



IMPACT OF AGE ON PRODUCTIVITY WITH SPECIAL REFERENCE TO BANKING SECTOR OF INDIA

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ABSTRACT

Purpose: As the banking sector of India has become a lucrative job provider, the young generation is also started considering banking as their career option, which gave rise to age diversity in the sector. The present study tackled one of the critical issues of employee assortment, the impact of age variety on staff enactment and in what way age assortment can be coped.

Design/methodology/approach: Certain factors which determine the bank productivity regarding age diversity are employee perception towards age diversity, employee motivation, credit deployment, deposit mobilisation, job satisfaction, supervisor's support, the achievement of targets. Correlation and was established between the age of employees and their efficiency.

Findings: The outcome is .690, which reveals a positive correlation between the two variables. Another relationship is developed between employees' age diversity and efficiency of the organisation, which is .842. That signifies that the productivity of employees is increasing slightly with the increase in age, which is a bit different result from general studies.

Practical implications: The study finally recommends that aged group through the assist of their insight create new sensible conclusions to circumstances and picture than youth group. By implementing technology, internet, digital methods & strategic age diversity management system, the banks can enhance productivity.

Originality/value: A multi-stage stratified random sampling technique is used. The employees working in selected branches of the bank are near about 13-16 in number, further picked half of the employees from each branch's department randomly. Therefore, making the workforce of about 250 in number which reflects the population of the study.

1. Introduction

As moving to the 21st century, and in today's scenario, the organisations are striving hard to diversify their workforce as it has become a necessity for every organisation. Indian industrial sector has witnessed a drastic change. That change comes after the compositions of the liberalisation, the privatisation, and the globalisation. As a result of the form, many worldwide enterprises and for-profit organisations have emerged in India. The technological advancements in the field of telecommunications and mass media are responsible for making the global market a small village. Due to which the organisations need to gain their competitive advantage and hiring employees with a diverse background is one of the ways out for the organisations to survive and face competition. It can also help increase the customer base. The employees are the face of the organisation since they directly deal with various customers. In such a case, the employees must understand the varied requirements of customers which ensures enhanced customer services. (Wentling and Palma Rivas, 2000) Hiring workforce from different age groups, educational backgrounds, diverse languages generates opportunities for creative problem solving, innovation and exploring new ideas. (Pitts, Hicklin. Hawes and Melton 2010) which ultimately leads to the contribution towards the productivity and growth of the organisation. Productivity is the primary concern for every organisation, and the richness of the organisation comes from its employees. Each organisation works for achieving higher profits by generating greater productivity.

Over the years, the Indian workplace has undergone various modifications like now a day we can observe the workforce of different age groups. Under human resources, employees are considered assets for an organisation as they are coming with various qualities and talent, which ultimately helps the organisation to excel. Therefore, the organisation must hire competencies, not physical and psychological attributes. The number of female staff has improved drastically, and the ratio of employees from varied regions has increased. The young graduates are also considering banking as their profession, which leads to age diversity in the banking sector. Although there can be many variables of workforce diversity like gender, ethnicity, language, culture, education, experience, age is an essential variable as age diversity is a crucial factor which makes the organisation competitive. That is a common perception that aged employees are not that productive as newer employees which, in turn, raises the question of whether the organisations should retain older employees? The organisation is a network of employees under which they work together to achieve organisational objectives. Employees are considered as the most valuable assets for any organisation. Employees act as fuel for the organisation, which keeps it moving. Therefore, it is said that one cannot run the organisation in the absence of the workforce. And managing human resources is a critical aspect of any organisation. If the organisations want to endure,

they must channelise and should be capable enough to deploy the diversified employees. According to, (Hicklin, Hawes and Melton, 2010), employees of various age groups help create prospects for higher novelty and more magnificent innovative ideas.

- I. The present study showcases the influence of the ageing workforce over the productivity of bank employees.
- II. Along with this, how age diversity affects the productivity of the banking sector. As banks are the major contributors to the Indian economy, they play a crucial role in the economic progression of India.
- III. The outcomes of the research will be hugely significant in the field of managing the workforce in an organisation and ultimately improving productivity by employing diversified age groups.
- IV. Further, the study is very much useful for the banking sector as it explains the means through which the employees can improve their productivity and performance despite having diversified & ageing age groups in the company. The same can be shown with the help of the following figure1.

