

## Influence of Labour Casualization Effects on Employee Commitment Among Selected Deposit Money Banks in South East Nigeria

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### Abstract

*The study examined the Influence of Labour Casualization effects on employee commitment among selected deposit money banks in South East Nigeria. Specific objective includes to: Determine how marginal employment affects employee devotion to duty commitment 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. 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 of questionnaire were returned. Z-test, were used to test the hypotheses, determine the nature, and strength of the research variables. The findings indicated that there was significant relationship between marginal employment and employee's devotion to duty in deposit money banks in South East Nigeria  $Z(96, n = 909) = ,7.390 < 9.178, p > 0.03$ . The study concluded that marginal employment had significance effect on employee's devotion to duty. The Study recommended that Marginal employment sets barest minimum of employees to be employed in banks and pushes others to work as casuals and so should be stopped as it reduces employee commitment in deposit money banks in South East Nigeria.*

**Keywords:** Labour Casualization, Employee commitment, Marginal employment, Employee devotion, Duty commitment, Deposit money banks

**Cite:** Nwabundo, K. (2026). Influence of Labour Casualization Effects on Employee Commitment Among Selected Deposit Money Banks in South East Nigeria. *International Journal of Management Foresight and Strategy*, 4(5), 290-302. <https://doi.org/10.5281/zenodo.20274734>

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## **Introduction**

Historically, the employment relationship across organizations was characterized by permanent and secure jobs that promoted loyalty, stability, and long-term employee commitment. However, economic restructuring, globalization, and labour market flexibility gradually introduced labour casualization as an alternative employment practice aimed at reducing operational costs and increasing organizational efficiency. Labour casualization refers to the engagement of workers on temporary, contract, or outsourced arrangements without full employment benefits and job security. The emergence of this practice dates back to industrial restructuring periods when organizations sought flexible workforce systems to respond to competitive pressures and technological changes in the global economy (Elegunde, Obamiro, Tayo & Abimbola, 2020).

From a global perspective, organizations increasingly adopted non-standard employment arrangements to remain competitive in dynamic markets. Labour casualization became widespread in financial institutions where cost minimization, outsourcing, and labour flexibility were prioritized. Scholars argue that casual employment structures often weaken employees' psychological attachment to organizations due to job insecurity, limited benefits, and reduced participation in decision-making processes, thereby affecting organizational commitment and productivity outcomes (Edori & Edori, 2021)

In the Nigerian context, labour casualization has grown significantly within the banking sector following economic reforms and intense competition among deposit money banks. Nigerian banks increasingly employ contract staff to reduce labour costs and enhance operational flexibility. Evidence shows that casual workers often experience lower remuneration, restricted union participation, and limited career advancement opportunities, which negatively influence morale, engagement, and commitment levels among employees (Ekesiba, 2024)

At the local level, particularly in South-East Nigeria, the prevalence of casual employment practices has raised concerns regarding employee dedication and organizational sustainability.

Therefore, examining the influence of labour casualization on employee commitment among selected deposit money banks in South-East Nigeria becomes necessary in order to understand how flexible employment arrangements affect workforce dedication, organizational loyalty, and overall banking sector performance within the region.

## **Statement of the Problem**

Ideally, deposit money banks are expected to maintain a stable and motivated workforce where employees enjoy job security, fair compensation, career development opportunities, and inclusive organizational policies that promote high levels of commitment and loyalty. Employee commitment is essential in the banking sector because it enhances productivity, service quality, customer satisfaction, and organizational sustainability. When workers feel valued and secure in their employment, they are more willing to align their personal goals with organizational objectives and contribute meaningfully to institutional growth.

However, in recent years, many deposit money banks in South-East Nigeria have increasingly adopted labour casualization practices characterized by contract appointments, outsourcing, temporary employment arrangements, and limited employment benefits. While these practices are often implemented to reduce operational costs and increase organizational flexibility, they have raised concerns regarding employees' psychological attachment, motivation, and long-term dedication to their organizations. Casual employees frequently experience job insecurity, unequal treatment compared to permanent staff, and limited opportunities for career advancement, which may weaken their commitment to organizational goals.

