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Social Integration and Employee Engagement in Tier-One Deposit Money Banks in Akwa Ibom State.

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Abstract

This study examined the influence of social integration on employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State. Specifically, it investigated the impact of team cohesion and diversity and inclusion on employee engagement within these banks. A survey research design was employed, targeting a population of 1,116 bank employees. A sample of 294 participants was determined using the Taro Yamane formula for sample size calculation. Data were collected through a structured questionnaire and analyzed using regression techniques. The findings indicated that team cohesion has a significant and positive effect on employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State. Similarly, diversity and inclusion were found to significantly and positively influence employee engagement. Moreover, team cohesion and diversity and inclusion collectively exert a significant and positive impact on employee engagement. It was concluded that team cohesion and diversity and inclusion are critical determinants of employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State. Consequently, it is recommended that these banks actively foster team cohesion and promote diversity and inclusion through initiatives such as team-building activities, inclusive leadership training, equitable recruitment, and collaborative projects. Implementing such strategies is likely to enhance employee engagement, productivity, retention, and overall organizational performance.

Keywords: Social Integration, Team Cohesion, Diversity and Inclusion, Employee Engagement and Tier-one Deposit Money Banks

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Introduction

Employee engagement in modern organizations is shaped not only by formal structures, incentives, and work processes but also by the quality of social relationships that exist within the workplace. In the banking sector, particularly among tier one deposit money banks that operate under intense competition, stringent regulatory frameworks, and dynamic customer expectations, the ability of employees to collaborate effectively, communicate openly, and develop a sense of belonging is central to organizational success. As these banks in Akwa Ibom State work to maintain operational efficiency and sustain competitive advantage, the social climate within the workforce becomes a crucial determinant of how strongly employees connect with their roles and the institution.

Social integration, understood as the extent to which employees feel connected, included, and bonded within their work environment, has gained prominence as a significant predictor of employee engagement (Dumas *et al.,* 2013). In the context of the banking industry, where teamwork, information sharing, and coordinated service delivery are essential, social integration influences employees' emotional attachment, discretionary effort, and willingness to contribute to organizational goals. Two fundamental components of social integration are team cohesion and diversity and inclusion, both of which have profound implications for how employees experience and engage with their work.

Team cohesion refers to the degree of unity, collaboration, and interpersonal support within work teams. In tier one banks, where employees frequently depend on one another for successful transaction processing, customer service delivery, risk management, and sales performance, cohesive teams foster trust, effective communication, and collective responsibility. Research shows that cohesive teams demonstrate higher levels of motivation, adaptability, and commitment (Park *et al.,* 2017; Grossman *et al.,* 2021). In banking operations, often characterized by high pressure, tight deadlines, and customer facing demands, team cohesion enhances problem solving, strengthens morale, and encourages employees to actively engage in their roles.

Diversity and inclusion involve both the representation of employees from various cultural, ethnic, demographic, and professional backgrounds, and the deliberate creation of an environment where all individuals feel valued and empowered to contribute. In a socially diverse society like Nigeria, inclusive organizational practices are critical for unlocking the benefits of a heterogeneous workforce, such as richer perspectives, innovation, and improved customer relations. Conversely, when employees experience exclusion, discrimination, or inequity, engagement tends to decline, as feelings of alienation and dissatisfaction hinder active participation (Ekejiuba *et al.,* 2023). Within tier one banks in Akwa Ibom State, fostering an inclusive culture is essential for enhancing employee commitment, reducing turnover, and improving service quality.

Employee engagement itself denotes emotional, cognitive, and behavioral connection employees have with their work and their organization. Engaged employees demonstrate enthusiasm, dedication, and a willingness to go beyond basic job requirements. In banking, engagement is vital because it influences service excellence, compliance adherence, customer satisfaction, innovation, and organizational reputation. Factors that shape engagement include leadership style, motivational practices, work environment, and interpersonal relationship (Liu, 2022, Edem *et al., 2*025). Among these, social dynamics, such as supportive teams, inclusive cultures, and a sense of belonging, play a particularly important role in determining how connected employees feel to their work and their organization.

Despite the recognized importance of social integration within the workplace, there remains a notable gap in empirical research examining how social integration influences employee engagement within tier one deposit money banks in Nigeria, particularly at the state level. While previous studies have explored issues such as motivation, leadership, job satisfaction, and organizational commitment in the banking sector, limited attention has been given to how team cohesion and inclusive practices shape employee engagement. This gap is even more relevant in Akwa Ibom State, where regional cultural diversity and organizational structures may influence employee relationships and workplace experiences in unique ways.

