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 <https://doi.org/10.55463/hkjss.issn.1021-3619.62.5>

### Employee Work Performance: A Study of Banks' Contract Workers in Sokoto, Nigeria

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*Received: August 6, 2023 ▪ Reviewed: September 11, 2023*

*▪ Accepted: October 14, 2023 ▪ Published: November 30, 2023*

#### **Abstract:**

The study assessed the places of casual workers within the Nigerian diligence with a particular focus on banks in Sokoto, Nigeria. The consumptive nature of utmost artificial banks in Sokoto reflects on the operating conditions of utmost casual workers in these banks as payment is not commensurable to the work done. The study shows that some of the functions performed by the casual workers of Nigerian banks include quick client service, amenability to work, client care services, opening of accounts, marketing, and timely task completion. Other duties include furnishing prompt client service, being prepared to work, and finishing assignments on schedule. The study employed a qualitative analysis style; sixty actors (casual workers and bank directors) were designated for the interview sessions. The study any set up that the foundation on which artificial banks operate are supported contract staffing depicting high commitment and fidelity to service toward achieving the points and objects of profitable banks in Sokoto, thus, the study concludes that despite the outstanding performance of casual workers in achieving their organizational pretensions, they're largely exploited. The recrimination of the study is that employment should be grounded on fair stipends, safety at work, and protection for casual workers. In short, work should encompass fairness, equivalency, and freedom of association. In addition, payment of the benefit accumulated by the casual workers should be linked directly between casual workers and their associations.

**Keywords:** contract, employees, worker performance.

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## 员工工作绩效：尼日利亚索科托银行合同工研究

### 摘要:

该研究评估了临时工在尼日利亚尽职调查中的地位，特别关注尼日利亚索科托的银行。索科托最大人工银行的消费性质反映了这些银行最大临时工的经营状况，因为报酬与所做的工作不成比例。研究表明，尼日利亚银行临时工履行的一些职能包括快速客户服务、工作舒适性、客户关怀服务、开户、营销和及时完成任务。其他职责包括提供及时的客户服务、做好工作准备以及按时完成任务。该研究采用定性分析方式；六十名演员（散工和银行董事）被指定参加采访。该研究表明，人工银行运营的基础是合同工，这些人员描述了对服务的高度承诺和忠诚度，以实现索科托盈利银行的要点和目标，因此，该研究得出的结论是，尽管临时工在索科托的表现出色，为了实现他们的组织野心，他们在很大程度上受到了剥削。该研究的指责是，就业应建立在公平的津贴、工作安全和对临时工的保护的基础上。简而言之，工作应包含公平、对等和结社自由。此外，散工累积福利的支付应在散工与其协会之间直接联系。

**关键词:** 合同、员工、工人绩效.

### 1. Introduction

Utmost scholars and observers agree that casual work and its spread are bad for organizations. It is accepted that workers involved in casual jobs suffer a substantial deficiency in their rights and benefits, compared with workers in standard endless jobs. However, casual work would not inescapably have bad goods on workers if it were a short-term ground into better work. In some cases, casual workers do go on to more-paid and further secure jobs (Chalmers and Kalb, 2001). Casual workers, also called contract workers, are found across all banks in Nigeria and in all the sectors of the banks, ranging from the cash unit, customer care, cleaners, drivers, securities, marketers, and so on. The roles played by these casuals cannot be over-emphasized; in fact, it may be possible to find over seventy percent (70%) banking workforce as casual/contract staff. Abiola et al. (2020) asserted that the creation of a profitable product based on the organizational inputs provided by labor and capital constitutes the basic nature of the workplace. In any organization, labor stands for human contribution.

The majority of casual employees prefer to take on duties on purpose, and when they do so, they thoughtfully plan and perform the necessary tasks to meet those commitments. Most people assume that their actions will be responded to because obligations demand a commitment of time and mental and emotional energy. In other words, people expect to be rewarded for their responsibilities with something of great value, such as courtesies, affection, gifts, regard,

goods, money, or property. Businesses and representatives often come to an implicit understanding in the workplace. Associations would reward workers with important benefits, including stable employment and fair compensation, in exchange for laborers' accountability. The strength of a duty might vary depending on the correspondence. Submitted casual laborers can guarantee both high profitability and productivity of work, just as they assist the association with effectively contending in the banking industries where a decent and faithful specialist has become a fortune and worth.