If this situation is not properly addressed, it may result in declining employee commitment, increased labour turnover, reduced service quality, low morale, and weakened organizational performance within the banking sector. Over time, persistent casualization may also damage employer–employee relationships, reduce institutional loyalty, and negatively affect customer confidence and operational efficiency. Therefore, there is a need to examine the influence of labour casualization on employee commitment among selected deposit money banks in South-East Nigeria in order to provide empirical evidence that can guide policy and human resource management practices.

### **Objectives of the Study**

The study examined the Influence of Labour Casualization effects on employee commitment among selected deposit money banks in South East Nigeria. Specific objectives include to:

- i. Determine how marginal employment affects employee devotion to duty commitment in deposit money banks in South East, Nigeria.

### **Research Questions**

The following research question guided the study;

- i. How does marginal employment affect employee devotion to duty commitment in deposit money banks in South East, Nigeria?

### **Statement of Hypotheses**

The following hypotheses guided the study;

- i. There is no positive relationship between marginal employment and employee devotion to duty commitment 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 issues 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**

Casualization is a term used in Nigeria to describe work arrangements that are characterized by bad work conditions like job insecurity, low wages, and lack of employment benefits that accrue to regular employees as well as the right to organize and collectively bargain. In addition, workers in this form of work arrangement can be dismissed at any time without notice and are not entitled to redundancy pay. It is a non-protected form of employment because it does not enjoy the statutory protection available to permanent employees (Bodibe, 2007). It is often used loosely in international literature to refer to the spread of bad conditions of work such as employment insecurity, irregular work hours, intermittent employment, low wages and absence of standard employment benefits. The term casual is however, becoming a more usual and constant language in employment relations. The meanings may vary, but there exists a common overlap in the meanings as may be used in different occasions.

##### **Shift-Based Hiring**

Many Chinese firms in Lagos Nigeria, employ shift based work that is relatively alien to Nigeria, and yet shortchange workers, by manipulating it to deviate from the original concept. In this *part time* work, people are hired for shifts to work and go back, and not as employees of the firm. It is a *work and go* thing, because another person can be hired the next time to run the shift. In the view of *Woodcock and Jamie (2019)*, shift-based hiring is a recruitment concept pioneered in Singapore that hires people for individual shifts, rather than hiring employees before scheduling them into shifts. Originally, it was intended as an efficient way to schedule part-time work that is shift based, but it is now known that this concept can be applied to any job that requires a number of consecutive hours of commitment as a shift. This hiring concept focuses on employing workers for a particular shift on that particular day, rather than focusing on employing a worker to work recurrent shifts that can become part time or full time work, although the latter can be a result of employing a worker to work shifts that run on the same timing periodically. Every shift or a group of recurring shifts may be a unique job posting.

### **Employee Organizational Commitment**

Organizational commitment is the extent to which an individual identifies and is involved with his or her organization and/or is willing to leave it. It is an emotional attachment to the organization's values, goals as well as exerting efforts on behalf of the organization and the desire to remain with the organization. Any organization's success will be jeopardized if its employees fail to accept the firm's missions, goals and objectives) and to believe in what the company stands for as long term customer relationships build with long term committed work force (Bosshoff and Hellen, 2010). Organizational commitment has three dimensions namely affective, normative and continuance; that are thought to contribute to a psychological state which characterizes an employee's relationship with the organization and its implications for their continued membership. As one spends more time in the organization, the costs associated with leaving the organization become greater. Hence employees must work hard to guarantee continuity of membership, thus affecting their performance (Suliman and Lles, 2000).

### **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 organization; continuance commitment denotes the perceived costs of leaving an organization; and normative commitment refers to the felt responsibility to support and remain a member of an organization. Thus it can be discerned from definitions such as the one above, that employee commitment is a bond between the employee and the organization such that he/ she (the employee) wants to continue serving the organization and to help it achieve its objectives.

### **Theoretical Framework**

#### **Moderated Neo-Liberal Theory by Crotty- 2000 guided the Study**

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.