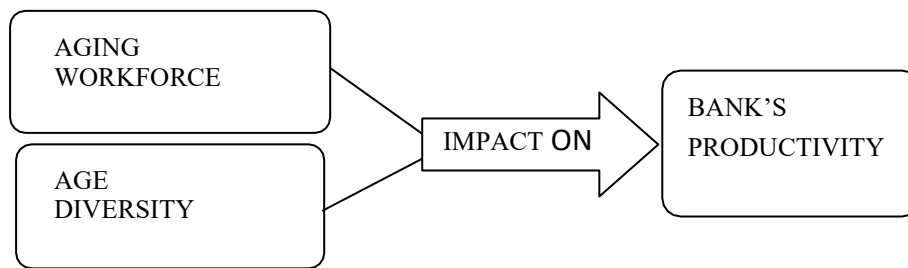


Figure 1: Conceptual Framework

The remaining sections of the research are designed as follows: Section 2 defines the in-depth study of previous inquiries so that the researcher can identify and analyse the gap between the previous research and existing research. Section 3 focuses on research methodology aspect, which clearly explains the constructs for measuring productivity, taken by the researcher after rigorously analysing the previous studies and taking into consideration the service industry and the description of hypotheses. Section 4 defines the data collection and sampling methods. Section 5 deals with data analyses and findings of results by applying various statistical tools. Section 6 represents future research directions, and Section 7 reflects the conclusion of the study.

2. Literature Review

This section critically reviews the literature on the productivity of employees. The review of previous studies can be found in Appendix A. After rigorously reviewing the literature, the seven factors are identified for the productivities of employees in the banking sector in India. These factors are perception towards age diversity, target setting, motivation, monitoring & guiding, job satisfaction, as well as deposit mobilisation and credit deployment, and they are elaborated in a detailed manner in the following sections:

2.1 Perception Towards Age

Diversity: Employees are the crucial part of an association. As they are not coming alone in the organisation, they enter with talent, problem-solving abilities, skills and knowledge which contribute towards the growth of the organisation. The employees are given escalating importance in the contemporary organisation. The mainstream of the troubles in organisational settings are individuals and social rather than material, mechanical and monetary. The breakdown to distinguish this truth leads to enormous hammering to the country, enterprise, and the human being. The populace at work consists of a considerable number of persons of diverse gender, age, qualification, and language. The workforce under employment divulges dispersed behaviour as every employee who works has his set of desires, hope, ambitions, and know-how. Administrators, therefore, must know about the company requirements with the wishes and aims of the workforce. So it is the primary accountability of the administration to make sure that the perception of staff towards age diversity in the organisation must be constructive. A popular way by which organisations can compute the feat of employees is performance appraisal methodology. It is imperative to know the perception of employees that weather this methodology adopted by the organisation to measure the performance of employees, is free from age diversity and seniority biases or not. Performance appraisal is an instrumental technique to enhance the productivity of employees in the banking sector.

2.2 Target Setting

In the case of service industries like banking, the outputs are not identical; the services offered are too many. Each service again entails different abilities. That is about productivity at an operational level. At the controlling & administrative offices, productivity comparisons even in the crudest form are impossible. Nowadays, the organisations have understood

the essence of hiring talent regardless of their age, gender and language because if companies want to survive and flourish in this cut-throat competitive world, it is mandatory for the associations to go for skilful and devoted employees. As the business environment is changing drastically, therefore the companies require performers who can contribute towards the productivity of the organisation. And this can be best judged by setting the targets for every employee. If the employee can achieve the set targets, it not only describes its potential but also motivates the employee to work harder. As the promotions, salary hike, career development, and various other fringe benefits in the organisation depend upon the employee performance, which ultimately motivates the employee in excel.

