

**EXAMINING FACTORS PREDICTING EMPLOYEE WORK
ENGAGEMENT AMONG CONTRACT STAFF OF
COMMERCIAL BANKS IN OWERRI: THE ROLES OF
PERCEIVED JOB INSECURITY AND EMPLOYEE
TURNOVER INTENTION**

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ABSTRACT: The study investigated perceived job insecurity and employees' turnover intention as predictors of employees' work engagement among contract staff in commercial banks in Owerri, Nigeria. One hundred and seventy-three participants, comprising 70 males and 103 females, were selected from five commercial banks in Owerri, through the purposive sampling technique. Participants were between the ages of 22-53 years with a mean age of 35.01 and a standard deviation of 8.73. Three instruments; the Job Insecurity Scale by DeWitte (2000), Turnover Intention Scale by Mobley, et al (1978) and Utrecht's Employee Engagement Scale by Schaufeli, et al (2002) were used for data collection. The design of the study was a cross-sectional survey design while data was analysed using hierarchical multiple regression. The results revealed that perceived job insecurity ($\beta = -.778$, $p < .01$, $t = -16.21$) and overall turnover intention ($\beta = -.664$, $p > .01$, $t = -10.49$) significantly predicted work engagement among contract staff of commercial banks in Owerri. Also, two of the three dimensions of turnover intentions namely job search behaviour ($\beta = -.373$, $p < .01$, $t = -4.07$) and psychological withdrawal ($\beta = -.202$, $p < .01$, $t = -3.28$), negatively predicted work engagement among contract staff of commercial banks in Owerri. However, job dissatisfaction ($\beta = -.119$, $p > .05$, $t = -1.00$) did not significantly predict work engagement among contract staff of commercial banks in Owerri. The researchers recommended, among others, that to mitigate perceptions of job insecurity among contract staff, commercial banks in Nigeria should consider hiring and converting contract staff to permanent staff positions. Ensuring equality in treatment and implementing clear job evaluation and performance management systems can further enhance job security and promote a sense of stability among all staff members.

Keywords: Job Insecurity, Turnover Intention, Work Engagement, Contract Staff, Commercial Banks

INTRODUCTION

Employee engagement is the level of commitment and involvement an employee has towards his/her organization and its values Anitha (2014). An engaged employee is aware of the business context and works with colleagues to improve performance within the job for the benefit of the organization. The organization must work to develop and nurture engagement, which requires a two-way relationship between employer and employees. Thus, employee work engagement is a barometer that determines the association of a person with the

organization. The main focus of employee engagement is the alignment of the employee with the organizational goals and going beyond what is expected (Menguc, Auh, Fisher, & Haddad, 2013). Anitha (2014) suggested employee engagement reflects two essential elements: (a) willingness to contribute to organizational success and (b) a positive and energized employee who is in a motivational state.

Karanges, Johnston, Beatson, and Lings (2015) defined engagement as the extent to which employees are willing to commit both emotionally and rationally within their organization, how long they are willing to stay as a result of that commitment, and how dedicated they are to their work. Work engagement is defined as a positive, fulfilling, work-related psychological state that stems from the combination of three interrelated dimensions, namely vigour, dedication, and absorption (Schaufeli & Bakker, 2004). In a nutshell, vigour involves prominent energy and resilience levels, while dedication to work entails a powerful sense of meaning, pride, and challenges associated with one's work. Absorption describes employees' condition of being completely concentrated on their work-related activities and happily being engrossed in them so that time flies by and they can hardly detach themselves from work. Abu, Khalifer and Som (2013) defined employee work engagement as "a positive attitude held by the employee towards the organization and its value". An engaged employee is aware of business context, and works with colleagues to improve performance within the job for the benefit of the organization."

Employee work engagement is related to the psychological experiences of people who shape their work process and behaviour. It is multidimensional; engaged employees are emotionally, physically, and cognitively engaged in their daily work (Eldor & Harpaz, 2015). The organization has the responsibility to provide for the needs of employees by providing proper training and building a meaningful workplace environment; in turn, employees have the responsibility to provide a meaningful contribution to the organization. In addition, highly engaged employees are mutually connected cognitively, emotionally, and physically. In some situations, work engagement is difficult to perceive and very hard to characterize. Despite this, the importance of work engagement is increasing day by day as it has appeared to be a source of employee motivation and several other work-related factors.

