

Relationship Between Labour Casualization and Employee Commitment Among Selected Deposit Money Banks in South East Nigeria

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Abstract

The study examined the relationship between labour casualization and employee commitment among selected deposit money banks in South East Nigeria. Specific objectives include: to study the extent a zero-hour contract affects employee's fear of job loss commitment in deposit money banks in South East Nigeria and to assess how on-call shifts affect employee loyalty in deposit money banks in South East Nigeria. The population for the study included eleven thousand six hundred and seventy-two (11,672) employees. The sample size of 1186 was drawn using Freund and William's formula at 3 percent error margin. A survey design was adopted for the study. The instrument used for data collection was the questionnaire and interviews. A total of one thousand one hundred and eighty-six copies of questionnaire were distributed while nine hundred and nine (909) copies were returned. Z-test was used to test the hypotheses and determine the nature and strength of the research variables. The findings indicated that a zero-hour contract had positive and significant effect on employee's fear of job loss in deposit money banks in South East Nigeria, $Z(96, n = 909) = 6.225 < 9.843, p > 0.03$. Also, on-call shifts had positive effect on employee's loyalty in deposit money banks in South East Nigeria, $Z(96, n = 909) = 5.864 < 7.463, p > 0.03$. The study concluded that a zero-hour contract and on-call shifts had significant effect on employee's fear of job loss and employee's loyalty. The study recommended, among others, that casualization of labour should be legislated against in the Nigerian banking industry to boost commitment of workers in deposit money banks in South East Nigeria.

Keywords: Labour casualization, Employee commitment, Deposit money banks, Zero-hour contract, Employee loyalty.

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Introduction

Labour relations and employment practices have undergone significant transformation across organizations over time, particularly with the emergence of flexible work arrangements aimed at improving organizational efficiency and reducing operational costs. Historically, employment systems were largely characterized by permanent and pensionable jobs that guaranteed workers stability, career growth, and organizational loyalty. However, economic restructuring, globalization, and technological advancement in the late twentieth and early twenty-first centuries introduced non-standard employment practices such as outsourcing, contract staffing, and labour casualization. Labour casualization refers to the engagement of workers on temporary or contract terms without full employment benefits or job security, a practice increasingly adopted within service industries including banking. Scholars argue that while casualization enhances managerial flexibility, it may weaken psychological attachment and commitment among employees due to insecurity and unequal employment conditions (Otuturu, 2021).

From a global perspective, labour casualization has become a widespread employment phenomenon across both developed and developing economies as organizations respond to competitive pressures and fluctuating market demands. International labour studies indicate that financial institutions increasingly rely on flexible employment models to minimize labour costs and improve productivity. Nevertheless, research across global financial sectors shows that casual employment often leads to reduced employee engagement, lower morale, and diminished organizational commitment because workers perceive limited career security and organizational support. The shift toward precarious employment structures have therefore generated debates regarding the sustainability of workforce commitment and organizational performance within modern financial institutions (Akter et al., 2021).

In the Nigerian context, labour casualization expanded rapidly following banking sector reforms and consolidation exercises that intensified competition and cost-efficiency strategies among deposit money banks. Nigerian banks increasingly adopted contract employment arrangements to manage wage bills and operational risks. Studies reveal that casual employment practices in Nigeria are driven by unemployment pressure, labour market deregulation, and profit-maximization strategies adopted by organizations. However, these practices have been associated with low employee morale, limited participation in decision-making, and weakened organizational loyalty among bank employees (Simeon & Daniel, 2020). ([gnpublication.org] [2]) Furthermore, empirical research shows that casual workers often experience inadequate compensation, reduced job security, and restricted access to organizational benefits, which negatively influence commitment and productivity levels in financial institutions (Osagie, Ojo & Eftabore, 2019).