There are three segments of organizational commitment: a brief laborer's eagerness to remain in the association, his/her readiness to work to the association's advantages and his/her putting stock in the objectives set and the qualities esteemed by that association. Hierarchical responsibility is multidimensional in its tendency and contains laborers' unwaveringness to the association, their readiness to put forth a valiant effort for the association, recognizable proof of similar objectives and qualities as those of the association, and their ability to remain in it (Ip et al., 2018). Against this background, this study examined the performance of contract staff of some banks in Sokoto, Nigeria.

### 2. Research Methodology

The main steps of the research process are summarized in Figure 1 as follows:

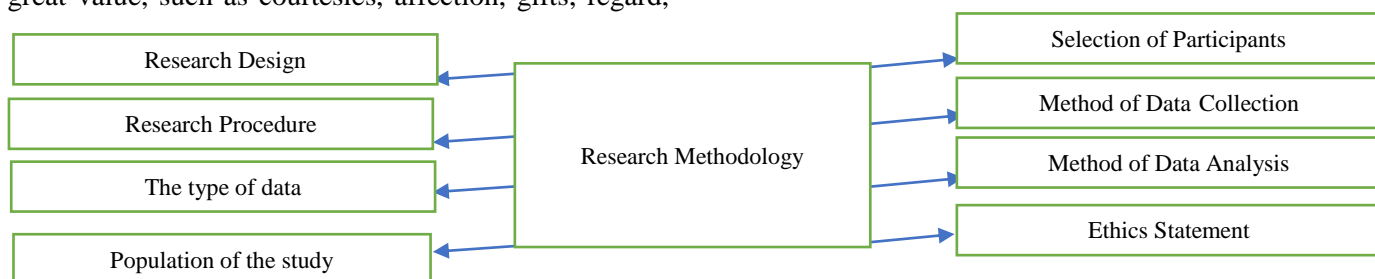


Figure 1. Research methodology flowchart (Developed by the authors)

This study is phenomenological, which is the study of marvels that are not generally easily understood (Stebbins, 2001). It is ideal to gather descriptive information and learn further about how to lessen labor casualization that is conducted to comprehend more fully the current issue; still, it'll no longer produce clear results. For these types of studies, an experimenter starts with a well-known idea and uses this study to learn about challenges that could be the subject of posterior exploration; the study used both primary and secondary data. While the secondary data came from secondary sources, the main data came from snitchers (casual workers and bank directors).

A qualitative system was used to collect the data. Information was gathered using key-informant interviews and in-depth interviews. Based on the objects of the exploration, interview questions were developed. A purposeful slice strategy was used to elect the repliers from the study population because it enables the experimenter to gather qualitative feedback, which results in deeper perceptivity and more accurate exploration findings. Each exploration thing was considered when rendering, transcribing, recycling, and presenting the data, and themes were covered. The general population of the study includes all Sokoto banks. This position was selected due to the familiarity of the neighborhood and the maturity of the neighborhood banks. At present, there are 18 active banks in the Sokoto megalopolis. Target followership includes every casual hand of the tried banks. As of December 31, 2020, all banks had 117 casual workers; thus, gathering the necessary information would just bear a thorough recitation of addition. Five banks in total, representing 70 of the banks in the Sokoto metropolitan area, were used as a sample for the study. Fifty respondents (casual and contract workers) were specifically chosen by arbitrary slice from the 117 casual workers of the chosen banks, making up the sample population. Five (5) operation staff members — one (1) from each of the chosen banks were also questioned using a crucial snitch canvassing companion. This was done in a trouble to gather fresh information from bank directors who were believed to be knowledgeable about the necessary way to be taken to lessen visualization in the banking assiduity. A qualitative approach was used to conduct the inquiry. To do this, crucial snitch interviews and in-depth interviews were conducted. 50 casual workers shared in an in-depth interview with the experimenter, which

was done in a tranquil, ample setting that was comfortable for all of the actors. This reduces any obvious differences between them and us by allowing the experimenter and respondents to interact face-to-face. The objectives of the study informed the creation of the interview companion. In addition to hiring and training an exploration adjunct to take notes, the experimenter used an audio archivist to capture all the interviews. The experimenter used a crucial snitch interview (KII) to gather information for the study by opting for respondents from the operation platoon who had material knowledge about the research problem.

