

## Exploring the Effect of Generational Diversity on Workforce Performance in the Rwandan Banking Sector

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### Abstract

The research explored the influence of generational diversity on employee performance in the Rwandan banking sector, focusing on the Central Bank of Rwanda. The study aimed to assess the impact of generational differences on workplace dynamics, communication, and employee effectiveness, addressing three key objectives: examining communication styles, the role of ethics in motivation, and the effect of learning and development on work quality. The study involved a sample of 108 employees across six departments. Findings revealed significant generational differences in communication preferences, with 24.1% favoring digital methods and 20.4% traditional approaches. A strong correlation ( $R = 0.787$ ) linked communication styles to teamwork, highlighting the need for tailored strategies to improve generational collaboration. On ethics, 89.8% trusted the bank's leadership, and ethical behavior strongly influenced motivation, particularly among Millennials and Generation Z, with a correlation ( $R = 0.753$ ) indicating that ethics impacted motivation. Regarding Learning and Development, 38% of employees engaged infrequently, while 47.2% participated occasionally, with Millennials being the most involved. A significant correlation ( $R = 0.791$ ) showed that Learning and Development participation improved work quality. The study emphasized aligning organizational ethics with generational values and personalizing Learning and Development programs for diverse needs. Recommendations included offering communication training, adopting hybrid communication methods, and fostering intergenerational teamwork. Strengthening ethical leadership, creating inclusive ethical frameworks, and implementing recognition programs were suggested to enhance motivation. In Learning and Development, expanding program accessibility, customizing initiatives for Millennials, encouraging intergenerational learning and regularly assessing outcomes were recommended to better align with employee and organizational goals.

**Key words:** *Communication, Teamwork, Ethical, Motivation, Learning, Work quality.*

### 1. Introduction

Workplace diversity has gained significant attention in modern organizations due to its impact on growth, performance, and competitive advantage (Graham, Belliveau, & Hotchkiss, 2017; Deloitte, 2014). As companies strive to create a more inclusive environment, diversity management practices, such as those focusing on age, are becoming increasingly vital. Age diversity, particularly in industries where experienced professionals are still needed alongside younger employees, presents both opportunities and challenges for organizations (Barang & Maende, 2019). This generational mix can influence several aspects of the work environment, including communication styles, performance evaluations, and social integration (Ayega & Muathe, 2018).

In today's diverse workplaces, organizations must contend with a wide range of employee differences, including cultural, religious, gender, and personality diversity (Ayega & Muathe, 2018). While diversity can enrich the work environment, it also presents significant challenges for employees and managers. Effective management of diversity is crucial for creating a positive workplace culture, sustaining commitment, and improving organizational outcomes (Anglim et al., 2019; Mwatumba et al., 2016). A well-managed diverse workforce can lead to higher employee performance, which in turn can result in better financial outcomes for the organization (Akinnusi, Sonubi, & Oyewunmi, 2017). This is particularly important as organizations navigate the complex dynamics of generational differences within their teams.

Generational diversity, in particular, presents unique challenges in the workplace, as employees from different age groups often hold different values, work attitudes, and communication preferences (Chen & Tang, 2018). Older employees tend to prefer formal, hierarchical communication, while younger workers are more inclined towards informal and digital communication methods (Rugema, 2023; Nyiransabimana, 2024). These differences can lead to misunderstandings, misaligned expectations, and decreased teamwork, which ultimately affect organizational effectiveness. Research has shown that generational diversity can impact group turnover, performance evaluations, and social integration within teams (Jackson et al., 1991; McGuire et al., 2007). Age diversity in organizations, such as those in Rwanda's banking sector, presents both challenges and opportunities. The increasing dominance of millennials in the workforce, coupled with the need for experienced older workers, can create tension in terms of performance evaluation and social integration (Chen & Tang, 2018). For example, older employees may struggle to adapt to the digital communication preferences of millennials, while younger employees may find it difficult to accept the traditional leadership styles of older colleagues (Gonçalves & Gaspar, 2023). This generational divide, particularly in the banking industry, underscores the need for effective diversity management strategies to bridge these gaps and ensure cohesive teamwork.

Despite the growing importance of generational diversity in the Rwandan banking sector, there is limited empirical research on its effects on employee performance (Gonçalves & Gaspar, 2023). Rwandan banks face challenges related to differing communication styles, work-life balance attitudes, and motivational strategies among their multi-generational workforce (Akinyele, 2023). The lack of targeted strategies for managing generational diversity can lead to inefficiencies, reduced morale, and disengagement, which ultimately affect the performance of the sector (Zhang & Zheng, 2023). Research into these dynamics is essential for developing effective management practices that can improve employee engagement and organizational outcomes. Understanding and addressing the challenges posed by generational diversity in the Rwandan banking sector is crucial for improving employee motivation and performance (Kamanzi, 2023). Different generations have distinct expectations regarding work values and communication methods, which can lead to misunderstandings and decreased employee morale if not properly managed (Murenzi, 2024). Additionally, aligning ethical practices with employee engagement strategies is critical for enhancing motivation across different age groups in the banking sector (Rwanda Bankers Association, 2024). With proper management, generational diversity can bring varied perspectives and innovations, but it requires tailored strategies to ensure that all employees, regardless of their age, feel valued and motivated.

Hence, the current paper intends to explore the effect of generational diversity on employee performance in Rwandan Banking sector sectors, specifically using the Central Bank of Rwanda as a case study.

The research outlines three specific objectives:

- i. To determine the effect of Communication style of generational diversity on teamwork Dynamics at the Central Bank of Rwanda
- ii. To assess the effect of an ethical workplace of generational diversity on employee motivation and engagement at the Central Bank of Rwanda
- iii. To examine the effect of Learning and Development of generational diversity on work quality at the Central Bank of Rwanda

## **2. Literature review**

### **2.1 Theoretical Review**

The theories that informed the study are Generational Theory (Strauss & Howe, 1991); Social Identity Theory (Tajfel & Turner, 1979); resource-based theory (Richard, 2000; Richard, Barnett, Dwyer, & Chadwick, 2004; Richard et al., 2003 as cited in Yang & Konrad, 2011); and institutional theory of diversity management (DiMaggio & Powell, 1983).

