Teams that experience higher cohesion and open communication tend to coordinate better and achieve collective goals more efficiently. This supports H5 being supported. These findings collectively indicate that deep-level diversity plays a central role in driving both team social integration and effectiveness in knowledge-intensive teams, while surface-level diversity shows no significant impact on either construct within this sample.

Further regression analysis that included both team social integration and deep-level diversity as predictors of team effectiveness showed that both variables independently and significantly predict team effectiveness, with team social integration having a slightly stronger influence ($\beta = .601$ vs. $\beta = .389$). This finding suggests a partial mediation effect, whereby deep-level diversity contributes to team effectiveness directly and also indirectly through enhancing team social integration. This integrated model underlines the importance of fostering both deep-level diversity and team social integration to optimise performance.

5.2.4. Research Question 3

What recommendations can be proposed?

The findings of this research point to a clear strategic direction that diversity, if not carefully managed, can either fuel or fracture team functioning. The negative relationship between surface-level diversity and both team social integration and team effectiveness underscores the need for purposeful integration efforts that go beyond compliance-driven diversity targets. In practice, this means strengthening integration mechanisms that encourage members to interact across demographic lines, building trust before task pressure heightens to reduce social categorisation and foster early trust (Hackman and Wageman, 2005). Leaders should be trained to identify and dismantle subtle in-group/out-group divisions, reframing differences as collective assets rather than points of separation.

Harnessing cognitive diversity will provide teams with safe platforms for open idea exchange to encourage constructive discussions (Triana, et al., 2021).

5.3. CONCLUSIONS

This research concludes that the effectiveness of knowledge-intensive teams in the South African banking industry is not shaped by surface-level diversity alone but is largely dependent on deep-level diversity and the strength of social integration. By recognising and promoting these deeper dimensions of diversity, organisations can transform the workplace teams' potential differences into opportunities for innovation, cohesion, and sustained effectiveness. The research provided both theoretical validation and practical guidance, contributing to the broader discourse on diversity management and team effectiveness. For the South African banking industry, cultivating deeper forms of diversity and strengthening integration mechanisms that move beyond mere demographic compliance will be key to achieving the sustainable team effectiveness and organisational performance that enable organisational success.

5.3.1. Principal Findings

The findings presented a clear pattern, i.e. deep-level diversity emerged as a significant and positive predictor of both team social integration and team effectiveness, whereas surface-level diversity showed no significant influence on either outcome. This reinforces the growing argument in diversity literature (Triana, et al., 2021; Woehr, Arciniega and Poling, 2013) that the real power of diversity lies in the cognitive, value-based, and attitudinal differences that shape collaboration and performance, rather than in visible demographic characteristics.

Furthermore, the findings support the 'double-edged sword' perspective on diversity, as highlighted by scholars including Milliken and Martins (1996), Tasheva and Hillman (2019), and Hussain and Farooque (2021). In the present research, surface-level diversity (SLD) demonstrated no significant effect on either team social integration (TSI) or team effectiveness (TE), suggesting that in knowledge-intensive banking teams, visible differences in demographic attributes neither enhanced nor hindered team functioning. This pattern challenges the belief that demographic diversity always benefits teams, while also disputing the idea that it inevitably leads to division and undermines cohesion.

In the contrary, deep-level diversity (DLD) yielded robust positive effects on both team social integration and team effectiveness, aligning with the beneficial double-edge of the diversity sword. The evidence that diversity in cognitive styles and values enhanced cohesion and performance supports the argument that when diversity is embedded in non-visible, task-relevant attributes, it can be a catalyst for collaboration, creativity, and performance. However, the magnitude of these benefits likely depends on the quality of integration processes as without mechanisms that foster mutual understanding and trust, deep-level differences could just as easily sharpen the negative side of the sword by driving misunderstandings or conflict.

Overall, the research achieved its intended significance by contributing both theoretically and practically as outlined in Chapter 1 in twofold:

1. To make a theoretical contribution to the diversity and team effectiveness literature by examining both surface-level and deep-level diversity in knowledge-intensive teams in the banking industry, and
2. To provide practical insights for the South African banking industry regarding the management of team diversity to enhance team effectiveness.

From a theoretical perspective, the research successfully addressed its aim by extending existing literature to simultaneously consider surface-level and deep-level diversity within the same empirical framework. This responds directly to the gap identified by prior scholars e.g., Triana, et al. (2021), Caldwell (2022), Woehr, Arciniega and Poling (2013) and Qu, et al. (2024) who noted that research on deep-level diversity remains underexplored compared to surface-level attributes.

