

# Diversity Management of Gender, Age and Disability in the Banking Sector in the Kingdom of Saudi Arabia

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**Abstract**—As a developing country, The Kingdom of Saudi Arabia (KSA) needs to make the best possible use of its workforce for social and economic reasons. The workforce is diverse, calling for appropriate diversity management (DM). The thesis focuses on the banking sector in KSA. To date, there have been no studies on DM in the banking sector in this country. Many organizations have introduced specific policies and programmes to improve the recruitment, inclusion, promotion, and retention of diverse employees, in addition to the legal requirements existing in many countries. However, Western-centric models of DM may not be applicable, at least not in their entirety, in other regions.

The aim of the study is to devise a framework for understanding gender, age and disability DM in the banking sector in KSA in order to enhance DM in this sector. A sample of 24 managers, 2 from each of the 12 banks, was interviewed to obtain their views on DM in the banking sector in KSA. Thematic analysis was used to analyze the data. These themes were used to develop the questionnaire, which was administered to 10 managers in each of the 12 banks. After analysis of these data, and completion of the study, the research will make a theoretical contribution to the knowledge on DM and a practical contribution to the management of diversity in Saudi banks. This paper concerns a work in progress.

**Keywords**—Age, disability, diversity, gender, Kingdom of Saudi Arabia.

## I. INTRODUCTION

DIVERSITY has become increasingly important in organizations in recent years [1]. It can relate to gender, religion, race, abilities, culture [2] or any feature which sets an individual or a group apart from the dominant group in society [3]. The place of, and attitudes towards, such individuals or groups in the wider environment are typically reflected in the workplace, which can cause a challenge for human resource managers [4]. Diversity management (DM) is a relatively new concept that has assumed increasing importance in recent years, largely due to the globalization of business [5]. Diversity management refers to the voluntary organizational actions that are designed to create greater inclusion of employees from various backgrounds into the formal and informal organizational structures through deliberate policies and programs [1]. The aim of diversity management policies and programmes is to create an open organizational environment to individuals and groups that previously have had limited access to employment, in general, and specifically, to more lucrative jobs [1].

Approaches to diversity management are influenced by a number of factors, such as national (and even regional)

culture, beliefs and education levels. As these differ from country to country, it has been suggested that Western-centric models of diversity management are unlikely to be applicable, at least not in their entirety, in other regions [2]. As a developing country, the Kingdom of Saudi Arabia (KSA) arguably needs to make the best possible use of its workforce for social and economic reasons. The workforce is diverse, which calls for appropriate diversity management, although human resource development itself is a relatively new concept in KSA [6] and diversity management has remained unheard of until very recently. However, it is contended in this study that potentially, amended Western theories of diversity can inform an understanding of diversity management in KSA.

This paper focuses on the diversity management of three specific diversity factors – gender, age, and disability, in the banking sector in KSA. The research problem of this study is to identify the extent of the insight by both academics and practitioners into the importance of managing gender, age and disability diversity in the banking sector in KSA. The aim of the study is to devise a framework for understanding gender, age and disability diversity management (DM) in the banking sector in KSA in order to develop strategies to enhance DM in this sector.

## II. BACKGROUND

Since the end of the 20th century, the financial regulator in KSA, the Saudi Arabian Monetary Agency (SAMA), has been active in liberalising the banking sector and has licensed a number of foreign banks to establish their presence in the Saudi market [7]. The Saudi financial system is currently the largest in the Gulf region [8]. Currently, 12 banks are operating in the Kingdom [8]. These are Samba Financial Group (Samba); Al Rajhi Bank; Saudi Hollandi Bank; Arab National Bank; Bank Al Bilad; Bank Al Jazira; The National Commercial Bank (AlAhli Bank); The Saudi British Bank (SABB); Saudi Investment Bank; Alinma Bank; Banque Saudi Fransi; and Riyad Bank [8].