A thematic analysis was conducted to examine the data that had been gathered. Data can be transcribed by writing down recorded exchanges; it can also be examined and paired with logical notes. By reviewing reiterations of the data to be collected, experimenters regularly become familiar with data gathered from the field. The information was divided into subtopics, and within each content, several orders were divided into agreement with the pretensions of the exploration. To achieve this, the data were intermingled and analyzed in agreement with subthemes after being grouped thematically by study objects and presented in thematic form (with textual citations voice matrix in the matrix table).

### 3. Results and Discussion

To achieve the aims of any association, commitment must be necessary and sufficient on the part of the fiscal institution and the workers entirely. Indeed, though both casual and full-time staff laboriously contribute to achieving organizational objectives, stakeholders contend that marketable in the Sokoto megalopolis will be non-functional without the casual staff, as it constitutes the strength of the banking sector and occupies a maturity pool. In the posterior paragraph, a discussion will postdate on the commitment of casual bank staff as it relates to client concurrence, the readiness of casual staff in executing duties and tasks assigned to them, competitiveness, and timely completion of tasks among casual staff in the Sokoto megalopolis.

#### 3.1. Roles and Performance of Contract Workers

The main indices of the roles of contract workers are summarized in Figure 2.

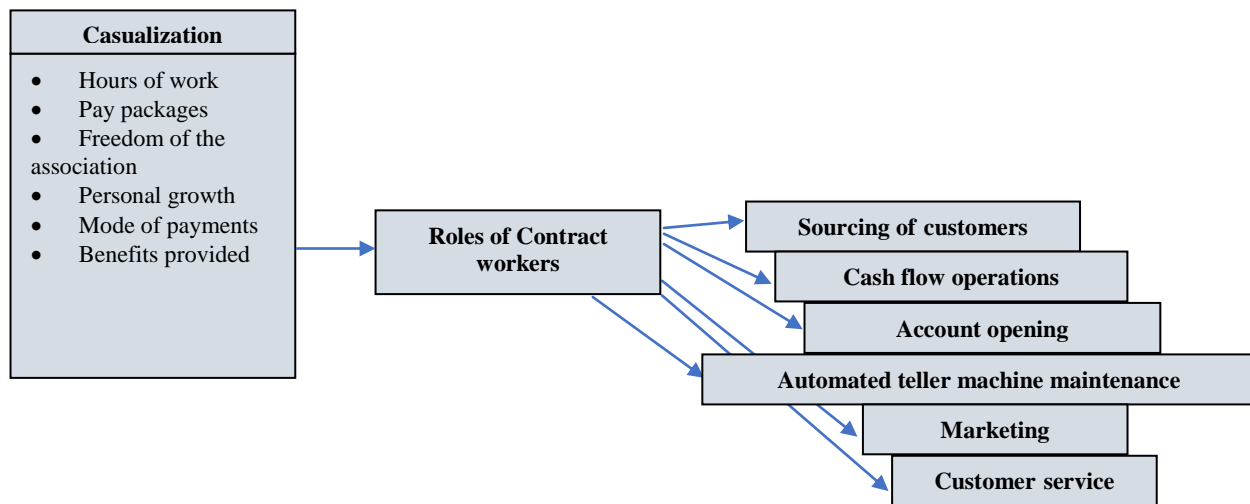


Figure 2. Indices of the roles of contract workers in the banking industry (Developed by the authors)