At the local level, deposit money banks operating in South East Nigeria face increasing pressure to balance operational efficiency with employee satisfaction and commitment. The region's banking sector depends heavily on frontline employees for customer service delivery, relationship management, and operational effectiveness. However, the growing reliance on casual and contract staff has raised concerns regarding workforce stability and organizational attachment. Evidence from Nigerian commercial banks indicates that casualization practices may weaken employees' emotional and normative commitment, thereby affecting service quality and organizational performance outcomes (Ojo, 2018). Similarly, studies within the banking industry suggest that insecure employment

conditions reduce employees' willingness to invest discretionary effort toward organizational goals, ultimately affecting institutional competitiveness and long-term sustainability.

Despite increasing scholarly attention to labour flexibility, there remains limited empirical understanding of how labour casualization influences employee commitment specifically among deposit money banks in South East Nigeria. Given the strategic role employees play in banking operations and customer satisfaction, examining the relationship between labour casualization and employee commitment becomes essential. This study therefore seeks to investigate the relationship between labour casualization and employee commitment among selected deposit money banks in South East Nigeria with the aim of providing evidence-based insights for improving employment practices and organizational effectiveness.

Statement of the Problem

Ideally, deposit money banks are expected to maintain a stable and committed workforce capable of delivering efficient financial services, sustaining customer relationships, and achieving organizational goals. Employee commitment is considered a critical factor in enhancing productivity, service quality, and organizational performance within the banking sector. In an ideal employment system, workers are engaged under fair and secure working conditions that promote job satisfaction, loyalty, and a strong psychological attachment to organizational objectives. Stable employment relationships supported by adequate welfare packages, career development opportunities, and job security are expected to strengthen employees' emotional, continuance, and normative commitment to their organizations.

However, the increasing adoption of labour casualization among deposit money banks in South East Nigeria has altered traditional employment relationships. Many banks now rely heavily on contract and temporary workers as a cost-reduction and flexibility strategy. While this practice may improve short-term operational efficiency, it has generated concerns regarding employees' sense of belonging, job security, and organizational attachment. Casual employees often experience limited access to benefits, uncertain career progression, and unequal treatment compared to permanent staff, which may weaken morale and reduce commitment levels. Consequently, banks may face challenges such as reduced employee motivation, high labour turnover, and declining service delivery standards.

If this situation remains unresolved, the continued reliance on labour casualization could undermine workforce stability and negatively affect organizational performance within deposit money banks. Low employee commitment may lead to poor customer service, reduced productivity, increased recruitment and training costs, and weakened organizational reputation. In the long run, persistent disengagement among employees may hinder the sustainability and competitiveness of banks operating in South East Nigeria. Therefore, there is a need to examine the relationship between labour casualization and employee commitment among selected deposit money banks in the region in order to provide empirical insights that can guide effective employment policies and promote organizational effectiveness.

Objectives of the Study

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

- i. Study the extent of zero-hour contract affects employee job insecurity in money deposit banks in South East, Nigeria.
- ii. Assess how on-call shift affects employee loyalty in money deposit banks in South East, Nigeria.

Research Questions

The following research question guided the study;

- i. To what extent does zero-hour contract affects employee job insecurity in deposit money banks in South East, Nigeria?
- ii. How does an on-call shift affect employee loyalty in deposit money banks in South East, Nigeria?

Statement of Hypotheses

The following hypotheses guided the study;

- i. Zero-hour contract has no significant effect on employee's job insecurity in deposit money banks in South East, Nigeria.
- ii. On-call shift has no positive significant effect on employee's loyalty 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 checkmate the excesses of banks in casualizing the workforce. 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.

Limitations of the Study

The study is highly limited by the availability of data as many respondents did not wish initially to divulge pertinent information required for the study, and before they eventually did, much time had been wasted which prolonged the completion time for the research, and weighed down financially on the research more than initially allocated.