## III. FACTOR-SPECIFIC DIVERSITY

### A. Dimensions of Diversity

Gender, age and disability are three of the six primary dimensions of diversity, the others being race, ethnicity and sexual orientation [9]. Fig. 1 shows these dimensions.

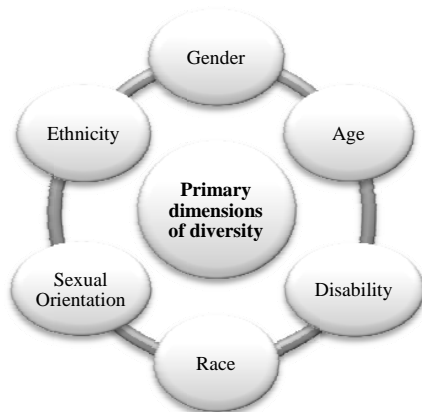


Fig. 1 Six primary dimensions of diversity (adapted from [9])

Gender, age and disability have been selected for this study as two of them, gender and age, affect everyone, and there are many disabled people in any society. In addition, all three are covered by legislation, although the extent of this legislation, the degree to which and the manner in which this is implemented varies widely among countries [2]. Further, race and ethnicity are not salient issues in the Saudi banking industry, as the vast majority of bank employees are Saudi nationals and therefore of the same race and ethnicity. Regarding sexual orientation, this would be impossible to investigate in KSA, as homosexuality is illegal in the country [10]. It should be noted that in KSA, there are no specific laws on equal opportunities or non-discrimination in employment.

#### *B. Gender*

In KSA, the issue of women's employment has been debated in the political and social areas [11]. Traditionally, women were not active in the labour market; however, the situation has changed and in recent years, women have begun to play a larger role in the development of the economy. This could be attributed growth to a number of factors, including the increasing educational opportunities for women, as well as the expansion of female-only banks throughout the country [12]. Nonetheless, it has been suggested that women's career advancement is hindered by a cultural ideology ingrained in organizational structures and cultures, and the gendered attitudes within organizations, which tend to have a male-based culture [13]. In this study, the role of gender in the workplace in KSA is examined in the light of the social, religious and cultural factors prevalent in the country.

#### *C. Age*

Regarding age, age discrimination occurs when an individual is unjustly disadvantaged for reasons, which cannot be objectively justified, relating to their age [14]. Such discrimination can have an adverse effect on employment opportunities, particularly those of older people and younger people [14]. However, age discrimination in employment can be a waste of talent and detrimental to both individuals and organisations [14]. Age discrimination in the workplace in KSA is one of the major issues examined in this study.

#### *D. Disability*

The third diversity factor focused on is physical disability. In many countries, particularly developed countries, there has been an increase in the employment of people with a physical disability. However, this is an issue which has scarcely been addressed in the Middle East, including KSA, where the disabled are almost entirely absent from the labour market [15]. Hence, this issue is one which is examined in the study in order to determine its underlying social, cultural and economic causes and to make suggestions as to how the disabled can best be brought into the labour market.

### IV. THE BUSINESS CASE FOR DIVERSITY

In the business case for diversity, it is argued that valuing diversity may become a source of competitive advantage, increase the quality of organizational life and ultimately have a positive effect on business [16].

One widely held view of diversity is that it can stimulate creativity and innovation when diverse viewpoints and experiences are harnessed in such a way that individuals can learn from each other in order to increase the effectiveness of the organization [17]. It has been suggested that diversity efforts should be focused on "creating a work environment where all employees can contribute to the company and have an opportunity to reach their personal goals" [18].

Indeed, it has been argued that diversity can help create competitive advantage for an organization in a number of ways [19]. For instance, diverse organizational members can provide a variety of knowledge resources for the organization. In addition, diverse members can better understand and therefore assist those customers who are similar to themselves, and customers feel more comfortable dealing with organizational members that are like them and hence may be more willing to interact with these organizations [20].