#### **2.1.1 Generational Theory (GT)**

According to Strauss and Howe's generational theory, each generation is shaped by specific historical events and experiences, leading to distinct characteristics and values (Strauss & Howe, 1991). Understanding these generational traits is essential for predicting how individuals approach work tasks and interact with colleagues (Twenge, 2019). Their framework elucidates how unique historical contexts influence the behaviors and performance of different generational cohorts (Howe & Strauss, 2000). In the context of a study on the effect of generational diversity on employee performance in Rwandan banks, including the Central Bank of Rwanda, this theory provides a lens to analyze the impact of generational traits on work dynamics, productivity, and team interactions. Recognizing the differing values and expectations of each generation allows the study to assess how these factors contribute to or hinder employee performance, ultimately fostering a more harmonious and effective work environment (Berk et al., 2020). Recent literature emphasizes the importance of generational diversity in enhancing innovation and collaboration in the workplace (Hains & Smith, 2021). By leveraging the strengths of various generational perspectives, organizations can cultivate an inclusive culture that maximizes employee engagement and performance.

#### **2.1.2 Social Identity Theory (SIT)**

This theory posits that individuals derive part of their self-concept from group membership, such as generational cohorts (Tajfel & Turner, 1986). Generational identity influences how employees perceive themselves and others in the organization, impacting team cohesion and collaboration (Ng & Parry, 2016). Social Identity Theory contributes to understanding the effect of generational diversity on employee performance by highlighting how generational identity shapes employees' self-concept and interactions within the workplace (Hogg & Terry, 2000).

In the context of Rwandan banks, specifically the Central Bank of Rwanda, employees from different generational cohorts may form distinct group identities, influencing their perceptions of each other and their collaborative dynamics (Munyaneza & Wamala, 2022). This generational identity can affect team cohesion, communication, and overall performance, as employees navigate the varying values and expectations associated with their respective age groups (Schmidt & Lee, 2021). By examining these dynamics, Social Identity Theory helps elucidate how generational diversity impacts organizational effectiveness and employee relations within this banking institution (Mugisha & Kamuhanda, 2023).

### **2.1.3 Resource Based Theory (RBT)**

The main focus of the Resource Based Theory of Diversity Management is how the implementation of diversity will affect organizational resources. There are four categories of resources that organizations possess: physical capital, financial capital, human capital, and corporate capital resources. These resources can either assist or inhibit the operations of the organization. Organizations attempt to use these resources in ways that will of course assist and improve business. From a business perspective, more diverse organizations gain an advantage compared to homogenous organizations. Diversity within organizations increases financial performance when a growth or innovation strategy is used (Richard, 2000; Richard, Barnett, Dwyer, & Chadwick, 2004; Richard et al., 2003 as cited in Yang & Konrad, 2011). Richard and Johnson's 1999 study (as cited in Yang & Konrad, 2011) found that firms with more diversity management practices in place experienced lower levels of turnover and that diversity management practices interacted positively with an innovation strategy, resulting in higher productivity and better market performance. Organizations that are diverse gain several advantages over organizations that fail to implement diversity policies. Resource-Based Theory (RBT) significantly contributes to the study of the "Effect of Generational Diversity on Employee Performance at Central Bank of Rwanda" by providing a framework for understanding how different generational cohorts within the workforce represent unique and valuable resources. According to RBT, organizations gain a competitive advantage by effectively utilizing their internal resources, including human capital (Wernerfelt, 2020). In the context of the Central Bank of Rwanda, RBT helps explain how leveraging the distinct skills, perspectives, and experiences of various generational groups can enhance overall employee performance (Kramar & Syed, 2019). By analyzing how these generational differences are managed and harnessed, the study can assess whether the strategic deployment of this diverse talent pool contributes to improved performance outcomes and organizational effectiveness (Baruch & Bozionelos, 2020; Muriuki & Mburu, 2021).

## **2.2 Empirical review**

### **2.2.1 The communication style of generational diversity on Teamwork dynamics**

#### **2.2.1.1 Verbal Communication**

The role of verbal communication in enhancing productivity has remained a critical area of study. Zhu et al. (2021) emphasized that effective verbal communication reduces ambiguity and strengthens coordination, improving team productivity. Kaufman and McCullen (2020) focused on the role of clear communication practices in fostering knowledge sharing and innovation, which ultimately boosts organizational productivity.

Additionally, Gupta and Singh (2019) found that organizations with open communication structures, where verbal communication is encouraged, exhibit greater organizational agility and productivity. Their study showed that positive verbal communication strengthens interpersonal relationships, enhancing teamwork and organizational success. These studies often involve survey data and observational methods across various organizational levels.

#### **2.2.1.2 Non-Verbal Communication**

Non-verbal communication continues to play a vital role in influencing workplace dynamics. Tung et al. (2019) found that non-verbal cues such as facial expressions and body language are crucial for enhancing communication and fostering team cohesion, which in turn boosts productivity. Nguyen and He (2020) concluded that positive non-verbal communication behaviors from leaders are associated with higher team engagement and improved organizational performance. Additionally, Jones et al. (2022) explored how non-verbal communication among team members influences job satisfaction and workplace productivity, showing that non-verbal cues from colleagues significantly impact both individual and team outcomes. These studies typically utilize both qualitative and quantitative methods, such as interviews, surveys, and observational studies, to assess non-verbal communication's influence on team dynamics.

