Investigating the Relationship Between Employees' Demographics and First-Time-Right Measurement of Quality Performance: An Empirical Study in the Banking Sector

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Abstract

This study investigates the relationship between employee demographics (age, gender, educational background, and years of experience) and quality performance indicators in the banking sector of the UAE. Using data from 327 frontline employees of a major Islamic bank, the research employs a quantitative methodology to assess the impact of these demographic factors on quality performance. The results demonstrate significant positive correlations between age, gender, educational background, years of experience, and quality performance. The findings suggest that educational background has the highest impact on quality performance, followed by years of experience, age, and gender. Practical recommendations include the importance of tailored training programs and retention strategies to enhance human capital and organizational performance. This research contributes to the literature on human capital and demographic diversity, providing valuable insights for HR and quality management practices in the banking industry.

Introduction:

Due to the rapid advancement in technology and globalization, the market place has become highly competitive (Khajeheian et al., 2018). The same can be applied to the banking sector in terms of high competitiveness (Goldberg, 2009). Thereby, to become successful and sustainable in this sector various factors are determined in the literature out of which employees' demographic characteristics (Hassan & Olufemi, 2014; Saheed & Ireti, 2020) and the quality of internal processes (Zhang & Li, 2009; Owusu, 2017) are important elements that influence the competitiveness of organizations.

The role of people in any quality management framework has been deemed crucial for a successful implementation of quality management practices. According to the International Standards for Organizations (ISO), the role in the principle of people involvement is described as per ISO 9004:2009 refers to employees at all levels are the heart of companies and their complete involvement empowers their abilities to be used for the company's benefit. Therefore, it is important to understand the relationship between demographic characteristics of employees and their quality performance.

Furthermore, organizations tend to adapt to the external environmental changes through organizational restructure, employee layoffs and outsourcing, process engineering, and facilities relocation (Wu & Chen, 2016), which has an impact on employees' demographics specifically in multinational organizations (Triandis et al., 1993). The literature had identified a significant relationship between organizational communication and employee demography which subsequently impacts the organizational performance (Chua et al., 2018; Pratama, 2019; Kasiaheng, et al., 2021). or the individuals' performance (Nasaj, 2020; Nasaj et al., 2022). Consequently, it is imperative to assess the relation between employees' demographic characteristics and quality performance in order to effectively achieve both employees' performance and objectives of the organization. This study aims to investigate and identify the type of relationship between performance quality and demography of employees (Age, Gender, Educational background, and years of experience) and the quality performance to better support HR managers in developing and implementing effective evaluation and planning systems within the organizations.

Literature Review:

Quality Management Performance:

The term 'Quality' has been described in various ways in the literature. Juran (1947), for instance, has defined quality in terms of "fitness for use' which puts the user's best judgment in perspective, on the other hand, Crosby (1979) uses "conformance to requirements" while defining quality. Though both of the definitions provide similar meaning, the one described by Crosby implies better towards internal process in an organization referring the 'requirements' to customer needs and internal processes of organizations as well. For successful implementation of quality management practices, the role of people has been identified significantly in all quality management concepts, frameworks, and theories. Juran & Gryna (1980) has emphasized on the awareness people should hold in terms of their roles and responsibilities when implementing quality practices which also includes "know how" and employees' work experience. As per the quality guru Ishikawa (1985), training and educating employees is highly crucial and is backed up again multiple times in the literature (Crosby, 1979; Juran, 1974; Deming, 1982). Thus, the relationship between quality performance and employee demography calls for exploration which will be effective in identifying employees who may need training and engagement during the implementation of quality management practices so that they can align their work and jobs with the quality systems as well.

The banking sector has also discovered the added value through the implementation of quality management practices (Pakurár, et al., 2019; Nasaj & Al Marri, 2020; Othman et al., 2020; Elhawi, et al., 2021). The role of people in implementing quality management has been considered vital by most of these studies. For instance, in the study conducted by Luburić (2015) the involvement of people in effective implementation of these practices was discussed. However, people specific factors that affect the performance of the quality management systems wasn't identified.

