

Casualization of Labour and Employee Commitment among selected Deposit Money Banks in South East, Nigeria

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Abstract

The study examined the relationship between casualization of labour and employee commitment among selected deposit money banks in South East Nigeria. The specific objectives were to: examine how casualization of labour affects workers' affection toward their jobs in deposit money banks in South East Nigeria, and evaluate the relationship between temporal employment and employees' sense of obligation to work in deposit money banks in South East Nigeria. The population of the study comprised eleven thousand six hundred and seventy-two (11,672) employees. A sample size of 1,186 was determined using Freund and Williams' formula at a 3 percent error margin. A survey research design was adopted for the study. The instrument used for data collection was a questionnaire and interviews. A total of 1,186 copies of the questionnaire were distributed, while 909 copies were duly completed and returned. The Z-test was used to test the hypotheses and determine the nature and strength of the relationships among the variables. The findings indicated that casualization of labour had a positive effect on workers' affection toward their jobs in deposit money banks in South East Nigeria ($Z(96, n = 909) = 6.262 < 9.665, p > 0.03$). It was also found that there was a positive correlation between temporal employment and employees' sense of obligation to work in deposit money banks in South East Nigeria ($Z(96, n = 909) = 5.755 < 8.613, p > 0.03$). The study concluded that casualization of labour and temporal employment have significant effects on workers' affection and employees' sense of obligation to work. The study recommended, among others, that casualization of labour should be legislated against in the Nigerian banking industry in order to boost workers' commitment in deposit money banks in South East Nigeria..

Keywords: Casualization of labour, Employee commitment, Temporal employment, Deposit money banks, Workers' job affection, Organizational obligation

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Introduction

The nature of work and employment relationships has undergone profound changes over the past several decades. Historically, employment in many economies was dominated by standard employment relationships characterized by long-term, full-time contracts with defined benefits, job security, and clear career progression (Otuturu, 2021). However, beginning in the late 20th century, economic restructuring, globalization, and technological change encouraged firms to adopt more flexible work arrangements, including casual, contract, and temporary labour. This shift often referred to as the casualization of labour reflects a move away from traditional permanent forms of employment towards non-standard contracts that provide employers with cost savings and operational flexibility but often reduce job security and opportunities for worker advancement (Otuturu, 2021).

At the global level, the casualization of labour has become a salient feature of modern labour markets across developed and developing economies. The International Labour Organization (ILO) has documented a rise in non-standard forms of employment including temporary, part-time, and contractual work with implications for worker well-being and organizational outcomes such as commitment and productivity (ILO, 2019). In Europe and North America, research consistently shows that employees on non-standard contracts report lower affective commitment and job satisfaction compared to permanent staff, as casual roles are often associated with ambiguous career pathways and limited organizational inclusion (Büchel, Van Ham & Mertens, 2016). Studies in financial services have mirrored these trends; for example, research in the banking sector of India found that contingent workers expressed weaker emotional attachment to their employers due to perceived job insecurity and inequity (Singh & Srivastava, 2020). These findings suggest that while casualization can enhance organizational flexibility, it may simultaneously challenge the development of strong employee–organization bonds.

In the national context, Nigeria’s labour market reflects similar dynamics. Structural adjustments, deregulation, and a growing service economy have reshaped employment practices across sectors, including banking. Deposit money banks, once bastions of permanent employment and structured career progression, increasingly rely on temporary and contract staff to manage fluctuating service demands and control operational costs (Adewale & Aderibigbe, 2018). This trend towards non-standard employment has raised concerns about its implications for employee outcomes such as commitment, performance, and turnover intention. Commitment in this study refers to the psychological attachment and loyalty of employees to their organizations, commonly measured through affective, continuance, and normative dimensions (Meyer, Stanley, Herscovitch & Topolnytsky, 2015). Empirical research in Nigeria has highlighted that non-standard employment arrangements are often linked with lower job satisfaction and higher employee turnover intentions (Ishola & Akomolafe, 2019). These outcomes can undermine organizational stability, particularly in sectors like banking that depend heavily on skilled, motivated personnel for service delivery and customer retention.

Despite this broader understanding, there remains a paucity of empirical research exploring the relationship between casualization of labour and employee commitment specifically within Nigeria’s deposit money banks. Many existing studies explore general workforce attitudes or focus on manufacturing and informal sectors, leaving a gap

in knowledge concerning how casual work arrangements affect bank employees' psychological attachment to their institutions. Addressing this gap is particularly important given the ****strategic role of deposit money banks**** in Nigeria's economy and the intensified competition they face — dynamics that make employee commitment a critical organizational resource.

