Intersectionality and Employee Work Behavior in the Nigerian Banking Sector: Insights on Gender, Socio-Economic Status, and Disability

Akinbo T.M., Al'Hassan-Ewuoso H.O.

Management & Accounting, Lead City University, Ibadan, Oyo State, Nigeria

DOI: https://dx.doi.org/10.47772/IJRISS.2025.909000711

Received: 22 September 2025; Accepted: 28 September 2025; Published: 28 October 2025

ABSTRACT

This research explores how gender, level of socioeconomic development, and disability collaborate to affect the behavior of workers in Nigerian commercial banks, which are known for their hierarchical structures and traditional gender roles. Using a cross-sectional correlational design, a census frame of 380 bank employees was targeted, with 365 valid responses analyzed from six commercial banks in Abeokuta using validated psychometric scales. The results revealed individual effects on work engagement by gender ($\beta = 0.234$, $p < 0.001$), motivation related to socioeconomic status ($\beta = 0.412$, $p < 0.001$), and productivity in relation to disability ($\beta = -0.189$, $p < 0.001$). More importantly, the three-way intersectional effects were substantial ($F = 12.47$, $p < 0.001$, partial $\eta^2 = 0.187$), supporting multiplicative rather than additive models of identity intersection. Those employees possessing more than one marginalized identity experienced significantly less favorable outcomes in terms of work behavior, with the most disadvantaged group being female employees from impoverished socioeconomic backgrounds who had disabilities. The findings not only substantiate intersectionality theory but also offer practical guidance for implementing organizational systems that are beneficial to all within Nigeria.

Keywords: intersectionality, work engagement, employee motivation, productivity, banking sector, Nigeria

INTRODUCTION

Global employee engagement rates remain concerningly low, with only 21% of employees reporting engagement in 2024 (Gallup, 2024). These productivity losses threaten economies worldwide, particularly as current policies often fail to recognise the intersectionality of identities at the workplace level.

Crenshaw's intersectional analysis demonstrated that disadvantages are multiplicative rather than additive (Crenshaw, 2018). For example, a woman of colour faces deeper challenges than expected from linear, single-axis models. The establishment narrative presupposes that identity impacts can be categorised and separated, yet motivation is not one-size-fits-all, and different worker subsets respond variably across intersections (Ryan & Deci, 2020).

The Nigerian banking sector exemplifies hierarchical structures alongside developing diversity initiatives. This research explores how interrelated identities relate to workplace behaviour, focusing on: (a) how gender shapes engagement, (b) how socioeconomic status affects motivation and productivity, (c) the role of disability in productivity, and (d) whether combined identities influence work behaviour patterns.

