CASUAL STAFF COMMITMENT ON PERFORMANCE OF INSURANCE COMPANY IN NIGERIA

Raji, Oladeinde Akeem[1] & Adegboye, Emmanuel Olatunji[2]
[1]Department of Insurance, The Federal Polytechnic Ilaro, Ogun State.
[2]Department of Banking & Finance, The Federal Polytechnic Ilaro, Ogun State.
Email: Akeemraji02@yahoo.com; Adejuwonolatunji95@gmail.com

ABSTRACT

Casual staffs are sometimes uncommitted to their jobs due to some factors and benefits accrued to permanent workers but not to casual staffs. However, it is very disastrous to company performance when employees are not committed to their jobs. It is in lieu of this that the researchers attempted to examine the impact of casual staff commitment on the performance of insurance company's in Abeokuta Metropolis, as the economic hub of Ogun state.. Explanatory research design was employed as the cross sectional survey research design in generating the required primary data. A well-structured questionnaire was developed and administered among sampled casual staff of five selected insurance companies in the metropolitan city. Multi-stage sampling procedure was employed to select the respondents of the study and study data was analysed with STATA software application. Prior to Ordinary Least Square (OLS) analysis, Factor Analysis (FA) was conducted. The findings indicate that loyalty, pride of belonging and high morale as staff commitment indicators have positive impact on performance of insurance, while value of congruence has negative impact on performance of insurance company. Meanwhile, findings reveal further that all the predictors except value congruence were statistically significant at 5% level of significance. The study concludes that despite the informal employment status of casual staff of insurance companies in Abeokuta metropolis, their commitments have significant implications for performance of insurance

companies in the city. The study, therefore, recommends that insurance sector should exhibit high level of commitment to its casual staff in term of high morale like encouragement, motivation among others.
Keyword: *Casual, Loyalty, Value Congruence, High Morale, Pride of Belongings, Performance, Commitment, Insurance Company.*

INTRODUCTION

Every human being is faced with the possibility that one or more of the hazards which form part of life will sooner or later befall him and caused some financial loss Raji (2014). According to that person's position in the community, the loss may be small or very large. If a villager's building or a governor's house is damage by fire, he can replace it simply by gathering the necessary building materials from the market outside his door or in neighboring community. If however, a manufacturing company is damage by fire or flood or a bank was destroyed by storm, the cost of repair of personnel during repairs, loss of profit as a result of delays in production, compensation to injured employees, and other onerous responsibilities which the factory owner would be ill-prepared to meet at time when his asset are in ruins as a result of the fire (Chikeleze, 2003). A man's jeep which he has purchase with his life's saving may be destroyed in an accident, or might get stolen. Rioters and stickers may wreck a person's house and other property. This and many others are hazards which are inherent in life, and the fear of the disastrous financial loses that would follow if any of these event occur has been responsible for the development of insurance. The history of insurance in Nigeria can be traced back as old as the country itself, with different activities of insurance and its policies (Adewumi, 2008). Insurance Industry is an important employer of labour thus provided joint opportunities for the teeming population of this country and helping to solve the unemployment problems. Insurance sectors as an employer, employs different set of people which include full staff, contract staff among others. The gap between the full staff and contract staff is wide in terms of allowances, salary, benefits, incentives, special training and the likes, and this has been a concern in line with employee vulnerability in Nigeria, which displayed in their performances and productivity (Anugwon, 2007). The use of temporary workers is growing rapidly. It has spread across industries from manufacturing to services and other occupations include banks, financial institutions, construction workers, mining workers, registered nurses, information technologists. The number of companies using temporary workers was on the increase as global competition increased and the urge to cut down on costs of undertaking businesses in order to remain competitive rises (Wandera, 2011).

The beginning of casualization of employment in Nigeria is not clear-cut. However, it can be traced to the introduction of the Structural Adjustment Programme (SAP) in 1986, as well as the IMF and World Bank loans with their conditions. The combination of these factors led to a slump in the economy. Many factories shut down, some operating below minimum capacity and many organizations found it difficult to compete in the globalized economy, which is tilted more in favor of the developed economies. Casualisation is seen as bad, not only because it draws more workers into the net of casual work, but also because it exerts downward pressure on the wages and conditions even of those employees that continue to be viewed as 'permanent', both cases are often identified at workplace level with processes such as outsourcing and labour hire, which threaten the direct or indirect replacement of permanent workers by casual workers (Hall, 2007). Okafor (2012) also of this thought when he asserts that in recent decades there has been a dramatic increase in non standard jobs, due to such factors as: massive unemployment, globalization, the shift from the manufacturing sector to the service sector and the spread of information technology. These changes have created a new economy, which demands flexibility in the workplace and as a result, it led to the decline of the standard employment relations and a dramatic increase in precarious and perilous work.