However, most of the evidence for diversity's economic good has been artificial (laboratory studies) or anecdotal, as most organizations have been unable or unwilling to measure the actual impact of diversity programs. The few studies that have been done in real companies on the diversity-performance relationship have found very mixed (positive, negative, and no) results [21], [22]. However, although the benefits from diversity have proven hard to identify, the costs associated with diversity are very real and have been evident from the earliest diversity studies [23], [24]. From a purely economic perspective, diversity itself will only provide benefit if the value of unique individual differences exceeds the costs of coordinating and integrating those differences [24].

It has also been suggested that poorly-managed diversity can lead to disharmony or even conflict in the workplace [25] and that it may reduce group cohesiveness rather than strengthening it [26].

Field research on the diversity/performance relationship appears to suggest that the impact of diversity on organizational performance depends on its fit with organizational and environmental imperatives. It was suggested by [27] that a framework is needed for diversity

management that would allow a more thorough exploration of these constructs and relationships, and that also recognizes the strategic choices that must be made regarding the appropriateness and assumed cost/benefit of diversity in an organization.

#### V. CULTURE AND DIVERSITY MANAGEMENT

The culture of a country has a considerable influence on approaches to diversity management. "National culture implies that one way of acting or one set of outcomes is preferable to another." [28]

There are many aspects of national culture which affect diversity management; these include the social, economic and legal aspects of a country. Western human resource management (HRM) practices have spread rapidly in large organizations across the world in recent years, largely, if not entirely, due to the increase in various best practice "models" [29]. Such models, also known as high performance work practices and high commitment work practices, often contain a number of HRM practices held by their proponents to have the potential to improve organizational performance [29]. However, there is no single model of diversity management that can be applied in all countries and in all situations [30]. It is therefore important to recognize that a generic approach to managing people does not achieve fairness and equality of opportunity for everyone, as people's values and beliefs differ [14]. It is argued that the issue needs to be understood in terms of the necessity to customize, rather than standardize human resource management strategies towards diversity, in order for the requirements of a diverse workforce to be taken into consideration and dealt with appropriately [31].

The appropriateness of the US diversity management approach in other national contexts has been disputed [32]. The ideal approach may lie somewhere between a multi-domestic and global approach [33]. As pointed out by [33], little is yet known about how management practices are transferred and why certain transfers are more successful than others in terms of foreign management practices being adapted to and taken up in different contexts. Only a limited number of studies have focused on this issue [34].

Dutch researcher Geert Hofstede identified the differences in work-related values across nations and originally proposed four dimensions based on which a national culture could be characterised [35]. He later added two more dimensions, short-term and long-term orientation and indulgence versus self-restraint, but no individual scores for these are available for Saudi Arabia. Several researchers have extended Hofstede's work or taken another approach to characterizing national culture, but these dimensions are perhaps the most widely used framework of national cultures. They are high and low power distance; individualism and collectivism; masculinity and femininity and; high and low uncertainty avoidance [35]. The term power distance refers to the way in which cultures regard disparities in status. In countries where there is a high power distance, there is a rigid hierarchy and this applies to varying degrees in all Arab countries [35]. The individualism-collectivism dimension refers to differences in

how individuals relate to the society and its collective will. In individualistic cultures, people tend to prefer to act as individuals, whereas in collectivist cultures, there is more emphasis on the groups to which individuals belong [35]. For sometime, it has been accepted that individualism is associated with Western societies, whereas collectivism is more frequently linked with Eastern countries. The Arab world, which includes KSA, is generally viewed as a collectivistic society that has tended not to emphasise individuality [36].

Masculinity is associated with power, ambition and competitiveness, while femininity places greater stress on sensitivity, and feelings. KSA is an Islamic country and Islam emphasizes the equality of men and women, although at the same time recognizing that they have different parts to play in society [37]. Nonetheless, Arab countries were categorised as high masculinity societies [35] and this appears to be accurate in the case of KSA, where the genders are segregated in places of education and in social life. Both men and women have the right to work and do business, but comparatively few women are employed outside the home and those who are tend to be restricted to certain jobs such as teaching, although this has begun to change in recent years [38]. This dimension has obvious implications for diversity management, at the core of which is the assumption of the equality of men and women in the workplace.