Understanding the relationship between social integration and employee engagement in this context is therefore both timely and essential. Insights from such research can guide management in designing strategies that strengthen team effectiveness, foster inclusivity, and promote a socially cohesive work environment. These improvements could enhance employee morale, increase engagement, and improve organizational outcomes such as customer satisfaction and service efficiency. This study is thus significant as it provides evidence based recommendations for building cohesive and inclusive workplaces in tier one deposit money banks in Akwa Ibom State, ultimately promoting a more engaged and productive workforce.

Statement of the Problem

Employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State remains notably low, as reflected in diminished enthusiasm, weakened commitment, and declining service quality. While factors such as heavy workloads and inadequate recognition have been acknowledged, limited scholarly attention has been directed toward social integration, particularly team cohesion and diversity and inclusion. Many departments continue to function in silos, marked by weak interpersonal collaboration, low trust, and subtle exclusionary practices that erode employees' sense of belonging. These conditions undermine psychological safety and diminish employees' willingness to demonstrate discretionary effort.Although existing studies within the Nigerian banking sector largely emphasize leadership, compensation, and job stress, they overlook the social integration dimensions that shape engagement. This omission constrains a holistic understanding of the relational mechanisms that influence employee commitment. Addressing this gap is essential for developing more comprehensive strategies that strengthen engagement and enhance overall organizational performance.

Objectives of the Study

The primary objective of this study was to investigate the influence of social integration on employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State. The specific objectives were to:

i. examine the influence of team cohesion on employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State;

ii. evaluate the impact of diversity and inclusion on employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State; and

iii. examine the combined effect of team cohesion and diversity and inclusion on employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State.

Hypotheses of the Study

H_{01}: Team cohesion has no significant effect on employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State.

H_{02}: There is no significant impact of diversity and inclusion on employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State.

H_{03}: There is no significant combined effect of team cohesion and diversity and inclusion on employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State.

Review of Related Literature

Social Integration

Social integration is the process through which individuals and groups become connected, included, and able to participate fully in the economic, social, and institutional life of a society. It involves reducing social exclusion, ensuring equal access to opportunities, and strengthening the sense of belonging among people of different backgrounds, income levels, and regions. When effectively achieved, social integration enhances trust, cooperation, and overall collective well-being (Zhang *et al.,* 2024; Wang *et al.,* 2025)

Tier-One Deposit Money Banks (DMBs) contribute to social integration by expanding financial inclusion through accessible accounts, mobile banking, and simplified services that bring marginalized groups into the formal economy (Lawal *et al.,* 2021, Edem *et al.,* 2025). By offering credit to households, farmers, and small businesses, they support economic participation and help reduce poverty. Their branch networks and digital platforms also bridge regional disparities, especially in rural areas, while financial literacy programs empower individuals to manage their resources effectively (Hasan *et al.,* 2021; Sam‑Abugu *et al.,* 2025). A stable banking system fosters trust, encouraging savings and investment, which further strengthens social cohesion.

In essence, DMBs enhance social integration by ensuring broad and equitable access to financial services that promote participation and development across society.

Team Cohesion

Team cohesion refers to the strength of relationships, trust, and collaboration among team members, fostering unity, shared goals, and efficient communication. High cohesion enhances problem-solving, decision-making, and resilience under pressure (Hagemann & Kluge, 2017; Choudhury & Das, 2024). In the context of tier one deposit money banks, strong team cohesion is critical for seamless operations, risk management, and delivering superior customer service. It ensures departments from retail banking to compliance work synergistically, driving organizational performance, innovation, and stakeholder confidence, which are vital in the highly regulated, competitive banking sector. Cohesive teams also better navigate market volatility and regulatory challenges, sustaining the bank's stability and reputation (Afolami,2020)

Diversity and Inclusion

Diversity and inclusion (D&I) involves creating workplaces where differences in gender, ethnicity, age, ability, and thought are valued, and everyone has equitable access to opportunities. D&I fosters innovation, improves decision-making, enhances employee engagement, and drives sustainable organizational growth (Covington *et al.,* 2025).

In the context of deposit money banks, embracing D&I is crucial for competitive advantage. It enables banks to understand diverse customer needs, attract top talent, promote equity in leadership, and strengthen corporate reputation. Inclusive banking environments improve collaboration, risk management, and innovation, positioning these banks as resilient leaders in the financial sector (Roy, 2022).