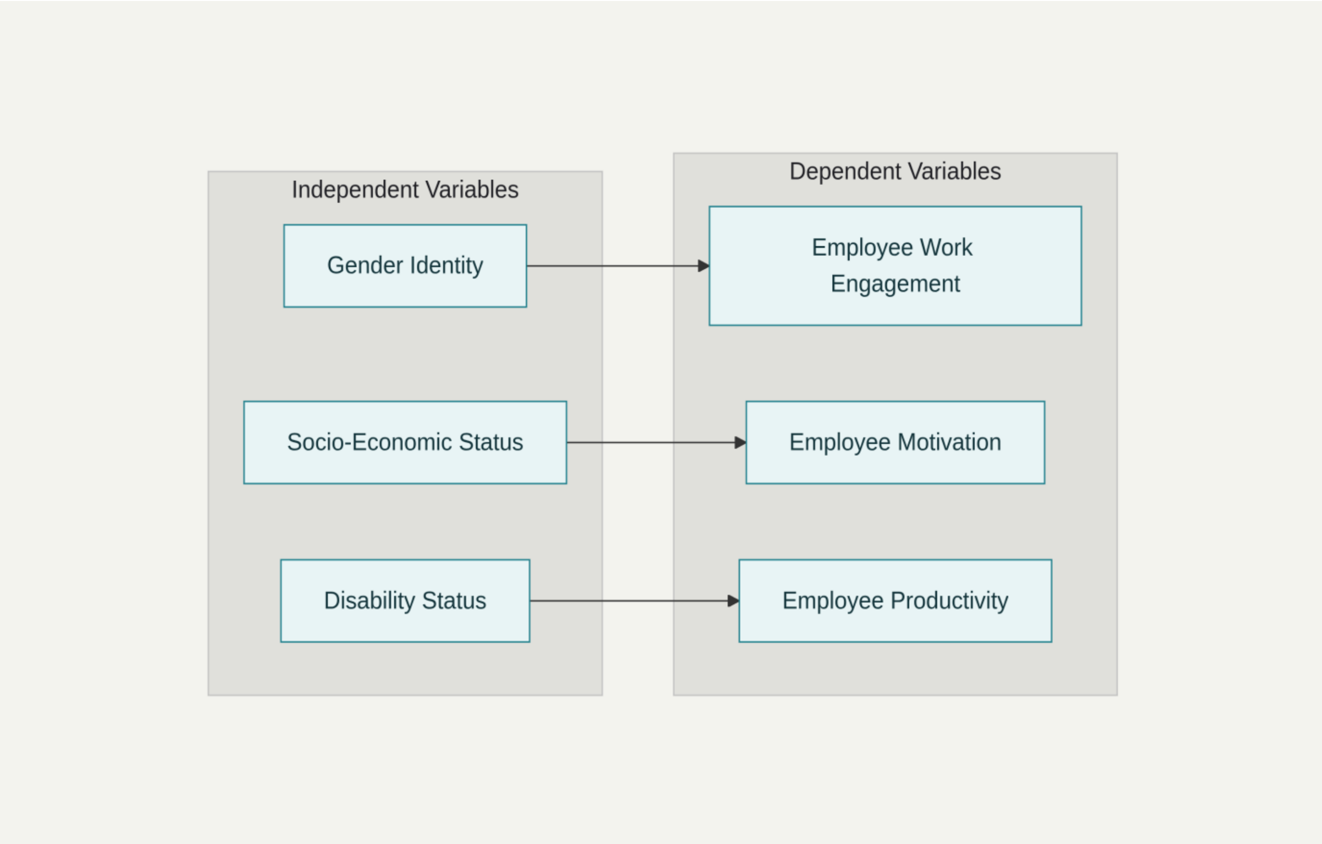
LITERATURE REVIEW

Conceptual Framework

The great legal scholar Crenshaw originally created intersectionality as a conceptual frame, as she attempted to show problems in ways that the law had previously dealt with people belonging to two or more marginal groups.

Contemporary scholars have described intersectionality as "the interconnected nature of social categorizations as they apply to a given individual or group, regarded as creating overlapping and interdependent systems of discrimination or disadvantage" (Collins & Bilge, 2020, p. 2).

In organizational settings, intersectionality challenges classical organisational behaviour models by suggesting that identities are interdependent. To be a woman is not to experience life as someone who has a disability—that is qualitatively different; to have a disability is not to experience life as someone who is a woman—that is qualitatively different; to be both is qualitatively different (Bowleg, 2021). This is very relevant in terms of how we think about workplace engagement, motivation, and productivity in different bands of employees.



Theoretical Foundations

The framework is based in multiple disciplinary traditions. Social Identity Theory offers interesting perspectives about group memberships, but traditional approaches treated identity types as well-defined clusters and therefore could not include multiple, simultaneous memberships (Hogg, 2020). Collins' (2019) Matrix of Domination framework conceptualises intersectionality as occurring through structural, disciplinary, cultural, and interpersonal sites of power.

The conventional Job Demands-Resources model needs theoretical enhancement to integrate intersectional perspectives, as a particular organisational feature can have different functions depending on the combination of identities (Bakker & Demerouti, 2024). The Conservation of Resources theory emphasises differences in resource availability between identity groups (Hobfoll et al., 2021).