At the local level, South-East Nigeria comprising Abia, Anambra, Ebonyi, Enugu, and Imo States represents an economically vibrant region with a high concentration of commercial activity and financial services. Urban centres such as Onitsha, Enugu, and Aba host numerous branches of Nigeria's deposit money banks, serving diverse customer bases and driving regional economic interactions (Okoro & Ukoha, 2021). In these environments, labour practices increasingly reflect national trends toward casualization, with banks engaging contract workers for customer service, administrative support, and digital operations. While this practice may offer immediate cost benefits, its impact on employee commitment — particularly affective commitment, which reflects employees' emotional attachment to their organization — is not fully understood in the South-East context.

A limited number of studies provide preliminary insights. For instance, Amadi, Wike, and Alumona (2021) investigated labour relations and employee affective commitment in deposit money banks in Port Harcourt, highlighting that positive employee relations are strongly correlated with higher commitment levels; however, this study did not isolate the effects of casualization on commitment outcomes. Moreover, Otuturu's (2021) analysis of casualization in Nigeria outlines the structural changes in employment relations but does not focus on the banking industry or employee commitment metrics. This gap indicates a need for focused research that empirically examines how casual employment arrangements influence the cognitive and emotional components of employee commitment among bank workers in South-East Nigeria.

Understanding this relationship is critical given the competitive pressures facing deposit money banks in the region, where employee commitment can influence service quality, operational efficiency, and customer satisfaction. By exploring the interplay between casualization and employee commitment, this study aims to provide empirical evidence that can inform human resource practices, helping banks balance workforce flexibility with initiatives that sustain employee engagement and loyalty.

Statement of the Problem

In casual employment in the bank, there are many problems that emanate such as: fraud because some disgruntled casual workers may go into fraud to make up the lapse, some may vandalize the property of banks, high level of immorality within the banks, erosion of bank ethics which may lead to cutting corners by casual workers, as well as creating societal ill feelings against banking profession. Casual employment is a real problem in banking as currently recorded where the workers are directly employed on a casual, season-fixed term or temporary basis. Most of these workers are graduates who are rather used by management and are under paid despite working for longer periods of time in the day. In real valuation of the banking sector presently obtainable, it is glaring that casual workers constitute greater percentage of the employed as most management prefer employing on casual basis to escape the burden of benefits that accrue to permanent workers.

In furtherance to above triangular employment relationship in which a labour broker supply labour to the bank and bank management abstain from negotiating terms of employment with the employee, but rather prefer paying agreed amount to the employment agent whose duty it is to settle the employee. Here, bank management shy away from all forms of responsibility and refers the worker to his agent. By this method, bank management assumes free from all forms of responsibility arising from the employment of the worker. The effect is that the worker is left at the mercy of the shylock agent who is at liberty to apply his whims to disadvantage the worker. Such type of employment is slavery.

In addition to the above stated, there is called a zero-hour contract, which is a type of contract between the bank and the worker, where the bank is not obliged to provide any minimum working hours, while the worker is not obliged to accept any work offered. What this means is that the worker, due to high rate of unemployment is meant to accept the conditions of the bank management and groan in silence over the heavy load of work. Here, the bank management give the worker a minimum set of work to cover in a day that is too high to imagine which causes the worker to close too late in any day.

Another type of temporal employment found in Nigerian banks is called on-call scheduling, sometimes referred to as on-call shifts which are really processes used in business where employee work schedules are intentionally unpredictable. What this connotes is that the bank management erratically fixes time schedules that are usually too high for the casual worker which uses his time at will without commensurate compensation.

Another variant of casualization of labour is called marginalemloyment or a mini job which is an employment relationship with a low absolute level of earnings for short duration. Many workers. Here, the worker is left at the mercy of the bank management within the duration of the work, and are usually and always paid less, but works for greater hours. It is due to these lapses that affect employee's: affection to the work, sense of obligation to duty, fear of job loss, loyalty and devotion to duty that this research is carried out in the first place to proffer solution.

Objectives of the Study

The study examined the relationship between Casualization of labour and employee commitment among selected deposit money banks in South East Nigeria. Specific objectives include to:

- i. Examine how casualization of labour affects affection of workers to their job in money deposit banks in South East, Nigeria.
- ii. Evaluate the relationship between employee empowerment and employee sense of obligation to the work in money deposit banks in South East, Nigeria.