Employee Engagement

Employee engagement describes emotional commitment and involvement employees have toward their organization, influencing productivity, retention, and overall performance. Engaged employees are motivated, proactive, and aligned with organizational goals, fostering a positive work culture (Awu *et al*, 2025; Edem *et al.*, 2025). In the context of deposit money banks, high employee engagement is critical: motivated staff enhance customer service, ensure accurate and efficient transactions, and drive innovation in banking products. Conversely, disengaged employees can lead to errors, poor customer experiences, and reduced financial performance (Wegwu,2023). Thus, fostering engagement in banks directly supports operational excellence, customer loyalty, and profitability.

Theoretical Framework

The study is anchored on Social Exchange Theory (SET) developed by Blau (1964). The theory posits that social behavior is the result of an exchange process in which individuals seek to maximize benefits and minimize costs in their interactions. At its core, SET emphasizes reciprocity, trust, and mutual obligation. Positive actions are expected to generate favorable responses, creating a cycle of interdependence and cooperation (Malmström & Johansson, 2016; Aju & Beddewela, 2020)

In organizational contexts, SET provides a critical lens for understanding social integration and employee engagement. Social integration refers to the degree to which employees feel connected, supported, and accepted within the workplace. According to SET, employees who perceive equitable exchanges, such as support, recognition, and fair treatment, are more likely to reciprocate with behaviors that reinforce social cohesion, collaboration, and organizational citizenship. This aligns with the notion that favorable social exchanges foster a sense of belonging, reduce workplace conflict, and enhance collective identity (Kao *et al.*, 2023).

Employee engagement, defined as the emotional and cognitive commitment an employee has toward their organization, is also theoretically anchored in SET. When employees experience positive exchanges, such as recognition, mentoring, or participative decision making, they develop trust and a sense of obligation to reciprocate through higher engagement, effort, and loyalty (Sulistiyani *et al.*, 2022). Engagement, therefore, can be viewed as both an outcome and reinforcement of constructive social exchanges.

By integrating SET into organizational behavior research, the framework suggests that fostering reciprocal, fair, and supportive interactions strengthens social integration, which in turn cultivates employee engagement. This theoretical perspective implies a virtuous cycle: equitable exchanges enhance social bonds, which drive engagement, which further promotes positive exchanges and organizational effectiveness (Su & Hon Tat Huam, 2025).

In summary, SET underpins the study of social integration and employee engagement by highlighting the reciprocal nature of workplace relationships. It provides a robust theoretical justification for interventions aimed at promoting trust, fairness, and collaboration, ultimately enhancing both social and performance outcomes.

Empirical Review

Ugbaja (2025) examined the relationship between diversity, equity and inclusion initiatives and their impact on employee satisfaction and organisational performance across North America, Europe, Asia Pacific and Africa, with particular emphasis on African organisations. The study employed a mixed methods approach that combined primary data collected through surveys and interviews with secondary data sources. A stratified sampling strategy was used, covering organisational sizes ranging from small enterprises with 50 to 200 employees to large multinational corporations with more than 10,000 employees. Panel data estimation techniques were applied to account for unobserved differences across organisations and time periods. The hypotheses were tested using correlation and regression analyses. The findings indicate that effective diversity, equity and inclusion initiatives enhance employee engagement, job satisfaction and organisational performance. They also underscore the pivotal role of inclusive leadership and the need to address systemic barriers. The study concluded that sustained and well resourced diversity, equity and inclusion efforts yield considerable returns on investment by improving employee outcomes and overall organisational performance. Among the recommendations, the study emphasised that leadership development programmes should integrate diversity, equity and inclusion competencies as essential components, given the crucial influence of leadership commitment on the success of such initiatives.

Harun and Mahmood (2012) examined the relationship between group cohesiveness and performance in their study, An Empirical Study of the Cooperatives Movement in Malaysia. The study aimed to investigate respondents' perceptions of the relationship between task cohesion, social cohesion, and organisational performance within the cooperatives movement. Data were collected from 371 respondents through questionnaires. The results indicated that group cohesiveness was significantly related to organisational performance. Furthermore, both task cohesion and social cohesion were found to be significantly correlated with organisational performance. The study also emphasised the need for future empirical research to explore group cohesion and performance in other contexts.