Most companies in Nigeria employs much more of contract staff than the so called permanent staff, which posed challenges to the industry, this is because most of the people who are contract staff are subdued by unemployment and poverty to fill the available vacuum (Okafor, 2011). The traditional industrial relations system based on the concept of full-time employees, working within an organization is increasingly being challenged by the use of non-standard work arrangements (NSWA) by employers. This changing nature of work has taken a new dimension with the adoption of flexible work arrangements by many firms globally. The theme running through many of the new approaches to management in today's globalized economy is the development of a more flexible workforce which has become employers" new frontier in the management of human resources (Lo *et al,* 2009).

STATEMENT OF THE PROBLEM

Casual workers are not entitle to workman compensation benefits, such as compensation for injuries arising in the course of employment, right to belong to trade unions and bargain collectively loans like car loans, furniture loan among others and various social security benefits which permanent employees have assess to, they are paid less and often subjected to unfair labour practices (Ibekwe, 2016).

Again, since casual workers do not get benefits, employers do not contribute to their pension and gratuity funds. Hence in the event of an accident or death, workers and their dependants are left destitute because they cannot claim for injury on duty or work place acquired diseases. This is compounded by the fact that such workers cannot afford private insurance due to the low wages.

The major obstacle that hinders the casual staff performance, good customer relationship and productivity in insurance sector are subject to low payment of salary, no promotion, fear of closure of contract, and denial benefits among others. Companies often hire several part-time workers instead of one or two full-time workers to avoid their obligations to provide benefits, to divide the workforce and mostly to cut cost. Insurance company fail to understand why some employees are not committed to the organization even though they have proactively implemented fair compensation policies and human resource (HR) practices to motivate and retain them. It can be costly if employees are not committed to their jobs, and if they lack the motivation to exercise their full potentials (Ibekwe, 2016)

The broad objective of the study is to examine the effect of casual staff performance on the growth of insurance company in Nigeria. The findings of this study will be of great important and help to create awareness to most organizations in this country which have hired so much contract staff and who don’t give or grant them any benefits and also deprived them from some of their legitimate rights, what the outcome will be at long run and the challenges they are facing, the recommendation of the study will assist to lay out strategies on how to overcome the challenges and problems.

LITERATURE REVIEW

Concept of Casualization

Casualization is define as the process whereby employment shifts from a preponderance of full time and permanent positions to higher levels of casual positions, in an irregular or intermittent nature (Fapohunda, 2012). Peace and Mechanic (2014) opines that casualization is the transformation of a workforce from one employed chiefly on permanent contract to one engaged on a short-term temporary basis. Casualization is basically defined as the change of the work place, having predominantly temporary workers rather than permanent workers. Basso (2003) observes that casualization may be linked to under-employment and has two main meanings. 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 exist a common overlap in the meanings as may be used in different occasions. Bodibe (2009) affirms that traditionally, casual work referred 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 insurance companies and constructing or manufacturing company, but the situation is different now. O'Donnell (2012) emphasizes that Casualization is referred to in Europe and the United States as Non Standard Work Arrangements (NSWAs). It is the corporate trend of hiring and keeping workers on temporary employment rather than permanent employment, even for years, as a cost reduction measure. It is an unprotected form of employment because it does not enjoy the statutory protection available to permanent employees.

The International Labour Organization (ILO) (2007) defines casuals as workers who have an explicit or implicit contract of employment which is not expected to continue for more than a short period, whose duration is to be determined by national circumstances. This ambiguous definition has led to varying definitions of casual and contract workers and their rights in different jurisdictions. Sheen (2012) defines a casual job as a job without paid leave entitlements, but the essence of a casual job is that the worker is entirely expendable on an hour-to-hour, week-to-week, and year-to-year basis. Increase in capital mobility and the deregulation of the labour market are some of the major causes of casualization. Okafor (2007), states that, other causes of casualization include globalization, technological changes and abundance of labour supply.