The findings confirmed that deep-level diversity was significantly related to team social integration and team effectiveness, while surface-level diversity demonstrated a weaker or non-significant direct relationship with team social integration and team effectiveness. These results support Tasheva and Hillman's assertion (2019) that different types of diversity play distinct roles in team outcomes and thus merit differentiated analysis. Consequently, the research provides empirical evidence that strengthens theoretical understanding of the nuanced relationship between diversity types and team effectiveness in knowledge-intensive team contexts.

5.3.2. Recommendations

The research made recommendations for the management of the banking institutions and the policymakers which may help to improve productivity.

5.3.2.1. Management

The research highlights that deep-level diversity (values, attitudes, cognitive styles, and personality) is a stronger predictor of team effectiveness than surface-level diversity. For managers in the South African banking industry, the results indicate the need to design recruitment, training, and development practices that prioritise not only demographic equilibrium but also deeper individual attributes. Managers should adopt environments where trust, mutual respect, and shared values are enriched through deliberate team building exercises and cross-functional collaboration. It is fundamental to firm up team social integration processes, such as open communication, conflict resolution, and knowledge sharing practices, which act as a link between diversity and enhanced team effectiveness.

Notably, leaders should be trained to recognise that demographic diversity on its own is not adequate without the consideration of social integration for the benefits of diverse perspectives to remain intact.

5.3.2.2. Policy Makers

For policy makers, the findings highlight that transformation legislation (such as Broad-Based Black Economic Empowerment [B-BBEE]) has been effective in determining demographic representation but should be complemented by policies that also encourage and reward organisations for promoting deeper forms of diversity. Policy frameworks should stretch beyond race, age, and gender metrics to also recognise initiatives that advance inclusive organisational cultures, integrate diverse values and perspectives, and measure long-term team effectiveness outcomes. The South African banking industry, being knowledge-intensive, would particularly benefit from such policies that incentivise the combination of demographic inclusion with deeper psychological and cognitive

integration.

5.3.3. Proposal for Future Research

Although this research positively examined the identified research gap by experimenting how diversity, team social integration, and team effectiveness interact within the South African banking industry, its limitations underscores several productive avenues for future investigation. Therefore, future research should develop upon this research in several directions. First, the research employed a cross-sectional research design, which captures perceptions and relationships at a single point in time. Future research would benefit from longitudinal designs that trace how the effects of surface-level and deep-level diversity unfold as teams develop, encounter challenges, and adapt.

Second, while Hackman and Wageman (2005)'s three-dimensional concept of team effectiveness provided a robust lens for measurement, the reliance on self-reported survey data may have introduced response bias. Team members may have offered socially desirable responses when assessing sensitive issues such as diversity, inclusion, or conflict. To strengthen validity, future studies could implement mixed-methods by merging surveys with qualitative interviews, observational methods, or archival performance data (e.g., customer feedback or financial outcomes) to triangulate results.

Third, the research's focus on knowledge-intensive teams in the South African banking industry enhances contextual relevance but constrains generalisability. Banking teams operate within a highly regulated, high-stakes environment that may differ significantly from other industries. Future comparative studies across industries such as technology, healthcare, or education or cross-country analyses could enrich understanding of whether the dynamics observed here are unique to South Africa's banking industry or generalisable to other knowledge-intensive industries.

Fourth, although the research explored surface-level diversity (demographic attributes) and deep-level diversity (psychological attributes), other dimensions such as functional background, tenure diversity, or cultural diversity were beyond its scope. Given that prior research (e.g., Stahl, et al., 2010; Tasheva and Hillman, 2019) suggests that different types of diversity may exert varied influences, future research should expand the scope to include multiple diversity dimensions simultaneously. This may help explain more

nuanced patterns of team outcomes.

Finally, the mediating role of team social integration was supported in this research, yet the mechanisms through which integration develops were not explored. Future research could investigate further possible mediators and moderators, such as leadership style, organisational culture, or psychological safety, which may interact with diversity to influence effectiveness. Such an expansion would better align with calls by Jansen and Searle (2021) to account for the processes that enable diverse knowledge and perspectives to be translated into team effectiveness.