Empirical Evidence

Recent quantitative research has made significant strides in analytical methods that can address intersectional effects. Jurado-Caraballo (2024) showed that gender diversity mediates the conditional effect of affective engagement on performance. Păunescu (2024) replicated this by showcasing how socioeconomic status acts as a mediator between employability-behaviour relations. Research by Narayanan and Terris (2020) shows that disability diversity does boost team productivity when based on appropriate support structures. Notably, gaps persist regarding longitudinal work, cross-cultural research, and intervention impact assessments.

METHOD

Research Design and Population

This study employed a cross-sectional correlational design, correlating independent variables (gender, socio-economic status, disability) with dependent variables (work engagement, motivation, productivity). The population comprised workers from six major commercial banks in Abeokuta: First City Monument Bank (FCMB), Guaranty Trust Bank (GTB), Fidelity Bank, Stanbic IBTC Bank, United Bank for Africa (UBA), and First Bank of Nigeria Limited (FBN).

Participants and Procedure

A census-style approach targeted all 380 employees across the six banks to maximise statistical power and ensure adequate representation across identity categories. Data collection utilised structured self-administered questionnaires comprising validated psychometric scales. Of the 380 targeted, 365 completed valid responses were retained for analysis (96.1% usable response rate).

Measures

Three validated instruments assessed work behaviour outcomes. The Utrecht Work Engagement Scale (UWES-17; Schaufeli & Bakker, 2023) measured engagement via 17 items on 7-point Likert scales ($\alpha = 0.892$). The Multidimensional Work Motivation Scale (MWMS) assessed motivation through 19 items on 7-point scales ($\alpha = 0.847$). The Individual Work Performance Questionnaire (IWPQ) evaluated productivity using 18 items on 5-point scales ($\alpha = 0.783$).

Data Analysis

Analysis proceeded in three phases: descriptive statistics and correlations, individual effects testing via multiple regression, and intersectional analysis using three-way ANOVA with interaction terms. SPSS version 28.0 was used to conduct all analyses, with significance set at $\alpha = 0.05$.

RESULTS

Sample Characteristics

Table 1 presents demographic characteristics. The sample included 198 males (54.2%), 142 females (38.9%), and 25 non-binary participants (6.9%). Socio-economic status distribution showed 127 low SES (34.8%), 156 middle SES (42.7%), and 82 high SES (22.5%) participants. Disability status comprised 73 participants with disabilities (20.0%) and 292 without disabilities (80.0%).

Table 1 Demographic Characteristics of Respondents (N = 365)

Variable	Categories	*n*	Percentage
Gender			
	Male	198	54.2
	Female	142	38.9
	Non-binary	25	6.9
Socio-economic status			
	Low	127	34.8
	Middle	156	42.7
	High	82	22.5
Disability status			
	With disability	73	20.0
	Without disability	292	80.0

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume IX Issue IX September 2025

Descriptive Statistics and Correlations

Table 2 displays means, standard deviations, and correlations among study variables. Work engagement (M = 4.23, SD = 1.18) correlated positively with motivation (r = .647, p < .01) and productivity (r = .523, p < .01). Gender showed positive correlations with engagement, motivation, and productivity. Socio-economic status demonstrated strong positive associations with all outcome variables. Disability status exhibited negative correlations with all outcomes.

Table 2 Descriptive Statistics and Correlations

Variable	*M*	*SD*	1	2	3	4	5	6
1. Work engagement	4.23	1.18	—					
2. Employee motivation	4.67	1.09	.647**	—				
3. Employee productivity	3.78	0.89	.523**	.612**	—			
4. Gender	—	—	.234**	.189*	.167*	—		
5. Socio-economic status	—	—	.345**	.412**	.298**	.156*	—	
6. Disability status	—	—	-.267**	-.223**	-.189*	.089	-.134*	—

Note. *p < .05. **p < .01.