Review of Related Literature

Conceptual Framework

Labour Casualization

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. Moha (2020), these casual workers in Nigerian banks are used and often used manually and are helpless due to the prevailing hard economic situation. These jobs are typically part time (typically with variable hours), have limited job security, and result in payment on a piece work basis. Contingent work is usually not considered to be a career or part of a career. One of the features of contingent work is that it usually offers little or no opportunity for career development.

Components of Labour Casualization

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

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.

On-Call Shifts

On-call workers are defined in this report as individuals who agree to be available for work and are then called in to work as and when they are needed (ILO 2016, Eurofound 2015). They could also be termed 'on-demand' workers.

The category is limited to workers who follow work-on-demand schedules for all or at least a large proportion of their actual working hours; it does not include workers such as medical personnel, for whom just a small proportion of actual working hours result from on-call arrangements. On-call workers can be divided into two groups, depending on whether or not a guarantee of a minimum number of hours per week is included in the employment contract. When a guarantee of minimum hours is present, the workers can be called 'minimum-hour' workers.

Components of Employee Organizational Commitment

Employee Loyalty

The economic performance of organizations is becoming ever more dependent on the participation, commitment, and more generally, loyalty of their employees (Rodríguez, et al., 1999). Loyalty has become one of the vital concerns for organizations, especially in the context of the economic tensions related to the 'psychological contract' between employers and employees (Naus, van Iterson, & Roe, 2007; Sverke&Goslinga, 2003). Loyalty can be defined as "a strong tie that binds an employee to his/her company even when it may not be economically sound for him/her to stay there" (Logan, 1984). Employee Loyalty is "is a deliberate commitment to further the best interests of one's employer, even when doing so may demand sacrificing some aspect of one's self-interest beyond what would be required by one's legal and other moral duties" (Elegido, 2013).

Employee Devotion to Duty Commitment

Several attempts have been made to define "employee commitment." Perhaps the most comprehensive of those definitions is that of Meyer, Stanley and Parfyonova (2012) who define commitment using a multidimensional approach and consider it to have affective, continuance and normative perspectives. The affective dimension of commitment refers to an emotional attachment to and involvement with an organisation; continuance commitment denotes the perceived costs of leaving an organisation; and normative commitment refers to the felt responsibility to support and remain a member of an organisation. Thus it can be discerned from definitions such as the one above, that employee commitment is a bond between the employee and the organisation such that he/ she (the employee) wants to continue serving the organisation and to help it achieve its objectives.

Theoretical Framework

The Moderated Social Action Theory by Watson -2003 guided the study

Moderated Social Action Theory by Watson -2003

The theory holds out great promise to seeking sociological approach and explanation to industrial casual worker's attitude and behaviour. This is so because it takes into account both meaningful activity of the individual, the work environment and the large scale of society. Relative to the above, Watson (2003) added that despite the early interest shown by industrialist in the societal 'moral order' and overall division of labour their interest have subsequently proved to be largely confined to the group or occupational levels. He expressed that they have no successful related meanings at the micro levels. In the analysis of Watson, a concern with such relationship is basic

to the German sociologist Max Weber (1864-1920), who in 1918 defined sociology as the study of social action. For Weber, the discipline word examines the ways in which people, through the attribution and influence of subjective meanings, would be influenced by each and thereby oriented in their action. Weber sees social meanings to the wider society through the concept of a 'legitimate order'. Weber explained further that this is a pattern in social life which the individual actor believes to exist and to which he may confirm in his final submission, he added that he understands how the order become valid to actors, it has to be seen within the human meaning –creating processes which in turn, have to be related to the conflicts and power struggles which take place in a world where there are variety of material interests.

Empirical Review

Zero-Hour Contract and Job Insecurity

Lo Presti and Nonni (2012) investigated the possible moderators of job insecurity, an analysis that has always been carried out in a fragmented and erratic way, in relation to outcomes such as work engagement and psychological distress. The survey was carried out on a sample of 536 Italian workers. Through multiple hierarchy regression used to verify the interaction between insecurity and some potential moderators identified in the literature, it was found that marital status had a moderated effect on engagement while readiness and self-efficacy showed a moderated effect on psychological distress. According to the literature, neither occupational status nor union membership acted as moderators.