The arguments for Economic liberation include greater efficiency and effectiveness that would translate to a "bigger pie" for everybody. Crotty (2000) argued that for most countries in the world, in order to remain globally competitive, they have to pursue the path of Economic Liberalization which entails partial or full privatization of Government institutions and assets, greater Labour-Market flexibility, lower tax for businesses, less restriction on domestics and foreign capital, open market and so on. Crotty argued that success will go to those Companies and Countries which are swift to adapt, slow to complain, open and willing to change. To the developing countries, Neo-liberalism refers more to economic liberalization or further "opening up" of their respective economics to foreign capital and investments. Neo-liberalism brought about a modern financial transformation which occurred at the

turn of the century (Dumenil and Levy, 2002). When the new financial framework was developed, closely related to the Economy, a huge wave of mergers followed, establishing a new framework of Capitalist institutions. The term used to account for this transformation was 'Managerial revolution' which denotes the transformation of firms, now managed by Staffs of Managerial and Clerical.

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.

This emphasis on business investment has manifested itself in two ways. Firstly, there has been a commitment to continuous suburbanization of employment opportunities so that the stock of jobs not only keeps pace with rapid growth of the residential labour force but also improves relatives

Employment 'self-sufficiency'. Secondly, there has been a commitment to reducing what is seen as over-dependence on jobs in manufacturing, construction and transport sectors vulnerable to long-term job shedding, instability and casualization. An important point to note here is that neo-liberals believe that state intervention has been the main reason responsible for the retarding economic development in the Third World. Therefore, to avert these economic problems, there is the need to unleash the market forces. In this sense neo-liberalism is against state intervention and the entire notion of state regulation and state economy policy making. This theory was selected because neo colonialism which has told on Africans and developing world generally, is believed here to be moderated so as to achieve intended result.

## **Empirical Review**

### **Marginal Employment and Employee Commitment**

Andrew (2017) examined the impact of employees' commitment on Organizational Performance in Eravurpatru Divisional Secretariat in the district of Batticaloa, Sri Lanka. The three commitments (Affective, Normative, and Continuous) have been taken as independent variables and Organizational Performance as the dependent variable. Both descriptive and explanatory research methodologies were adopted in this study. A five point Likert-Type scaled questionnaire was constructed and administered among selected Staff of Eravurpatru Divisional Secretariat. The results of the study indicate that the Employees' Commitment (Affective, Normative, Continuous) are significantly related to Organizational Performance in Eravurpatru Divisional Secretariat. The research findings reveal that there exists positive relationship between the three commitments and Organizational Performance. It has also been

proved from the results that there exists strong correlation between the three independent variables and Organizational Performance.

Inanlou and Ahn (2017) examined the effect of organizational culture defined as communication, trust, and innovative production on employees' organizational commitment. Furthermore, the study explored the possibility the role of HRD (Human Resource Development) activities in mediating the aforementioned relationship. The sample is included in companies approximately 10, 043 working employees in various sectors such as manufacturing, finance, non-finance industry in year 2011. Descriptive statistics and correlation analysis were employed in the study. Using the national employer survey data conducted by Korean government in 2011, the results find that organizational culture, in particular, defined as better communication among superiors and subordinates, trust, and appreciation of innovation from superiors, are positively related to organizational commitment.

Tolera (2017) examined the effects of employee commitment on performance of organization based on a case study of ArjoDidessa Sugar Factory. To attain this, the study determined factors that affect employee commitment in the study area and also attempted to identify the relationship and their effect between employees' commitment, and factors affecting employee's commitment, as well as the relationship and their effect between employees' commitment models and organizational performance at ArjoDidessa Sugar Factory, Ethiopia. The research is a cross-sectional study. 261 employees and four management members were selected as sample of the study. Standardized questionnaires were distributed, filled, and collected. Statistical package for social sciences (SPSS) was used to process and analyse the data collected from the respondents through correlation; and regression analyses were performed to determine the association between dependent and independent variables. Additionally, employees' commitments were found to have effects on the organizational performance in the study area. Based on the regression results, employees' commitments models have effects on performances for the organization at ArjoDidessa Sugar Factory.