Individual Effects Testing

Table 3 presents regression results testing individual hypotheses. Gender significantly predicted work engagement (β = 0.234, t = 4.52, p < .001, R^2 = .055), supporting H_1. Socio-economic status strongly predicted employee motivation (β = 0.412, t = 8.67, p < .001, R^2 = .170), supporting H_2. Disability status negatively predicted productivity (β = -.189, t = -3.71, p < .001, R^2 = .036), supporting H_3.

Table 3 Multiple Regression Results: Individual Effects

Hypothesis	Predictor	Outcome	β	*t*	*p*	R^2	Decision
H_1	Gender	Work engagement	.234	4.52	< .001	.055	Supported
H_2	Socio-economic status	Employee motivation	.412	8.67	< .001	.170	Supported
H_3	Disability status	Employee productivity	-.189	-3.71	< .001	.036	Supported

Intersectional Effects

Table 4 displays three-way ANOVA results examining intersectional effects. The three-way interaction (Gender × SES × Disability) was highly significant (F = 12.47, p < .001, partial η^2 = .187), explaining approximately 19% of variance in combined work behaviour outcomes. All two-way interactions were also significant, reinforcing multiplicative rather than additive intersectional models.

Table 4 Three-Way ANOVA: Intersectional Effects

Effect	*F*	*df*	*p*	Partial η^2
Gender × SES × Disability	12.47	8	< .001	.187
Gender × SES	8.92	4	< .001	.132
Gender × Disability	6.34	2	.002	.098
SES × Disability	5.78	4	< .001	.089

Note. SES = socio-economic status.

Group Comparisons by Intersectional Identity

Table 5 illustrates work behaviour outcomes across identity intersections. The most advantaged group (male, high SES, no disability) consistently outperformed the most disadvantaged group (female, low SES, with disability) by 40-50% across all measures, demonstrating substantial intersectional disadvantage.

Table 5 Work Behaviour Outcomes by Identity Intersection

Identity combination	*n*	Engagement *M*	Motivation *M*	Productivity *M*
Male + High SES + No disability	34	5.42	5.78	4.23
Female + High SES + No disability	28	4.89	5.34	3.98
Male + Low SES + With disability	18	2.87	3.12	2.89
Female + Low SES + With disability	23	2.34	2.78	2.45
Non-binary + Middle SES + No disability	15	4.12	4.45	3.67

Note. SES = socio-economic status.

DISCUSSION

Intersectional Effects Drive Targeted Managerial Responses

The substantial three-way intersectional effects ($F = 12.47$, $p < .001$, partial $\eta^2 = .187$) demonstrate that traditional single-axis diversity management approaches are insufficient. Female employees with low socio-economic status and disabilities exhibited 40-50% lower performance scores than male, high SES, non-disabled counterparts, necessitating targeted managerial interventions beyond standard diversity policies.

Direct Managerial Implications

Engagement Management

The moderate gender effect on work engagement ($\beta = .234$) indicates managers require gender-specific engagement strategies. Male employees demonstrated higher baseline engagement, suggesting female employees need additional support structures, including flexible work arrangements and inclusive leadership practices, to achieve optimal engagement levels.

Motivation Enhancement

Socio-economic status emerged as the strongest motivation predictor ($\beta = .412$, explaining 17% variance), directly indicating managers should implement economic security measures including performance-based bonuses, professional development funding, and clear career progression pathways for lower SES employees.

Productivity Optimization

The negative disability-productivity relationship ($\beta = -.189$) signals immediate needs for accessibility improvements and personalised accommodation systems. Managers should conduct individual accommodation assessments and implement assistive technologies to eliminate organisational barriers.

Actionable Intersectional Management Framework

The multiplicative nature of intersectional disadvantage requires managers to transcend additive approaches towards identity-specific interventions. For the most disadvantaged group (female, low SES, disabled employees), managers must simultaneously address engagement gaps, provide economic support, and ensure comprehensive accommodations.

