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## **INFLUENCE OF CASUALIZATION ON ORGANISATIONAL COMMITMENT OF COMMERCIAL BANKS EMPLOYEES FOR ECONOMIC DEVELOPMENT IN YEWA-SOUTH LOCAL GOVERNMENT OGUN STATE**

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**Abstract:** *The rate of casualization of employment in Nigeria is becoming alarming especially among private organizations. An ever increasing number of employees in permanent employment are losing their positions and are being re-employed as or supplanted by casual or contract workers. This study therefore investigated the influence of casualization on organisational commitment of commercial banks employees for sustainable industrial development in Yewa-South local government Ogun State. The study employed a descriptive research design. The population consists of all commercial bank employees in Yewa-South local government Ogun State, a sample of fifty (50) commercial bank employees were randomly selected from five commercial banks in Yewa-South local government Ogun State, Nigeria. The main instrument of data collection was a structured and face validated questionnaire for casualization and Predictors of Organisational Commitment Inventory (POCI) developed by Donstein and Matalon (1998). Product moment correlation and multiple regression analyses were used in analyzing the data collected. The result shows a strong positive relationship between casualisation and organisational commitment of commercial bank employees in Yewa-South local government. It was concluded that casualization has a very strong influence on the organisational commitment of employees in commercial banks in Yewa-South local government Ogun State. It was recommended among others that commercial banks should recognize the essence of employment and job security in improving Organisational Commitment of its employees.*

**Key Word:** *Casualization, Organisational Commitment, Commercial Bank, Economic Development*

### **INTRODUCTION**

For organizations to have full level of her employees' commitment for better performance, competitive advantage and organisational survival, safety and security of the job is a major factor and motivator especially for young graduates whose needs and motivators belongs in the lower cadre of Abraham Maslow's hierarchy of needs. Employees act like business visionaries when they work in a group and each individual from the group attempts his conceivable best to substantiate himself as the best among equal. The input which enhances their commitment ultimately increase the productivity of their organizations with a great effect on the economy.

Gone are the days when employers of labour provide job security to employees for employees' retention and gain their commitment for better organizational performance. Organisational success is therefore the product of high level of employees' commitment. The rate of casualization of employment in Nigeria is becoming alarming especially among private organizations. An ever-increasing number of employees in permanent jobs are losing their jobs and are being re-employed as or supplanted by casual worker. Casual work, which expected to be a type of transitory job, has in ongoing time gained the status of permanent work in numerous

establishments across the country without the statutory advantages related with permanent employment status. Casualised employees are liable to bring down compensation, banned from their right to join associations or union, and denied medical care, no access to loan and different benefits. Meanwhile, organizations cherished employees with high level of commitment as it reduces withdrawal behaviours such as: lateness to work, absenteeism and employee turnover. Likewise, these employees are less likely to engage in withdrawal behaviours and be more alert to accept organisational change. Hence, there is no uncertainty that these qualities seem to have potentially serious consequences for a core-committed individuals who are the source of organizational life and economic survival.

The period of globalization has offered rise to significant changes in the manner work is used, specifically is the employment designs and the related issues of earnings, job stability and security, unionisation and so forth. Basically, the manner in which the laborers are utilized by the commercial banks are resolved exclusively by dictates of capitalism, i.e. profit maximisation. Consequently, for associations to accomplish their objectives, submitted and very much included employees are required to empower organisations surmount hardened rivalries from rival firms and accomplish their destinations, particularly in the territory of profitability, adequacy and effectiveness.

Commitment and involvement to organisations remain important predictors of organisational effectiveness (Mohsan, Nawaz, Khan, Shaukat & Aslam, 2011). Employees' efficiency is also greatly reliant on commitment and involvement to the goals of the organisation. Since organisations cannot succeed without the employees' efforts and commitment, it becomes pertinent for organisations to give employees, at least, acceptable conditions of service. However, largely due to an excess in labour supply, most private and some public owned organisations in Nigeria, have lowered the bar on conditions of services offered to their employees (Rad & Yarmohamadian, 2006). The recruitment processes no longer follow established government labour laws with majority of employees offered casual or temporary employments lasting into several years.