Princy and Rebeka (2019) examined the effect of employee commitment on performance in organizations in India. The employee commitment will boost the employee's performance in the organization. The behavior of commitment changes can be occurred in the job satisfaction, motivation and job involvement. The data was collected by 100 employees are working in machine tools manufacturing industry in Vellore, Tamil Nadu, India. The consisting of items in Questionnaire are adopted from the previous researches was used in primary data collection. The correlations method by SPSS was conducted. The study found that employees' commitment has positive related in organizational performance. The employee commitment has positively related in the job satisfaction, motivation and job involvement. The organization needs to give more important to increase the employee's commitment for high level performance.

Mohsen and Sharif (2020) examined the effects of participation in decision making on employee satisfaction among Afghanistan International Bank staff members. The general population of the study comprises employees of Afghanistan International Bank (AIB). The bank's head office staff which are 128 employees has been selected as sample. The information gathered in this study consists of primary data and secondary data including articles, previous research, and websites. SPSS 24 software was used to analyse the information. Regression analysis was

used to accept or reject the hypotheses and determine the relationship between personnel participation in decision making and job satisfaction. The results show that employee involvement in decision making has a positive effect on job satisfaction, while bank employees still participate in the decision making on average. The results also show that employee commitment, organizational structure, leader behavior, and the workplace are among the factors that produce a positive impact on participation in decision making and the level of education endures no relationship with participation in decision making.

**Summary of Review of Related Literature**

The empirical studies reviewed in line with employee commitment and labour casualization were numerous as well. Udu and Ameh (2016), Irefin and Mechanic (2014), and Andrew (2017) all found out that employee commitment was a good thing to have in an organization as it improved performance. Some other studies focused on casualization of labour also found results suggesting the negative consequences of labour casualization in the work place, such as Fapohunda (2012) and Kayi and Dogogo (2017). In light of these empirical studies reviewed, the current study stands a better ground to examine the relationship that exists between casualization of labour and employee commitment among selected 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: How marginal employment affects employee devotion to duty commitment in deposit money banks in South East, Nigeria.**

		5	4	3	2	1	ΣFX	-	SD	Decisi
		SA	A	N	DA	SD		X		on
1	Marginal employment does not affect bank growth in South East Nigeria	1825 362 39.8	315 105 11.6	462 154 16.9	240 120 13.2	168 168 718. 5	3010 909 100%	3.311	1.182	Agree
2	Marginal employment does not discourage profitability in banks in South East Nigeria	210 42 4.6	1700 425 46.8	462 154 16.9	240 120 13.2	168 168 18.5	2780 909 100%	3.058	1.161	Agree

3	Marginal employment does not catalyze diversification of profit base amongst banks in South East Nigeria.	750 150 16.5	1448 362 39.8	462 154 16.9	240 120 13.2	123 123 13.5	3023 909 100%	3.326	1.254	Disagree
4	There is relationship between marginal employment and employee commitment in deposit money banks in South East Nigeria	2230 446 49.1	264 66 7.3	462 154 16.9	240 120 13.2	123 123 13.5	3319 909 100%	3.651	1.138	Agree
5	The employees are devoted to work upon the nature of their employment.	1975 395 43.5	480 120 13.2	462 154 16.9	146 73 7.9	168 168 18.5	3231 909 100%	3.554	1.138	Agree
<b>Total Grand mean and standard deviation</b>								<b>3.380</b>	<b>1.1746</b>	

Source: Field Survey, 2021

Table 1 shows that 467 respondents out of 909 representing 51.4 percent with mean score 3.311 and standard deviation of 1.182 agreed that marginal employment does not affect bank growth in South East Nigeria, 467 respondents representing 51.4 percent with mean score 3.302 and standard deviation of 1.161 agreed that marginal employment does not discourage profitability in banks in South East Nigeria, 512 respondents representing 56.3 percent with mean score 3.326 and standard deviation of 1.254 agreed that marginal employment does not catalyze diversification of profit base amongst banks in South East Nigeria. 512 respondents representing 56.4 percent with mean score 3.554 and standard deviation of 1.138 agreed that there is relationship between marginal employment and employee commitment in deposit money banks in South East Nigeria, 515 respondents representing 56.7 percent with mean score 3.200 and standard deviation of 1.138 agreed that the employees are devoted to work upon the nature of their employment.