Concept of Staff Commitment in Insurance Company

Staff commitment in insurance company is a demonstration of employee satisfaction with the insurance company in terms of their expectations. When Insurance Company meets the expectation of their staff and the staff in turn provides commitment, this is what makes work get done. Commitment comes if staff has been provided with an enabling environment to be able to maximize their full potential. This is where insurance company gets value for their investment on the staff. The investment can be in terms of training to enhance the skills of the staff professionally and technically. This also provides an intrinsic kind of motivation that enhances the feeling of self-worth and the staff feel valued and psychologically become attached to the organization.

Insurance Company in Nigeria

The concept of insurance in its modern form was introduced into Nigeria by the British. The fact that until quite recently most of the leading insurance companies in Nigeria were either partly or wholly British-owned, has meant that the theory and practice of insurance in Nigeria has to a large extent, followed the British pattern (Akinpelu, 2008). Modern insurance business was introduces into Nigeria as late as the 20th century chikeleze (2003),With the establishment of trading post in Nigeria towards the end of last century by many European trading companies mostly British. These companies started affecting the insurance with established insurers on the London insurance market. As time went on, some British insurers appointed agents to represent their interest in Nigeria. These agents were given power of attorney to obtain insurance business, issue covers and service claims on behalf of their principal in London. Initially, the agents were mainly expatriate banks and trader, but later Nigeria trader's merchants were appointed agents. These agents later gave way to full branch offices of the parent companies The future of the Nigeria insurance industry was redefined in September 5, 2005 when National Insurance Commission (NAICOM) on behalf of the federal government announce new minimum capital base for different classes of insurance business. The capital base for life assurance companies was raised from 150million to 2billion and that of the general insurance was review from 200million to 3billion. Similarly the capital base of Re-insurance companies was increased from 350millon to 10billion at the end of the deadline of February 28, 2007, NAICOM re-certified 71 operator consisting 43 non-life insurance companies.

Legal Protection under the Labour Act

The Nigerian Labour Act does not define or provide a legal framework for the regulation of the terms and conditions of casualization. However, Section 7(1) of the Act provides that a worker should not be employed for more than three months without the formal recognition of such employment. After three months every worker which includes a casual/contract worker must be given a written statement stating the terms and conditions of employment by the employer. This obligation to provide a worker with written conditions of employment within three months of being employed was upheld by the National Arbitration Court in the case of *Management of Harmony House Furniture Company Ltd. v National Union of Furniture, Fixtures and Wood Workers.18* Some companies have devised sharp means to undermine this provision by employing casual workers for three months or less, dismissing them, requesting for new applications and re-employing them again. They repeat this process for years and may continue *ad infinitum* Ibekwe (2016).

Theoretical Framework

Social Exchange Theory

Blau (1964) defined a social exchange relationship as involving unspecified obligations in which there are favors that create diffuse future obligations. According to the social exchange theory, workers respond to the actions of the organization in accordance to the established psychological contract. A psychological contract describes the implicit rather than explicit, exchange relationship between employers and those whom they employ. It is concerned with unwritten, unrecorded expectations and perceptions. Workers react to the actions of organizations based on their interpretations of whether they provide them with the inducement that satisfies their needs, and on their interpretations of whether it provides them with the opportunities for fulfillment of the obligations included in the psychological contract (Hannah and Iverson, 2014).

Equity Theory

Equity theory is concerned with the perceptions of people about how they are being treated as compared with others. According to the theory by Adams (1965), an employee owns assessment of whether he or she is being fairly treated is a major factor influencing motivation. Equity theory states, in effect, that people will be better motivated if they are treated equitably and demotivated if they are treated inequitably.

Equity theory proposed, in general terms, that when individuals perceive differences between their own input/outcome ratio and that of a referent other, a negative state of distress results that motivates those individuals to take action to restore equity to the situation (Beardwell and Claydon, 2007). Based on the Equity theory, temporary workers who perform comparable tasks equally as well as their referent coworkers (in this case, permanent employees), but receive lower pay than the coworkers, may respond by seeking to increase outputs or by reducing input efforts in order to restore equity.