Research Questions

The following research question guided the study;

- i. How has casualization of labour affected worker's affection to the work in deposit money banks in South East, Nigeria?

- ii. What is the relationship between temporal employment and employee sense of obligation to the work in deposit money banks in South East, Nigeria?

Statement of Hypotheses

The following hypotheses guided the study;

- i. Casualization of labour does not positively affect workers affection to the work in deposit money banks in South East, Nigeria.
- ii. There is no positive relationship between temporal employment and employee sense of commitment to work in deposit money banks in South East, Nigeria.

Significance of the Study

The study shall benefit management of banks in deciphering how to make policies that would benefit both workers and management. It shall also benefit government in knowing how to check mate the excesses of banks in casualizing the work force. Workers shall benefit from the study in knowing how to react to casualization tactics by employees.

The general public shall benefit from the study in knowing how to react to issue of worker marginalization in their respective enclaves.

Scope of the Study

The study shall distribute questionnaire to both workers and management of: First Bank of Nigeria Plc., Guarantee Trust Bank Plc, Access Bank Plc and United Bank for Africa Plc all at Enugu Zonal Offices. The respondents to the questionnaire shall be the: Managers, Supervisors, Cashiers and Security Personnel.

Review of Related Literature

Conceptual Framework

Labour Casualization

In the banking , most managers prefer using part time workers to full time employees In the words of *Matthew (2019)*, workforce casualization is the process in which employment shifts from a preponderance of full-time and permanent positions to casual and contract positions. According to *Richard , Kuchler, and Bradshaw (2018)* , casual work maybe any of :change management (a term used to describe the process of dismissing workers), contingent work, gig economy, permatemp, precariat, precarious work temporary work and zero-hour contract. Contingent work or casual work is an employment relationship which is considered non-permanent. The issue of over the counter cashiers in the banks in Nigeria, are typical examples of contingent workers. They are underpaid and have less bargaining power and are usually exploited. According to *Moha (2020)* , these casual workers in Nigerian banks are used and often used manually and are helpless due to the prevailing hard economic situation.

Components of Labour Casualization

The following are components of labour casualization used in the study;

Temporal Employment

Temporary work or temporary employment (also called odd jobs) refers to an employment situation where the working arrangement is limited to a certain period of time based on the needs of the employing organization. According to *Russel and Lia (2019)*, temporary employees are sometimes called "contractual", "seasonal", "interim", "casual staff", "outsourcing", "freelance"; or the word may be shortened to "temps". In some instances, temporary, highly skilled professionals (particularly in the white-collar worker fields, such as human resources, research and development, engineering, and accounting) refer to themselves as consultants. In analyzing further, *Hands and Joss (2013)*, notes that temporary work is different from secondment, which is the assignment of a member of one organization to another organization for a temporary period, and where the employee typically retains their salary and other employment rights from their primary organization but they work closely within the other organization to provide training and the sharing of experience.

Zero-Hour Contract

There is growing concern internationally about the increasing share of contingent jobs (often described as precarious jobs) in overall employment (e.g. Katz and Krueger, 2016; Prosser, 2016). In the UK a particular concern has been the dramatic increase in the prevalence of employment contracts that do not guarantee any hours of work at all, known as zero hours contracts (ZHCs). These types of arrangements can be attractive for employers facing erratic and unpredictable demand, and because they enable employers to designate individuals as workers, with fewer entitlements and employment protection rights, rather than employees (Brinkley 2013). Zero hour contracts can also be attractive for workers who want flexibility regarding when and where they work. The use of these contracts, however, raises serious questions about job insecurity, lack of access to work-related benefits and entitlements, lack of opportunity for career development, and unpredictability of hours and income, particularly if employers expect flexibility from workers but offer little flexibility in return (for evidence on this last point see CIPD, 2015). This has made them highly controversial, even as other forms of contingent employment and self-employment have also grown.

Employee Organizational Commitment

Organizational commitment is basically influenced by perceived fairness of performance appraisal systems in which consist of procedural justice, distributive justice and interactional justice (Sudin, 2011). As proposed by Mowday, Steers and Porter (1979), organizational commitment is referred to the relative strength of an employee's involvement and engagement in an organization, which in this case, is the deposit money bank. Not only that, organizational commitment involves the citizenship behavior, productivity and achievement (Cullen, Parboteeah & Victor, 2003).