Work engagement and job insecurity have been linked and studied by different scholars. Shengxian, Xiaoxiao, and Wu (2020) stated that there is a negative relationship between job insecurity and employee engagement and that this negative relationship is mediated by either negative or positive emotions. In line with this, job insecurity can be described as employees' recognition of a threat from any changes in the job environment, including the fear of losing the job itself and the threat of losing the job's benefits and characteristics (such as salary, position, etc., Breevaart, Bohle, Pletzer, & Medina, 2020). It also refers to a sense of uncontrollability of individuals about their future in an organization, whereby they are concerned about the stability of their current job and are worried that they cannot maintain their current position in the organization (Greenhalgh & Rosenblatt, 2010).

The detrimental impact of job insecurity has been noted in the current literature, with researchers finding that it contributes to increased turnover (Cuyper, Bernhard-Oettel, Berntson, Witte & Alarco, 2008) and emotional exhaustion (burnout) (Witte, 1999), and decreased work performance (Cuyper et al., 2008) and employee engagement (Witte & Alarco, 2008). It is also common that workers who experience feelings of job insecurity will also experience burnout (Bosman, Rothmann, & Buitendach, 2005).

Job insecurity is increasing in the worldwide economy, due to factors such as globalization and the introduction of new technologies, as well as organizational restructuring and downsizing (De Witte, De Cuyper, Vander, Vanbelle, & Niesen., 2012). Several studies have shown that job insecurity has become a common source of stress which affects employees' work engagement. The negative workplace effects caused by job insecurity, such as turnover intention, workplace silence, and workplace bullying (Baillien & Witte, 2009) undermine the organization's human resource management system, thus affecting the sustainable development of the organization. The impact of job insecurity on employee engagement is controversial. Most researchers believe that job insecurity will have a negative impact from the perspective of hindrance. For example, some studies believe that job insecurity has a significant negative impact on employee engagement, and job insecurity reduces employees' participation and initiative in their work (Asfaw, & Chang, 2009). From a challenging perspective, some studies believe that job insecurity has a positive impact on engagement. For example, some scholars found job insecurity has a significant positive impact on engagement (Yang, Zheng, Liu, Lu, & Schaubroeck, 2020). Employees who are engaged in their organizations may extend themselves to meet the needs of the organization, take proactive actions, and strengthen and support the culture and values of the organization (Macey, 2006), thereby positively impacting the organization. However, job insecurity may stifle the employee's ability to do so. Therefore, the impact of job insecurity on employee engagement needs to be further verified.

One other key variable that may predict turnover intentions is work engagement. When an employee leaves an organization is defined as turnover (Cho, & Lewis, 2012). Turnover is usually interpreted as an unfortunate event for any organization because its costs are worrying. Turnover is an act of permanent resignation carried out by employees either voluntarily or not voluntarily (Krug, Haslam, Otto, Safi, & Steffens, 2021). Turnover can be due to resignation, transfer out of the organizational unit, dismissal, or death of an organization member. Memon et. al. (2020) state that turnover intention is the best predictor for identifying turnover behaviour in an organization's employees. Existing employees who leave the organization incur high costs in significant losses of expertise, which may also transfer company-specific knowledge to competitors (French, Allen, Miller, Kim, & Centeno, 2020). In short, turnover intention acts as an indicator of whether employees are thinking of leaving their employment. Turnover intention is one of the strongest predictors of actual turnover (Gupta, & Shaheen, 2017) because both variables are highly correlated and turnover intention accounts for 25% of the actual turnover behaviour.

How work engagement correlates with turnover intention is justified by previous literature. Engaged employees tend to be enthusiastic regarding their work, and occupied with high levels of positive energy, causing them to focus on completing their work and hence making them enjoy their work (Schauefeli, 2013). This enjoyment causes an employee not to have negative thoughts (Memon, Salleh, Mirza, Cheah, Ting, Ahmad, & Tariq, 2020) and display their higher-positive quality behaviour (Hsieh, & Wang, (2015). Example of such behaviour is having a motive not to leave the organization (Gupta, & Shaheen, 2017). In short, work engagement theoretically predicts turnover intention.

Statement of the Problem

The success or failure of any organization is dependent upon the workforce, and it is accepted by most organisational researchers that manpower is the backbone of any organization. Having an efficient workforce helps the organization to grow in the global market by accepting the

new challenges and risks of the environment. Employee engagement influences the quality of banking service with a resulting impact on consumer loyalty and staff performance.

However, the Nigerian banking sector has established policies and work conditions which may be threatening the job security of the employees leading to poor work engagement. One significant work condition which has been in existence for over 20 years in the Nigerian Banking Industry is the employment of bankers as contract staff with no assurance of converting them within a timeframe to permanent staff. According to data from the National Bureau of Statistics, contract bank employees made up more than 42% of Nigerian bank employees as of the third quarter of 2020 (Adetayo, 2021).