One of the quality performance measures is first-time right measures, that refers to get the task done correctly from the first time with no errors (Seymour, 2020). This concept is widely used as a measure for employees' quality performance (Gewohn et al., 2018; Thomas, 2022). This study will adopt measuring the first-time right quality indicator for employees who work on submitting applications for availing services or loans as a measure of their quality performance.

Employee Demography and performance:

The variation in organization's demography or personal differences and the impact it has on organizational performance has been addressed in many studies. In any organization, human resources are vital resources and the attributes attached to employees highly impact the outcome of their performance (Saheed & Ireti, 2020; Nasaj & Badi, 2021; Nasaj, 2021; Badi & Nasaj 2023).

Researchers have defined relational demography as the variation in the demographic characteristics of employees (Depeng et al., 2021). Age, experiences, education, and gender are some of the demographic characteristics which tends to have an impact on employees' work attitude and processes which in turn impacts their performance (Kirkman et al., 2004; Depeng et al., 2021; Blaique et al., 2022). However, the relationship between relational demography and quality performance of employees specifically in the banking sector has been least explored.

The literature has examined the association between employee age and their performance, however, till present there has not been conclusive results in terms of the effect of age on performance (Christian Grund & Niels Westergaard-Nielsen 2008). According to the human capital theory, the expertise and acquired experience of an employee increases over his or her career cycle and it ultimately enriches a person's human capital value (Subramaniam & Youndt, 2005). The enhancement of an employee's skillset, knowledge, and expertise due to experience spent on the job accumulates with age and affects performance (Pahos & Galanaki, 2018). Therefore, the first hypothesis formulated is as follows:

H1: The Age of employees is significantly related to employees' quality performance indicator.

Previous research has indicated contradicting results in terms of male or female dominated workplaces and performance (Selvaraj, 2015). For instance, some searches revealed a positive impact of mixed gender group on performance compared to same gender groups (Wood 1987; McMillan-Capehart, 2003; Frink et al, 2003). Other studies showed a negative effect of male dominated sample on performance and no effect at all when the sample was female dominated (Pelled, 1997). Another study by Gupta (2013) indicated that a mild level of gender diversity increases performance while a higher level tends to negatively affect performance. Therefore, the second hypothesis is:

H2: Employees' Gender has an effect on employees' quality performance indicator.

Human capital is considered a vital aspect for the success of an organization (Mahmood & Azhar, 2015). Human capital pertains to education, experience and knowledge that the individual has acquired (Subramaniam & Youndt, 2005; Niklas et al., 2015). The educational background and years of experience of the employees are some of the demographic factors that has been investigated by previous literature. The more the educational level of employees is higher the more productive they will be (Ming-Jiuan Wu & Shin-Tien Chen, 2016). Hence, we have determined the third hypothesis to assess the relationship between employees' educational background and quality performance indicator.

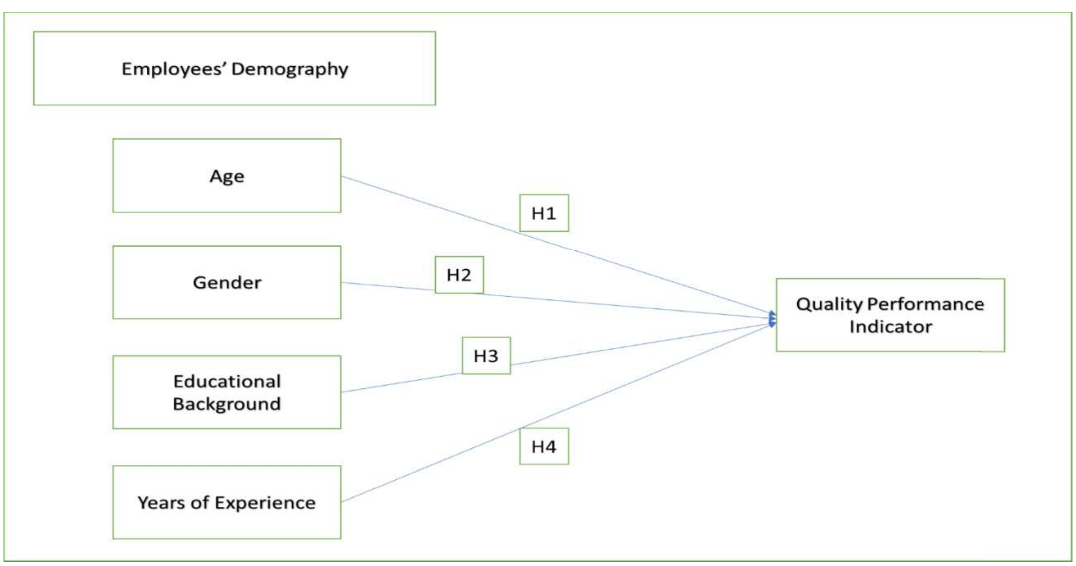
H3: Employees' educational background is significantly related to employees' quality performance indicator.