Components of Employee Organizational Commitment

Workers Affection to Job

This is basically the level of emotional attachment to the job by an employee. It is otherwise referred to as affective commitment. Affective commitment is the degree of employee's emotional attachment to the organization. As a consequence of positive feelings perceived by connection with the organization, employees possessing high degree of affective commitment wish to remain at their organization (Newman & Sheikh, 2012). Some previous studies have investigated the mediating effect of affective commitment between numerous variables. Dinc and Plakalovic (2016) studied the mediating role of affective commitment between caring climate and employee performance. Camelo-Ordaz et al. (2011) found that HRM practices do not affect knowledge sharing directly, but have a positive effect on it through mediating role of affective commitment.

Employee Job Insecurity

Job insecurity has been defined as the subjectively perceived and undesired possibility to lose the present job in the future, as well as the fear or worries related to the possibility of job loss (De Whitt, 2005). It can be differentiated between cognitive and affective job insecurity with the first referring to the cognitive probability of losing one's job and the latter referring to the fear and worry of losing one's work. Another way to differentiate job insecurity is differentiating between quantitative insecurity which refers to worrying about the loss of job itself and qualitative which refers to worrying about losing important aspects of job, for example, salary, health insurance, and social life (Chung and van Oorschot, 2010).

Theoretical Framework

Moderated Neo-Liberal Theory by Crotty- 2000 guided the study

The study was focused on Neo-liberal theory and the Social Action theory due to their diverse contingent applications that suit local needs as is found in South East Nigeria. Emphasizing the fact that social behavior should be moderated at any time to suit the intended action, the study selected the theory.

Neo-liberalism is a label for Economic Liberalism. The theory was coined in 1938, but came into use in the 1960s. The theory refers to a redefinition of classical liberalism, influenced by the Neo-classical theories of Economies. Neo-liberalism is a very broad theory that usually refers to fewer Government regulations and restrictions in the Economy, in Exchange for greater participation of private entities; the theory is associated with Economic Liberalization.

In applying the Neo-liberal theory, it can be argued that employment policy, especially as expressed in metropolitan planning Strategies, has taken a Neo-liberal turn (Crotty, 2000). Governments at both Federal and State levels have responded to what they have regarded as twin imperatives of globalization: firstly, competitiveness in globalizing markets; and secondly, the need for greater 'flexibility' in domestic commodity, financial and labour market. Mc Guirk and O'Neill, (2002), argued that as a result of Neo-liberalism, suburban employment policy refracts through two lenses: firstly, little attempt has been made to coordinate either urban infrastructure provision or commercial

land development with employment target and market forces have been allowed to locate major new business development. Also, attention has turned toward encouraging local entrepreneurship and attracting the 'right kinds of business investment to increase the stock of local jobs.

Empirical Review

Labour Casualization and Work Affection

Kayi and Dogogo (2017) investigated relationship between casualization and job satisfaction among contract staff in Rivers State University of Science and Technology, Port Harcourt. A sample of 120 was used for the study proportional stratified random sampling technique was used to compose the sample. Two research questions were answered while two corresponding hypotheses were tested in the study 0.05 level of significance. The two instruments used for data collection were the Casualization Descriptive Questionnaire (CDQ) and Job Satisfaction Questionnaire (JSQ). Statistically, the research questions were answered with Pearson's Correlation Coefficient (r), and Z-test was used to test the significance of the obtained coefficient of correlation (r). The result revealed that there is a positive relationship between pay packages and job satisfaction.

Ogbe, Olabunmi and Okorode (2019) examined the impact of casualization on workers' performance. The objective of this study is to examine if casualization of work affects the productivity and output of casual workers. Descriptive survey research design was adopted in this study, the population of the study was from Coca-cola Bottling company (food and beverages), and Lolitta Manufacturing company makers of X-expression Hair product (Cosmetics industry) selected using simple proportion and random sampling techniques. The sample size was 152 respondents. Data was collected using structured questionnaire. Correlation and Regression tools were used to analyze the data. Results shows that casualization policy (absence of leave and leave allowance, absence of injury compensations and other social benefits) affects performance and effectiveness of casual workers.

Kalejaiye (2019) examined the influence of nature of employment on job satisfaction and commitment in deposit money banks in Lagos State, Nigeria. Eight key informant interviews were conducted among purposively selected Heads of Operations and Human Resource Managers, while sixteen in-depth interviews were conducted among purposively selected permanent employees who were once contract workers in the banks. The quantitative data collected were analysed using Two-Way Analysis of Variance with inferences drawn at 0.05 significant levels, while content analysis was used for the qualitative data. Results showed that the main and interaction effect of deposit money banks and the nature of employment on job satisfaction was not significant, but the main and interaction effect of deposit money banks and the nature of employment on job commitment was significant.