In Nigeria, an individual hired by a business for a set period of time at a set salary is known as a contract employee. Many traditional job benefits, like health insurance and pensions, are typically not the company's responsibility. Due to the declining economy and the ensuing rise in underemployment and unemployment, many Nigerians are more vulnerable to temporary and contract positions. Contract staff in most of Nigeria's banks can work for several years without a raise, promotion, benefits or job security (Adetayo, 2021).

Contract employment in Nigeria has caused adverse impacts such as high turnover intention among contract employees, a high sense of job insecurity since they are not direct staff, and may not desire to give their best to the organization. In addition, contract employees are denied their basic rights (Godfrey, 2018) and as a result, may leave with the skills they acquired through training from the banking system which affects most banks negatively as they would have to spend money to retrain new employees (Bertrand-Cloodt, Corvers, Kriechel & Van-Thor, 2012).

Based on the foregoing, therefore, undertaking a thorough investigation in this area of study becomes essential due to the noteworthy consequences this development holds for the functioning of the Nigerian commercial banking system, the welfare of commercial bank employees, and the wider socio-economic environment. Through an examination of the relationship between contract employees' work engagement and perceived job insecurity and turnover intention in Nigerian commercial banks, this study intends to identify key areas for intervention and provide guidance for policy and practice aimed at promoting a work environment that fosters employee satisfaction and organisational success.

Purpose of the Study

Generally, this research is aimed at examining if job insecurity and turnover intention can predict employees' work engagement among contract staff in commercial banking in Owerri. Specifically, this research aims at identifying if:

1. job insecurity predicts employee engagement among contract staff in commercial banking in Owerri,
2. turnover intention predicts employee engagement among contract staff in commercial banking in Owerri, and
3. the three dimensions of turnover intention (job dissatisfaction, job search behaviour and psychological withdrawal behaviour) predict employee engagement among contract staff in commercial banking in Owerri.

REVIEW OF LITERATURE

Job Insecurity and Employee Work Engagement

Uliyatun and Martdianty (2020) conducted a study on job insecurity, work engagement and job performance of employees in flexible working arrangements. The study aimed to analyse the effect of the mediating role of psychological well-being in explaining the impact of job insecurity towards work engagement and job performance of employees working in a flexible work arrangement. This study used Structural Equation Modelling (SEM) in the analysis. Study data were collected from 206 employees across various sectors in Indonesia. The findings showed that psychological well-being was found to be fully mediating the impact of job insecurity towards employees' work engagement and job performance. Also, there was a negative impact of job insecurity towards job performance and work engagement.

Shengxian, Xiaoxiao, and Wu (2020) carried out a study on job insecurity and employee engagement. The study aimed to examine the relationship between job insecurity, emotional response and employee engagement, and provide suggestions for reducing job insecurity and improving employee engagement. Using a 2-wave time-lagged survey data of 341 workers in China firms, data were collected with a self-report questionnaire and analysed with the statistical package for the social science (AMOS, SPSS). The research result found a negative relationship between job insecurity and employee engagement, and that this negative relationship was mediated by negative emotion or positive emotion

Abay and Chia-Chia (2019) examined the association between job insecurity and engagement of employees at work. The study examined the association between employees' perceived job insecurity and employee engagement. Using Gallup-Sharecare Well-Being Index (2008–2014) data. Gallup uses live telephone interviews, dual-frame random-digit-dialling sampling, and a random within household selection method for landline users to select one respondent per household. Gallup then conducts a daily survey asking 1000 U.S.-based adults, ages 18 and older, about various political, economic, and well-being topics. The study used data collected from 2008 to 2014. The study used individuals working in the private sector at the time of the interview. Logistic regression was applied to examine the association between job insecurity and engagement, controlling for covariates. The job insecurity variable also interacted with the supervisor support variable. The result showed that perceived job insecurity was associated with reduced engagement.

Ajala and Ojo (2014) conducted a study on the relationship between job engagement, security, training and employees' workplace behaviour in selected industries in Ogun and Lagos states, Nigeria. The descriptive research design was used for the study. The population comprised of employees in service and manufacturing industries in Ogun and Lagos States. A random sampling technique was used to select civil service, teaching service and manufacturing firms from both states. A total of 235 participants were used as samples for the study. Three hypotheses were tested at a 0.05 level of significance. The Finding showed that there was significant a relationship between job security and work engagement behaviour of employees ($r = .504$, $n = 235$, $P < .05$).