Dichotomy between Polytechnic graduates and University graduates are exacerbated in banking industry by employing polytechnic graduates as contract staff as against their university counterpart which influences the level of their commitment.

The adoption of casualisation of employees in both local and foreign firms in Nigeria has been on the increase, and this has made casual employment in the Nigerian labour market a subject of intellectual focus (Okougbo, 2004). Casualised workers are filling permanent positions; the level of unemployment and accompanying poverty is growing in line with employee vulnerability in Nigeria.

Therefore, casualization is a portion of new era administration of labour. It is a system which fits specialists into the necessities of creation and administration arrangement by offering very limited choices to workers, extremely constrained decisions to laborers. Shorter hours are generally connected with lower pay and lower skilled work. It is primarily attempted by those with different responsibilities (for example professions for children and the old and students) or with no other choice (for example industrial specialists looking for any sort of option in contrast to joblessness) (Buchanan, 2004). Casualization is a contemporary and questionable issue in the advanced Nigerian modern relations framework. Casualization here and there as a marvel in Nigeria, has not been very much acknowledged, this isn't detached with the manner in which it is practice in the nation (Kazeem, 2004).

The danger of casualisation of workers in the banking industry has become a wellspring of worry to numerous Nigerians. The employment methodology otherwise called 'contract staff' has been encouraged because of the high unemployment rate in the nation. A report report as of late by the National Bureau of Statistics (NBS) for selected banking sector data for the last quarter of 2018 shows that Contract Staff recorded the most noteworthy number of employees with around 45,238, adding up to 43.2 percent of the whole Bank Staff in Nigeria. The casualisation of work by commercial banks is detectable to the desperation to hoard deposits, cost cutting and profit maximization. The practice elevated with the establishment of many banks during the 1990s and heightened during the bank consolidation and recapitalization exercise in 2006. The banks are yet utilizing unconventional techniques to lessen the expense of labour and furthermore to pull in customers to have account with them (National Bureau of Statistic, 2018).

### **Statement of the Problem**

The practice of casualization of employment in Nigeria is gaining ground than expected. Stakeholders at all levels have realized that the practice in Nigerian will cause more harm. The spread, acceptance and practice of this labour style in the Nigerian labour market has become an issue of great concern to stakeholders. Okougbo (2004) focuses on the intellectual side of casualization but does not subject it to an empirical test. Because some employers of labour are increasingly filling positions in their organisations that are supposed to be permanent with casual employees. Okafor (2010) submit that scholars' argument on the shift from permanent work to casual work arrangement by the management is because of cost and mandate on labour low therefore less concern is given to the implication on employees' morale and commitment. This study therefore investigated the effect of casualization on employees' commitment to the realization of employer's objectives towards the sustenance of their organizations in achieving the organizational goals.

### **Objectives of the study**

The main objective of the study is to investigate the effect of casualisation on employees' commitment towards the attainment of organizational goal.  
The study specifically aims at:

1. Examine how casualisation can affect the morale of commercial banks employees
2. Determining the extent at which casualisation enhance employees' commitment toward the attainment of organizational goals.

### **Hypotheses**

The following hypotheses were formulated:

- H01: Casualisation does not significantly affect the morale of commercial banks employees.  
H02: There is no significant effect of Casualisation on organisational commitment of commercial banks employees.

## Methodology

A survey design was adopted for the study where questionnaire was the instrument for eliciting information from fifty (50) employees of some selected commercial banks in Yewa-South of Ogun State. A convenience and random sampling technique was use to select the respondents based on gender, marital status and age. Descriptive Statistics was used in summarizing the data obtained while Product moment correlation and multiple regression analyses was used in analyzing the data collected.