5.3.4. Contribution of the Research

The findings confirm that surface-level diversity (e.g., age, gender, and ethnicity) does not significantly predict either team social integration or team effectiveness, aligning with the inconsistent results highlighted in prior research (Schneid et al., 2016; Amoakohene et al., 2020). In the contrary, deep-level diversity (e.g., values, attitudes, personality, and cognitive styles) appeared as a significant and positive predictor of both team social integration and team effectiveness, supporting arguments by Triana, et al. (2021) and Aggarwal, et al. (2019) that deeper psychological and cognitive attributes play a more decisive role in shaping team outcomes. Furthermore, the research empirically validated the team effectiveness measurement concept by Hackman and Wageman's (2005) by showing that team social integration operates as a key driver in the process joining diversity to team effectiveness.

Given the aforementioned, the research addressed the core problem identified in the literature by making both theoretical and practical contributions. Prior studies offered an inconclusive and often contradictory picture of the role of diversity in team effectiveness (Tasheva and Hillman, 2019). By contextualising the investigation within South Africa's knowledge-intensive banking industry, the research not only filled this empirical gap but theoretically, it extended the literature on diversity by empirically validating the dissimilarity between surface-level and deep-level diversity within the less explored context of the South African banking industry. The findings support Social Identity, Social Categorisation, and Similarity-Attraction theories by demonstrating how deeper psychological attributes promote cohesion and performance, while surface-level diversity

alone does not predict team effectiveness.

For practitioners in the South African banking industry, the findings highlight the importance of recognising and leveraging deep-level diversity attributes. Banks and financial institutions should go beyond demographic compliance and actively cultivate teams that value differences in perspectives, attitudes, and cognitive styles. The research also emphasises, that team social integration is the key process that transforms diversity into effectiveness, offering actionable recommendations for leadership, training, and diversity management practices for the South African banking industry.

5.4. CHAPTER SUMMARY

This chapter discussed the findings in relation to the three research questions. For RQ1, surface-level diversity showed no significant influence on team social integration and team effectiveness, suggesting that in banking knowledge-intensive teams, professional culture and shared goals can override demographic differences. For RQ2, deep-level diversity negatively affected team social integration but positively contributed to team effectiveness when mediated through integration, highlighting the need for strong conflict management and cohesion-building mechanisms. For RQ3, recommendations emphasised proactive integration, conflict resolution, and leveraging cognitive diversity. The overall insight is that diversity, when strategically managed, can evolve from being a possible foundation for conflict into a prominent force for team effectiveness.

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ANNEXURE A: EXPLANATORY INFORMATION SHEET AND CONSENT DETAIL

10/25/25, 11:50 PM

The influence of diversity on team effectiveness in the South African banking industry:



The influence of diversity on team effectiveness in the South African banking industry: &

To whom it may concern,

My name is Hangwani Adelaide Tshivhase and I am a student at The IIE's MSA. I am currently conducting research under the supervision of Doctor Tinayeshe Shumba about "The influence of diversity on team effectiveness in the South African banking industry". The purpose of this research is to gain a better understanding of the influence of diversity on team effectiveness in the South African banking industry. The primary objective of the study is to investigate the relationship between the deep-level and surface-level diversity and team effectiveness specifically with a focus on knowledge-intensive teams in the SA banking industry. A study of this nature will not only contribute from a theoretical perspective but also provide valuable practical recommendations to banks on ways to manage team diversity to enhance team effectiveness. Subsequently, the findings of the study may have valuable implications for managers and policymakers in the private and public sectors.

I would like to invite you to participate in this research because of your role as a highly skilled individual working in a team, referred to by this study as "knowledge-intensive teams" in the South African banking industry.

Explanatory information for participants:

1. If you decide to participate in this research, you will be responding to a set of questions in an online survey format.
2. There are no risks or discomforts involved in participating in this study. On the contrary, you might derive fulfillment in sharing your own experiences, opinions, or behaviours regarding team diversity and its influence on team effectiveness in your workplace. However, if you find

<https://forms.office.com/Pages/DesignPageV2.aspx?prevorigin=shell&origin=NeoPortalPage&subpage=design&id=q7o8hSCmeEGJM4jXZBQYSu-Z...> 1/14

at any stage that you are not comfortable with the line of questioning, you may withdraw or refrain from participating without explaining your decision.

3. Note there will not be any form of compensation for participating in this research. Participation is voluntary, anonymous, and confidential.
4. Your identity will be protected as participation is anonymous and no personal identity information will be asked or collected in this research.
5. The information you contributed to this research will not be in vain as the data collected bring different viewpoints, enriching the diversity of data and objectivity to the subject matter being investigated. Therefore, once I have completed the survey, I will write summaries to be included in my research report, which is a requirement to complete my Master of Business Administration.