Musti and Mallum (2020) examined the implications of Casual employment on the poverty alleviation efforts of the government and economic growth in Nigeria. The study used a survey method and analysed the questionnaire distributed to sampled respondents. The sample for the study was 200, with only 160 returning the questionnaire shared to them. Simple descriptive and comparative analyses were used in analysing the data collected. The study found that remunerations and working condition of casual staff are not fair compared to that of permanent staff.

The casual workers are often not paid the minimum wage which is a monthly wage because the casual workers are usually underemployed as such do not get the minimum wage. In our survey, the study found that 59% of the (casual staff) respondents have a monthly salary of less than the minimum wage. It shows that Casual work is going against government programmes of employment creation and poverty alleviation. Casual work is detrimental to employees and has grave consequences on the employer and the national economy. Casual staffs are mostly low-level workers in every organisation.

Temporal Employment and Employee Obligation

Giuliano, et al', (2017) examined examine how the use of fixed-term employment contracts (FTCs) affects firm competitiveness (i.e. productivity, wages and profits) while controlling for key econometric issues such as time-invariant unobserved workplace characteristics, endogeneity and state dependence. The study applied dynamic panel data estimation techniques to detailed Belgian linked employer-employee data covering all years from 1999 to 2010. Results show that the effects of FTCs on firm competitiveness vary across sectors: while temporary employment is found to enhance productivity and profits in (labour-intensive) services, this is not the case in manufacturing and construction.

Oloo (2018) examined the influence of short-term employment contracts on employee performance in humanitarian governmental organizations in Nairobi County. The researcher has used descriptive research design and purposive sampling method for achievement of the study objective. The study targeted those employees on short term employment contracts of period of one week to one year. A sample size of 34 humanitarian non-governmental organizations in Nairobi County was sampled targeting 5 employees each with short term employment contracts from each organization. The researcher mainly used primary data which was collected. The collected data was analysed using Statistical Package for Social Science (SPSS) and presented in tables, figures pic charts, means, standard deviations etc. The study found out that short term employment contracts are used by employers as alternative employment, they create the feeling of job insecurity to the employees, the employees voluntarily accept these short-term employment contracts in anticipation of permanent contracts and above all, they influence employee performance both positively and negatively.

Sora, et al., (2019) analysed the effect of job insecurity, understood as temporary employment (objective job insecurity) and personal perception (subjective job insecurity), on affective well-being. In addition, the moderator roles of job self-efficacy and collective efficacy are examined in the relationship between job insecurity and employees' affective well-being. The study used a survey research design. This study was carried out with 1435 employees from 138 Spanish and Austrian organizations. The results showed a different effect of job insecurity depending on its conceptualization. Only subjective job insecurity was negatively related to affective well-being. Moreover, both self- and collective efficacy moderated the subjective job insecurity-outcomes relation, ameliorating employees' well-being levels when they perceived job insecurity.

Ofosuhene and Samo (2020) examine the effect of contract employment on the behaviour of employees at the Ghana Shippers Authority, in term of their commitment, work initiative and job satisfaction. The study was cross-

sectional in nature, utilizing the quantitative approach. The study adopted the descriptive design. Using a simple random sampling technique, this research sampled 142 employees to participate in the research. A structured questionnaire was used to collect data from the respondents, which was analysed with the use of Pearson Product Moment Correlation, a Simple Linear Regression and an Independent T-Test. The reliability of the instrument was tested with the use of Cronbach's Alpha reliability co-efficient. The study found that contract employment had a moderate relationship with all the variables under study and a weak effect on the variables. Again, the study did not find any significant differences between the behaviour of contract employees and permanent employees. This findings call for further studies to identify the reasons for differing findings in empirical literature, with regards to this subject.

Summary of Review of Related Literature

The study is focused on the examination of the relationship between casualization of labour and employee commitment among selected deposit money banks in South East, Nigeria. In line with the objectives of the study, numerous literatures were reviewed both theoretical and empirical literature. The theories reviewed in relation to the study were Neo-Liberal Theory of Adam Smith, Equity Theory of John Adams and Social Exchange Theory of Blau. The Neo-liberal theory was reviewed in the study due to its beliefs in the freedom of contract between two parties. These contracts permit individuals to create their own enforceable legal rules, adapted to unique situations. So, in terms of nature of employment, employees and employers are free to enter into contract, and each individual is legally binding to see out the terms of the contract.