Stashevsky and Koslowsky (2006) examined the effects of leadership style, team knowledge, and cohesiveness on team performance among 252 MBA students in a business simulation. They found that transformational leadership was associated with higher team cohesiveness than transactional leadership, and both team knowledge and cohesiveness significantly predicted performance, particularly among men. Leadership influenced performance indirectly through its impact on cohesiveness. The study suggests that fostering team knowledge and cohesiveness, alongside transformational leadership behaviors, can enhance team performance, though the findings may not fully generalize beyond student samples.

Onyia *et al.* (2025) investigated the effect of workplace diversity management on the performance of State Universities in Anambra and Enugu States of Nigeria. The specific objectives were to examine the effect of diversity in work experience on career development and to determine the effect of ethnic diversity on the quality of research output in these universities. A survey research design was adopted. The study population was 2,650, and a sample size of 348 was determined using Taro Yamane's formula. A questionnaire served as the instrument for data collection. The reliability coefficient of 0.70, obtained through Cronbach's alpha, confirmed the internal consistency of the instrument. Simple regression analysis was used to test the hypotheses. The findings revealed that diversity in work experience had a significant positive effect on career development in State Universities in Nigeria. Ethnic diversity was also found to have a significant positive effect on the quality of

research output. Based on these findings, the study recommended that university management should not only recruit staff with diverse work experience but should also remain committed to sustaining best practices in doing so. Furthermore, university management should promote inclusivity by reducing ethnic dominance and fostering a shared organisational culture, values, and practices to ensure that staff maintain a unified mindset in the discharge of their duties.

Lama *et al.* (2025) examined the influence of workforce diversity, including age, ethnic, and educational diversity, on the performance of faculty members at academic institutions in Kathmandu, Nepal. The study employed a descriptive and explanatory research design. Primary data were collected using a structured questionnaire, and a purposive sampling method was applied to select respondents. Descriptive and inferential statistical techniques were used, including frequency, percentage, mean, and standard deviation for descriptive statistics, as well as correlation and regression analyses to examine relationships and test hypotheses. The findings indicated a positive and significant impact of age diversity on employee performance. Similarly, ethnic diversity was found to have a favourable and significant effect on employee performance. Finally, educational diversity also demonstrated a positive and substantial influence on employee performance. The study concluded that workforce diversity across age, ethnicity, and educational background plays a crucial role in enhancing faculty performance, suggesting that diverse teams contribute to improved institutional outcomes. It is recommended that academic institutions actively foster diverse faculty teams by considering age, ethnicity, and educational background in recruitment and development policies, as such diversity can enhance overall institutional performance.

Methodology

The study adopted a survey research design, which enabled the efficient collection of data from a large number of respondents and enhanced the generalisability of the findings. The target population comprised 1,116 employees drawn from tier one deposit money banks in Akwa Ibom State, namely First Bank of Nigeria, United Bank for Africa, Zenith Bank, Access Bank and Guarantee Trust Bank. These institutions were selected because of their substantial market share, stability, strong risk management practices and the availability of reliable data. Their operational structures and performance are broadly representative of the Nigerian banking sector, thereby increasing the relevance and applicability of the study's results. A sample size of 294 was determined using the Taro Yamane formula for sample size determination:

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

Where:
n = sample size
N = population size
e = margin of error (level of precision)
Given:
N = 1,116
e = 0.05

$$n = \frac{1116}{1+1116\,(0.05)^2} = \frac{1116}{1+2.79} = \frac{1116}{3.79} = 294$$

Data were collected using a questionnaire designed on a modified Likert scale ranging from 5 (strongly agree) to 1 (strongly disagree). Content and construct assessments were used to establish validity. Reliability was evaluated through the test retest method, and the resulting

Cronbach's alpha coefficient exceeded 0.7, indicating an acceptable level of internal consistency.