Casual staff, also called contract staff, are set up across all banks in Nigeria and in all banking sectors, ranging from the cash unit, client care, cleaners, motorists, securities, marketers, and so on. The places played by these casuals cannot be over-emphasized; in fact, it may be possible to find over 70% of the banking pool as casual/contract staff. Abiola et al. (2020) asserted that the creation of a profitable product grounded on the inputs handed by capital and labor constitutes the introductory nature of the plant. Grounded on findings from the check, it was perceptible that the base, fundamentals, and foundation on which marketable banks operate are grounded on contract staffing. Findings from the study confided the conditioning and commitment of casual bank staff and their commitment toward rendering services to guests; this is why stakeholders purport high commitment on the side of the casual staff, indeed far better than the full-time staff, this is in line with the findings of Meyer and Allen (2007) who honored hand's experience. Those representatives who feel great in their working terrain altogether regards and whose experience and assigned duty compare to the position of intricacy of the undertakings they're given, those sloggers are more devoted. Utmost of the casual staff takes the job at heart and with high precedence like a golden plate, but it will torture one to know that the maturity of these casual staff that uphold the banking job was sacked with no exculpation, only a many fortuitous individualities operate in the system. This is contrary to the findings of Kalejaiye (2019) on the notion that the degree of job satisfaction among endless workers was lesser than that among contract workers across the chosen banks. In discrepancy, Nwinyokpugi and Njoruanwu (2021) developed the actuality of a significant but exact contrary association between agreement employment and hand commitment, which suggests that workers in the banking sector are not' satisfied with their jobs. This is because contract workers encounter poorer prices and installations as well as smaller openings for development and creation at work as opposed to their core staff counterparts who are entitled to these benefits.

On another dimension, Oyelade (2019) was multifunctional in his standpoint, where he proved and refuted the forenamed claim. The author said that some temporary workers toiled ceaselessly to guarantee that their employment came an endless one, but that their desire sounded like a phantom. The associations constantly hang appointment terminations for all of their contract workers, which only complicates the situation. The commitment of casual workers to their tasks and to the business may suffer when their job security is in jeopardy. Many marketable banks live in Sokoto as retaliation for some of the pious temporary workers. The megalopolis encourages contract staff through conversion programs formerly all conditions are met. Casual staff members are given the grace of 5 times to be studied (not full-time study leave, but work and study at the same time, especially part-time and weekend classes) once it does not coincide with their work. It is anticipated that within this 5 times of leave, an existent can acquire a minimum of Bachelor of Science (B.Sc) with alternate class upper or Advanced National Diploma (HND) with upper credit. This validates the findings by Ip et al. (2018), who asserted that hierarchical responsibility is multidimensional in its tendency and contains laborers' unwaveringness to the association, their readiness to put forth a gallant trouble for the association, recognizable evidence of objects and rates analogous to those of the association and their capability to remain in it. Casual staff members with this demand are generally shortlisted for conversion exercise if they have passed the specified examinations. This must be attached with at least two years of work experience. Contract staff with alternate class lower or lower credit must have at least 5 times connate work experience, and similar conversion exercise is not a right but an honor to seasonable individualities. This is further authenticated by Kalejaiye (2019), who verified the Adams equity proposition, which states that workers whose inputs (credentials, experience, and knowledge, chops, and capacities) varied tend to be happier with their jobs and coincide with their labors (prices). The statement that casual workers are not devoted, especially those with lower educational credentials like

the Ordinary National Diploma (O.N.D), was further supported by Obibunmuo, Iguodala, and Anto's findings in 2021. For them, a bank is simply a place to

kill time before returning to the academy to finish their Advanced National Diploma (H.N.D).