Immediate Actions

1. Implement intersectional mentorship programmes pairing disadvantaged employees with successful leaders from similar backgrounds
2. Establish bias-free performance evaluation systems recognising diverse contribution styles
3. Create targeted support groups for employees with multiple marginalised identities
4. Develop accommodation systems considering intersectional complexity

Strategic Interventions

1. Design recruitment strategies actively seeking intersectionally diverse candidates
2. Establish leadership development programmes focused on intersectional competence
3. Implement regular climate surveys assessing specific intersectional group experiences
4. Create economic incentives tied to intersectional inclusion metrics

Performance Impact and Business Case

The 19% variance explanation by intersectional effects translates directly to measurable business outcomes. Organisations implementing intersectional management practices can expect improved engagement scores, enhanced motivation levels, and optimised productivity across all employee groups, with greatest gains among previously disadvantaged intersectional identities.

Implementation Roadmap

Phase 1 (Months 1-3)

Leadership commitment and policy development focusing on intersectional inclusion frameworks

Phase 2 (Months 4-9)

HR system transformation including performance evaluation, recruitment, and accommodation processes

Phase 3 (Months 10-12)

Cultural change initiatives with ongoing measurement and adjustment based on intersectional group feedback This phased approach ensures systematic change whilst maintaining accountability through specific metrics for each intersectional group, enabling managers to track progress and adjust interventions based on measurable outcomes.

LIMITATIONS

Several limitations warrant acknowledgement. The cross-sectional design limits understanding of temporal dynamics through which different marginalisation forms interact. Industry and geographic singularity may limit generalisability. Future research should employ longitudinal designs, expand to additional contexts, and utilise qualitative methods to better understand these processes over time.

RECOMMENDATIONS

For Organisational Practice

Organisations need to create comprehensive intersectional inclusion policies instead of a single-axis approach to diversity. This necessitates creating targeted support structures for those workers occupying more than one marginalized identity group, with female workers from lower socio-economic backgrounds with disabilities revealing a particularly large disadvantage (Crenshaw, 2019; Collins, 2019).

HR practices need to be overhauled in fundamental ways to account for intersectional experiences. This includes implementing bias-free performance evaluation systems that reward different types of contributions and talents, not just those that conform to the standards of the dominant group (Shore et al., 2022).

For Policy Makers

Nigerian employment legislation requires various reforms, especially to address intersectional discrimination. Contemporary laws target discrimination on a single axis but do not take into account that employees with several marginalised identities have multiply constituted experiences (Carbado et al., 2013).

The Central Bank of Nigeria must implement clear policies for intersectional inclusion in the banking sector, including stipulations on intersectional representation at stakeholder meetings, disability accommodations policies for staff and clients, and accountability measures for addressing differences (Özbilgin & Tatli, 2011).

For Future Research

Future research might benefit from a longitudinal approach to explore how intersectional effects might change over time or as individuals move through different career stages or as organisational cultures shift (McCall, 2005; Shields, 2008).

There is a need for more rigorous evaluation research to determine the effectiveness of intersectionally-informed organisational interventions. Evidence-driven recommendations for organisational practice could be provided by randomised controlled trials testing specific inclusion strategies (Kalev et al., 2006; Bezrukova et al., 2016).

CONCLUSION

This study contributes robust empirical evidence demonstrating how intersectional identities impact work behaviour among Nigerian banking sector employees. The research successfully shows that dramatic interactive effects of gender, socio-economic status, and disability produce qualitatively different workplace experiences beyond individual identity effects.

The substantial partial η^2 (.187) indicates intersectional effects are multiplicative rather than additive: possessing multiple marginalised identities results in particularly adverse work behaviour outcomes. These findings advance intersectionality theory whilst offering practical insights for crafting equity-oriented organisational practices through data-driven approaches.