Hasnain, et al., (2014) investigated the difference between middle level executives in public and private banks on organizational commitment, job insecurity and job satisfaction. For this purpose, a sample of 100 employees was taken from Delhi and NCR on incidental basis. Among them 50 were taken from private banks and 50 were taken from public banks. In order to find out the difference between means of executives of public and private banks on different variables, t-test was applied. Separate regression analysis was run to find out the percentage of variance contributed by job insecurity and job satisfaction in organizational commitment of executives of public and private sector banks. Results of t-test showed significantly greater organizational commitment and job insecurity but lesser job satisfaction for middle executives of private sector banks than those of public sector banks. Result of regression analysis showed that 10% of variance in organizational commitment of middle level executives of public sector banks was contributed together by job insecurity and job satisfaction.

Taduvana (2016) investigated the impact of job insecurity on job satisfaction and organisational commitment at Femina Garments in Zimbabwe. The study was conducted at Femina Garments, a clothing manufacturing company in Zimbabwe. The study adopted the quantitative research design and a survey method was employed for all 109 employees at Femina Garments. A structured closed-ended questionnaire was used to collect data. A significant response rate of 93.58% was obtained using the personal method of data collection. The responses to the questionnaire were captured and analysed using the Statistical Package for Social Sciences (SPSS) version 24.0 for Windows. Several hypotheses were formulated and tested using the Pearson's chi-square and Spearman's rank order correlation co-efficient. The main findings revealed that job insecurity did have an impact on organisational

commitment. The findings also revealed that job insecurity had no relationship with job satisfaction at Femina Garments.

Adekiya (2018) examined the effect of self-esteem on perceived job insecurity in Nigeria. Research data were collected from 153 randomly selected Nigerian Bank employees out of 217 drawn from a total population of 509. Pearson moment correlation and regression analysis were employed in the study. Based on the results from relevant statistical analysis, it is discovered that, while increase in self-esteem would lead to a significant decrease in job insecurity perception, such significant decrease is, however, not associated with self-efficacy and gender meaning that these variables are not moderators in the self-esteem/perceived job insecurity relationship.

Abolade (2018) examined some of the factors responsible for job insecurity and employee turnover and the attendant effects of job insecurity on organization. The study investigates the relationship between job insecurity and organization performance, as well as relationship between job insecurity and employee turnover. Self-developed structured questionnaire titled 'Job Insecurity, Organization Performance and Employee Turnover' (JIOPET) was used as the instrument to collect data from one hundred and twenty randomly selected respondents from organized private sector (financial institutions) in Akure and public sector (state secretariat) in Ibadan, Nigeria. The data were analyzed and the two hypotheses drawn up for the study were tested using Pearson Product Moment Correlation. The findings establish that job insecurity negatively affect organisation performance and induce employee turnover.

Soelton, Amaelia and Prasetyo (2019) examined the effect of job insecurity, work stress, work family conflict on burnout of employees of PT. Granada Audio Indonesia. The object of this research is employees who work at PT. Granada Audio Indonesia. The study was conducted on 40 respondents using a quantitative descriptive approach. The results of this study show that the variable job insecurity has a significant positive effect on burnout, work stress has a significant positive effect on burnout and work family conflict has a significant positive effect on burnout. The approach used in this study is the Structural Equation Model (SEM) with a Smart-PLS analysis tool. Therefore, the results of this research test state that there is a joint effect between job insecurity, work stress and work family conflict variables on burnout at PT. Granada Audio Indonesia.