2.3 Motivation

There is a common saying that a motivated employee is a productive employee. Since we have seen that performance appraisal plays a vital role in enhancing employee productivity and if this system of appraising an employee effort is unbiased and unaffected by age diversity, then the employee motivation will be high. The essence of the hard work of employees must be recognised and appreciated by the organisations, as they are responsible for maximising the output for their associations. Therefore, it is necessary to understand the connection among the employee output and appreciation like monetary benefits, fringe benefits, promotions, incentives. The employer who proactively understands and recognises the relationship among the two factors can nurture, excel and motivate the workforce to work in a positive direction. It is quite essential to know whether the employees feel motivated and helps in increasing their productivity by working with different age group individuals.

2.4 Monitoring & Guiding

Challenging task continuous monitoring of the performance of employees accelerate the productivity of the organisation. The monitoring process includes both self-monitoring and control by superiors. Constant monitoring and guiding process provides confidence among the employees and will keep the team together. That is why the employees must be provided with proper training and development facilities based on their needs instead of their age.

2.5 Job Satisfaction

How much an employee is delighted, contented or pleased with their work, explains job satisfaction. If the prerequisite of an employee is rewarded, then the employee happiness will be denoted as satisfaction. An employee spares a remarkable time at their workplace. It is vital for any organisation that its employees must be satisfied with their job. As previous studies also show that the amount of job satisfaction of employees is directly related to the productivity and organisational commitment of employees. Therefore, the employees must feel their task entails the full utilisation of their talent and knowledge, and by the end of the day, they think that they did something productive.

2.6 Deposit Mobilisation

Since the banking industry is a service industry, it is challenging to ascertain the productivity parameters. Though, banks are providing several services to their customers which include financial and non-financial services. Some of them are providing loans, offering locker facility, the opening of savings and current accounts offering insurance and various cards facility, deposition and withdrawal of cash. These are some of the most prominent activities carried out in banking sectors. Each of these services contributes to productivity if adequately managed. Since the efficiency and effectiveness of the effect of employees on productivity in the working environment, therefore it is necessary to calculate the amount of work being done by bank employees based on their respective age.

2.7 Credit deployment

Credit deployment is also an important function performed in the banking sector and even one of the essential indicators to measure the productivity of employees with diversified age group. The amount of work being done by employees of varied age groups will help judge the productivity of bank employees. The same is explained with the help of the following figure no2. (Parameters of bank productivity).

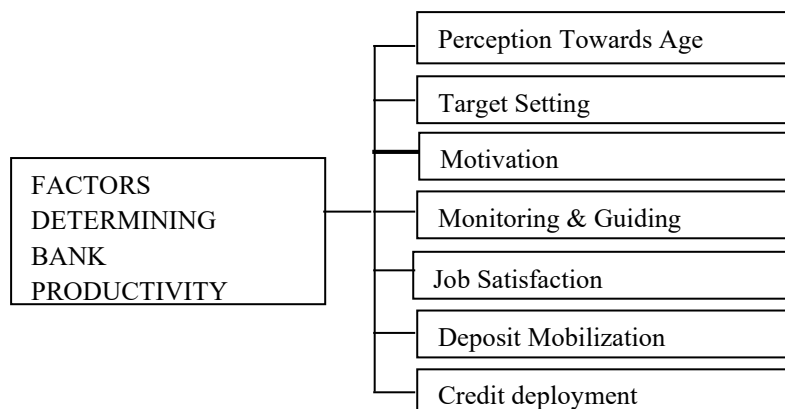


Figure 2: Parameters of bank productivity

3. Research Model and Hypotheses

This section presents the research methodological and procedural aspects of conducting research. The procedure applied by the researcher is the data collected through a questionnaire filled by bank employees. This chapter explains the type of research undertaken by the researcher, the kind of gathering sample, gathering of responses from bank employees and the statistical tools applied to the collected information. Since the study is related to the measurement of the impact of age on productivity, therefore, the researcher has prepared certain constructs based on which productivity can be measured. 16 indicators are as follows:

- I. Effect of performance appraisal on the age of employees
- II. Impact of performance appraisal on the seniority of employees
- III. The challenging job which provides the opportunity to use full potential
- IV. Variety of skills
- V. the linkage between work performances and rewards such as pay increase, promotion, etc.
- VI. Work environment
- VII. Facilities for training and development
- VIII. Encourages creativity and innovation
- IX. Accepting deposits in a day
- X. Submitting payments in a day
- XI. Submitting advances in a day
- XII. Giving advances in a day
- XIII. Dealing clients for insurance in a day
- XIV. Selling gold coins in a day
- XV. Opening Demat accounts in a day
- XVI. Operating lockers in a day

Under the present research, the researcher has taken public sector banks whose regional offices are situated in Agra. The respondents were the managers and employees of the bank. Some resistance from some of the respondents to participate in the research had occurred. Also, some of the respondents failed to bring back the questionnaires for the researcher in good time. Some sampled members, especially managers, had no time for attending to all the items in the Questionnaire, perhaps due to their tight schedule or high workload. All these were taken into consideration and alternative measures taken.

3.1 Objectives

- I. To know the influence of age on productivity.
- II. To explore out the effect of age diversity on the efficiency of the organisation.
- III. To suggest ways to manage age diversity.

H1: There is no significant relationship between the age of employees and their efficiency.

We very well know that employees act as fuel for any organisation. Since age plays a prominent role in affecting the productivity of the employees, the researcher had taken the age of employees as an essential factor which helps establish the relationship between the ages of employees and the efficiencies of employees. As any organisation wants to hire productive employees, it is, therefore, necessary to know which age group is contributing the most towards the organisation

H2: There is no significant relationship among the age diversity and efficiency of the organisation.

In recent times, the youngsters have shown a keen interest in the banking sector as their career option, which in turn initiates a concept of age diversity in the banking sector of India. The previous researches have also shown the benefits and challenges arising due to diversified age group. Therefore, the researcher establishes the relation between the different age group of employees and the impact of having diversified age group on the productivity of banks.

4. METHODOLOGY

4.1 Sampling

For the present study, first-hand data is being collected by conducting interviews and giving questionnaires, talking to them directly or over the phone to the bank employees. Then secondary data are also gathered from financial reports of various banks and the annual reports of RBI as well as the literature available over the internet.

The data for the present study was collected maximum from five branches of banks whose regional offices are located in Agra. There are eight regional offices of public sector banks, out of which five branches of each bank are designated randomly. A multi-stage stratified random sampling technique is used for selecting the respondents in the present study.

The employees working in selected branches of the bank are near about 13-16 in number. Under the present study, the researcher has further picked half of the employees from each office randomly. Therefore, making the workforce of about 250 in number which reflects the population of the study. The list of those banks is as follows:

- I. Canara Bank
- II. Punjab National Bank
- III. Allahabad Bank
- IV. State Bank of India
- V. Bank of India
- VI. Syndicate Bank
- VII. Central Bank
- VIII. Union Bank

5. Data Analysis and Results

Under the present study, the descriptive statistical tools are used to analyse the collected data. For the calculation of the data collected from the Questionnaire, direct interviews and interaction over the phone, SPSS along with descriptive statistical tools like frequency, the percentage is used to process the information. The results are presented with the help of tables and charts. The responses gathered from the employees after casual interaction with bank employees were structured into numerous coding, which was further analysed and evaluated. For testing the hypothesis, the chi-square test has been used. As the present study has been focused on the impact of the age of employees and their productivity, some additional tools such as ANOVA and regression equation were applied.

5.1 Descriptive Statistics

Table 1 shows the frequency of age of employees.

Table 1: the frequency of age of employees

Age Group	Frequency	Per cent	Valid Percent	Cumulative Percent
20-30	93	37.2	37.2	37.2
30-40	51	20.4	20.4	57.6
40-50	41	16.4	16.4	74.0
50-60	65	26.0	26.0	100.0
Total	250	100.0	100.0	

The class with the highest frequency ninety-three per cent (93%) and falls between the age of 20 and 30. That is, 93% of the population of the study is aged between 20 and 30 years. The class with the lowest frequency of forty-one per cent (41%) and fall between the age of 40 and 50 years. That is, 41% of the sampled population is between the age of 40 and 50.