#### **2.2.1.3 Digital Communication**

Research into digital communication tools and their impact on productivity continues to evolve. Yang and Chen (2021) found that while digital communication tools like email and instant messaging enhance the speed of communication, they can also fragment attention, leading to decreased focus and productivity. Similarly, Williams et al. (2022) highlighted the trade-off between communication efficiency and cognitive overload due to the overuse of digital tools, particularly in knowledge-based roles. Zhao and Yang (2020) explored how digital tools influence team collaboration and multitasking, revealing that while these tools promote quick information exchange, they often hinder deep work and focus, ultimately impacting overall productivity. These studies typically involve knowledge workers in digital environments, using surveys, usage logs, and observational techniques to assess the effects of digital communication.

### **2.2.2 Ethical workplace of generational diversity on employee motivation and engagement**

#### **2.2.2.1 Integrity**

Integrity in leadership plays a critical role in shaping organizational outcomes, influencing both employee engagement and performance. According to Palanski & Yammarino (2018), integrity fosters trust and transparency, essential elements that promote a positive workplace environment. This foundation of trust boosts employee engagement, which in turn enhances their overall performance. Building on this, Zhu et al. (2019) suggest that leaders who demonstrate high levels of integrity create work environments that encourage cooperation and improve job satisfaction, ultimately driving higher levels of employee productivity. Moreover, Sharma & Upadhyay (2021) highlight the importance of ethical leadership in promoting psychological safety within teams. Leaders who prioritize integrity contribute to a positive climate that supports teamwork and collective success, which significantly boosts organizational performance. Similarly, Khan et al. (2020) underscore the connection between integrity in leadership and employee commitment.

Leaders who model ethical behavior not only set the tone for trust and accountability but also cultivate a culture that enhances job satisfaction and fosters a productive work environment.

#### **2.2.2.2 Accountability**

Hassan et al. (2020) highlight that a strong culture of accountability plays a critical role in shaping employee behavior. By fostering a shared responsibility for achieving organizational goals, such a culture leads to improved overall performance. Similarly, Baker & Rynes (2021) found that organizations with well-established accountability mechanisms experience significant improvements in employee productivity and engagement. When clear expectations are combined with regular feedback, performance levels rise. Further reinforcing this link, McKinsey & Company (2023) emphasizes the documented connection between accountability and enhanced team performance. Their research reveals that companies embedding accountability at all levels see increased employee commitment and higher output. This underscores the importance of cultivating accountability as a core organizational value to drive success.

#### **2.2.2.3 Teamwork**

Hughes et al. (2021) highlight that effective teamwork, facilitated by strong interpersonal relationships and clear role definitions, leads to increased organizational success. This enhances productivity, quality, and job satisfaction within teams. Soni & Kumar (2019) emphasize that teams which prioritize cooperation, communication, and collective decision-making tend to experience improvements in both performance and productivity. Psychological safety, in particular, is identified as a crucial factor for fostering such dynamic and effective team environments. Cohen & Bailey (2021) further reinforce the importance of complementary skills and mutual accountability in high-performance teams. Their research indicates that teams focusing on these aspects are better equipped to tackle complex tasks, resulting in significant productivity gains. Friedman & Green (2022) underscore the value of clear communication protocols, strong leadership, and a shared sense of purpose. Teams that embody these foundational elements consistently outperform others, showing higher productivity and superior quality of work.

### **2.2.3 Learning and development on employee performance**

#### **2.2.3.1 Training**

Dobbin and Kalev (2016) examined the effectiveness of diversity training programs and their impact on organizational outcomes. They found that diversity training alone may not significantly enhance diversity or productivity unless supported by a broader organizational commitment to diversity. In a related study, Kalev, Dobbin, and Kelly (2006) investigated the effects of various types of diversity training on hiring and promotion practices, concluding that mandatory diversity training could be counterproductive if not properly implemented. Bell et al. (2011) further explored the relationship between diversity training and employee outcomes such as job satisfaction, commitment, and productivity. Their findings suggest that effective diversity training can have a positive impact on these outcomes, enhancing employee engagement and organizational performance.

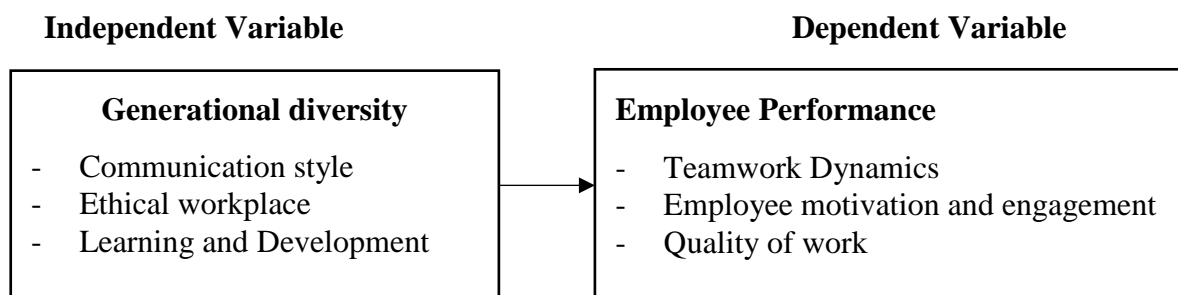
### 2.2.3.2 Initiatives

Adam (2008) studied proactive personalities and employee initiative, highlighting that employees who take initiative are typically more engaged and productive. These proactive individuals contribute to organizational success by being problem-solvers and actively participating in achieving goals. Sara and Andrew (2016) explored the effects of employee voice, a form of initiative, on team productivity. They found that empowering employees to share ideas and concerns improves team effectiveness and overall productivity. Berg (2014) focused on the role of proactive personalities in individual and team performance, noting that employees with proactive traits not only perform better individually but also contribute positively to team dynamics and organizational success. Wouter and Andreas (2016) investigated the relationship between employee-driven innovation and firm performance, concluding that organizations can greatly benefit from encouraging employees to propose and implement innovative ideas.