On-Call Shift and Employee Loyalty

Tariq, et al., (2017) examined the impact of core attributes of organizations on employee loyalty and their predictability power for the concept particularly in telecommunication sector in Pakistan. The method of analysis employed was descriptive statistics and Correlation analysis. The study found that job involvement, perceived organizational support, employee engagement and distributive justice have positively significant impact on employee loyalty. Due consideration is required for the factors like distributive justice and perceived organizational support to focus on more amicable work environment and promote the supportive mechanisms for employees to work and excel. The main predictors of employee loyalty connote a healthy working environment reflecting the organizational efforts for creating a social impact. Employees would gain special attention in terms of the factors

being addressed in this study. The research focuses on the growing importance and demand for crystallizing the concept of employee loyalty.

Malek and Nayel (2018) investigated the relationship between empowerment and performance. In addition, the paper examines the mediating effect of employees' loyalty in this relationship. The current study based on developing a model based on the previous literature. The model, then, was being tested empirically by using data that have been collected through surveying 252 employees and 66 direct supervisors within SMEs in IT sector in Jordan. By using structural equation modelling (SEM) the results revealed that empowerment linked to performance. Additionally, employees' loyalty positively and significantly affects performance. Furthermore, the results have shown that employees' loyalty partially mediates the relationship between empowerment and performance.

Ganic, et al., (2018) examined links between, on the one hand, employee satisfaction, loyalty and performance, and on the other, the relationship between customer satisfaction and loyalty, as well as their inter-relationship. They conducted a study with employees (53 employees) and students (262 students) across seven departments of a private university in a developing European country. In order to test the cross-level effects of employee-level constructs on student-level constructs, a multilevel analysis was conducted using hierarchical linear modeling. The results confirmed the positive effect of employee satisfaction on employee loyalty and employee performance, but not the impact of the employees' loyalty on their performances. At the same time, the results showed that students' satisfaction was positively related to loyalty. Finally, the results showed that, unlike employee performance, employee loyalty at the level of the department had a positive and significant impact on the students' loyalty and also enhanced the effect of students' satisfaction on student loyalty.

Karima and Aulia (2019) examined motivation level and its relationship with employee loyalty and commitment at Nama Group of Companies in Sultanate of Oman. Questionnaire was distributed to the employees at Nama Group. The structured questionnaire is used to get the necessary primary data from the employees, sample size was 70 and middle level employees were sample unit. The total responses received from the questionnaire were 63 employees. The questionnaire is also send as e-link on mobile phones to be more convenient for the employees to fill the questions and also convectional method of collection was implemented. Descriptive statistics and correlation analysis were employed in the study. The research finding indicated that the employees at Nama Group are enjoying quality work life, there are having good relationship with each other, they believe that motivation has positive impact on loyalty and commitment of employees. The environment at the organization helps them to work in peaceful manner.

Rishipal (2019) examined the characteristics of employee loyalty and counter-productive work behaviour (CWB) among employees working in the Indian hospitality sector. The study also compared the status of employee loyalty among managers, who exhibit either very high and or very low traits of CWB. The study also examined the factors responsible for the high tendency of employee loyalty and for that of CWB. Primary data were collected by using questionnaire and interview methods from employees and managers working in hotels situated in the National Capital Region (NCR), Delhi, India. A sample of total 220 junior and middle level managers and other employees was

taken and a selected sample was tested for tendencies of employee loyalty and CWB and analyzed to interpret the findings. The findings reveal that the tendency of employee loyalty among managers in the hospitality sector was high, whereas the status of CWB was low.

Gap in Knowledge

The gap in knowledge that the current study, focused on examining of the relationship between casualization of labour and employee commitment among selected deposit money banks in South East, Nigeria, seeks to add to existing knowledge will be discussed under the following lines of objective of the study, method of analysis, geographical scope of the study, content scope of the study. The current study is made up of a wide range of objectives that cover the relationship between the dependent variable and the independent variables of the study, unlike other studies reviewed here that are purely focused on one objective. Also, the method of analysis to be employed by the current study is the Pearson Correlation Analysis to understand the relationship of variables. However, the major point of departure of the current study with other empirical studies reviewed is in the content scope. This study is a new inquiry into the relationship between labour casualization and employee commitment, unlike other studies that evaluated either of the variables. Then, the geographical scope of the study is deposit money banks in South East, Nigeria.