Since the population was drawn from several organisations, a proportional allocation formula was used to distribute the sample according to the relative sizes of the participating banks (See Table 1). This approach was used to distribute the sample size across the selected banks using the following formula:

$n_i = (\frac{N_i}{N})\ xn$
Where:
N_i = population of each bank
N = total population = 1,116
n = total sample size = 294
n_i = allocated sample size for each bank

Table 1: Distribution of Banks Employees and Sample

S/N	Banks	Population of Employees	Allocated Sample
1.	First Bank of Nigeria	242	64
2.	United Bank of Africa	233	61
3.	Zenith Bank	227	60
4.	Access Bank	272	71
5.	GT Bank	143	38
	Total	**1,116**	**294**

Source: Researchers compilation (2025)

The questionnaire was administered using a simple random sampling technique, and data collected were subjected to linear and multiple regression analysis to test the study's hypotheses, and the results are presented in the next section. The empirical model was developed for the three objectives and hypotheses in this study as follows:

EE = f(TC) +μ1 ……(1)
EE = β0 +β1TC +μ1 ……(2)
EE = f(DI) +μ1 ……..(3)
EE = β0 +β2DI+μ1 ……..(4)
EE= f(TC,DI) +μ1 ……(5)
EE=β0+β1TC+β2DI+μ1
……..(6)
Where:
EE= Employee Engagement
TC = Team Cohesion
DI = Diversity and Inclusion
β0 = intercept or regression constant term
β1- β3 = Regression coefficient
μ1 is the error term

ANALYSIS AND DISCUSSION

A total of 294 questionnaires were distributed, of which 265 (representing 90.14%) were retrieved in usable form and served as the basis for the analysis.

Testing of Hypotheses One

Ho_1: Team cohesion has no significant effect on employee engagement in Tie-One Deposit Money Banks in Akwa Ibom State.

Table 2: Regression analysis Team cohesionand employee engagement

Model Summary[a]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.861[a]	.575	.571	.44520

a. Predictors: (Constant), Team cohesion

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	49.445	1	49.445	62.587	.000[b]
	Residual	50.576	264	.790		
	Total	100.021	265			

a. Dependent Variable: Employee Engagement
b. Predictors: (Constant), Team cohesion

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.470	.089		6.430	.000
	Team cohesion	.666	. 021	.861	12.827	.000

a. Dependent Variable: Employee Engagement

Table 2 presents the model summary for the effect of team cohesion on employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State. The correlation coefficient ($R = 0.861$) indicates a strong positive relationship between team cohesion and employee engagement. The coefficient of determination ($R^2 = 0.571$) shows that 57.1% of the variance in employee engagement can be explained by team cohesion. The ANOVA results ($F = 62.587$, $p < 0.001$) indicate that the regression model significantly predicts employee engagement. Furthermore, the regression coefficient ($B = 0.666$) suggests that, holding other factors constant, a one-unit increase in team cohesion corresponds to a 0.666-unit increase in employee engagement. Given that the p-value is less than 0.05, the null hypothesis is rejected, and the study concludes that team cohesion significantly and positively influences employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State.

Testing of Hypotheses Two

Ho_2: There is no significant impact of diversity and inclusion on employee engagement in Tie-One Deposit Money Banks in Akwa Ibom State.

Table 3: Regression analysis showing result for diversity and inclusion on employee engagement

Model Summary [a]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.752[a]	.555	.551	.43222

a. Predictors: (Constant), diversity and inclusion

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	49.445	1	49.445	55.117	.000[b]
	Residual	50.576	264	.790		
	Total	100.021	265			

a. Dependent Variable: employee engagement
b. Predictors: (Constant), diversity and inclusion

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.570	.089		5.130	.000
	Diversity and inclusion	.766	. 021	.752	11.117	.000

a. Dependent Variable: Employee engagement

Table 3 presents the model summary for the effect of diversity and inclusion on employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State. The correlation coefficient (R = 0.752) indicates a strong positive relationship between diversity and inclusion and employee engagement. The coefficient of determination (R^2 = 0.551) shows that 55.1% of the variance in employee engagement can be explained by diversity and inclusion. The ANOVA results (F = 55.117, p < 0.001) indicate that the regression model significantly predicts employee engagement. Furthermore, the regression coefficient (B = 0.766) suggests that, holding other factors constant, a one-unit increase in diversity and inclusion corresponds to a 0.766-unit increase in employee engagement. Given that the p-value is less than 0.05, the null hypothesis is rejected, and the study concludes that diversity and inclusion significantly and positively influence employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State.