Methodology

The area of the study was South East, Nigeria. The population of the study was eleven thousand , six hundred and seventy two (11, 672) , being the total number of casual workers of the selected banks in the South East consisting five states. To determine the adequate sample size 1186, the study used Freund and William's statistic formula. 909 was returned by the respondents and accurately filled. That gave 77 percent response rate. The validity of the instrument was tested using content analysis and the result was good. The reliability was tested using the Pearson correlation coefficient (r). It gave a reliability co-efficient of 0.78 which was also good. Data was presented and analyzed by mean score and standard deviation using Sprint Likert Scale. The hypotheses were analyzed using Z – test statistic tool.

Data Presentation and Analyses

Data Presentation

Table 1: How casualization of labour affects affection of workers to their job in deposit money banks in South East Nigeria.

		5	4	3	2	1	ΣFX	-	SD	Decision
		SA	A	N	DA	SD		X		
1	Casualization of labour does not weigh much on worker commitment in banks in South East	1260 252 27.7	1720 430 47.3	243 81 8.9	164 82 9.0	64 64 7.0	3451 909 100%	3.80 1	1.182	Agree
2	Casual workers in banks in South East are not engrossed with the bad effects of employment condition	1810 362 38.8	440 110 12.1	390 130 14.3	108 54 5.3	254 253 27.8	3002 909 100%	3.30 2	1.161	Agree
3	Casual workers in banks in South East relate well with their employers	1450 299 32.9	368 92 10.1	390 130 14.3	102 51 5.6	337 337 37.1	2208 909 100%	2.43 0	1.254	Disagree
4	There is relationship between casualization of labour and commitment of workers in deposit money banks in South East Nigeria	1450 290 31.9	540 135 14.9	237 79 8.7	222 111 12.2	294 294 32.3	2743 909 100%	3.12 0	1.138	Agree
5	The relationship between main staff and casual workers are cordial	945 189 20.8	1220 305 33.6	390 130 14.3	138 69 7.3	216 216 23.8	2909 909 100%	3.20 0	1.138	Agree
Total Grand mean and standard deviation								3.170	1.1746	

Source: Field Survey, 2026

Table 1. depict that 682 respondents out of 909 representing 75.0 percent with mean score 3.1801 and standard deviation of 1.182 agreed that Casualization of labour does not weigh much on worker commitment in banks in South East, 472 respondents representing 50.9 percent with mean score 3.302 and standard deviation of 1.161 agreed that Casual workers in banks in South East are not engrossed with the bad effects of employment condition, 391 respondents representing 43 percent with mean score 2.430 and standard deviation of 1.254 agreed that Casual workers in banks in South East relate well with their employers. 425 respondents representing 46.8 percent with mean score 3.120 and standard deviation of 1.138 agreed that There is relationship between casualization of labour and commitment of workers in deposit money banks in South East Nigeria, 494 respondents representing 54.4 percent with mean score 3.200 and standard deviation of 1.138 agreed that the relationship between main staff and casual workers are cordial.

Table 2: The relationship between temporal employment and employee sense of obligation to the work in deposit money banks in South East Nigeria

		5	4	3	2	1	ΣFX	-	SD	Decision
		SA	A	N	DA	SD		X		
1	Temporal employment has no wide patronage among banks in South East Nigeria.	990 198 21.8	1116 279 30.7	318 106 11.7	256 128 14.1	198 198 21.8	2878 909 100%	3.16 6	1.182	Agree
2	Temporal employment plays vital role in marginalizing the worker in banks in South East Nigeria.	1130 226 24.9	840 205 22.6	456 152 16.7	256 128 14.3	198 198 21.8	2880 909 100%	3.16 8	1.161	Agree
3	Temporal employment motivates faithlessness in banking sector among concerned workers.	1140 228 25.1	816 204 22.4	456 152 16.7	256 128 14.1	197 197 21.7	2855 909 100%	3.15 1	1.254	Agree
4	There is relationship between temporal employment and employee commitment in deposit money banks in South East Nigeria	60 12 1.3	1676 419 46.1	456 152 16.7	256 128 14.1	198 198 21.8	2646 909 100%	2.91 0	1.138	Agree
5	Lack of seriousness on the side of temporal workers are not noticed	690 138 15.2	1044 261 28.7	444 148 16.3	256 128 14.1	234 234 25.7	2664 909 100%	2.93 5	1.138	Agree
Total Grand mean and standard deviation								3.066	1.1746	