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: The extent a zero-hour contract affects employee’s fear of job loss commitment in deposit money banks in South East Nigeria.

		5	4	3	2	1	ΣFX	-	SD	Decisi on
		SA	A	N	DA	SD		X		
1	A zero-hour contract does not command wide participation in banks in South East Nigeria	1260	1752	243	164	64	3483			Agree
		252	438	73	82	64	909	3.832	1.182	

		27.7	48.2	8.0	9.0	7.0	100%				
2	A zero hour contract is a veritable tool used by banks management to check casual workers upliftment	1870	440	390	108	245	3052			Agree	
		374	110	126	54	245	909	3.359	1.161		
		41.1	12.1	13.9	5.9	27.0	100%				
3	A zero hour contract comes up with actions that negate workers' upgrade	1555	460	390	102	329	2836			Disagree	
		311	92	126	51	329	909	3.120	1.254		
		34.2	10.1	13.9	5.6	36.2	100%				
4	There is relationship between a -zero-hour contract and employee commitment in deposit money banks in South East Nigeria	1510	540	225	222	286	2783			Agree	
		302	135	75	111	286	909	3.062	1.138		
		33.2	14.9	8.3	12.2	31.5	100%				
5	The zero hour contract has facilitated the banks success in the deposit money bank	1510	540	225	222	286	2782			Agree	
		302	135	75	111	286	909	3.062	1.138		
		19.9	34.9	13.9	7.6	23.8	100%				
Total Grand mean and standard deviation								3.287	1.1746		

Source: Field Survey, 2021

Table 1, that 690 respondents out of 909 representing 75.9 percent with mean score 3.832 and standard deviation of 1.182 agreed that A zero-hour contract does not command wide participation in banks in South East Nigeria, 484 respondents representing 53.2 percent with mean score 3.359 and standard deviation of 1.161 agreed that A zero hour contract is a veritable tool used by banks management to check casual workers upliftment, 403 respondents representing 44.3 percent with mean score 3.120 and standard deviation of 1.254 agreed that A zero hour contract comes up with actions that negate workers' upgrade. 437 respondents representing 48.1 percent with mean score 3.062 and standard deviation of 1.138 agreed that There is relationship between a -zero-hour contract and employee commitment in deposit money banks in South East Nigeria, 437 respondents representing 54.8 percent with mean score 3.062 and standard deviation of 1.138 agreed that The zero-hour contract has facilitated the banks success in the deposit money bank.

Table 2: How on- call shifts affects employee loyalty in deposit money banks in South East Nigeria.

		5	4	3	2	1	ΣFX	-	SD	Decision
		SA	A	N	DA	SD		X		
1	On-call shifts is not widely used among banks management in South East Nigeria	990	1164	306	240	198	2898			Agree
		198	291	102	120	198	909	3.188	1.182	

		21.8	32.0	11.2	13.2	21.8	100%			
2	On –call shifts is not a veritable tool used by management to caging workers in South East Nigeria.	1130	844	462	240	198	2874		Agree	
		226	211	154	120	198	909	3.162	1.161	
		24.9	23.2	16.9	13.2	21.8	100%			
3	On-call shifts does not discourage ingenuity amongst workers in banks in South East Nigeria	1170	816	402	240	197	2826		Agree	
		234	204	154	120	197	909	3.109	1.254	
		25.7	22.4	16.9	13.2	21.7	100%			
4	There is relationship between on-call shifts and employee commitment in deposit money banks in South East Nigeria	60	1700	450	256	198	2724		Agree	
		12	425	150	128	198	909	2.997	1.138	
		1.3	46.1	16.7	14.1	21.8	100%			
5	The deposit money banks enjoy on-call shifts as it improves on their productivity.	675	1064	462	240	234	2695		Agree	
		135	266	154	120	234	909	2.965	1.138	
		14.9	29.3	16.9	13.2	25.7	100%			
Total Grand mean and standard deviation							3.084	1.1746		