Human capital is a major factor for enhancing firms' assets and employees in order to increase competitive advantage of the firm (Alnachef & Alhajjar, 2017). As indicated earlier, human capital includes years of experience in addition to acquired skills and knowledge. To enhance knowledge skills and social assets of an individual, human capital relies on education, training and other professional initiatives. It will ultimately lead to employee satisfaction and performance that will result in enhanced organizational performance (Alnachef & Alhajjar, 2017). Research indicates that employees who have the opportunity to learn within their organization tend to have stronger work engagement which ultimately enhances performance (Blaique et al., 2022). Therefore, the fourth hypothesis states the following:

H4: Years of experience that the employees have is significantly related to employees' quality performance indicator.

Based on the above discussion, the research conceptual frame work is represented in figure1.

***Figure 1**: Conceptual Framework*



Methodology:

Sampling and Research Techniques

The aim of this research is to investigate the relation between employees' demography and their quality performance indicator in the banking sector in UAE, one of the biggest Islamic bank that operates in UAE has agreed to help us in conducting our research as a consultative report for them, the bank management expressed their desire to keep the bank name anonymous and the collected information will be used to report statistical relationships with no reference to employee's name. Data were collected from employees working as front-line employees mainly working in the branches. 327 employees were included in this study, 136 were female and 191 were male. Since the main aim of this research is to study the statistical relationship among the research variables, a quantitative research methodology deemed appropriate to follow (Hair et al., 2010). In order to test the hypotheses and to identify the type of relationships among the variables, a range of statistical tests were applied using SPSS v.23 software.

Measurement

Dependent variable: Quality Performance Indicator (QPI)

We calculated QPI based on the below equation used by the bank management to track and control quality performance indicator for of the frontline employees, this indicator is calculated as the following:

$$QPI = \frac{\text{Total number of submitted application} - \text{number of returned applications}}{\text{Total number of submitted applications}}$$

Total number of submitted application refers to the total number of applications that the employee has have logged in the system.

Number of returned applications refers to the number of times the application has been returned back to the employee for missing documents, wrong data entry, or failure to adhere to the product policy. Therefore, in this study we will use the above-mentioned formula to calculate QPI.

Independent Variables:

In order to collect the primary data of our chosen sample of branch frontline, a survey was developed to collect which included gender, age, educational background and years of experience in the same field.

For gender variable the classification considered was male and female. As for the age of the employees, the data collected ranged from (18 years old till 52 years old) and then further categorized in seven categories with four years gap in each age range.

Employees' educational background was measured by three levels (High school, Bachelor degree and Master's degree or higher). As per the years of experience the research adopted a scale of four levels (New joiners: less than a year, 1 to 3 years, 3-5 years and 5 or above years).

Data Analysis and Results

The research participants profile is summarized in table1.

Table 1: Participants' profile summary

Variable	Item	Frequency	Percentage
Gender	Female	136	**41.6**
	Male	191	**58.4**
Age	18 - 22	45	**13.8**
	23 -27	116	**35.5**
	28 - 32	81	**24.8**
	33- 37	49	**15.0**
	38- 42	19	**5.8**
	43- 47	10	**3.1**
	48 - 52	7	**2.1**
Experience	> 1	80	**24.5**
	1 – 3	146	**44.6**
	4 – 5	71	**21.7**
	5 <	30	**9.2**
Education	High School	53	**16.2**
	Bachelor	255	**78.0**
	Master	**19**	**5.8**

Table 2 describes the Correlation matrix among the variables and the variables' descriptive statistics.