Source: Field Survey, 2026

Table 2., showed that 477 respondents out of 909 representing 52.5 percent with mean score 3.166 and standard deviation of 1.182 agreed that Temporal employment has no wide patronage among banks in South East Nigeria., 431 respondents representing 47.5 percent with mean score 3.168 and standard deviation of 1.161agreed that Temporal employment plays vital role in marginalizing the worker in banks in South East Nigeria., 432 respondents representing 47.5 percent with mean score 3.151 and standard deviation of 1.254 agreed that Temporal employment motivates faithlessness in banking sector among concerned workers. 431 respondents representing 47.5 percent with mean score 2.910 and standard deviation of 1.138 agreed that There is relationship between temporal employment and employee commitment in deposit money banks in South East Nigeria, 399 respondents representing 43.9 percent with mean score 2.935 and standard deviation of 1.138 agreed that Lack of seriousness on the side of temporal workers are not noticed.

Test of the hypotheses

Hypotheses One: Casualization of labour does not positively affect worker’s affection to the work in deposit money banks in South East Nigeria.

Table 3: One-Sample Kolmogorov-Smirnov Test on casualization of labour does not positively affect worker’saffection to the work in deposit money banks in South East Nigeria.

		Casualization of labour does not weigh much on worker commitment in banks in South East	Casual workers in banks in South East are not engrossed with the bad effects of employment condition	Casual workers in banks in South East relate well with their employers	There is relationship between casualization of labour and commitment of workers in deposit money banks in South East Nigeria	The relationship between main staff and casual workers are cordial
N		909	909	909	909	909
Normal Parameters ^{a,b}	Mean	3.80	3.30	2.96	3.02	3.20
	Std. Deviation	1.149	1.673	1.720	1.686	1.468
Most Extreme Differences	Absolute	.321	.243	.244	.208	.250
	Positive	.152	.194	.244	.208	.171
	Negative	-.321	-.243	-.211	-.199	-.250
Kolmogorov-Smirnov Z		9.665	7.334	7.348	6.262	7.552
Asymp. Sig. (2-tailed)		.000	.000	.000	.000	.000

a. Test distribution is Normal.

b. Calculated from data.

Decision Rule

If the calculated Z-value is greater than the critical Z-value (i.e $Z_{cal} > Z_{critical}$), reject the null hypothesis and accept the alternate hypothesis accordingly.

Result

With Kolmogorov-Smirnon Z – values ranges from $6.262 < 9.665$ and on Asymp. Significance of 0.000, responses from the respondents as displayed in Table 3 is normally distributed. This affirms the assertion of most of the respondents that casualization of labour does positively affect worker’s affection to the work in deposit money banks in South East Nigeria.

Decision

Furthermore, comparing the calculated Z- values ranges from $6.262 < 9.665$ against the critical Z- value of 2.90 (2-tailed test at 96% level of confidence) the null hypothesis was rejected while the alternate hypothesis was accepted which states that casualization of labour does positively affect worker’s affection to the work in deposit money banks in South East Nigeria.

Hypotheses Two: There is no positive correlation between temporal employment and employee’s sense of obligation to the work in deposit money banks in South East Nigeria.

Table 4 One-Sample Kolmogorov-Smirnov Test there is no positive correlation between temporal employment and employee’s sense of obligation to the work in deposit money banks in South East Nigeria.

		Temporal employment has no wide patronage among banks in South East Nigeria.	Temporal employment plays vital role in marginalizing the worker in banks in South East Nigeria.	Temporal employment motivates faithlessness in banking sector among concerned workers.	There is relationship between temporal employment and employee commitment in deposit money banks in South East Nigeria	Lack of seriousness on the side of temporal workers are not noticed
N		909	909	909	909	909
Mean		3.17	3.15	3.15	2.91	2.94
Normal Parameters ^{a,b}	Std. Deviation	1.471	1.488	1.488	1.233	1.436
Most Extreme Differences	Absolute	.239	.191	.191	.286	.210
	Positive	.147	.143	.143	.175	.168
	Negative	-.239	-.191	-.191	-.286	-.210
Kolmogorov-Smirnov Z		7.215	5.762	5.755	8.613	6.323
Asymp. Sig. (2-tailed)		.000	.000	.000	.000	.000

- a. Test distribution is Normal.
- b. Calculated from data

Decision Rule

If the calculated Z-value is greater than the critical Z-value (i.e $Z_{cal} > Z_{critical}$), reject the null hypothesis and accept the alternate hypothesis accordingly.