## Results

### Reliability Test

**Table 1:** Cronbach’s Alpha and Composite Reliability Test for Each Construct

Factors	Cronbach’s alpha coefficient	Composite reliability
Casualization (CAS)	.881	.885
Morale (MOR)	.882	.883
Commitment (COM)	.732	.731

**Source: Author’s Computation STATA 12 Outputs, 2019**

The estimated Cronbach’s alpha coefficient and Composite reliability (CR) were used to test for reliability of the data. Reliability is achieved when the value of the Cronbach’s alpha coefficients is above the threshold value of 0.7 which indicates an acceptable level. In addition, all CRs should also achieve value above 0.7 (Hair, Hult, Ringle and Sarstedt, 2014) meaning that all indicator items measure the latent constructs with reliability as shown in the table below.

**Table 2: Regression Results**

Source	SS	df	MS	Number of obs = 50		
Model	1.65237255	3	.413093138	F( 3, 47) =	0.71	
Residual	58.371821	47	.490519504	Prob > F =	0.0011	
				R-squared =	0.0775	
				Adj R-squared =	0.0726	
				Root MSE =	.70037	
COMMT	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
MORAL	.0071174	.073359	0.10	0.023	-.1381407	.1523755
CASLS	-.0598022	.0672834	-0.89	0.056	-.1930301	.0734256
_cons	3.007254	.3970226	7.57	0.000	2.22111	3.793399

**Source: STATA 12 Outputs, 2019**

**Table 3: Correlation Matrix**

	CASLS	MORAL	COMMT
CASLS	1.0000		
MORAL	0.3381	1.0000	
COMMT	0.3627	0.3169	1.0000

**Source: STATA 12 Outputs, 2019**

**Table 4: Homoscedasticity Test**

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity  
 Ho: Constant variance  
 Variables: CASLS MORAL COMMT HIMOR

chi2(4) = 311.16  
 Prob > chi2 = 0.0538

**Source: STATA 12 Outputs, 2019**

**Table 5: Information Selection Criteria**

Model	Obs	ll (null)	ll (model)	df	AIC	BIC
.	89	-88.92402	-88.02845	5	-186.0569	-198.5001

Note: N=Obs used in calculating BIC; see [R] BIC note

The uniqueness values Factor Analysis shows that out of three measurement variables each for predictors, only two items each for each predictor were retained given their high loadings. However, casualization, morale and commitment are retained. The information in Table 2 reveals the outcome of the OLS multiple regression analysis conducted; the table shows R<sup>2</sup> value of 0.78 which depicts that about 78% variation in casual staff commitment to attainment to the organizational goal is explained by the predictors. The R<sup>2</sup> value also shows the strength of the model, the closer to one the better the result (Tabachnick & Fidell, 2007). The p value depicts the overall significance of casualization, morale to explain the employees' commitment in Commercial banks in Yew South, Ogun State which shows joint significance of all the predictors. This is revealed by probability value of F – statistics (.0011) which is significant at 5% level of significance. Breusch-Pagan / Cook-Weisberg test for heteroskedasticity is insignificant which indicates acceptance of null hypothesis of constant variance for all the predictors and predicted variables.

From Table 2, casualization is statistically insignificant with the probability value of 0.056 while morale is statistically significant with 0.023, this reveals that only morale has significant impact on the employee's commitment. The result shows that only morale has positive impact on the employee's commitment, an increase in the morale given to employee will increase the staff commitment by contract staff which will eventually increase the performance

of commercial banks. Thus, an increase in the level of casualization will decrease the commitment of staff and will reduce the development of Yewa South as a whole.

## **Conclusion**

This study examined the relationship between casualization, morale and employees' commitment in commercial banks. It was revealed that casualization of Polytechnic graduates is against the campaign of full employment and decent work for all which is an assault on workers' right. The finding revealed that casualization of these graduates affect their morale on the job and when morale is affected, employees will show a serious decrease in the level of their commitment. The productivity, effectiveness and efficiency of workers in the organization which most times affect the service delivery of employees' in the organization. Therefore, organization should endeavor to make provisions for all the necessary factors that will aid the performance of the causal workers in the organization in other to improve their morale. Most of the casual and contract workers are highly skilled and usually perform the same tasks as permanent employees they should get the same remuneration. The terms and conditions of employment generally and their right to organize and benefit from collective agreements should not be denied.

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