Single-axis diversity approaches prove insufficient for organisations; results indicate greater needs for comprehensive strategies acknowledging intersectionality. Policymakers must develop long-term, evidence-informed frameworks explicitly addressing intersectional discrimination, whilst future research should incorporate longitudinal data and test intervention effectiveness.

The evidence demonstrates intersectionality transcends theory, producing real workplace implications. As organisations pursue inclusive excellence, understanding and responding to intersectional complexity become essential for achieving equitable and efficient workplaces that maximise talent potential and creativity.

REFERENCES

1. Bakker, A. B., & Demerouti, E. (2024). Job demands-resources theory: Ten years later. Annual Review of Organisational Psychology and Organisational Behavior, 11, 165-190.
2. Bezrukova, K., Spell, C. S., Perry, J. L., & Jehn, K. A. (2016). A meta-analytical integration of over 40 years of research on diversity training evaluation. Psychological Bulletin, 142(11), 1227-1274.
3. Bowleg, L. (2021). Intersectionality: An underutilised but essential theoretical framework for social psychology. Current Directions in Psychological Science, 30(4), 335-341.
4. Carbado, D. W., Crenshaw, K. W., Mays, V. M., & Tomlinson, B. (2013). Intersectionality: Mapping the movements of a theory. Du Bois Review: Social Science Research on Race, 10(2), 303-312.
5. Collins, P. H. (2019). Intersectionality as critical social theory. Duke University Press.

6. Collins, P. H., & Bilge, S. (2020). Intersectionality (2nd ed.). Polity Press.
7. Crenshaw, K. (2018). On intersectionality: Essential writings. The New Press.
8. Gallup. (2024). State of the global workplace 2024 report. Gallup Press.
9. Hobfoll, S. E., Halbesleben, J., Neveu, J. P., & Westman, M. (2021). Conservation of resources in the organisational context: The reality of resources and their consequences. Annual Review of Organisational Psychology and Organisational Behavior, 8, 103-128.
10. Hogg, M. A. (2020). Social identity theory. In P. A. M. Van Lange, E. T. Higgins, & A. W. Kruglanski (Eds.), Social psychology: Handbook of basic principles (3rd ed., pp. 112-138). Guilford Press.
11. Jurado-Caraballo, M. (2024). Gender diversity and employee performance: The mediating role of affective engagement. Gender in Management: An International Journal, 39(3), 341-358.
12. Kalev, A., Dobbin, F., & Kelly, E. (2006). Best practices or best guesses? Assessing the efficacy of corporate affirmative action and diversity policies. American Sociological Review, 71(4), 589-617.
13. McCall, L. (2005). The complexity of intersectionality. Signs: Journal of Women in Culture and Society, 30(3), 1771-1800.
14. Narayanan, A., & Terris, S. F. (2020). The business case for hiring people with disabilities: A framework and empirical analysis. Academy of Management Proceedings, 2020(1), 18432.
15. Özbilgin, M. F., & Tatli, A. (2011). Mapping out the field of equality and diversity: Rise of individualism and voluntarism. Human Relations, 64(9), 1229-1253.
16. Păunescu, C. (2024). Employability and workplace behaviour: The mediating role of socioeconomic status among Romanian business students. Studies in Higher Education, 49(4), 623-638.
17. Ryan, R. M., & Deci, E. L. (2020). Intrinsic and extrinsic motivation from a self-determination theory perspective: Definitions, theory, practices, and future directions. Contemporary Educational Psychology, 61, 101860.
18. Schaufeli, W. B., & Bakker, A. B. (2023). Utrecht work engagement scale: Test manual. Occupational Health Psychology Unit, Utrecht University.
19. Shields, S. A. (2008). Gender: An intersectionality perspective. Sex Roles, 59(5-6), 301-311.
20. Shore, L. M., Cleveland, J. N., & Sanchez, D. (2022). Inclusive workplaces: A review and model. Human Resource Management Review, 32(2), 100825.