Table 1. Contract workers' commitment on productivity of banks (Developed by the authors)

Themes	Responses
Commitment of casual bank staff in Sokoto Metropolis	<p>The basis, the fundamental and the foundation on which this bank is on, is a contract staff. Why I say so, is the money that stays in the bank for the banking activities mainly written money. Written money is the kind of money that comes from me and you, students, and marketers. Not the billionaires who turn their money over. A billionaire can open an account, and in the next 2 weeks, the only money you can see in that account is ₦100,000,000. But you and I can put ₦250,000 and remain like that for the next 9 months because we are trying to cultivate the habit of saving. This is how it is. Contract staff is the key to sourcing these customers and rendering compassionate services to them (IDI, 31).</p> <p>Of course! They are committed to their job. Therefore, commitment on the side of contract staff is very high. Do you understand? So, when you talk of commitment, I will give it to the contract staff more than any other staff in the system. In short, they are the ones doing the work. Here in the First bank, I can say 70% of the work of the bank is done by contract staff (KII, 10).</p> <p>They are very committed to their duties though I will speak for myself because for me I always like winning and being at the top, I take the job at heart, though a majority of us take the job at heart, in fact, those that take the job at heart, most of them have been sacked (the participant was very emotional when saying this and repeated such) (IDI, 11).</p> <p>Very well, we are very committed. The people I have worked with are very committed. Once you give them a task and instruct them on the way to go about it, they are very committed to undertaking such a task (IDI, 39).</p>
Motivation of casual bank staff in Sokoto Metropolis	<p>Well, what is happening now like hmmm, they say if you have upper credit to your HND, if you come, you will write exams and if you pass, you are due for conversion with 2 years' experience. If you don't have upper and you spent 5 years on that job and you write the exams and you pass and if you don't have a problem in the job within that period, you can be converted to. However, some people have written and passed the exams, but they would not succeed because of their age. Age is a factor. And if you are working as a contract staff member, it is very critical to daily operations within the banking sector. Believe me, you, if you don't have someone that would place you, you would not go anywhere (IDI, 49).</p>

### 3.2. Quick Servicing of Customers (Customer Clearance) in Banks of Sokoto Metropolis

There is a uniform policy known as a Service Level Agreement (SLA) or "turn-around time" in terms of serving and clearing guests by all marketable banks in the Sokoto megalopolis. The policy on "turn-around time" states that the maximum twinkles anticipated to spend in serving and clearing a client within the banking hall is ten twinkles, any addition above that

must be a specialized issue and should be treated outside the bank. All marketable banks in the Sokoto megalopolis do not joke with the turn-around time and ensure that guests are served at the barest minimum of the turn-around time not exceeding five twinkles. This agrees with the findings of Shah (2015) in Olanipekun and Aborisade (2019), who claimed that welfare programs help boost staff morale and provocation, which in turn leads to advanced affairs and more effective service delivery.

Table 2. Quick servicing of customers (customer clearance) in banks in Sokoto Metropolis (Developed by the authors)

Themes	Responses
Quick servicing of customers (customer clearance)	<p>We have a Service Level Agreement (SLA) for every transaction. For the SLA now, for instance, if you want to make a deposit, we have a time frame for the transaction to be executed; a maximum of 5 minutes, with that I will say it's a timely transaction. All the transactions they do are deposits, transfers, cash withdrawals of those natures, and general enquiries; these are transactions not to exceed 5 minutes when you are doing it (IDI, 04).</p> <p>You see, the bank has a policy with which they work. They have turn-around times. Turn-around time is the time that customers will come in; the services will come to you. So, in the bank, these days there are a lot of advancements in terms of technology that try to reduce cues in the banks, such as POS services outside. POS reduces the queue in banks. If a customer comes to the bank, the maximum time you are allowed to spend with a customer is 10 minutes. If there is any other challenge for more than 10 minutes, it is out of the bank (IDI, 17).</p> <p>When you talk about the banking industry, we don't joke with time, we don't joke with turnaround time, so it is a win-win situation. It is expected that they will complete their task within the turnaround time (KII, 01).</p>

### 3.3. Readiness to Work by Banks' Contract Workers

Findings from the study revealed that casual staff of

marketable banks in the Sokoto megalopolis execute most of the jobs in the banking hall; they execute duties at teller points, marketing, client service unit, marketing, account openings, Automated Teller Machine (ATM) conservation, etc. it may sound surprising to utmost individualities that most marketable banks in the Sokoto megalopolis employ at most four full-time professional staff in a bank branch. This authenticates that nearly all bank staff set up in different branches of marketable banks in the Sokoto megalopolis are informal. In the banking hall, a minister cannot tell the difference between full-time professionals and casual workers without being explicitly told. likewise, casual workers are the inaugurators of all deals, be it at teller points, client service units, and account openings, while full-time professional staff work at strategic services as verifiers of all deals initiated by casual staff. This is why most casual staff lack access to certain sensitive information in banks as they are yet to be considered full-time

professional staff. To further strengthen the point, professional staff of the banking sector confided in the sweats of casual staff and classified them as largely innovative and productive in executing duties bestowed on them.