Table 4: The Multiple Linear Regression Analysis on the Combined influence of team cohesion and diversity and inclusion on employee engagement in Tie-One Deposit Money Banks in Akwa Ibom State.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.956[a]	.914	.913	.34711	2.184

Model Fit[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	458.282	2	91.656	760.728	.000[b]
	Residual	43.013	263	.120		
	Total	501.295	265			

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	.048	.043		1.116	.265
	Team cohesion	-.219	.076	-.214	-2.901	.004
	Diversity and inclusion	.467	.077	.460	6.093	.000

Source: Researcher's Computation (2025)

Table 4 presents the multiple regression analysis for the influence of team cohesion, and diversity and inclusion on employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State. The correlation between the predictors and employee engagement is strong, as indicated by the adjusted R^2 value of 0.913, showing that 91.3% of the variance in employee engagement can be explained jointly by team cohesion, and diversity and inclusion. The ANOVA results ($F = 760.723$, $p < 0.001$) indicate that the regression model significantly predicts employee engagement. Furthermore, the regression coefficients ($\beta = 0.219$ for team cohesion and $\beta = 0.467$ for diversity and inclusion) suggest that, holding other factors constant, a one-unit increase in team cohesion and diversity and inclusion corresponds to 0.219 and 0.467-unit increases in employee engagement, respectively. The Durbin-Watson statistic of 2.184 indicates that there is no concern of autocorrelation in the residuals. Given that the p-value is less than 0.05, the null hypothesis is rejected, and the study concludes that team cohesion, and diversity and inclusion jointly have a significant and positive influence on employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State.

Discussion of Findings

The finding of hypothesis one demonstrates that team cohesion is a significant predictor of employee engagement among employees in Tier-One Deposit Money Banks in Akwa Ibom State. The R^2 value of 0.571 indicates that 57.1% of the variance in employee engagement is explained by team cohesion, highlighting the strong explanatory power of the model. This suggests that more than half of the factors influencing engagement levels within these banks can be traced directly to the cohesiveness of their teams, indicating that team cohesion is a central organizational factor shaping workforce engagement. Furthermore, the regression coefficient ($B = 0.666$) provides additional insight into the strength of this relationship. A one-unit increase in team cohesion predicts a 0.666-unit increase in employee engagement,

demonstrating a notably strong positive effect. This substantial coefficient underscores that improvements in teamwork, collaboration, and interpersonal unity translate directly into higher levels of employee commitment, enthusiasm, and involvement in job tasks. Collectively, the high R^2 value and the strong positive regression coefficient confirm that team cohesion plays a pivotal role in influencing employee engagement within Tier-One banks in Akwa Ibom State. This finding highlights the importance for bank management to invest in practices that promote cohesive work environments as a strategic approach to enhancing employee engagement. These findings are consistent with Harun and Mahmood (2012), who found that both task and social cohesion significantly improved organizational performance in Malaysian cooperatives, supporting the notion that employees who work well together and maintain positive relationships are more engaged and productive. Similarly, Stashevsky and Koslowsky (2006) found that team cohesiveness predicted performance in business simulations, and that transformational leadership strengthened cohesion. This reinforces the idea that cohesive teams foster trust, unity, and shared purpose, all of which enhance engagement.

Overall, the findings indicate that team cohesion is a critical factor in promoting employee engagement. They underscore the need for bank management to implement strategies that strengthen teamwork and collaboration as a means of enhancing overall employee engagement.

The finding of hypothesis two demonstrates that diversity and inclusion are significant predictors of employee engagement among employees in Tier-One Deposit Money Banks in Akwa Ibom State. The R^2 value of 0.551 indicates that 55.1% of the variance in employee engagement is explained by diversity and inclusion, highlighting the substantial explanatory power of the model. This suggests that more than half of the factors influencing engagement levels within these banks can be traced directly to the extent of diversity and inclusion practices, indicating that these initiatives are central organizational factors shaping workforce engagement. Furthermore, the regression coefficient ($B = 0.766$) provides additional insight into the strength of this relationship. A one-unit increase in diversity and inclusion predicts a 0.766-unit increase in employee engagement, demonstrating a notably strong positive effect. This substantial coefficient underscores that improvements in workforce diversity, inclusive practices, and equitable opportunities translate directly into higher levels of employee commitment, enthusiasm, and involvement in organizational activities. Collectively, the high R^2 value and the strong positive regression coefficient confirm that diversity and inclusion play a pivotal role in influencing employee engagement within Tier-One banks in Akwa Ibom State. This finding highlights the importance for bank management to invest in initiatives that promote inclusive leadership, equitable practices, and the leveraging of diverse employee backgrounds as a strategic approach to enhancing engagement. These findings are consistent with Ugbaja (2025), who found that effective diversity, equity, and inclusion (DEI) initiatives enhance employee engagement, job satisfaction, and overall organizational performance across multiple regions, including Africa. Similarly, Onyia *et al.* (2025) demonstrated that diversity in work experience positively influences career development and overall performance in Nigerian universities, while Lama *et al.* (2025) found that workforce diversity—including age, ethnicity, and educational background—positively affects employee performance in academic institutions. These studies collectively reinforce the notion that diverse and inclusive teams contribute significantly to higher engagement and productivity. Overall, the findings indicate that diversity and inclusion are critical factors in promoting employee engagement. They underscore the need for bank management to

implement and sustain DEI strategies as a means of enhancing overall employee engagement and driving organizational success.