Table 2: Correlation matrix and descriptive statistics

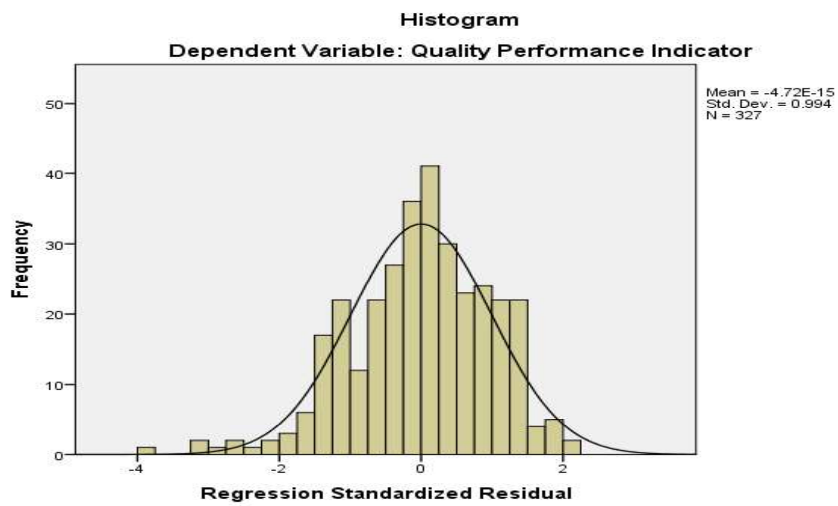
	Mean	Std. Deviation	1	2	3	4	5
1-Gender	1.584	.4936	-				
2-Age	2.813	1.3697	.053	-			
3-Experience	2.156	8983	.154**	.470**	-		
4-Education	1.896	4583	120*	.106	.047	-	
5-Quality Performance	77.2331%	17.37970%	.203**	.519**	484**	.228**	-

Note: N= 406. *p<.05, **p<.01.

As shown in table 2, the employees' demography: Age (519**), gender (203**), education (484**) and years of experiences (228**) are significantly correlated with employees' quality performance indicator. To further explore the relationships among the variables, a multiple regression analysis was conducted.

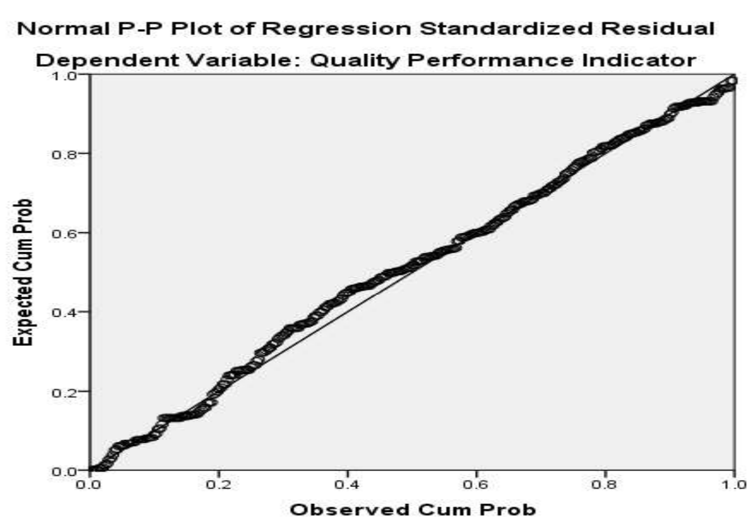
Quality performance indicator normality assumption was tested before running the regression analysis Normality test results are presented in figures 2 and 3.

Figure 2: *Quality Preference Indicator Normality test*



As demonstrated in figure 2, the normality assumption was met.

Figure 3: *Quality Preference Indicator P-P Plot*



The normal plot of the residuals illustrated in figure 3 shows the points close to a diagonal line; thus, the residual normality is satisfied as well, with no obvious outliner to be identified. therefore, we can run the regression analysis for the research model.