This contradicts the findings of Nwinyokpugi and Njoruanwu (2021) on the notion that hand fidelity and contract employment do not significantly relate. Pens define fidelity as a person's dedication or emotional commitment to a company. The composition explained that a worker who is displeased with their position would in nearly no way remain devoted to their employer. The performance of service associations is directly and significantly reflected by the performance of pious workers who are devoted to the company and give their all when delivering services. When a worker wants to stay with an establishment, believes in its pretensions, accepts them as their own, and works to foster those pretensions, they are being pious.

Table 3. Readiness of casual bank staff to work in the Sokoto Metropolis (Developed by the authors)

Themes	Responses
Readiness, innovativeness, and productivity of casual bank staff to work in Sokoto Metropolis	<p>Most of the work in the bank is being done by the contract staff, although the verifiers are the core staff. "We are the initiators and they are the verifiers (IDI, 55).</p> <p>Mostly, you know banks give room to staff that have no innovative idea to be submitted, and this is for everybody. Therefore, as a layman, if you come to the bank, you can't differentiate between contract staff and full-time staff (IDI, 60). They contribute a lot to the banking sector, and most of the work in the bank is executed by them; they carry out duties as customer service agents, teller points, and so on. The full staff mostly sits down enjoying and relaxing, and contract staff does most of the work. When you go downstairs now, all the attendants you see are contract staff. The same applies to the marketing department. Stand for a few minutes and see the workload they execute. They contribute immensely toward the actualization of the bank's aims and objectives (KII, 01).</p> <p>You can go to some places and see that the permanent staff is not up to 3 but contract staff is 30 because of the labor of the work (IDI, 20).</p> <p>They are highly productive, as anybody that is not up to the task will be challenged to be expected (KII, 01).</p> <p>Yes actually, if I can rate their performance in terms of productivity, I can rate contract staff as a medium because they play a significant role even though they do not have access to some sensitive information and materials. In the absence of this, they contribute to the overall objective and operation of the banking system (IDI, 21).</p>

### 3.4. Competitiveness and Timely Completion of Tasks by Casual Bank Staff in Sokoto Metropolis

Indeed, although the backbone of the banking sector is casual staff, the most marketable banks relate to contract staff as "supporter staff". The casual staff execute duties far beyond their reach; you will find two contract staff executing duties of four to five people at a less expensive time. In terms of competitiveness and the timely completion of the task assigned to bank casual staff, findings from the study revealed that contract workers ensure an expedited completion of all tasks assigned to them to achieve the points and ideal of

marketable banks directed toward profit profit-timber and rated among the top banks in Nigeria. In another dimension, no casual staff would want to exit the banking system unplanned with minimum benefits. This is why the casual staff is devoted to service to be rated and gage the conversion exercise by getting full-time professional staff. Stakeholders indeed contended that a casual staff is veritably married to his duties and further strengthened that they work more than the full staff. In the words of a party, they work like a giant and eat like an ant.

Table 4. Competitiveness and timely completion of tasks by casual bank staff in the Sokoto Metropolis (Developed by the authors)

Themes	Responses
Timely completion of tasks by casual bank staff in Sokoto Metropolis	They are trying their best, the bank hardly employs enough staff, this is to tell you how they overwork in the system, 2 contract staff usually perform work of four to five people and they refer to the contract staff as just a "supporter" and they are the ones executing most of the jobs (IDI, 01).