Participant or respondent consent

1

This research has been explained to me and I understand what participation in this research will involve. I, therefore, agree to participate in the research conducted by Hangwani Adelaide Tshivhase *

☐ Yes

☐ No

ANNEXURE B: QUESTIONNAIRE DEVELOPMENT

Table C.1: Surface-level I Rating Scale

Scale	Measurement
1	Very similar
2	Similar
3	Diverse
4	Diverse
5	Very diverse

Table C.2: Deep-level diversity and Team effectiveness Rating Scale

Scale	Measurement
1	Strongly Disagree
2	Disagree
3	Neutral
4	Agree
5	Strongly Agree

Table C.3: Research instrument development

Surface-level (demographic) diversity				CODE
Dimension	Measurement items adapted	Source	New measurement developed	
Gender	In your opinion, how diverse is your team with respect to their gender?	Mansoor (2021)	How diverse is your team with respect to their genders? (Male, Female, Prefer not to say)	Male 1 Female 2 Prefer NTS 3
Ethnicity	In your opinion, how diverse is your team with respect to their provincial background?	Mansoor (2021)	How diverse is your team with respect to their 1 ethnic backgrounds?	
Age	In your opinion, how diverse is your team with respect to their age?	Mansoor (2021)	How diverse is your team with respect to their age?	
Deep level (psychological) diversity				

Personality	1. We adjust the personal style of each member to the team as a whole	Neves (2020)	I adjust my personal style in the best interest of the team.	PER1
	2. I am a productive person who always gets the work done	Panzer (2003)	I am a productive individual	PER2
	3. I would rather cooperate with others than compete with them.		I would rather work in a team than against it.	PER3
	4. I try to perform all the tasks assigned to me conscientiously.		I try to complete any assignment that is given to me with diligence.	PER4
	5. I am an important member of the work team I belong to	Mansoor (2021)	I play a significant role in my team	PER5
Values	1. I think that teams work better if the elements that compose them are similar to each other.	Neves (2020)	I embrace the team's diverse perspectives as they bring more innovative solutions in delivering tasks.	VAL1
	2. Team members feel they are treated equitably in work	Crouch (2015)	Members of the team believe they receive fair treatment in tasks allocation and rewards.	VAL2

	assignments and other opportunities			
	3. I feel I have a better appreciation of respectful communication across differences.		Respectful dialogue across team members and diversity is something I now understand better.	VAL3
	4. I feel like it is up to me to adjust to others when their race or ethnicity presents differences in styles or characteristics	Ryan (2015)	I accommodate other's qualities and styles different from mine in the team.	VAL4
	5. I can enjoy being with people whose race ethnicity, or culture is very different than mine		I find it pleasant to interact with team members from a diverse background.	VAL5
Attitudes	1. I find it difficult taking instructions from someone, who is younger than me	Amoakohene, et al. (2020)	I value each member's contribution regardless of age	ATT1

	2. I find it difficult taking instructions from the opposite gender		I value each member's contribution is valued regardless of gender	ATT2
	3. I believe that team members' diversity is a key aspect to increase performance.	Neves (2020)	I think our individual differences are a key aspect in improving performance.	ATT3
	4. I have learned new information that has reinforced positive behaviours and attitudes.	Crouch (2015)	The diverse knowledge gained from Our team has strengthened my positive behaviours and attitudes.	ATT4
	5. I believe that an understanding of diverse backgrounds and cultures is important to my professional success.		To succeed professionally I think it's crucial to have an awareness and appreciation of my team's different backgrounds.	ATT5
Cognitive styles	1. We engage in creative action to solve problems for which there are no easy or straightforward answers	Neves (2020)	Our team creatively break down complex problems to provide solutions.	COG1
	2. We find innovative ways to deal with unexpected events		Our team readily come up with creative solutions to handle unforeseen challenges.	COG2

	3. We have the same way of thinking		Our team's thought processes are similar.	GOG3
	4. I engage in activities that will directly affect my performance	Mansoor (2021)	I participate in team activities that will have an immediate impact on how well I perform.	COG4
	5. I think that diverse viewpoints add value to our team, workgroup and organisation	Ryan (2015)	Different perspectives are valuable to our team, workgroup, and organisation.	COG5
	6. Working with employees from cultural backgrounds makes me reconsider how I approach things		Collaboration with a diverse team makes me reconsider my methods	COG6
Team Effectiveness: Team Social Integration				
Team Social Integration	1. My team is doing a good job.	Harrison, Price, Gavin, and Florey (2002)	Our team is doing a good job.	TSI1
	2. Team decisions were fair.		Decision-making in the team is fair	TSI2
	3. I am willing to work with my team members.		I am willing to work with others in future projects.	TSI3
	4. There is effective communication within the team	Bateman, Wilson and Bingham (2002)	Our team have an open and effective communication	TSI4