The study on moderated effects of job insecurity on work engagement and distress was conducted by Alessandro and Marcello (2012). Data were collected among Southern Italy employees via a self-report questionnaire. The sample taken was one of convenience with

questionnaires distributed to all employees of participating organizations. The study made use of 570 participants and the average age was equal to 37.5 years ($SD = 10.5$ years; min. 18, max. 67), and the average tenure was 12.7 years. Descriptive statistics were used to account for results: the association between variables was described through zero-order correlations. Multiple hierarchical regression method following the Cohen and colleagues (2003) procedure was used to identify possible interactions between couples of predictors. Continuous variables were standardized and, subsequently, job insecurity and a single moderator at a time were entered into the first-step regression equation, while the interaction term was added in the second step. The result showed that job insecurity turned out to be negatively associated with work engagement and positively with psychological distress.

Turnover Intention and Employee Work Engagement

Lim (2022) examined the relationship between employee satisfaction, engagement and turnover intention. This paper aimed to study the relationship between employee satisfaction and engagement towards turnover intention. A total of 61 participants were non-randomly selected through convenience sampling and purposive sampling techniques. The data collected were analysed using the SPSS software. Results of this study indicated that employee satisfaction has a positive effect towards employee engagement. Results also indicated there is a negative relationship between employee satisfaction and engagement towards turnover intention of employees.

Kiky and Daniel (2021) carried out a study on work engagement and turnover intention. The objective of the study was to test whether organizational justice plays its role as a moderator in the correlation between work engagement and turnover intention. This study used a cross-sectional and quantitative design. Data were analysed from 225 employees in Jakarta, Indonesia, in which they were required to complete a series of questionnaires to measure all three variables. Regression analysis confirms the role of organizational justice (together with its three dimensions) as a moderating variable ($F = 23.26$; $p < 0.05$). The result revealed that work engagement affects turnover intention significantly. Furthermore, the results showed that the intention to quit the job due to job dissatisfaction decreases as the employees experience a positive attitude from the organization towards their work which improves employees' work engagement.

The study on work engagement, job satisfaction, and turnover intention among Family Medicine Residency (FMR) program managers was conducted by Samuel, Myra, Morgan, Bobbi, Cheryl, and Caren (2020). The cross-sectional online survey of 511 FMR manager members of the administration was carried out using purposive sampling. The researchers used descriptive, Chi-square test, Pearson's correlation, 2-way contingency table analysis and hierarchical regression analyses to analyse the data. The result revealed that work engagement was positively correlated to work satisfaction and negatively correlated with overall turnover intention.

Manish and Musarrat (2017) investigated the impact of work engagement on turnover intention. Data were collected from employees working with their current organization for at least one year in India. Data were collected using both, online as well as paper and pencil modes. Out of the 228 participants, 54 were women. A total of 139 employees were working in a managerial profile and 164 were post graduates. The mean age of the participants was

37.25 years. Hierarchical regression was used to analyse the study. The result showed that work engagement has a negative relationship with the overall intention to turnover.

Gangaram (2015) carried out the employee engagement and turnover intention. The sample was selected by using convenience sampling. A total of 150 participants were selected from employees of private commercial banks in Kathmandu Valley, Nepal. Employees having at least one year of experience with the current organization were considered valid samples. The study used a quantitative approach towards descriptive and explanatory casual research design for empirically speculating the research objective of this study. A descriptive research design is used for exploring the first two objectives. That is to describe the situation of the extent of the job engagement and turnover investment in Nepalese Commercial Banks. Similarly, the need for an explanatory casual research design is needed to explore the third and fourth research objectives that is to reflect to speculate the relationship between job engagement and turnover investment. The result of the correlation analysis showed a statistically significant relationship between employees' job engagement and employees' turnover intentions.

Hackney, (2012) conducted a study on job search behaviour and its impact on work commitment. The field study examined the relationship of job search behaviour using established measures. The participants were 282 employees of a cell phone sales organization located in the Southeastern United States who completed online surveys. The result of the study revealed a negative relationship between job search behaviour and employees' work commitment which showed that an increase in employees' job search behaviour led to reduced work commitment and engagement among employees.