Empirical Review

Liza (2014) examined the relationship between employee retention strategies and commitment in insurance companies in Kenya. The study adopted descriptive research design. The population of the study comprised of all the 46 insurance companies in Kenya. The study used primary data which was collected using self-administered questionnaires. The collected data was analyzed using the statistical package for social sciences and presented in tables and charts. The study found out that the insurance companies have adopted several strategies to retain its employees. These strategies include annual review of salary, training, offering performance related incentives, open forums, open and fair resource policy, clear career plan and policies on employee promotion, information sharing between supervisors, flexible work schedules for employees and coaching and mentoring program. The adoption of the strategies by the companies resulted in employee commitment. It was concluded that highly committed employees are the destiny of an organization and there is need for insurance companies to review retention strategies as the employee needs changing, depending on the career levels in relation to the hierarchy of needs. Rana and Hamed (2016) investigated the Performance Management System for Temporary Employees: Understanding differences in Performance Management between Temporary and Permanent Employees, the study takes an inductive and interpretive approach to find out the unknown practices. The study is conducted over 7 respondents from different organizations split between recruitment agencies and client organizations and represents practices maintained by both set of industries. The study identifies low standardization in performance evaluation and discusses the variance from literature over the subject matter. Also a model is drawn based on the amalgamation of literary review and empirical results. The study presents variance in the processes for temporary employees and the prime areas where the variance occurs. For the organizations to have fair and just performance management system and for equality towards temporary employees, these issues must be addressed. Peace and Mechanic (2014) examine the Effect of Employee Commitment on Organizational Performance with special interest in Coca Cola Nigeria Limited. Both descriptive and explanatory research methodologies were adopted in this study. A five point numerically scaled Likert-Type questionnaire was constructed and administered among selected Staff of Coca Cola Nigeria Limited. The research hypotheses were tested using the Pearson Correlation Coefficient. The result shows that, the level of employee commitment of the Staff of Coca Cola Company Plc is very high; there is a fairly high relationship between employee commitment and organizational performance and there is also a very high relationship between employee commitment and employees' turnover etc.

METHODOLOGY

Sequel to the nature of response to primary data obtained on dependent variable through questionnaire, a linear model of ordinary least square method was adopted.

Partial Turnover of insurance Company = *f (*Staff commitment)

PTI = f (STC)

Where: *PTI* = Partial Turnover of insurance Company is measured by Sales turnover by Casual Staff; STC = Casual Staff Commitment

The model is based on the assumption of a linear relationship form of

STC = f (Staff commitment)

$STC_i = \bar{\alpha} + \beta_1 LOYAL_i + \beta_2 VALCO_i + \beta_3 PROBE_i + \beta_4 HIMOR_i + \mathcal{E}$

Where*:* STC_i = Sales turnover by casual staff; $LOYAL_i$ = Loyalty

$VALCO_i$ = Value congruence; $PROBE_i$ = Pride of Belonging; $HIMOR_i$ = High Morale and $\mathcal{E}$ = error term

$\beta_1 - \beta_4$ = slope or co-efficient of the independent variables (i.e Staff Commitment)

A priori expectation is expressed as $\beta_1 - \beta_4 > 0.$ This implies that the study expects negative relationship between dependent variable and the predictors. Lastly, all analyses were conducted at 5% level of significance

Explanatory research design was adopted in this study. As such, a research survey was undertaken among sampled staff of the five selected insurance company. The study adopted multistage sampling to divide the population into groups. The study was restricted to Abeokuta metropolis, Ogun state in the south-west geographical zones. The population of the study consists of all the insurance company in Abeokuta, sample size determinant table by Krejcie and Morgan (1970) was adopted for arriving at appropriate sample size. The primary data was collected through self-administered and closed-ended questionnaire. A well-structured questionnaire was administered among 130 respondents who were sampled in the five insurance companies in Abeokuta metropolis, Ogun State. This was achieved through the application of sample size determination formula recommended by Krejcie and Morgan (1970) for a known population.
The procedure was observed via the formula below;

$$S = \frac{X^2 \ NP(1-P)}{d^2 \ (N-1)+X^2 \ \ P(1-P)}$$ ....Krejcie and Morgan (1970)

Where s = sample size; X^2 = table value of chi-square at 1 degree of freedom for desired confidence level (0.95); N = population size (120); and P = population proportion (0.5).

Casual staffs of selected insurance companies in Abeokuta metropolis are the units of the study analysis. The assumption is that these people are affected in one way or the other while most are the contract staff. In return 120 questionnaires were perfectly attended. This response rate is considered highly sufficient considering that it is close to three times the acceptable standard for survey response rate of 30% as suggested by Sekaran (2003). Furthermore, given the nature of the study data and technique of data analysis employed, Principal

Component Factor Analysis was conducted before estimating the study model with OLS regression method at 5% level of significance.