The overall repression model is significant as demonstrated by table 3:

Table 3: *Overall Regression Model*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38196.557	4	9549.139	51.015	.000[b]
	Residual	60273.081	322	187.183		
	Total	98469.638	326			

a. Dependent Variable: Quality Performance Indicator

b. Predictors: (Constant), Years of experience, educational background, Gender, Age

Table 4 demonstrates that the hypothesized relationships are significant

Table 4*: Regression Analysis Results*

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	33.979	4.113		8.262	.000		
	Age	4.566	.630	.360	7.248	.000	.771	1.297
	Gender	4.240	1.565	.120	2.710	.000	.963	1.039
	Educational	6.144	1.674	.162	3.670	.000	.975	1.025
	Experience	5.586	.966	.289	5.781	.000	.762	1.312

a. Dependent Variable: Quality Performance Indicator

Based on the results, it is safe to say that there are no apparent multicollinearity problems in the model, since none of the predictor variables has a variance inflation factor (VIF) greater than ten.

In addition, the employees' demographics variables (Age, Gender, Education and Experience) have a positive significant relationship with the employees' quality performance indicator at 99% confidence level. Therefore, H1, H2, H3 and H4 are accepted.

As demonstrated in table 4, the highest variable contributing to employees' quality performance is educational background with a positive value of (6.144) then years of experience with a positive value of (5.586) then Age with a positive value of (4.566) and finally gender with a positive value of (4.240).

To further understand the relationships between employees' gender and quality performance, t-test was applied to highlight the differences in male and female quality performance. The t-test analysis results are represented in table 5 and table 6.

***Table 5**: T-test Quality Performance Indicator and Gender*

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Quality Performance Indicator	Female	136	73.0537%	20.39339%	1.74872%
	Male	191	80.2090%	14.18994%	1.02675%

***Table 6:** Independent Samples Test Quality Performance Indicator and Gender-*

Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Quality Performance Indicator	32.257	.000	-3.742	325	.000	-7.15536%	1.91222%	-10.91725%	-3.39347%
			-3.529	225.114	.001	-7.15536%	2.02786%	-11.15138%	-3.15934%

Based on the results demonstrated by the t-test analysis the rejection of H2 null hypothesis is supported since the equal variances assumed was statistically significant and hence, we looked at the equal variances not assumed was (0.001) as illustrated in table 6, therefore we can reject the null hypothesis of H2. In addition, table 5 illustrate that the female overall average quality performance is (73.0537%), whereas male quality performance is (80.2090%).

Discussion

This research offers several contributions. First it attempts to highlight the importance of age and gender on quality performance. It also adds to the human capital theory on the importance of leveraging knowledge and skills of employees as well as retaining employees with relevant and necessary experience. The findings of this research indicate that employees' age has a positive relationship with quality performance. This result challenges pervious findings that indicate that performance declines with an aging workforce (Bratsberg et al., 2003). Nonetheless, this result is supported by pervious findings that indicate that performance does not decrease with an aging workforce (Ng & Feldman, 2008).

The second hypothesis tested whether employees' gender has an effect on employees' quality performance. The findings of this study indicate that there is a statistical relation between employees' gender and their quality performance. After comparing the mean of male performance against the female performance as indicated in Table 5, results show that the female average quality performance is (73.0537%) and the male average quality performance (80.2090%). When we compare this with the whole sample mean (77.2331%) we can infer that the male quality performance is comparatively higher than that of the females. There are several explanations for the findings on the effects of gender differences on quality performance. One possible explanation is that females in our sample may actually be performing less than their male colleagues. Another explanation is that gender-based stereotypes might strongly influence the performance of employees. Research indicates that the gender effect on performance may be evident through institutional channels, like gender differences pertaining to culture, and discrimination (Aidis et al., 2007; Terjesen et al., 2009; Hoang et al., 2019). Countries in the Middle East region still to some degree face challenges of gender stereotype at the workplace (Jalbout, 2015).

Our finding is consistent with previous research that explained, for instance that men perform better than women in negotiation and bargaining (Kray & Thompson, 2004; Eckel et al., 2008; Vandegrift & Yavas, 2009). Other studies also indicated that gender differences are prevalent in business motivation and skills where females are less likely to be motivated compared to men by growth and profits (Anna et al., 1999; Morris et al., 2006).