	5. Individuals feel proud to be a member of the team		Our team values each member's contribution	TSI5
	6. There is a common sense of purpose for this team		Our team has a shared goal and purpose	TSI6
Team effectiveness (Dependent variable)				
Task performance				
Quality output	1. There are targets for levels of work activity for the team	Bateman, Wilson and Bingham (2002)	To meet work levels, the team has measurable targets	QUA1
	2. The team is aware of the business objectives of the organisation and is committed to achieving them		Our team is dedicated in achieving business strategic objectives.	QUA2
	3. The required equipment and tools need for the project was available, and it enhance output	Amoakohene, et al. (2020)	Our team have access to tools required to deliver quality deliverables	QUA3
	4. Project completed met the quality standard specified by the client		Output delivered by the team meets expectations	QUA4

	5. Team members demonstrated a good sense of expertise		Our team consists of qualified and experienced members aligned with task requirements.	QUA5
Team contribution				
Team learning and trust	1. Individual input have influence on the overall project output	Amoakohene, et al. (2020)	Each member's contribution has an impact on the final deliverable	TLT1
	2. We improve interpersonal relationships taking into account the needs and aspirations of each member.	Neves (2020)	Our team exhibit a great degree of mutual support and cooperation.	TLT2
	3. Team members share their experience or know-how from work with other members		Our team shares experiences and learn from each other.	TLT3
	4. Team members share their work reports and official documents with other members.		Our team share responsibilities.	TLT4
	5. Members feel free to make positive and negative comments	Mansoor (2021)	Members are free to express both favourable and negative opinions.	TLT5

Job satisfaction,	1. Morale of team personnel	Utoglu (2015)	Our team morale is high	JBS1
	2. Reputation for work excellence		I am satisfied with overall team performance.	JBS2
	3. Have sufficient time for your personal or family life		I have sufficient time for my personal and family life.	JBS3
	4. We are proud of the work that we do in the organization.	Neves (2020)	I am happy with teamwork at my organisation.	JBS4
	5. We are satisfied in working in this team.		My experience as this team member is fulfilling.	JBS5

ANNEXURE C: DECLARATION ON THE USE OF ARTIFICIAL INTELLIGENCE (AI) TOOLS

I, Hangwani Adelaide Tshivhase, hereby declare that I made use of Grammarly, and ChatGPT (OpenAI, GPT-5, 2025) tools as a digital writing assistants during the preparation of this dissertation. The use of AI tools was conducted responsibly and ethically, in compliance with academic integrity principles and the institutional research “Guidelines for Responsible AI Use at The IIE”. All academic arguments, ideas, interpretations, and data analyses presented in this dissertation are my own, and all sources of information have been appropriately acknowledged and referenced according to the prescribed referencing style. The tools were specifically used as follows:

1. Language Editing

All chapters:

Both tools were used interchangeably solely for language refinement to improve clarity, academic tone adjustment, assistance with alternative phrases, paraphrasing and structuring of sentences. Grammarly was specifically used as a writing aid for spell checks, grammar and language violation checks and partial similarity checks. ChatGPT (OpenAI, GPT-5, 2025) was used specifically to summarise sections of my own drafts for clarity and consistency.

2. Explaining Complex Concepts

Chapter 4:

In addition, ChatGPT (OpenAI, GPT-5, 2025) was used extensively in Chapter 4 to assist me understand complex statistical concept for comprehension and how they must be used logically when presentation findings. The tool was not used to generate data, findings, or to substitute my own intellectual contribution to this research. A professional Statistician was hired for data analysis. But only provided partial interpretations. Hence, the tool was used as a tutor.

Signed: Hangwani Adelaide Tshivhase

Date: 31 October 2025

ANNEXURE D: LANGUAGE EDITOR CERTIFICATE

Dr Annemie Grobler

PhD (English), APed (SATI) 

Language practitioner - translation, text editing and proofreading

10 October 2025

CERTIFICATE OF EDITING

This document certifies that I have worked on the following document:

Title of document:	The influence of diversity on team effectiveness in the South African banking industry
Author:	Hangwani Tshivhase
Nature of document:	MBA mini-dissertation
Service:	Text editing and proofreading

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