Presentation, Interpretation and Discussion of Findings

The demographic information obtained from the respondent on sex, education, type of employment and income of the staff. It was reveal from the study that the percentage of male respondents represents 62% of the total respondents, while 38% of the respondents are female. It could be deduced that higher percentages of the respondents were male. The result of the education status shows that majority of the respondents had HND/BSc dominating 79% of the total population, followed by professional qualification holders and postgraduate degree holders with 17% and lastly, A' Level/OND/NCE Holders constituting 4% of the respondents. None of the respondents is Secondary School Certificate/Diploma Certificate Holders. Also, the results for the employment type shows that more than half of the respondents administered the questionnaire are contract staff, constituting 75% of the total population, while the remaining 25% are full staff. It can be deduced that the contract staff are the one dominating the insurance sector. On the income of the respondents, 75% of the respondents have their income levels less than 100,000 while 18% are 'between' 101,000 – 300,000. Lastly 7% respondents earn above 301,000 as income.

Based on the set of data used for this study which is ordinal in nature, the research work employed factor analysis. The need for Factor analysis is particularly important to make regression analysis possible. The correlation matrix showed in table 8(Appendix) shows that between items are generally greater than 0.3, which indicate that they are suitable for factor analysis. The result of the factor analysis is shown in the appendix table 2 – 5. Composite score was obtained for the variables used in the data set as a single predictor. Hair *et al* (2010) recommended that the percentage of uniqueness as 40% as maximum, thus, the greater the uniqueness value the lower the relevance of the variable in the factor model. Table 1 below reveals the summary of the result of cross-sectional linear OLS.

Table 1: Summary of Regression Results
Dependent Variable: STC

Model	Predictor	Coefficient	Std. Error	P>|t|	P-value	R^2
STC MODEL	*F - Stat*				0.0011	0.78
	LOYAL	.0071174	.073359	0.023		
	VALCO	-.0598022	.0672834	0.056		
	PROBE	.0684239	.1137433	0.039		
	HIMOR	.1293943	.1043643	0.000		
	_cons	3.007254	.3970226	0.000		
	AIC	-186.0569				
	BIC	-198.5001				
	Breusch-Pagan	311.16			0.0538	

Source: Author's Computation from STATA 12 Outputs, 2018

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. Truthfulness and sincerity with 0.34 and 0.36 respectively were retained for loyalty, diligent with 0.38 and creativity with 0.38 for value congruence, excitement with 0.33 and recommendation with 0.24 were retained for pride of belonging, also, encouragement and motivation for high morale with 0.38 and 0.34; and lastly, patronage and policy sales were retained for sales turnover by casual staff with 0.28 and 0.28 respectively as revealed in table 2 to table 6.

The information in Table 1 reveals the outcome of the OLS multiple regression analysis conducted; the table shows R^2 value of 0.78 which depicts that about 78% variation in sales turnover by casual staff is explained by the predictors. The R^2 value also shows the strength of the model, the closer to one the better the result (Tabachnick and Fidell, 2007). The p value depicts the overall significance of staff commitment to explain the performance of insurance company in Abeokuta metropolis, 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 in the Table 9(Appendix) is insignificant which indicates acceptance of null hypothesis of constant variance for all the predictors and predicted variables.

From Table 1, loyalty, pride of belonging and high morale are statistically significant with .023; .039 and .000 respectively, this reveals that almost all the predictors have significant impact on the performance of insurance company. Loyalty, pride of belonging and high morale have positive impact on the performance of insurance company, an increase in the level of loyalty; pride of belonging and high morale will increase the sales turnover by contract staff which will eventually increase the performance of insurance companies. Thus, an increase in the level of loyalty in terms of truthfulness and sincerity to client and customers will significantly increase the performance and sales turnover by casual staff by 7%; an increase in the pride of belonging in terms of work excitement and recommendation to others will statistically increase the performance of insurance company, and also an increase in high morale level in terms of encouragement and motivation by the company will significantly increase the productivity of casual staff which will in return increase the performance of insurance companies. On the other side of the coin, only value congruence has negative relationship with the performance of insurance company, an increase in value congruence was found to be statistically insignificant in influencing sales of turnover by contract staff. The outcome may be due to the unskilled personnel being employed by the organization as contract staff. It is believed that most of the people employed as contract staff are of other department and another area of specialization which doesn't relate to insurance sector. The finding conforms to previous finding by Ibekwe (2016).