Source: Field Survey, 2021

Table 2, that 489 respondents out of 909 representing 53.8 percent with mean score 3.188 and standard deviation of 1.182 agreed that On-call shifts is not widely used among banks management in South East Nigeria, 437 respondents representing 48.1 percent with mean score 3.161 and standard deviation of 1.161 agreed that On –call shifts is not a veritable tool used by management to caging workers in South East Nigeria., 438 respondents representing 48.1 percent with mean score 3.109 and standard deviation of 1.254 agreed that On-call shifts does not discourage ingenuity amongst workers in banks in South East Nigeria. 437 respondents representing 47.4 percent with mean score 2.997 and standard deviation of 1.138 agreed that There is relationship between on- call shifts and employee commitment in deposit money banks in South East Nigeria, 401 respondents representing 44.2 percent with mean score 2.965 and standard deviation of 1.138 agreed that the deposit money banks enjoy on-call shifts as it improves on their productivity.

4.2 Test of the hypotheses

Hypotheses One: A zero-hour contract has no positive and significant effect on employee’s fear of job loss in deposit money banks in South East Nigeria.

Table 3: One-Sample Kolmogorov-Smirnov Test A zero-hour contract has no positive and significant effect on employee’s fear of job loss in deposit money banks in South East Nigeria.

	A zero-hour contract does not command wide participation in banks in South East Nigeria	A zero hour contract is a veritable tool used by banks to check casual workers' upliftment	A zero hour contract comes up with actions that negate workers' upgrade	There is a relationship between a -zero-hour contract and employee's commitment in deposit money banks in South East Nigeria	The zero hour contract facilitated the banks success in the deposit money bank	
N	909	909	909	909	909	
Normal Parameter ^{a,b}	Mean	3.81	3.35	3.01	3.06	3.20
	Std. Deviation	1.147	1.670	1.725	1.690	1.461
Most Extreme Difference ^s	Absolute	.326	.251	.239	.206	.257
	Positive	.155	.189	.239	.203	.171
	Negative	-.326	-.251	-.218	-.206	-.257
Kolmogorov-Smirnov Z	9.843	7.555	7.218	6.225	7.742	
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-value ranges from 6.225<9.843 and on Asymp. Significance of 0.000, responses from the respondents as displayed in Table 4.4.1.2 is normally distributed. This affirms the assertion of most of the respondents that a zero-hour contract had positive and significant effect on employee’s fear of job loss in deposit money banks in South East Nigeria.

Decision

Furthermore, comparing the calculated Z- values ranges from $6.225 < 9.843$ 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 A zero-hour contract had positive and significant effect on employee’s fear of job loss in deposit money banks in South East Nigeria

Hypotheses Two: On- call shifts have not positive effect on employee’s loyalty in deposit money banks in South East Nigeria.

On- call shifts have not positive effect on employee’s loyalty in deposit money banks in South East Nigeria.

Table 4.4.4.2 One-Sample Kolmogorov-Smirnov Test On- call shifts have not positive effect on employee’s loyalty in deposit money banks in South East Nigeria.