### 2.3 Research gap

The main gap is the lack of research specifically focusing on generational diversity within these key workplace dynamics—communication styles, ethical workplace behaviors, and learning & development—and their influence on employee performance and organizational outcomes in specific settings like the Central Bank of Rwanda. This gap suggests that further research is needed to bridge the generational differences and their implications in a more specific organizational context.

### 2.4 Conceptual framework



Source: (Researcher, 2024)

## 3 Methodology

The research design employed quantitative methods within a cross-sectional framework to effectively address the research questions. A cross-sectional approach facilitated the analysis of variables collected at a single point in time across the sample population (Doe, 2023). The quantitative component provided deep insights into participants' experiences and perspectives through a survey that included both open and closed-ended questions, administered to 108 respondents (Smith & Johnson, 2022). Descriptive statistics quantified the data, revealing percentages, means, and deviations, while correlational tests explored relationships between independent variables such as leadership, communication, and values, and dependent variables

like employee engagement and performance (Miller & Davis, 2021). The study targeted a population of 148 employees from the Central Bank of Rwanda across six departments.

A sample size of 108 was determined using Yamane's formula, providing a 95% confidence level and a  $\pm 5\%$  margin of error (Yamane, 2021). To ensure representativeness, a multistage stratified sampling technique was applied, dividing the population into strata based on departmental affiliation (Taylor & Green, 2022). Proportional random sampling within these strata guaranteed homogeneous responses regarding the impact of independent variables on specific groups (Lopez & Martinez, 2020). This methodological rigor ensured that the sample accurately mirrored the population while maintaining statistical validity. Data analysis involved descriptive statistics, such as mean and standard deviation, and inferential statistics, including Pearson correlation and linear regression, to examine relationships among variables (Clark & Evans, 2023). Hypothesis testing employed correlation analysis, linear regression, and ANOVA to verify relationships and statistical significance (Anderson et al., 2024). Ethical considerations, including confidentiality and voluntary participation, were emphasized to protect the privacy and dignity of respondents throughout the study (Wilson & Lee, 2022).

## 4 Results

### 4.1 The generation category of respondents

Items	n	Percent
Generation X (born approximately 1965-1980)	27	25.0
Generation Z (born approximately 1997-2012)	25	23.1
Millennials (born approximately 1981-1996)	56	51.9
Total	108	100.0

**Source: (Primary data, 2024)**

Millennials (1981-1996): 56 respondents, making up 51.9% of the sample. This indicates that Millennials represent the majority of the participants, suggesting that their perspectives may significantly influence the study's outcomes. Generation X (1965-1980): 27 respondents, or 25.0%. This group comprises a smaller portion of the sample, which could impact the diversity of viewpoints if their experiences differ markedly from those of the larger Millennial cohort. Generation Z (1997-2012): 25 respondents, accounting for 23.1%. Like Generation X, this group also represents a minority, yet their inclusion is essential for a comprehensive understanding of contemporary issues. The predominance of Millennials in the workforce suggests that the Central Bank of Rwanda may benefit from strategies tailored to this generation's preferences, such as fostering a collaborative work environment and implementing technology-driven processes. Their emphasis on professional development and meaningful work can enhance engagement and productivity.



## 4.2 The effect of Communication style of generational diversity on teamwork Dynamics

### 4.2.1 Communication style of generational diversity

Items		n	Percent
How would you describe your preferred communication style in your workplace?	In person, telephone or email if necessary	22	20.4
	Email and text	26	24.1
	Text and social media	6	5.6
	Straightforward and to the point	23	21.3
	Video chat via handheld devices or in person	8	7.4
	Any of the above	21	19.4
	Other (Please specify)	2	1.9
	<b>Total</b>	<b>108</b>	<b>100.0</b>
How do you think your generation's communication style differs from that of other generations in your workplace?	Significantly different	52	48.1
	Somewhat different	40	37.0
	Similar	10	9.3
	Not sure	6	5.6
	<b>Total</b>	<b>108</b>	<b>100.0</b>

#### Source: (Primary data, 2024)

In terms of preferred communication styles, email and text emerged as the most popular options, chosen by 24.1% of respondents. This aligns closely with the millennial cohort, known for their proficiency in digital communication. Meanwhile, the preference for in-person, telephone, or email communication (20.4%) reflects a more traditional approach, which may resonate with Generation X, who often value direct, face-to-face interactions. The significant proportion of respondents (48.1%) who perceive their generation's communication style as "significantly different" from others further emphasizes the distinct generational perspectives on communication methods. Notably, Millennials, who are the majority in this study, are likely driving the shift toward more digital and asynchronous communication, contrasting with the preferences of older generations. The perception of differences in communication styles among generations highlights an evolving workplace dynamic. While nearly half of the respondents acknowledge a significant divergence in styles, the 37% who see them as "somewhat different" suggest that there is still common ground among generations, especially in a workplace context where collaboration is key. As organizations continue to navigate these generational shifts, understanding these preferences can enhance intergenerational communication strategies and improve overall workplace effectiveness.

### 4.2.2 Teamwork Dynamics

Items		N	Percent
Do you feel that your communication style contributes to a successful teamwork?	Strongly Agree	52	48.1
	Agree	44	40.7
	Neutral	12	11.1
	<b>Total</b>	<b>108</b>	<b>100.0</b>

How do you think communication styles of different age groups affect team cohesion?	Very Positively	25	23.1
	Positively	56	51.9
	No Effect	15	13.9
	Negatively	11	10.2
	Very Negatively	1	.9
<b>Total</b>		<b>108</b>	<b>100.0</b>

**Source: (Primary data, 2024)**

The analysis of teamwork dynamics at the Central Bank of Rwanda, as presented in Table above reveals significant insights into the communication styles and generational influences on team cohesion. A notable 88.8% of respondents either "Strongly Agree" (48.1%) or "Agree" (40.7%) that their communication style contributes to successful teamwork. This suggests a strong belief among employees in the importance of effective communication as a cornerstone of collaborative efforts. When examining how communication styles across different age groups affect team cohesion, the majority (75%) perceive these styles as having a positive impact—51.9% believe it affects cohesion "Positively," and 23.1% feel it does so "Very Positively." Only a small fraction (10.2% negatively, and 0.9% very negatively) see adverse effects. This strong positive correlation between communication styles and team cohesion indicates a favorable environment for teamwork, driven perhaps by the effective blending of different generational communication approaches. Looking at the generational breakdown, we see that the predominance of Millennials, who are typically characterized by their adaptability and emphasis on collaboration, may contribute to the positive perceptions of communication styles and teamwork. Their communication preferences, often shaped by digital technologies, could enhance collaboration across generational lines, fostering an inclusive team atmosphere.