### Test of the hypotheses

**Hypotheses One: There is no significant relationship between marginal employment and employee's devotion to duty in deposit money banks in South East Nigeria**

**Table 2: One-Sample Kolmogorov-Smirnov Test on there is no significant relationship between marginal employment and employee's devotion to duty in deposit money banks in South East Nigeria**

	Marginal employment does not affect bank growth in South East Nigeria	Marginal employment does not discourage profitability in South East Nigeria	Marginal employment does not catalyze diversification of profit base amongst banks in South East Nigeria.	There is relationship between marginal employment and employee commitment in deposit money banks in South East Nigeria	The employees are devoted to work upon the nature of their employment.
N	909	909	909	909	909
Normal Mean	3.41	3.06	3.33	3.65	3.55
Parameters <sup>a,b</sup> Std. Deviation	1.554	1.234	1.276	1.512	1.545
Most Extreme Absolute Differences	.245	.291	.265	.304	.260
Positive	.153	.176	.134	.186	.174
Negative	-.245	-.291	-.265	-.304	-.260
Kolmogorov-Smirnov Z	7.390	8.777	7.981	9.178	7.845

Asymp. Sig. (2-tailed)	.000	.000	.000	.000	.000
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- 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  $7.390 < 9.178$  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 there was significant relationship between marginal employment and employee’s devotion to duty in deposit money banks in South East Nigeria.

**Decision**

Furthermore, comparing the calculated Z- values ranges from  $7.390 < 9.178$  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 significant relationship between marginal employment and employee’s devotion to duty in deposit money banks in South East Nigeria

**Discussion of Results**

**How marginal employment affects employee devotion to duty commitment in deposit money banks in South East Nigeria.**

The result of hypothesis five indicated the calculated Z-values ranges from  $7.390 < 9.178$  against the critical Z-value of 2.90, which showed that there was significant relationship between marginal employment and employee’s devotion to duty in deposit money banks in South East Nigeria. According to Bodibe (2007), casual labour refers to work conducted for defined periods and during peak business periods when individuals are called to supplement full time workers in times of high business activity, particularly in retail, but the situation is different now. As O’Donnell (2004) would emphasize, legally, a casual employee is seen as a worker engaged for a period of less than six months and who is paid at the end of each day. The expectation is that this category of worker includes those engaged, for example, in piece work, short-term construction work, etc. This, however, is not really the practice, casual jobs today are commonly understood as jobs that attract an hourly rate pay but very few of the other rights and benefits, such as the right to notice, the right to severance pay and most forms of paid leave (annual leave, public holidays, sick leave). As Okafor (2007) would specify, losses suffered by casual employees include: abysmal low wages, absence of medical care allowances, no job security or promotion at work, no gratuity and other severance benefits, no leave or leave allowance, freedom of association which is often jeopardized, no death benefits or accident insurance at work, no negotiation or collective bargaining agreement. It is evident that this

treatment extends to job allowances, canteen services, pension plans, health and life insurance schemes, transportation and leave entitlements.

### **Summary of Findings, Conclusion and Recommendations**

#### **Summary of Findings**

The findings at the end of the study include:

- i. There was significant relationship between marginal employment and employee's devotion to duty in deposit money banks in South East Nigeria  $Z(96, n = 909) = ,7.390 < 9.178, p > 0.03$

#### **Conclusion**

The study concluded that marginal employment had significance effect on employee's devotion to duty. Labour casualization, while adopted by banks to enhance operational efficiency and reduce labour costs, has significant implications for employees' sense of job security, motivation, and organizational loyalty. The findings suggest that employment instability and unequal work conditions associated with casualization can weaken employees' emotional attachment and commitment to their organizations. Therefore, for deposit money banks to achieve sustainable performance and improved service delivery, there is a need to balance labour flexibility with fair employment practices that promote employee welfare and engagement. Strengthening human resource policies, ensuring equitable treatment of workers, and creating opportunities for career growth can enhance employee commitment and contribute positively to organizational effectiveness within the banking sector in South-East Nigeria.

#### **Recommendations**

The Study recommended that Marginal employment sets barest minimum of employees to be employed in banks and pushes others to work as casuals and so should be stopped as it reduces employee commitment in deposit money banks in South East Nigeria.

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