	On-call shifts is not widely used among banks management in South East Nigeria	On –call shifts is not a veritable tool used by management to caging workers in South East Nigeria.	On-call shifts does not discourage ingenuity amongst workers in banks in South East Nigeria	There is relationship between on- call shifts and employee commitment in deposit money banks in South East Nigeria	The deposit money banks enjoy on-call shifts as it improves on their productivity.	
N	909	909	909	909	909	
Normal Parameters ^a	Mean	3.19	3.16	3.17	2.93	2.94
	Std. Deviation ^b	1.470	1.485	1.492	1.233	1.431
Most Extreme Differences	Absolute	.248	.194	.192	.289	.211
	Positive	.149	.145	.144	.179	.170
	Negative	-.248	-.194	-.192	-.289	-.211
Kolmogorov-Smirnov Z	7.463	5.864	5.789	8.709	6.366	
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-Smirnov Z-values ranges from $5.864 < 7.463$ and on Asymp. Significance of 0.000, responses from the respondents as displayed in Table 4.4.1.2 is normally distributed. This affirms the assertion of most of the respondents that on-call shifts had positive effect on employee’s loyalty in deposit money banks in South East Nigeria.

Decision

Furthermore, comparing the calculated Z-values ranges from $5.864 < 7.463$ 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 on-call shifts had positive effect on employee's loyalty in deposit money banks in South East Nigeria.

Discussion of Results

The extent a zero-hour contract affects employee's fear of job loss commitment in deposit money banks in South East Nigeria.

The result of hypothesis three showed that the calculated Z-values ranges from $6.225 < 9.843$ 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 a zero-hour contract had positive and significant effect on employee's fear of job loss in deposit money banks in South East Nigeria. Zero-hour contracts can also be attractive for workers who want flexibility regarding when and where they work. In the definition of Chandler and Adam (2016), a zero-hour contract is a type of contract between an employer and a worker, where the employer is not obliged to provide any minimum working hours, while the worker is not obliged to accept any work offered. The employee may sign an agreement to be available for work as and when required, so that no particular number of hours or times of work are specified. In the words of Hands and Joss (2013), while the term 'zero-hour contract' is primarily used in the United Kingdom, where around 3% of the workforce are on zero-hour contracts, casual and part-time workers are employed under similar terms in many countries.

How on-call shifts affect employee loyalty in deposit money banks in South East Nigeria.

The result of hypothesis four observed the calculated Z-values ranges from $5.864 < 7.463$ 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 on-call shifts had positive effect on employee's loyalty in deposit money banks in South East Nigeria. The study discovered that on-call shifts positively affect employee commitment in deposit money banks in South East Nigeria. This agrees with the view of Animalu (2019) in the literature review that banks are using younger generation in the spree of shifts in the industry that leave the casual worker with no option at all. The study found out that there is significant relationship between marginal employment and employee commitment in deposit money banks in South East Nigeria. This tallies with the view of Wele (2019) in the literature review that time has come for Nigeria banks to stop casualization of labour which reduces worker commitment.

Summary of Findings, Conclusion and Recommendations

Summary of Findings

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

- i. A zero-hour contract had positive and significant effect on employee's fear of job loss in deposit money banks in South East Nigeria $Z(96, n = 909) = 6.225 < 9.843, p > 0.03$.
- ii. On-call shifts had positive effect on employee's loyalty in deposit money banks in South East Nigeria $Z(96, n = 909) = 5.864 < 7.463, p > 0.03$

Conclusion

The study concluded that a zero-hour contract and on-call shift had significant effect on employee's fear of job loss and employee's loyalty. Most management strategists and operators see casualization of labour as a means of minimizing costs and sustaining jobs in the face of globalization. This scenario has enabled many companies to claim that they survive in the face of high cost of production and distribution of goods. Casualization reveals a harsh work growth process similar to slave labour.

Recommendations

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

- i. A zero-hour contract, which sets a minimum hour of work expected of any worker in a day, is used by bank management to abuse the casual worker by allotting unusually heavy hours a day which dehumanizes the worker, thereby reducing employee commitment in deposit money banks in South East Nigeria, and so, should be stopped.
- ii. On-call shifts which absorbs management of responsibility to retain any worker should be stopped in the banking sector even as it reduces employee commitment in deposit money banks in South East Nigeria.

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