H1: There is no significant relationship between the age of employees and their efficiency. Table 2 shows the chi-square tests.

Table 2: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	226.980(a)	108	.000
Likelihood Ratio	260.208	108	.000
Linear-by-Linear Association	32.691	1	.000
N of Valid Cases	250		

One hundred forty-five cells (98.0%) have expected count less than 5. The minimum expected count is .33. As per the table -mentioned above, the calculated value is 226.98, which is higher than the tabulated value. Therefore, the null hypothesis is rejected at a five per cent (5%) significance level (95% confidence interval). This statistical tool has shown a substantial relation between the age of employees and their efficiency. Furthermore, we can find the results that as the age of the employees is increasing their productivity is also improving. Table 3 shows the correlation tests.

Table 3: Symmetric Measures

	Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.	
Nominal by Nominal	Contingency Coefficient	.690		.000	
Interval by Interval	Pearson's R	.362	.060	6.122	.000(c)

Ordinal by Ordinal	Spearman Correlation	.381	.059	6.493	.000(c)
N of Valid Cases		250			

a Not assuming the null hypothesis. b Using the asymptotic standard error assuming the null hypothesis.
c Based on normal approximation.

The above correlation table shows a positive relationship between the age of employees and their efficiency as the contingency coefficient among the two variables is 0.690. Lambda is a measure of the reduction in error in measuring the relationship between the two variables. From the table, the value of lambda of productivity (dependent) is .035, which means there is a three-point five per cent (3.5%) error reduction. The value of lambda of age (independent) is .318, which means there is a thirty-one point eight (31.8%) per cent error reduction that is moderate value. Therefore, we determine that there is a strong correlation between the two factors.

H2: There Is No Significant Difference between the Variance of Age and Efficiency. Table 4 shows the ANOVA tests of productivity

Univariate Analysis of Variance (ANOVA)

Table 4: Tests of Between-Subjects Effects

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	3418.558	3	1139.519	13.585	.000
Within Groups	20633.958	246	83.878		
Total	24052.516	249			

Table 4 reflects that the probability value of F is .000. Therefore, the null hypothesis is rejected as the F sig. value is less than .05. By analysing the results, we can find that the employees of different age groups display diverse performance. That shows that every capacity of the person contributing to the organisations' productivity is different. Depending upon the age of employees, mixed age group employees are having a different level of productivity.

H3: There is no significant relationship among the age diversity and efficiency of the organisation. Table 5 shows the chi-square tests.

Table 5: Chi-Square Tests

	Value	Df	Asymp. Sig. (2- sided)
Pearson Chi-Square	611.153(a)	144	.000
Likelihood Ratio	393.201	144	.000
Linear-by-Linear Association	143.324	1	.000
N of Valid Cases	250		

One hundred seventy-eight cells (96.2%) have expected count less than (5%). The minimum expected count is .04. As per the table mentioned above, the calculated value is 259.7, which is higher than the tabulated value. Therefore, the null hypothesis is rejected at a five (5%) per cent significance level (95% confidence interval). This statistical tool has shown a substantial relation among the employees of different age groups and their efficiency. Furthermore, we can conclude that the employees of varied age groups are having a positive association with their efficiency, and the banks must hire employees of different age groups. Table 6 shows the correlation tests.

Table 6: Symmetric Measures

	Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.	
Nominal by Nominal	Contingency Coefficient	.842		.000	
Interval by Interval	Pearson's R	.759	.027	18.340	.000(c)
Ordinal by Ordinal	Spearman Correlation	.764	.028	18.649	.000(c)
N of Valid Cases		250			

a Not assuming the null hypothesis. b Using the asymptotic standard error assuming the null hypothesis.
c Based on normal approximation.

The above correlation table shows a positive relationship between the age diversity of employees and their efficiency as the contingency coefficient among the two variables is 0.842. Lambda is a measure of the reduction in error in measuring the relationship between the two variables. From the table, the value of lambda of productivity (dependent) is .115, which means there is an 11.5 percent error reduction. The value of lambda of age diversity (independent) is .690, which means there is a 69 percent error reduction that is moderate value. Therefore, we determine that there is a strong correlation between the two factors.