Research Hypotheses

1. Perceived job insecurity will significantly predict employee work engagement among contract staff in commercial banks in Owerri.
2. Job dissatisfaction will significantly predict employee work engagement among contract staff in commercial banks in Owerri.
3. Job search behaviour will significantly predict employee work engagement among contract staff in commercial banks in Owerri.
4. Psychological withdrawal will significantly predict employee work engagement among contract staff in commercial banks in Owerri.
5. Overall turnover intention will significantly predict employee work engagement among contract staff in commercial banks in Owerri.

METHOD

Participants

The participants used for this study were drawn from five commercial banks in Owerri. Forty participants were drawn from Access Bank, 35 from First Bank, 35 from Fidelity Bank, 33 from Guaranty Trust Bank and 30 from United Bank of Africa (UBA), which collectively made up of 173 participants. The participants were made up of 103 females and 70 males. Their ages ranged between 22 to 53, with a mean age of 35.01 and a standard deviation of 8.73. The participants were selected using a convenience sampling method. All participants were contract employees at the time of the research.

Instruments

Three instruments were used in this study. The first scale used in this study was the Job Insecurity Scale (JIS) developed by De Witte (2000) and was adapted and administered in this study. It is a 4-item scale designed to elicit responses and to measure how employees perceive threats of continuity in their jobs. The 4-item scale has a 5-point Likert response format ranging from strongly agree (5) to strongly disagree (1). All the negative items (items 1, 3 and 4 are directly scored) while the positive item (item 2) is scored in reverse. The higher the score of the JIS, the higher the perceived job insecurity and vice versa. De Witte (2000) reported an alpha coefficient of .85 while Ugwu and Asogwa (2017) obtained a Cronbach Alpha of .80 when they revalidated and adapted the instrument for use among Nigerian samples.

The second scale used for this study is the Turnover Intention Scale (TIS) developed by Mobley, Horner and Hollingsworth (1978). The TIS measures individuals' intention to leave their current job. The scale consists of 15 items, each rated on a five-point Likert scale ranging from strongly agree to strongly disagree. The TIS is divided into three subscales that measure different aspects of turnover intention; job dissatisfaction, job search behaviour and psychological withdrawal. The job dissatisfaction subscale consists of five items that measure an individual's level of dissatisfaction with their current job, the job search behaviour subscale consists of four items that measure the extent to which an individual is actively seeking alternative employment opportunities while the psychological withdrawal subscale consists of six items that measure an individual's level of disengagement and withdrawal from their current job. The reliability and validity of the TIS have been examined in various studies (e.g. Abdullah, Johan, Irfandi, & Muhammad, 2020). In terms of reliability, the scale has demonstrated high internal consistency, with Cronbach's alpha coefficients ranging from .76 to .93 in different samples (Mohamed, Eman, Ahmed & Shaimaa, 2013). The scale has demonstrated good cross-culture validity, with similar factor structures and high levels of reliability observed across different samples. In Nigeria, the TIS has been translated and validated in various studies. For instance, a study by Adeyemo and Arogundade (2016) found that the TIS had high internal consistency (Cronbach alpha= .94) and was significantly related to job satisfaction and organizational commitment among Nigerian nurses. Similarly, a study by Ogunyomi, Bruning, Akinyemi, and Bolarinwa (2018) found that the TIS had good reliability (Cronbach alpha= .82) and was significantly related to job satisfaction and organizational commitment among Nigerian bankers. In summary, the TIS is a reliable and valid instrument for measuring an individual's intention to leave their current job.

The third scale used for this study was the Utrecht's Employee Engagement Scale (UEES) developed by Schaufeli, Salanova, Gonzalez-Roma, & Bakker (2002). Utrecht work engagement scale (UWES) is a 9-item scale comprising three dimensions of work engagement namely: Vigor, Dedication and Absorption. Examples of items include; "At my work, I feel bursting with energy". (Vigor), "I am enthusiastic about my job". (Dedication), "Time flies when I am working", (Absorption). The UWES is scored on a 7-point Likert-type scale anchored from never (0) to always (6). The reliability value ranged from 0.80 to 0.9 for vigour, 0.88 to 0.95 for dedication and 0.70 to 0.88 for absorption (Schaufeli et al. 2002). Schaufeli et al (2002) reported a Cronbach Alpha for scores on this scale to be .95, indicating satisfactory measuring. To obtain Nigerian reliability and validity, Udemba (2018) conducted a pilot study to ascertain the reliability and validity of this scale. The analysis revealed a Cronbach's alpha of .89 for the 9 items with a mean score of 28.74, variance of 33.95 and a standard deviation of 5.83. For the sub-scales, vigour has Cronbach's alpha coefficient of .67 for 3 items, a mean

score of 9.64, a variance of 3.55 and a standard deviation of 1.88. The dedication sub-scale has Cronbach's alpha of .90 for 3 items, a mean score of 9.77, a variance of 6.719 and a standard deviation of 2.59. The absorption sub-scale has Cronbach's alpha of .78 for 3 items, a mean score of 9.23, a variance of 5.24 and a standard deviation of 2.29.