CONCLUSION

Casual workers existence is neither recognized nor regulated by law, they are paid less and often subjected to unfair labour practices. However, the current study concludes that despite the informal employment status of casual staff of insurance companies in Abeokuta metropolis their commitments have significant implications for performance of insurance companies in the city. It can be deduced that insurance company can simply be improved through employee commitment. It was found that loyalty; value congruence; pride of belongings and high morale has significant impact on the performance of insurance company.

RECOMMENDATION

Based on the findings, the researchers made useful recommendations as follows:

i. The insurance company should create little or no room for variance between temporary employees and permanent staff depending on the hierarchy in the organization

ii. There is need for insurance company to review retention strategies as the employees need changing's
iii. That there should be an annual review of staff salary, training, offering performance related incentives for employees irrespective of the cadre by the management.
iv. The insurance company should operate coaching and work autonomy with employment continuity through contract renewal for temporary employees
v. That the treatment for all staff (temporary and permanent) should be equitably balance
vi. Fear of losing jobs are great concern for casual staff, insurance sector should exhibit high level of commitment to its casual staff in term of high morale like encouragement, motivation among others
vii. Insurance sector should come up with a compensation and motivational scheme for contract staff so that they won't feel like they don't exist in the organization.

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Appendix

Table 2: Factor Analysis for Loyalty

Factor loadings (pattern matrix) and unique variances

Variable	Factor1	Uniqueness
Truthfulness	0.7970	0.3424
Sincerity	0.7693	0.3636
Faithfulness	0.4498	0.6776

Table 3: Factor Analysis Value Congruence

Factor loadings (pattern matrix) and unique variances

Variable	Factor1	Factor2	Uniqueness
Diligent	0.8625	0.0109	0.3834
Importance	-0.0223	0.0871	0.8919
Creativity	0.8646	-0.0074	0.3812

Table 4: Factor Analysis for Pride of Belonging
Factor loadings (pattern matrix) and unique variances

Variable	Factor1	Factor2	Uniqueness
Excitement	0.6724	0.0002	0.3258
Recommendation	0.6438	-0.0134	0.2404
Association	0.1196	0.0269	0.6850

Table 5: Factor Analysis for High Morale
Factor loadings (pattern matrix) and unique variances

Variable	Factor1	Factor2	Uniqueness
Encouragement	0.6267	0.1493	0.3770
Respect	0.2895	-0.0379	0.7269
Motivation	0.6957	0.0272	0.3427

Table 6: Factor Analysis for Sales Turnover by Casual Staff
Factor loadings (pattern matrix) and unique variances

Variable	Factor1	Uniqueness
Patronage	0.7486	0.2779
Policy sales	0.7486	0.2779

Source: STATA 12 Outputs, 2018

Table 7: Regression Results

Source	SS	df	MS
Model	1.65237255	4	.413093138
Residual	58.371821	88	.490519504
Total	60.0241935	92	.488001574

Number of obs	= 92
F(4, 88)	= 0.71
Prob > F	= 0.0011
R-squared	= 0.0775
Adj R-squared	= 0.0726
Root MSE	= .70037

STC	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
LOYAL	.0071174	.073359	0.10	0.023	-.1381407	.1523755
VALCO	-.0598022	.0672834	-0.89	0.056	-.1930301	.0734256
PROBE	.0684239	.1137433	-0.60	0.039	-.293647	.1567991
HIMOR	.1293943	.1043643	1.24	0.000	-.0772573	.336046
_cons	3.007254	.3970226	7.57	0.000	2.22111	3.793399

Source: STATA 12 Outputs, 2018

Table 8: Correlation Matrix

	LOYAL	VALCO	PROBE	HIMOR
LOYAL	1.0000			
VALCO	0.3381	1.0000		
PROBE	0.3627	0.3169	1.0000	
HIMOR	0.3904	0.3140	0.3495	1.0000

Source: STATA 12 Outputs, 2018

Table 9: Homoscedasticity Test

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity
Ho: Constant variance
Variables: LOYAL VALCO PROBE HIMOR

chi2(4) = 311.16
Prob > chi2 = 0.0538

Source: STATA 12 Outputs, 2018

Table 4: 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

Reference to this paper should be made as follows: Raji, Oladeinde Akeem & Adegboye, Emmanuel Olatunji (2018) Casual Staff Commitment on Performance of Insurance Company in Nigeria. *J. of Business and Organizational Development Vol. 10, No.3, Pp 49-73*