The fourth dimension is uncertainty avoidance, which refers to the extent of the acceptability of ambivalent circumstances and the extent to which conformity is valued and required by a country's institutions [35]. KSA falls into the category of a high uncertainty avoidance society. Saudis tend to have everything controlled in order to reduce, remove or evade the unexpected, which means that the society is very risk-averse and reluctant to accept change [39]. This has clear implications for the acceptance in KSA of novel diversity management practices, in particular those originating from overseas.

#### VI. METHODOLOGY

In this study, an interpretivist paradigm has been adopted; that is, meanings emerge from the research process [40]. In the investigation of the understanding of gender, age and disability diversity in the banking industry in KSA, there are multiple realities that do not facilitate the systematic measurement used in the positivist paradigm. The interaction between the researcher and the research participants leads to the emergence of various perspectives of the reality of diversity management in the banking sector in KSA.

The research strategy adopted in this study is that of a multiple-case study of the twelve banks in KSA. Case studies provide unique means of developing theory by using in-depth insights of empirical phenomena and their contexts [41]. The multiple-case study approach adopted in this thesis allows cross-case analysis, hence increasing the validity of the research [42]. Banks were chosen as almost everyone uses banking services, and banks therefore have a very diverse customer base, reflecting the diversity in Saudi society.

A major feature of case study methodology is that different methods are combined with the purpose of elucidating a case

from different angles. In this thesis, interview and questionnaire are used. The data from the interviews are analyzed using a qualitative method, i.e. thematic analysis, and the data from the questionnaire are analyzed quantitatively; that is, numerically.

In this study, an abductive approach is taken. Induction is initially used; that is, the framework for diversity management developed in the research will emerge from the theory derived from the review of the literature. Then, from the survey questionnaire and interview data, deduction is used to test these contentions in order to find the better options among these, given the context and constraints of the problem. Finally, induction is again used to build the proposed theory and the final conceptual model of the thesis [43]. The stages of abduction are shown in Fig. 2.

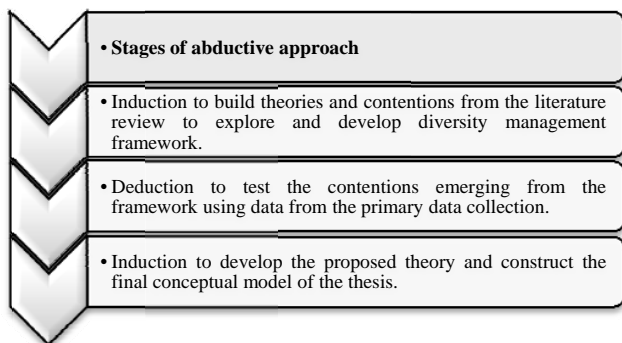


Fig. 2 Stages of Abductive Approach (generated by author)

## VII. PRIMARY DATA COLLECTION

To collect the primary data, semi-structured interviews were conducted to serve as a guideline for formulating the closed-ended survey questions [44]. This is known as sequential mixed-method research [45].

The population in this study consists of all senior managers, HR managers, assistant HR managers and branch managers in all banks in KSA. A purposive, non-probability sampling strategy was used to recruit participants for the primary data collection. In this study, participants were selected as they were assumed to be knowledgeable about or in some way involved with gender, age, and disability diversity and diversity management were selected. The respondents were contacted through their banks. All the necessary ethical considerations were taken into account.

The semi-structured interview questions were piloted with managers from three different banks, who were representative of the sample. It was clear that for the main interviews, a more in-depth explanation of the meaning of diversity would be required before beginning the interviews. Two managers from each of the 12 banks in Jeddah and Riyadh, the two largest cities in KSA, were interviewed, making a total of 24.