Procedure

The researchers visited the five commercial banks in Owerri: Access Bank, First Bank, Fidelity Bank, Guaranty Trust Bank, and United Bank of Africa. Initially, they, along with a research assistant for each bank, approached the bank managers to introduce themselves and explain the purpose of the visit. The researchers sought approval to involve the contract staff workers in the study and assured the managers that the research was purely for academic and research purposes. In instances where the managers were unavailable, the heads of the respective departments were briefed about the study. Upon obtaining approval, the researchers individually informed the bank staff present during the visit about the research's purpose and guaranteed the confidentiality of their responses. Only those who expressed willingness to participate were given the questionnaires, while those uninterested did not participate to ensure voluntary participation, an essential ethical consideration. After distributing the questionnaires, the researchers scheduled with the bank staff on the mode of collection of the completed questionnaires. This procedure was repeated across all five banks. In total, 228 questionnaires were distributed, but only 173 representing a 75.88% response rate, were completed and suitable for data analysis.

Design and Statistics

The cross-sectional survey research design was adopted for the study while the hierarchical multiple regression statistics on SPSS Version 23 was used to analyse data.

RESULTS

Table 1: Correlations for the Key Variables Used in the Study

	WE	Gender	Age	PIJ	JD	JSB	PW	OTI
WE	1	.139	.133	-.778**	-.839**	-.835**	-.751**	-.860**
Gender		1	.022	-.209**	-.204**	-.219**	-.190*	-.217**
Age			1	-.184*	-.120	-.114	-.004	-.080
PIJ				1	.868**	.764**	.646**	.805**
JD					1	.906**	.777**	.949**
JSB						1	.773**	.946**
PW							1	.917**
OTI								1

*Note: N = 173, * = p < .05; Keys: WE = Work Engagement, PIJ = Perceived Job Insecurity, JD = Job Dissatisfaction, JSB = Job Search Behaviour, PW = Psychological Withdrawal, TI = Overall Turnover Intention*

The Pearson correlation for all variables used in the study is presented in Table 1 above. The table showed significant inverse relationships between work engagement and perceived job insecurity ($r = -.778, n = 173, p < .01$), work engagement and job dissatisfaction ($r = -.839, n$

= 173, $p < .01$), work engagement and job search behaviour ($r = -.835, n = 173, p < .01$), work engagement and psychological withdrawal ($r = -.751, n = 173, p < .01$), work engagement and overall turnover intention ($r = -.860, n = 173, p < .01$), gender and perceived job insecurity ($r = -.209, n = 173, p < .01$), gender and job dissatisfaction ($r = -.204, n = 173, p < .01$), gender and job search behaviour ($r = -.219, n = 173, p < .01$), gender and psychological withdrawal ($r = -.190, n = 173, p < .05$), gender and overall turnover intention ($r = -.217, n = 173, p < .01$), age and perceived job insecurity ($r = -.184, n = 173, p < .01$).

in addition, significant positive relationships were found between perceived job insecurity and job dissatisfaction ($r = .868, n = 173, p < .01$), perceived job insecurity and job search behaviour ($r = .764, n = 173, p < .01$), perceived job insecurity and psychological withdrawal ($r = .646, n = 173, p < .01$), perceived job insecurity and overall turnover intention ($r = .805, n = 173, p < .01$), job dissatisfaction and job search behaviour ($r = .906, n = 173, p < .01$), job dissatisfaction and psychological withdrawal ($r = .777, n = 173, p < .01$), job dissatisfaction and overall turnover intention ($r = .949, n = 173, p < .01$), job search behaviour and psychological withdrawal ($r = .773, n = 173, p < .01$) job search behaviour and overall turnover intention ($r = .946, n = 173, p < .01$), psychological withdrawal and overall turnover intention ($r = .917, n = 173, p < .01$).