#### 4.2.3 Model Summary on communication style and teamwork Dynamics

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.787 <sup>a</sup>	.619	.615	.41229

a. Predictors: (Constant), Communication style

The model analyzing the relationship between communication style and teamwork dynamics at the Central Bank of Rwanda reveals a strong positive correlation ( $R = 0.787$ ), indicating that improvements in communication style lead to enhanced teamwork dynamics. The R Square value of 0.619 shows that communication style explains about 61.9% of the variance in teamwork dynamics. The Adjusted R Square value of 0.615 suggests that the model remains robust even after adjusting for the number of predictors. The Standard Error of the Estimate (0.41229) indicates reliable predictions. The workforce at the bank is diverse, with Millennials making up 51.9% of respondents.

Millennials are likely influencing the organization's communication culture due to their collaborative style, which aligns with the model's findings. Generation X (25.0%) tends to prefer direct communication and independence, while Generation Z (23.1%) favors digital communication and inclusivity. Understanding these generational differences is key to enhancing communication and teamwork across the organization.

#### 4.2.4 ANOVA on communication style and teamwork Dynamics

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.239	1	29.239	172.007	.000 <sup>b</sup>
	Residual	18.019	106	.170		
	Total	47.257	107			

a. Dependent Variable: Teamwork Dynamics

b. Predictors: (Constant), Communication style

The ANOVA results highlight a strong relationship between communication style and teamwork dynamics at the Central Bank of Rwanda. The regression analysis shows that communication style significantly influences teamwork dynamics, with an F-value of 172.007 and a p-value of .000. Communication style accounts for a substantial portion of the variance in teamwork dynamics, as indicated by the regression sum of squares (29.239) compared to the residual sum of squares (18.019). This suggests that improving communication styles could enhance teamwork at the bank. The generational breakdown of respondents reveals that the majority are Millennials (51.9%), followed by Generation X (25.0%) and Generation Z (23.1%). Millennials, who often value collaboration and open communication, may be contributing to the observed link between communication style and teamwork. Understanding these generational differences is key to tailoring communication strategies for each group, further improving teamwork dynamics within the organization.

#### 4.2.5 Coefficients on communication style and teamwork Dynamics

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.812	.211		3.854	.000
	Communication style	.799	.061	.787	13.115	.000

a. Dependent Variable: Teamwork Dynamics

The analysis of the coefficients reveals significant insights into the relationship between communication style and teamwork dynamics at the Central Bank of Rwanda. The unstandardized coefficient for communication style is 0.799, indicating that for every unit increase in communication style, teamwork dynamics increase by 0.799 units. This strong positive relationship is further supported by the standardized coefficient (Beta) of 0.787, suggesting that communication style is a critical predictor of effective teamwork dynamics.

The t-value of 13.115 and the associated p-value of 0.000 signify that this relationship is statistically significant, reinforcing the importance of effective communication within team environments. When contextualizing these findings with the generational distribution of respondents presented a deeper understanding emerges. The data shows that Millennials represent the largest segment of respondents (51.9%), followed by Generation X (25.0%) and Generation Z (23.1%). Given that Millennials, who are often characterized by their comfort with digital communication and collaborative work, comprise over half of the sample, it is likely that their preferred communication styles positively influence teamwork dynamics. This suggests that as organizations adapt to different generational communication preferences, fostering an inclusive communication environment may enhance teamwork effectiveness across age groups.

### 4.3 The effect of ethical workplace of generational diversity on employee motivation and engagement

#### 4.3.1 Ethical workplace of generational diversity

Items		n	Percent
How confident are you in ethical leadership of your organization?	Very Confident	49	45.4
	Confident	48	44.4
	Neutral	9	8.3
	Unconfident	1	.9
	Very Unconfident	1	.9
	<b>Total</b>	<b>108</b>	<b>100.0</b>
How much does your generation affect ethical environment of your workplace?	Not at all	2	1.9
	A little	16	14.9
	Somewhat	24	22.2
	Quite a bit	31	28.7
	Extremely	35	32.4
	<b>Total</b>	<b>108</b>	<b>100.0</b>

Source: (Primary data, 2024)

The data presented in Table above reflects a strong positive perception of ethical leadership at the Central Bank of Rwanda, with a significant majority of employees expressing confidence in their organizational leaders. Specifically, 89.8% of respondents reported being either "Very Confident" or "Confident" in the ethical leadership within their workplace. This high level of confidence can be linked to increased employee motivation and engagement, as ethical leadership fosters trust and a sense of security among staff. When employees believe in the integrity and ethical standards of their leaders, they are more likely to be engaged and motivated to contribute positively to the organization. Furthermore, the data illustrates a noteworthy relationship between generational identity and perceptions of the ethical workplace. A combined 61.1% of respondents indicated that their generation affects the ethical environment of their workplace "Quite a bit" or "Extremely." This suggests that generational values and expectations play a critical role in shaping workplace ethics. Younger generations, particularly Millennials and Gen Z, tend to prioritize ethical considerations and social responsibility, which may influence their engagement levels.