The finding of hypothesis three demonstrates that both team cohesion and diversity and inclusion are significant predictors of employee engagement among employees in Tier-One Deposit Money Banks in Akwa Ibom State. The adjusted R^2 value of 0.913 indicates that 91.3% of the variance in employee engagement is explained collectively by these predictors, highlighting the substantial explanatory power of the model. This suggests that the combination of cohesive teams and inclusive, diverse workplace practices accounts for the overwhelming majority of factors influencing engagement levels, emphasizing their critical role in shaping employee involvement and commitment. Examining the individual contributions of the predictors, the standardized regression coefficients reveal that diversity and inclusion ($\beta = 0.467$) exerts a stronger influence on engagement than team cohesion ($\beta = 0.219$). While both factors positively affect employee engagement, this indicates that inclusive practices, equitable treatment, and diverse work experiences may have a more pronounced effect on employees' motivation, satisfaction, and sense of belonging. The F-statistic ($F = 760.723$, $p < 0.001$) confirms the statistical significance of the model, while the Durbin-Watson value of 2.184 indicates minimal autocorrelation in residuals, supporting the reliability of the regression estimates. These findings align with previous research emphasizing the importance of both team cohesion and diversity initiatives in enhancing organizational outcomes. Harun and Mahmood (2012) found that group cohesiveness, including both task and social cohesion, positively influenced organizational performance, reinforcing the value of teamwork in driving engagement. Similarly, Stashevsky and Koslowsky (2006) reported that leadership behaviors promoting cohesion indirectly improved team performance, underscoring the role of unified teams in fostering engagement. On the diversity front, Ugbaja (2025) highlighted that effective diversity, equity, and inclusion initiatives significantly enhance employee engagement and overall organizational performance, with inclusive leadership playing a central role. Additionally, Onyia *et al.* (2025) and Lama *et al.* (2025) demonstrated that workforce diversity across ethnicity, experience, and education positively impacts employee outcomes and performance, further validating the critical influence of inclusive and diverse workplaces.

On the whole, the findings indicate that both team cohesion and diversity and inclusion are pivotal levers for promoting employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State. Practically, this underscores the need for management to adopt strategies that not only foster cohesive teams but also cultivate inclusive, equitable work environments. By prioritizing these areas, banks can maximize employee engagement, enhance productivity, and achieve stronger organizational outcomes.

Conclusion

The study demonstrates that both team cohesion and diversity and inclusion are critical drivers of employee engagement in Tier-One Deposit Money Banks in Akwa Ibom State. Cohesive teams foster collaboration, trust, and shared purpose, directly enhancing employees' commitment, enthusiasm, and involvement in their work. Similarly, inclusive and diverse workplace practices create equitable opportunities, strengthen a sense of belonging, and motivate employees to contribute fully to organizational goals. Collectively, these findings underscore that fostering strong team dynamics alongside robust diversity and inclusion initiatives is essential for enhancing engagement, boosting productivity, and achieving sustainable organizational success.

Recommendations

i. Bank management should actively foster and strengthen team cohesion through structured team-building activities, collaborative projects, and open communication initiatives, as enhancing team cohesion is likely to significantly boost employee engagement, productivity, and overall organizational performance.

ii. Tier-One Deposit Money Banks in Akwa Ibom State should implement and vigorously promote comprehensive diversity and inclusion programs, such as equitable recruitment practices, inclusive leadership training, and employee resource groups, as these initiatives have a significant and positive impact on employee engagement, which can enhance overall organizational performance and retention.

iii. Tier-One Deposit Money Banks in Akwa Ibom State should proactively invest in initiatives that enhance both team cohesion and diversity and inclusion within the workplace, as these factors significantly and positively influence employee engagement. Strategies could include team-building programs, inclusive leadership training, and policies that promote diverse perspectives and collaboration across teams.

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