Table 2: Hierarchical Multiple Regression Analyses for Work Engagement on Perceived Job Insecurity, Job Dissatisfaction, Job Search Behaviour, Psychological Withdrawal and Overall Turnover Intention

<i>Predictors</i>	<i>Step 1β</i>	<i>Step 2β</i>
<i>Step 1</i>		
Perceived Job Insecurity	-.778	-.259
<i>Step 2</i>		
Job Dissatisfaction		-.119
Job Search Behaviour		-.373**
Psychological Withdrawal		-.202**
Overall Turnover Intention		-.664**
ΔF	262.90**	28.04**
R^2	.606**	.765**
ΔR^2		.159**
<i>Df</i>	1,171	2, 168
<i>Dublin Watson</i>	2.13	

$N = 173, ** = p < .01$

The result of a hierarchical multiple regression analysis as presented in Table 2 above tested the five hypotheses of the study. The overall fit of the model showed that 76.5% of the variation in work engagement scores among contract staff in commercial banks in Owerri has been explained. Similarly, the Durbin-Watson of 2.13 falls within the accepted range ($1.5 < D < 2.5$), indicating that there is no autocorrelation problem in the data and that the error term is independent.

In the first hypothesis, perceived job insecurity was regressed into the model and it explained 60.6% of the variation in work engagement scores among contract staff in the banking sector in Imo State. Perceive job insecurity also significantly and inversely predicted work engagement among contract staff in commercial banks in Owerri ($\beta = -.778, p < .01, t = -16.21$).

Therefore, the first hypothesis is accepted implying that high perceived job insecurity results in low work engagement scores among contract staff in the banking sector in Imo State and vice versa.

Similarly, analysis of the second to fifth hypotheses showed that the dimensions of turnover intentions and the overall scores of turnover intentions explained 15.9% of the variations in work engagement scores among contract staff in commercial banks in Owerri. Specifically, job search behaviour ($\beta = -.373, p < .01, t = -4.07$), psychological withdrawal ($\beta = -.202, p < .01, t = -3.28$) and overall turnover intention ($\beta = -.664, p > .01, t = -10.49$) negatively predicted work engagement among contract staff in commercial banks in Owerri. Therefore, the third, fourth and fifth hypotheses were accepted implying that high levels of job search behaviour, psychological withdrawal and overall turnover intention result in low levels of work engagement and vice versa. However, job dissatisfaction ($\beta = -.119, p > .05, t = -1.00$) did not significantly predict work engagement among contract staff in commercial banks in Owerri.

DISCUSSION

The primary aim of this study was to examine how perceived job insecurity and employee turnover intentions predict employee job engagement among contract staff in commercial banks in Owerri. The current study found significantly that perceived job insecurity predicts employee job engagement among contract staff in commercial banks in Owerri. This variable has been statistically found to inversely influence employee work engagement, implying that how employees perceive their job state whether as being secure or insecure determines their engagement level towards their work. Most previous researchers corroborated the findings of this study reporting similar findings. For example, Uliyatun and Martdianty (2020) revealed a negative impact of job insecurity on job performance and work engagement while Shengxian, et.al., (2020) also reported a negative relationship between job insecurity and employee engagement, indicating that high job insecurity results in low work engagement. In addition, the findings of both Abay and Chia-Chia (2019) and Alessandro and Marcello (2012) revealed that perceived job insecurity was associated with reduced engagement. This study, therefore, suggests that increased perceptions of job insecurity correlate with lower levels of work engagement among employees, likely due to the tendency for heightened feelings of insecurity and uncertainty to decrease employees' motivation and effort in fulfilling their job responsibilities.

The finding of the second hypothesis was however not significant implying that job dissatisfaction does not significantly predict work engagement among contract staff of commercial banks in Owerri. This finding when compared with previous research findings revealed contradictory findings. For instance, Lim (2022) who examined the relationship between employee satisfaction, engagement and turnover intention, identified a negative relationship between employee satisfaction and work engagement, indicating higher dissatisfaction leads to lower work engagement. Similarly, Kiky and Daniel (2021) revealed that the intention to quit the job due to job dissatisfaction decreases as the employees experience a positive attitude from their organization towards their work which in turn, improves employees' work engagement. Samuel, et.al (2020) in their study revealed that work engagement was positively correlated to work satisfaction and negatively correlated with overall turnover intention including job dissatisfaction. This research therefore concluded that job dissatisfaction, a dimension in turnover intention, though negatively relates to work engagement is not a significant predictor of work engagement. Considering the outcome of the

finding, it could be deduced that although contract staff in commercial banks in Owerri may be dissatisfied with their work and towards their organization, this dissatisfaction does not significantly affect their work engagement behaviour towards their job.