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It depends on whether it is an agent or corporate customer, so every transaction for each kind of customer has a particular period in which the transaction is consummated (IDI, 11). They are very committed to their duties, they work more than the full staff, and this is why I said they work like an elephant and eat like an ant. Most of the work is carried out by contract staff, but they don't enjoy anything simply because they are casual workers (KII, 10).

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### 3.5. Research Contribution

This research on casualization of labor involves multiple aspects, with maturity fastening on the conception of casualization, causes and goods. By discrepancy, this study focuses on the conditions, places, and ways to minimize casualization of labor in banking diligence. The findings of the study have the potential to contribute to the literature on casualization of labor in banking assiduity (Danesi, 2002). In northern Nigeria, studies on the conditions of casual workers of banks in general and particularly in northwestern Nigeria are veritably limited. This exploration has thus handed the demanded empirical literature on the exploitation of casual workers in banking assiduity, thus adding to the body of literature in the area of casualization of labor in diligence (Ibrahim & Lyndon, 2023). To the best of my knowledge, no exploratory study has been conducted to explore the conditions of contract workers in banking assiduity in northern Nigeria. Hence, the contribution of this study lies in extending knowledge of the exploitation of casual bank staff through an exploratory approach.

### 4. Conclusion

Despite the unwelcome conditions faced by casual workers of banks in Nigeria, they are largely committed to performing their duties and achieving their organizational pretensions in terms of quick customer concurrence. They execute duties at teller points, marketing, client service unit, marketing, account openings, automated teller machine (ATM) conservation, etc. Casual workers are the inaugurators of all deals be it at teller points, client service unit and account openings. Contract workers insure ensure expedited completion of all tasks assigned to them to achieve the points and ideal of marketable banks directed toward profit-timber and rated among the top banks in Nigeria. Professional staff of the banking sector confided in the sweats of casual staff and classified them as largely innovative and productive in executing duties bestowed on them.

The results of this study in the presence of various theoretical and conceptual prospects for future research. To further hone and elaborate on some findings, more studies in this area are required. This study has produced a variety of new details regarding the exploitation of banks' contract workers. For statistical validation over the entire nation, this may be extended to more states and divisions. A further study could be conducted on how the conditions of casual workers affect the country's frugality. This will help determine if the country benefits at all from the investors who come in the name of creating the important-demanded

jobs in Nigeria.

### 5. Recommendations

1. Based on the findings of the study, the ensuing recommendations were proposed. There is a need to strengthen the transnational labor laws on the regularization of casual staff since it is anticipated that an existent on contract appointment must have acquainted himself with the experience of the job he was signed on a probationary period of at least two times. Automatic upgrade examinations on the banking job should be introduced where good persons will be granted automatic regularization of getting full-time professional staff, this will minimize the large pool of casual staffing in the banking assiduity.

2. There is a need for concerned individualities, labor ministry or lawgivers to ordain laws (where absent) or ensure strict compliance with labor laws (if available) regulating reclamation, payment, creation or regularization, and retrenchment of casual workers in fiscal institutions, and erring banks should be duly sanctioned.

3. There is a need for government and lawgivers to dissect the exploitation labeled against casual workers by utmost commercial banks, and the BSFs. A thorough disquisition should be conducted on the working hours spent by casual workers and their commensurability to the hires and other allowances accrued. This will help shape unborn action on whether the BSF scheme should be fully canceled or whether certain emendations should be made to the scheme, especially the operation of similar association.

4. Payments of the benefit accrued by casual staff should be delinked from the BSFs and directly linked between the contract staff and the bank. This will minimize the double exploitation suffered by casual staff in the hands of the bank and the BSFs. Since the BSFs are possessed by top directors of marketable banks, the BSFs should be converted into a department in separate marketable banks to ensure discipline and commitment of all staff and make appraisals on the conditioning of each staff in terms of creation and commendation.

5. Unionization should be largely promoted in Nigeria's fiscal assiduity where all workers can inclusively bargain their rights and air their grievances, so as to minimize exploitation and occupational trouble, especially among the contract staff. This can be achieved when the government and lawgivers capture the freedom of association and unionization as an indigenous backing of which all fiscal institutions must abide.

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