The acknowledgment that generational factors significantly impact workplace ethics highlights the importance of tailoring ethical practices to resonate with diverse employee demographics. Overall, fostering an ethical workplace aligned with generational values can enhance employee motivation and engagement, ultimately benefiting the Central Bank of Rwanda's organizational culture and performance.

#### 4.3.2 Employee motivation and engagement

Items		n	Percent
How likely can you go above and beyond job responsibilities due to a positive ethical climate?	Very Unlikely	4	3.7
	Unlikely	3	2.8
	Neutral	22	20.4
	Likely	38	35.2
	Very Likely	41	38.0
<b>Total</b>		<b>108</b>	<b>100.0</b>
Do you think generational differences impact workplace ethics?	Strongly Agree	40	37.0
	Agree	46	42.6
	Neutral	18	16.7
	Disagree	2	1.9
	Strongly Disagree	2	1.9
<b>Total</b>		<b>108</b>	<b>100.0</b>

Source: (Primary data, 2024)

The Central Bank of Rwanda's data highlights the importance of a positive ethical climate and generational differences in employee motivation and engagement. A notable 73.2% of employees are likely to go above and beyond their duties due to a strong ethical climate, with 38% being "very likely." This underscores how such an environment fosters a sense of belonging, responsibility, and enhanced job satisfaction. Generational differences also play a critical role, as 79.6% of respondents agree that these differences impact workplace ethics. Millennials, who make up the majority of the workforce (51.9%), are particularly driven by ethical considerations and corporate social responsibility. This generational diversity suggests that cultivating a robust ethical climate can unite employees across cohorts, boosting overall performance and engagement.

#### 4.3.3 Model Summary on ethical workplace and employee motivation & engagement

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.753 <sup>a</sup>	.567	.562	.46662

a. Predictors: (Constant), Ethical workplace

The analysis reveals a strong positive correlation ( $R = 0.753$ ) between an ethical workplace and employee motivation and engagement at the Central Bank of Rwanda. With an R Square value of 0.567, approximately 56.7% of the variance in employee motivation and engagement is explained by ethical practices, demonstrating their pivotal role in shaping employee attitudes and behaviors.

The Adjusted R Square value (0.562) supports the model's robustness, indicating that ethical practices are a relevant and reliable predictor of employee engagement. Furthermore, the standard error of the estimate (0.46662) suggests that the model predictions closely align with observed values, highlighting the strength of the relationship and the model's accuracy. The findings suggest that fostering an ethical workplace significantly enhances employee motivation and engagement, particularly among Millennials, who constitute a substantial portion of the workforce at the Central Bank. This generation prioritizes ethical practices and corporate social responsibility, aligning with the study's results. By prioritizing ethics in the workplace, the organization can cater to the expectations of this demographic, improving overall engagement and motivation. The correlation underscores the importance of implementing ethical practices to create a motivated and engaged workforce, ultimately driving organizational performance and aligning with generational values.

#### 4.3.4 ANOVA on ethical workplace and employee motivation & engagement

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	30.168	1	30.168	138.552	.000 <sup>b</sup>
	Residual	23.080	106	.218		
	Total	53.247	107			

- a. Dependent Variable: Employee motivation and engagement
- b. Predictors: (Constant), Ethical workplace

The ANOVA results presented in Table above provide a comprehensive analysis of the relationship between an ethical workplace and employee motivation and engagement at the Central Bank of Rwanda. The model indicates a significant regression equation, as evidenced by the F-value of 138.552 and a p-value (Sig.) of .000. This strong statistical significance suggests that the ethical workplace serves as a critical predictor of employee motivation and engagement, implying that improvements in ethical practices could lead to enhanced employee outcomes. The total sum of squares is 53.247, with 30.168 attributed to regression and 23.080 to residuals. This indicates that a substantial portion of the variability in employee motivation and engagement can be explained by the ethical workplace. The mean square for regression (30.168) is significantly higher than that for residuals (0.218), highlighting the effectiveness of the model in capturing the relationship between the two variables. Given the strong statistical indicators, the findings underscore the importance of fostering an ethical work environment as a strategic approach to boost employee motivation and engagement within the organization.

#### 4.3.5 Coefficients on ethical workplace and employee motivation & engagement

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.945	.224		4.225	.000
	Ethical workplace	.763	.065	.753	11.771	.000

- a. Dependent Variable: Employee motivation and engagement

The statistics presents the coefficients related to the relationship between an ethical workplace and employee motivation and engagement at the Central Bank of Rwanda. The unstandardized coefficient for the constant is 0.945, indicating that when the ethical workplace score is zero, the baseline level of employee motivation and engagement is approximately 0.945. This suggests a foundational level of motivation that may exist irrespective of ethical considerations. The unstandardized coefficient for the ethical workplace variable is 0.763, with a standard error of 0.065. This indicates that for every one-unit increase in the ethical workplace score, employee motivation and engagement increases by 0.763 units. The strong standardized coefficient (Beta) of 0.753 confirms a significant positive relationship, meaning that ethical workplace practices are a major contributor to employee motivation and engagement in this context. The t-value of 11.771 and a significance level (p-value) of 0.000 further reinforce the strength and reliability of this relationship, as a p-value less than 0.05 indicates statistical significance. This analysis underscores the importance of fostering an ethical workplace to enhance employee motivation and engagement, suggesting that organizations like the Central Bank of Rwanda can benefit from prioritizing ethical practices to improve overall employee satisfaction and productivity.