H4: There Is No Significant Difference between the Variance of age diversity and Efficiency. Table 7 shows the ANOVA tests of productivity

Univariate Analysis of Variance (ANOVA)

Table 7: Tests of Between-Subjects Effects

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	14521.918	4	3630.479	93.328	.000
Within Groups	9530.598	245	38.900		
Total	24052.516	249			

The Table 7 reflects the F value, which is .000. The interpretation of the results says that the null hypothesis is rejected. Additionally, the results also reveal that there is a significant difference among the variance of diversified workforce and factors of production. It can be said that diversified age groups have an impact on productivity.

6. Discussion and implications

Previous researches show that there is no standard format in banks to manage age diversity. Still, if banks implement age diversity strategically, it may lead to higher productivity by channelising the experience of aged employees. That can happen through digital means like arranging training sessions of senior employees through video conferencing, conducting lectures on bank work and work environment of the organisation, providing guidance to new employees in day to day operations through digital means by senior and experienced employees.

There are almost 25percent employees in the selected banks of Agra which constitutes a significant number in an organisation. The study throws light over the influence of age of employees and their productivity and secondly impact of diversified age group on the overall efficiency of the organisation.

The calculated value from the chi-square test comes out to be 226.98, which is higher than tabulated value; it reveals that there is an association among the age of employees and their productivity. And the value of the contingency coefficient among the two variables comes out to be .690, and it illustrates that there exists a positive correlation among the independent variable (employees age) and dependent variable (productivity of employees). They are stating that aged employees are productive.

The results of the second phase are that the calculated value from the chi-square test is 259.7 which is higher than the tabulated value which displays an association among age diversity in an organisation and overall productivity of the organisation. And the value of the contingency coefficient among the two variables comes out to be .842, which explains a positive correlation among the independent variable (age diversity) and dependent variable (productivity of organisation). Uttering that the banking sector of Agra has strategically utilised the capacity and abilities of aged employees through employing various digital means and introducing the concept of digital HR, by conducting their online training sessions, counselling sessions through video conferencing. Moreover, hiring employees of diversified age groups also contribute towards the productivity of the organisation as if the freshers are effective in physical tasks of organisation than the experienced employees are worthy of intellects.

7. Conclusion

The analysis of the results reflects that organisations have the wrong impression about the elderly employees that they usually resist changes, due to their growing age, they have more health-related issues and involves added costing in sustaining and developing them. (Taylor,2003; Davey and Cornwall,2003 and Mc Gregor and Gray,2002). But when we go into the in-depth research of this area, we can see a different picture altogether.

The findings reveal that as the age of bank employees increases, their performance also improves. The productivity of employees of the banking sector of Agra is going in an upward direction as the age of employees increases. That is something unlike results from the existing studies. Furthermore, the senior personnel, due to their work exposure and better customer hold are considered as productive. It is because experienced employees have genuine decision-making abilities related to the prevailing conditions in comparison to younger employees (Charness and Villeval,2007).

Therefore, an increase in the age of employees may affect physical efforts, but it increases the astuteness. (Baltes et al., 2005; Baltes et al., 2004; Compton et al., 2003 and Sternberg and Grigorenko, 2005). (Posner, 1995) says that understanding incline with the increase in age of employees and experience and senior employees have states that wisdom does not decline with age and older workers generally have a relative benefit above freshers in official responsibilities (Spitz-Oener, 2006 and Warr, 1994). Based on the findings, the researcher has proposed a model in figure 3.