Result

With Kolmogorov-Smirnon Z – values ranges from $5.755 < 8.613$ and on Asymp. Significance of 0.000, responses from the respondents as displayed in Table 4 is normally distributed. This affirms the assertion of most of the respondents that there was positive correlation between temporal employment and employee’s sense of obligation to the work in deposit money banks in South East Nigeria.

Decision

Furthermore, comparing the calculated Z- values ranges from $5.755 < 8.613$ against the critical Z- value of 2.90 (2-tailed test at 96% level of confidence) the null hypothesis was rejected while the alternate hypothesis was accepted which states that there was positive correlation between temporal employment and employee’s sense of obligation to the work in deposit money banks in South East Nigeria.

Discussion of Results

How casualization of labour affects affection of workers to their job in deposit money banks in South East Nigeria.

The result of hypothesis one, indicated that the calculated Z- values ranges from $6.262 < 9.665$ against the critical Z- value of 2.90 which shows that casualization of labour does positively affect worker's affection to the work in deposit money banks in South East Nigeria.

The study discovered that casualization of labour positively affects commitment of workers in deposit money banks in South East Nigeria. This agrees with the observation of Moha (2019), in the literature review that casualization of labour is a black sheep of the banking community in Nigeria adding also that in Igboland and South South, the trend is much more pronounced than in other regions. The study discovered also that there is correlation between labour brokerage and employee commitment in deposit money banks in South East Nigeria. This tallies with the submission of Adeniyi (2018) in the literature review that banks in Nigeria are really undoing workers and using their services relatively free in the vexed issue of labour brokerage, while adding that Nigerian government should make it a law for the banks to employ their workers directly. The study found out that there is significant relationship a zero-hour contract and employee commitment in deposit money banks in South East Nigeria. This is in tandem with the observation of Nwafor (2019) in the literature review that zero hour contracts are prevalent in South East among bank employers who prefer it to permanent employment, adding that strict bank regulation should take care of this.

The relationship between temporal employment and employee sense of obligation to the work in deposit money banks in South East Nigeria.

The result of hypothesis two, indicated that the calculated Z- values ranges from $5.755 < 8.613$ against the critical Z- value of 2.90 which shows that there was positive correlation between temporal employment and employee's sense of obligation to the work in deposit money banks in South East Nigeria. Casualization of labour is a new forms of work arrangements that have increased the tendency of contract labour. Casualization as a form of labour practice is the process by which employment shifts from a preponderance of full time and permanent positions to higher levels of casual positions. It involves employment of an irregular nature, which is gradually becoming a torn in the flesh of the workforce in both civilized and developing economies. The nutty issue of casualization of labour has become a case in Nigeria. The spate of increase in the spread and gradual acceptance of this labour practice in the Nigerian labour market has eroded every meaningful labour. It is argued that the reason for supporting casualization of employment is that is a strategy for cost reduction. This standpoint may be acceptable at the periphery, however, casualization ultimately presents lots of challenges for the employees and organizations alike.

Summary of Findings, Conclusion and Recommendations

Summary of Findings

The findings at the end of the study include the following:

- i. Casualization of labour positively affect worker's affection to the work in deposit money banks in South East Nigeria $Z(96, n = 909) = 6.262 < 9.665, p > 0.03$
- ii. There was positive correlation between temporal employment and employee's sense of obligation to the work in deposit money banks in South East Nigeria $Z(96, n = 909) = 5.755 < 8.613, p > 0.03$

Conclusion

The study concluded that Casualization of labour, temporal employment, A zero-hour contract, on- call shifts and marginal employment had significance effect on worker's affection, employee's sense of obligation to the work, employee's fear of job loss, employee's loyalty and employee's devotion to duty . Most management strategists and operators, see casualization of labor as a means of minimizing costs and sustaining jobs in the face of the concept globalization. And this scenario has enabled many companies claim that they survive in the face of high cost production and distribution of goods. Casualization reveals a brutal work growth process similar to slave labour. The snag has always been the fact that many firms see this bad practice as a means to dodge employing workers on full time basis so the they cut cost. But what gets this going is that the law makers in the land do not check the excesses of employers of labour.

Recommendations

After the findings and conclusion of the study, the following are hereby recommended:

- i. Casualization of labour should be legislated against in Nigerian banking industry to boost commitment of workers in deposit money banks in South East Nigeria.
- ii. Labour brokerage which absorbs banks from direct employment of their workers should be stopped forthwith to boost employee commitment in deposit money banks in South East Nigeria.

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