Findings for the third Hypothesis which stated that job search behaviour will significantly predict employees' work engagement among contract staff in commercial banks in Owerri was accepted, implying that job search behaviour significantly and inversely predicts employees' work engagement. Previous studies revealed similar findings similar. Hackney (2012) revealed that a negative relationship exists between job search behaviour and employees' work commitment while Gangaram (2015) identified a statistically significant relationship between employees' job engagement and employee turnover intentions. Furthermore, Manish and Musarrat (2017) confirmed that work engagement has a negative relationship with the overall intention to turnover including job search behaviour. The researchers therefore conclude that the tendency to look outside of one's institution or organization to search for better work opportunities could lead to having reduced interest in work engagement which could be caused by dissatisfaction towards such organization or institution.

Hypothesis four which stated that psychological withdrawal will significantly predict employee work engagement among contract staff in commercial banks in Owerri was also accepted. This finding is in line with the findings of Gangaram (2015) who revealed a statistically significant relationship between employees' job engagement and employees' overall turnover intentions. Kiky and Daniel (2021) in the result of their study on work engagement and turnover intention revealed that work engagement predicts psychological withdrawal and other dimensions of turnover intention significantly. This study therefore concluded that psychological withdrawal is a significant predictor of work engagement among contract staff in commercial banks in Owerri.

Finally, hypothesis five which stated that overall turnover intention will will significantly predict employee work engagement among contract staff in commercial banks in Owerri was also accepted. Several previous studies on overall turnover intention on work engagement had reported similar findings. For example, Lim (2022) reported that negative relationship between employee satisfaction and engagement towards turnover intention of employees. Morgan, et, al (2020) reported that work engagement was positively correlated to work satisfaction and negatively correlated with overall turnover intention. This study therefore concluded that overall turnover intention is a significant predictor of work engagement among staff in the commercial banking sector.

Implications of the Study

The study's findings carry significant implications:

1. Employees who perceive their jobs as insecure or threatened tend to be less engaged at work compared to those who feel secure, indicating that job security influences work engagement levels.
2. Increased intent to seek job opportunities outside the organization correlates with reduced work engagement, highlighting the importance of perceived career growth opportunities within the organization.

3. Employees' engagement in work diminishes as their psychological withdrawal from job-related activities increases, indicating a negative impact on work engagement behaviour.
4. Among contract employees in the banking sector, higher turnover intentions lead to decreased work engagement, with dimensions such as work dissatisfaction, job search behaviour, and psychological withdrawal contributing to this decline.

Limitations of the Study

1. Only five commercial bank branches were sampled out of so many commercial bank branches in Owerri. Moreover, the sample size of 173 participants may not represent the population of contract bank staff in commercial banks in Owerri as their population could not be ascertained by the researchers. These therefore limited the scope of the study and the generalizability of the findings.
2. Since the study was a survey and not an experiment, an individual opinion may be altered or biased through group influence. Thus, further studies should be carried out to compare the results.
3. The nature of the banking profession in Nigeria made it difficult to assess and study the bankers without involving staff to act as research assistants. The banking staff who acted as research assistants distributed and collated the survey instruments from their colleagues after completion. This made it more difficult to assess offices directly and have direct interactions with the participants and cast doubt as to the genuineness of the data collected.

Conclusion

The study focused on job insecurity, and turnover intention on work engagement among contract staff in commercial banks in Owerri. Data were collected and analysed using the Statistical Package for Social Sciences, version 15. Results revealed that job insecurity and turnover intention are significant factors that predict employees' work engagement towards their institution. Also, apart from dissatisfaction the two other dimensions of turnover intention, job search behaviour and psychological withdrawal, negatively predicted work engagement among contract staff of commercial banks in Owerri.

Recommendations

Based on the study's findings, the following recommendations are proposed:

1. Commercial Bank in Nigeria should prioritize regular assessments of employee sentiments, seeking input on organizational goals and fostering positive work engagement. This proactive approach can identify barriers to employee commitment and inform strategies for addressing them effectively.
2. Commercial banks in Nigeria should enhance the working environment by investing in tools, equipment, and training programs for both regular and contract staff. Improving working conditions can increase employee loyalty and reduce turnover rates in the banking sector.
3. Establishing a robust institutional framework centred on job satisfaction is essential for reducing turnover rates among contract staff. By prioritizing employee satisfaction,

banks can create a more conducive work environment and foster long-term commitment among staff.

4. To mitigate perceptions of job insecurity among contract staff, commercial banks in Nigeria should consider hiring and converting contract staff to permanent staff positions. Ensuring equality in treatment and implementing clear job evaluation and performance management systems can further enhance job security and promote a sense of stability among all staff members.

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