#### 4.4 The effect of Learning of generational diversity and Development on work quality

##### 4.4.1 Learning and Development of generational diversity

		n	Percent
How often do you participate in L&D programs?	Rarely (1-2 times a year)	41	38.0
	Occasionally (3-5 times a year)	51	47.2
	Frequently (6-10 times a year)	16	14.8
	Total	108	100.0
How do you believe your generation contributes to the effectiveness of L&D programs?	Very positively	41	38.0
	Positively	62	57.4
	Negatively	4	3.7
	No impact	1	.9
	Total	108	100.0
How do you perceive the collaboration among other different generations during L&D activities?	Very effective	32	29.6
	Effective	39	36.1
	Neutral	33	30.6
	Ineffective	2	1.9
	Very ineffective	2	1.9
	Total	108	100.0
How satisfied are you with the L&D opportunities provided by your organization?	Very dissatisfied	5	4.6
	Dissatisfied	6	5.5
	Neutral	21	19.4
	Satisfied	45	41.7
	Very satisfied	31	28.7
	Total	108	100.0

Source: (Primary data, 2024)

The data from the Learning and Development (L&D) program at the Central Bank of Rwanda provides valuable insights into generational participation and perceptions. Millennials make up the largest group of participants, comprising 51.9% of respondents, followed by Generation X at 25% and Generation Z at 23.1%, indicating that Millennials are the primary workforce engaged in L&D activities. Despite their majority, 38% of employees participate rarely (1-2 times a year), while 47.2% engage occasionally (3-5 times a year), and only 14.8% participate frequently (6-10 times a year), suggesting an opportunity for the organization to increase engagement through more frequent or accessible learning opportunities. When it comes to contributions to L&D effectiveness, 95.4% of respondents believe their generation's impact is either very positive (38%) or positive (57.4%), indicating strong alignment between the programs and employees' developmental needs. The perception of collaboration among different generations during L&D activities is largely favorable, with 65.7% rating it as either very effective (29.6%) or effective (36.1%), suggesting a collaborative and beneficial learning environment. Additionally, 70.4% of respondents express satisfaction with the L&D opportunities, although 10.1% express dissatisfaction, highlighting areas for improvement. Overall, the data reflects a positive attitude towards L&D programs, especially among Millennials, but also points to potential enhancements in program frequency and satisfaction. Tailoring initiatives to Millennial preferences while ensuring inclusivity for Generation X and Z would likely further improve the program's effectiveness.

#### 4.4.2 Quality of work at Central Bank of Rwanda

Items		n	Percent
Do you believe that your generation brings unique perspectives that enhance the quality of work?	Strongly disagree	1	.9
	Disagree	1	.9
	Neutral	22	20.4
	Agree	39	36.1
	Strongly agree	45	41.7
	<b>Total</b>	<b>108</b>	<b>100.0</b>
How would you rate the overall quality of your work before participating in L&D programs?	Low	6	5.6
	Average	59	54.6
	High	21	19.4
	Very high	22	20.4
	<b>Total</b>	<b>108</b>	<b>100.0</b>
To what extent do you believe that L&D improved your skills relevant to your job?	A little	3	2.8
	Somewhat	16	14.8
	Quite a bit	25	23.1
	Very much	64	59.3
	<b>Total</b>	<b>108</b>	<b>100.0</b>

**Source: (Primary data, 2024)**

Prior to participating in Learning and Development (L&D) programs, a significant portion of Millennials rated their work as average (54.6%), indicating self-awareness and recognition of the need for improvement. However, after engaging in L&D initiatives, 59.3% of Millennials felt that these programs significantly enhanced their job-related skills, reflecting their strong value for continuous learning and personal development.



Generation Z, though a smaller group (23.1%), showed even more optimism, with 71.2% agreeing that their contributions positively impacted work quality. This emerging generation appears to embrace fresh perspectives and the potential for improvement, although it will be interesting to see how their self-assessments evolve with experience. In contrast, Generation X respondents, although fewer in number (25.0%), demonstrated a less enthusiastic view of work quality enhancement, possibly reflecting a more traditional attitude toward work roles, focusing more on personal performance and experience rather than generational identity. Overall, the data suggests that younger generations, particularly Millennials and Generation Z, strongly believe in the value they bring to their roles and the importance of L&D programs, highlighting the need for an environment that promotes continuous learning and values diverse perspectives, especially in dynamic institutions like the Central Bank of Rwanda.

#### 4.4.3 Model Summary on Learning & Development and work quality

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.791 <sup>a</sup>	.626	.622	.40625

a. Predictors: (Constant), Learning and Development

The analysis of the relationship between Learning and Development (L&D) and work quality at the Central Bank of Rwanda reveals a strong positive correlation ( $R = 0.791$ ), indicating that enhanced L&D programs lead to improved work quality. With 62.6% of the variance in work quality explained by L&D efforts, the results emphasize the importance of L&D in driving performance. The adjusted R square of 0.622 and a standard error of 0.40625 suggest a robust model, though other factors may also influence work quality. The analysis highlights how different generational cohorts—Millennials, Generation X, and Generation Z—respond to L&D programs. Millennials value growth opportunities, Generation X leverages their experience, and Generation Z prioritizes technology-driven initiatives. Tailoring L&D programs to these preferences can further optimize employee performance and organizational outcomes.

#### 4.4.4. ANOVA on Learning & Development and work quality

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.235	1	29.235	177.139	.000 <sup>b</sup>
	Residual	17.495	106	.165		
	Total	46.730	107			

a. Dependent Variable: Work quality

b. Predictors: (Constant), Learning and Development

The ANOVA results evaluate the relationship between Learning and Development (L&D) and work quality at the Central Bank of Rwanda. The regression model demonstrates a substantial impact of L&D on work quality, as indicated by the high F-statistic of 177.139.

This value suggests a significant overall model fit, meaning that the variation in work quality can be largely explained by the predictors included in the model. The Sum of Squares for the regression is 29.235, indicating that a considerable amount of variance in work quality is accounted for by L&D initiatives. In contrast, the Residual Sum of Squares is 17.495, which reflects the unexplained variance in work quality. The model's total variance, combining both regression and residual components, amounts to 46.730. The significance value (Sig.) of .000 further confirms the robustness of the relationship, indicating that the likelihood of observing such a strong association by random chance is virtually zero. This finding underscores the importance of L&D programs in enhancing work quality within the organization. Overall, the analysis reveals that effective Learning and Development practices are critical drivers of improved work performance at the Central Bank of Rwanda.