The initial questionnaire survey was similarly pilot-tested with five randomly selected managers from different banks, and amended according to their comments. The questionnaire consisted of 29 closed-ended statements, to be answered on a five-point Likert scale, and one open-ended

question at the end. It was administered to a sample of senior managers, human resource (HR) managers, assistant HR managers and branch managers in branches of major banks in Jeddah and Riyadh.

An appropriate sample size for a qualitative study adequately answers the research question [46]. The researcher judged that approximately 10 responses from representatives of each of the 12 major banks in KSA were sufficient to obtain the data necessary to answer the research question.

## VIII. DATA ANALYSIS

Thematic content analysis was used to analyze the data gathered from the interviews. Thematic content analysis is a widely used qualitative research technique and is a method for the interpretation of content through a classification process [47]. A summary of the most salient points was made and then the most significant themes to emerge were identified and interpreted [48]. These are shown in Fig. 3.

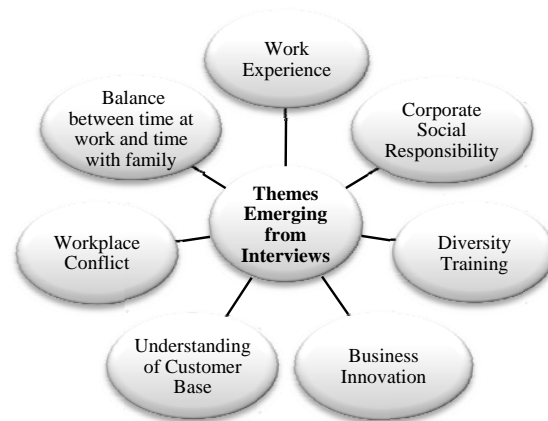


Fig. 3 Themes emerging from interviews

The data gathered through the interviews and questionnaire surveys are qualitative and contribute to addressing specific research questions. However, quantitative data analysis methods can be of great value to the researcher who is attempting to draw meaningful results from a large body of qualitative data [49].

Hence, the data gathered from the questionnaire survey, although essentially qualitative, will be analyzed quantitatively, that is, numerically, using the Statistical Package for the Social Sciences (SPSS). This is in line with the contention that the sharp separation often seen in the literature between qualitative and quantitative methods is spurious and that research is problem-driven and not methodology-driven [50].

## IX. NEXT STEPS

The findings from the analyses of the interview and questionnaire will be linked clearly to the literature, as suggested by [51] in order to achieve the research aim. The research aim is to devise a framework for understanding and

enhancing gender, age and disability diversity management in the banking sector in KSA.

#### X. LIMITATIONS

This thesis takes an interpretivist standpoint and this could be considered to be a limitation of the methodology, as results of interpretive research are often criticized in terms of validity, reliability and generalisability, referred to collectively as research legitimization [52]. However, an effort has been made to overcome these potential limitations by presenting evidence to support the research legitimacy, as suggested by [53]. The multiple-case study approach adopted in this thesis allows cross-case analysis, hence increasing the validity of the research [54]. In addition, data triangulation through the use of multiple methods enhances reliability and validity [55]. Regarding generalization, the research participants in this study were drawn from banks in only two Saudi Arabian cities, Jeddah and Riyadh, due to the obstacles of cost, time and access. Hence, it is not possible to say with any certainty that the results can be generalized to banks in other parts of KSA.

#### XI. CONCLUSION

Bearing in mind that this study is a work in progress, it is expected that it can make a valuable contribution, both theoretical and practical. In theoretical terms, it is, as far as the author is aware, the first study on the subject of diversity management in the banking sector in KSA and therefore makes a contribution to the academic literature. In addition, the fulfillment of the research aim will result in a framework which will assist in understanding and enhancing gender, age and disability diversity management in the banking sector in KSA. This can promote the greater inclusion of women, people of mixed age ranges and those with a disability in the banking sector in KSA, as well as helping banks to gain the benefits of a more diverse workforce.

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