The final two hypotheses investigated whether employees' educational background and years of experience have a relation with employees' quality performance. These findings are consistent with previous research. Years of experience and educational background as constituents of human capital and have a significant impact on performance as indicated by previous studies (Rahman and Azhar, 2011; Wu & Chen, 2016; Alnachef & Alhajjar, 2017). It is expected that employees human capital becomes richer as they acquire more knowledge and gain more work experience. This in turn is expected to have a positive impact on their work performance (Subramaniam & Youndt, 2005). Our findings are inline with previous research that found a positive relation between education and performance in banking sector, such as King et al. (2016) and Elsharkawy et al. (2018) that they found a positive relation between Banks CEOs education and their performance. As per years of experience relationship with performance our results are supported by previous literature that found a similar positive relationship in the banking sector (Gunu et al., 2013; Zheng et al., 2016)

Practical and Managerial Recommendations:

The findings of this study have major practical implications relating to the role of employees' demography on quality performance. Our findings indicate a relationship between age and quality performance which is similar to previous results as indicated earlier. This is an indication that employees are valuable assets to the organization. As employees advance in age, their performance might also enhance. In their study, Kooij et al. (2013) explained that the relationship between maintenance HR practices and employee well-being gets stronger with age. Aging employees are expected to focus less on promotion and career development, and more on allocate their resources towards maintenance and regulation of loss (Baltes et al., 1999). Career goals, and alternatively the utility of HR practices, will change with age. Therefore, HRM professionals and senior managers are advised to pay less attention to development HR practices, and expand HR practices that will advance well-being of aging workers. In addition HR mangers should be aware that although young employees might have enthusiasm to do work they need to make sure that they get the appropriate training to be able to perform with high quality.

Based on the findings, male employees show high quality performance than their female counterparts. Therefore, it is highly advisable that senior managers offer adequate on the job training for female employees to help them advance and enhance their performance. Since it has been established by literature, as indicated previously, that women's motivational sources differ from men, HR managers might invest in motivational schemes tailored specifically to the needs and wants of female employees.

The findings of the study also indicate a significant relationship between years of experience and educational background and quality performance. Various research has indicated the positive impact of human capital on employees' satisfaction and performance as well as organizational outcomes such as competitive advantage, productive and performance (Kim et al., 2015; McIver et al., 2013). Therefore, the findings of this study shed additional light on the importance of human capital as a driver of firms' overall performance. Senior managers and HR personnel are advised to provide retention programs to existing employees who have invested in knowledge and professional experience in order to tap in human capital which is vital for performance and competitive advantage of their organizations. HR managers could also offer programs of continuous learning and training and development for existing employees that would enhance their human capital and ultimately performance. And finally, since education demonstrated a positive relation with employees' quality performance, HR department should consider giving a set of motivators for employees to further pursue their educational development by offering lowering their working hours, interest-free educational loans for staff to help them paying their educational fees or any other practices that stimulate the employees to further develop his education level.

Limitations and Future Research Implications

The research has several limitations. The sample utilized in this study was collected from one single bank, hence the generalizability of this research might be challenged. In addition, the data was collected over a period of three-month quality performance report. Future research built on longitudinal data and a sample from several organizations is recommended to validate the research findings. Future research can also incorporate additional demography data that might impact quality performance such as marital status, nationality and geographical location of employees. Based on the results of the impact of gender differences on quality performance, it would be interesting to explore this relationship in different geographic locations and across various sectors.

Conclusion:

The study aimed at determining whether or not a statistical relationship between employees' demographic characteristics and their quality performance indicator exists in the banking industry. In this study we determined that there is a relation between the two variables. This study contributes to the theory of human capital on further stressing the importance of years of experience and educational background of employees on quality performance management. These results have significant practical and managerial implications, specifically for quality and human resource managers. HR mangers are advised to plan and monitor systems that can impact the selection and recruitment of high performing individuals for positions in an organization. Since quality performance has a positive relation with organizations innovative performance and or organizational competitiveness (Nasaj & Al Marri, 2020; Badi & Nasaj 2023), quality mangers are advised to pay attention to the employees' demography as a factor of success of new systems relating to quality concepts.

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