Figure 3: Proposed Model

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Appendix A Summary of previous studies

AUTHORS	SAMPLE	DATA SOURCE	MAIN FINDINGS
Thomas and Elly (2001)	American Consulting, financial services & law firms	Interview	Manpower having resemblances and variances in terms of age, educational background, religious background, gender is known as employee's diversity. At the workplace, assortment occurs while the organisation's employees differ from one another with one or more prominent factors.
Grobler (1996)	Companies in South Africa	Survey	One can define diversity as identifying, understanding and accepting employee variances regardless of their physical and psychological attributes.
Moorhead and Griffin	NA	NA	the study says that every individual is distinctive in nature having different physical and psychological qualities. This recent HR concept is concerned with the varied physical and psychological characteristics of employees working in an organisation.
Carstensen and Hartel, 2006 and Mata et al (2011)	NA	NA	it has been concluded that older group are resistant to change than youth employees, Therefore less flexibility trait pose a threat to the organisation.
Boyce, (2008) Shultz et al, 2010	Manufacturing unit	Survey	Because of the complexity of multi-tasking in elderly times, grown-up employees probably manage better work, are independent and mobile in their workplace than those young employees who prefer long stretched hours.
Peeters and van Emmerik, (2008)	NA	NA	When there is no workplace support then, in that case, older employees feel every job tiring.
Rupp et al, (2006) Shore et al, (2003) McCann and Giles (2002)	NA	NA	Harsher consequences for lower performance and lower assessment for promotions are responsible for age discrimination.
Lawrence, (1998) Shore et al (2003) Cleveland and Shore (1992)	NA	NA	Some of the common age discrimination issues of older workers are lower performance ratings as they are older than the age norm associated with their career progression and they have few opportunities for promotions because they are older than their manager, and/or their workgroup.
Loretto et al, (2000), David, 2010), Truxillo et al. (2008)	Electric utility company	Interview	Young employees are also facing negative stereotypes such that they are less reliable and job hoppers, and they lack organisation citizenship behaviors.
Gee et al (2007)	NA	NA	It has been found that both younger and older workers face age discrimination.
Milliken and Martins (1960)	NA	NA	It is evident from past investigations that greater age diversity in workgroups indeed hampers the communication and thus raise the cost curve.
Williams O'Reilly, (1998)	NA	NA	Heterogeneity indirectly have an inhibitory effect on productivity by increasing the rate of turnover

Somech et al, (2009) and Jackson & Joshi (2004)	German firms	Survey	The distinctions in the qualities and inclinations of particular age bunches cause a negative effect of age heterogeneity on efficiency. The distinction in the socialisation forms, social and regulating frames of mind among various age partners improves the probability of significant worth clashes. This, thus, decreases the level of social joining and at last lessens profitability.
Richard and Shelor, (2002) Milliken and Martins (1996) and O'Reilly et al (1998)	NA	Survey	shown strong empirical evidence that age heterogeneity increased the turnover rate.
Nicholson et al (2004)	NA	NA	Absenteeism and turnover of employees exert costs by causing productivity losses, particularly in businesses that require team efforts.
Shore et al (2009)	NA	NA	Various empirical research suggested on age diversity that specifically at top levels of administration, age heterogeneity may have a negative impact on coordinated effort and turnover in the work environment, their age turns into an inconvenience to them in the basic leadership setting of decision making.
Hass PerreweeInd (1993)	Corporates of U.S.	Interview	There may be a decline in organisational attachment among employees who perceive age discrimination in their organisation.
Florian et al (2013)	Various organisations including services, manufacturing, finance, insurance & trading	Survey	In associations where representative see elevated levels of negative age separation atmosphere affected by the social fracture of an age-diverse workforce, the association's general execution may endure .
Ilmarinen (2005)	Corporates of Finland	Survey	Demonstrated that there was no unmistakable association among age and work performance.
Tempest et al (2002).	Manufacturing & service industries in Singapore	Interview	more established workers are as profitable and gifted as the youthful. The decrease in work execution with age if any can be remunerated by predominant execution in different regions, for example, a person's professional training and critical thinking aptitudes.
Ng Feldman (2008)	NA	NA	chronological age is decidedly identified with organisational citizenship behaviors and safety performance.
(Posthuma and Campion (2009), Finkelstein et al, (2000), Kogan and Shelton (1960)	NA	NA	There were additionally positive generalisations about older workers that they were viewed as being increasingly reliable, qualified and prudent than younger workers. Hence the expense of age heterogeneity might be remunerated with its latent capacity benefits.
Kapoor,C (2011)	NA	NA	A diverse workplace also allows an organisation to effectively execute its plans.