#### 4.4.5 Coefficients on Learning & Development and work quality

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.649	.221		2.930	.004
	Learning and Development	.780	.059	.791	13.309	.000

a. Dependent Variable: Work quality

The analysis of the provided regression output reveals important insights into the relationship between learning and development and work quality. The unstandardized coefficient for the constant is 0.649, indicating that when the learning and development variable is absent (or at zero), the baseline work quality is 0.649. This establishes a foundation for understanding the effect of the independent variable. The coefficient for learning and development is 0.780, suggesting that for every one-unit increase in learning and development, work quality increases by 0.780 units, holding all else constant. This strong positive relationship is further underscored by the standardized coefficient (Beta) of 0.791, which signifies a substantial effect size. The t-value of 13.309 and the associated significance level (Sig.) of 0.000 indicate that the relationship is statistically significant, providing robust evidence that improvements in learning and development are closely tied to enhancements in work quality. In summary, the analysis highlights that investing in learning and development initiatives can have a considerable and statistically significant impact on work quality.

## 5 Discussion of results

This study aligns with previous research on generational diversity in the workplace, emphasizing the importance of adapting communication strategies for effective collaboration. Existing studies by Gursoy et al. (2013) and Ng et al. (2010) highlight generational differences in workplace behaviors, particularly the role of communication in minimizing conflicts. For instance, Millennials' preference for digital communication mirrors broader trends, while Generation X's reliance on in-person or telephone interaction is consistent with prior findings.

This study further quantifies the relationship between generational communication styles and teamwork dynamics, offering empirical support through statistical analysis with an R-value of 0.787 and an R-square of 0.619. The study underscores the role of Millennials in bridging generational gaps and fostering a positive organizational climate by leveraging their adaptability and digital fluency. The research also highlights the significance of ethical leadership in enhancing employee motivation, job satisfaction, and organizational commitment, as supported by data from the Central Bank of Rwanda (CBR). The strong correlation between ethical leadership and motivation ( $R = 0.753$ ) is particularly relevant for Millennials and Gen Z, who prioritize ethics and corporate social responsibility. Despite the useful insights provided by self-reported data, the study points to the need for further research using longitudinal and cross-sector approaches to validate these findings and explore the influence of ethical leadership on productivity and retention within intergenerational teams.

Focusing on learning and development (L&D), Millennials in the CBR program exhibit a strong desire for continuous growth, consistent with global research such as Zenger & Folkman (2019). While Millennials dominate participation, engagement levels suggest room for improvement, particularly by offering more accessible or frequent opportunities. This aligns with Goh & Lau (2021), which stresses the need for engaging, personalized learning experiences. The study further finds a strong positive relationship between L&D participation and work quality, with a correlation of  $R = 0.791$ , reinforcing the idea that L&D drives job satisfaction and improved performance, as seen in prior research (Senge, 2015). However, differences in generational attitudes toward L&D highlight the importance of tailoring programs to meet the needs of Millennials, Generation X, and Generation Z. For instance, while Millennials and Gen Z benefit from skills development, Generation X may value experience-based learning more, as suggested by Harris & Harris (2020). The study's findings emphasize the importance of designing L&D programs that cater to the unique preferences of each generation. For example, CBR could introduce more flexible learning schedules and tech-driven platforms for Gen Z, while focusing on leadership and experience-sharing opportunities for Generation X. Potential limitations include generational overlap, which complicates the identification of distinct needs, and the bias introduced by self-reported data. Additionally, Millennials' high engagement but low participation frequency suggests possible barriers such as workload or program relevance, which require further exploration through qualitative research. In conclusion, future studies should consider how different generations engage with digital learning tools and explore how these preferences impact learning outcomes.

## **6 Conclusion and recommendations**

**Communication Style and Teamwork Dynamics:** The study underscores the significance of adapting communication styles to improve collaboration across generations. Millennials, who prefer digital communication, help bridge generational gaps, while Generation X values in-person interactions. The research reveals a strong correlation ( $R = 0.787$ ) between communication styles and teamwork dynamics, emphasizing that effective communication reduces conflicts and enhances collaboration. The study suggests fostering effective communication through tailored training, hybrid channels, and cross-generational collaboration, supported by regular feedback for adaptability.

**Ethical Workplace and Employee Motivation:** Ethical leadership is crucial in motivating employees, especially Millennials and Gen Z, who prioritize corporate social responsibility.

The study finds a significant relationship ( $R = 0.753$ ) between ethical leadership and employee motivation at CBR, highlighting that ethical practices drive job satisfaction and commitment. The research calls for further studies to validate these findings and recommends ethical leadership training to ensure leaders exemplify desired values. Organizations should also establish recognition programs that reward ethical behavior, promoting a culture of integrity. Learning and Development (L&D) and Work Quality: The research shows that while Millennials at CBR are engaged in L&D, they have lower participation rates, possibly due to barriers like workload or program relevance. A strong link ( $R = 0.791$ ) is found between L&D participation and improved work quality, highlighting the importance of continuous learning. The study notes that different generations prefer different L&D approaches, with Millennials and Gen Z favoring skill-building programs and Generation X valuing experience-based learning. Tailoring L&D programs to generational preferences can boost engagement and performance.

Employee Engagement and Evaluation: Regular employee engagement surveys focusing on ethics and motivation can offer valuable insights to refine policies and practices. In terms of L&D, providing diverse formats and targeted initiatives for Millennials, alongside intergenerational learning opportunities, ensures alignment with organizational goals. Continuous evaluation of these areas helps maintain relevance and effectiveness, fostering sustained organizational success.

## 7 Declaration of interest statement

The authors declare that the research was independently developed and carried out with no financial or personal connections that might influence the results.

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