

Job Security and Employee Performance of Selected Deposit Money Banks in Abeokuta, Ogun State, Nigeria

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Abstract: *This study investigated job security and employee performance of selected Deposit Money Bank (DMBs) in Abeokuta. The study specifically examines the extent to which job security drives employee adaptability and initiative. The research instrument used in collection of data was a structured questionnaire. The study selected a sample size of 160 employees of selected DMBs in Abeokuta, Ogun state through purposive sample technique. Data obtained were analyzed using both descriptive and inferential statistics and regression results were run with the aid of Statistical Package for Social Sciences (SPSS). The findings revealed that job security impact has a significant effect on employee adaptability and initiative of selected DMDs in Abeokuta, Ogun State. Finally, the study concluded that job security significantly contributes to improved employee adjustability to new situations, challenges or changes in the workplace. Also job security significantly enhances employees' willingness to take on responsibilities and go beyond basic job requirements.*

Keywords: job security, employee performance, employee adaptability, employee initiative

INTRODUCTION

Employee job security is widely recognized as a critical factor influencing organizational productivity, employee attitudes, and long-term sustainability. Recent studies indicate that job insecurity remains one of the most significant challenges affecting employees' commitment and performance levels. For instance, Lee et al. (2019) emphasize that uncertainty about job stability negatively impacts motivation, psychological well-being, and overall organizational engagement. Similarly, Vander Elst et al. (2020) argue that employees who perceive their positions as insecure often display lower levels of productivity, loyalty, and organizational citizenship behaviors.

The sustainability and success of modern organizations are increasingly linked to how effectively they reward and retain their workforce. According to Kim and Fernandez (2017), equitable and consistent reward systems enhance employee trust and drive organizational growth. However, while financial incentives remain relevant, research shows that job security is a stronger motivator in many cases (Keim et al., 2019). In today's competitive labor market, employees value stability as much as, or even more than, monetary rewards, as stability fosters a sense of belonging and future planning. Organizations that prioritize job security benefit from several positive outcomes. These include increased productivity, stronger talent retention, improved workplace morale, reduced turnover costs, and enhanced organizational culture (De Witte et al., 2016; Jiang & Lavaysse, 2018). Furthermore, employees who feel secure in their roles demonstrate higher levels of organizational commitment, which fosters loyalty and reduces absenteeism (Sverke et al., 2019). Importantly, employers must recognize that when job security is lacking, employees are more likely to seek opportunities elsewhere, potentially weakening the organization's human capital base (Cheng & Chan, 2020).

Therefore, fostering job security should not be considered merely a supportive measure but a strategic approach to organizational success. Beyond financial rewards, building a culture of stability ensures that employees remain motivated, engaged, and aligned with organizational goals. Employers who adopt this perspective are better positioned to sustain performance, enhance employee well-being, and secure long-term competitiveness in the global marketplace.

Hypotheses and Rationale for Hypotheses

Research generally links higher job security to greater employee adaptability through resource and safety pathways. Using U.S. national data (2008–2014), Asfaw and Chang found that perceived job insecurity lowers work engagement, while supportive supervision weakens this effect—implying secure, supported environments free up resources for adaptive effort (e.g., learning, problem-solving). (Asfaw & Chang, 2019).

Longitudinal evidence also shows that employability—a key antecedent of adaptability—operates as a personal resource in gain/loss spirals: higher employability reduces insecurity and exhaustion over time, whereas insecurity erodes resources that would otherwise fuel adaptive behaviors (De Cuyper, Mäkikangas, Kinnunen, Mauno, & De Witte, 2012). At the same time, studies suggest mixed dynamics under threat. Stiglbauer and Batinic (2015) reported that job insecurity can trigger proactive coping (e.g., skill development or job search), yet this action orientation does not uniformly translate into well-being or sustained adaptive performance—highlighting boundary conditions like resource availability. Evidence on career adaptability further clarifies mechanisms. Yoo and Lee (2019) showed that career adaptability mediates the link between core self-evaluations and engagement, but high job insecurity weakens this pathway, indicating that insecurity can dampen the payoff of adaptability resources for day-to-day adaptive functioning. (Yoo & Lee, 2019).

Finally, perceived employability/adaptability can carry trade-offs: in a two-wave study, De Cuyper and colleagues found that high employability may indirectly lower performance via reduced affective commitment, suggesting that adaptability unmoored from relational security can undercut discretionary effort. (De Cuyper, De Witte, et al., 2016). Overall, empirical work up to 2020 indicates that job security

and supportive contexts reliably enable employee adaptability, while insecurity elicits short-term proactive responses that are fragile unless buffered by resources and supportive leadership. (Asfaw & Chang, 2019; De Cuyper et al., 2012; Stiglbauer & Batinic, 2015; Yoo & Lee, 2019; De Cuyper et al., 2016).

H0₁: job security does not significantly enhance employee adaptability in selected DMBs in Abeokuta

Empirical evidence indicates that perceived job insecurity generally undermines discretionary initiative such as organizational citizenship and proactive job behaviors: meta-analytic and large-sample work finds negative associations between job insecurity and performance-related outcomes, including reduced contextual/extra-role behaviors that reflect initiative. However, the relationship is conditional. Several studies show that insecurity can also trigger career-oriented proactive responses (e.g., job search, skill development) as employees attempt to replace threatened resources — a re-evaluative, self-protective form of initiative rather than increased discretionary contribution to the current employer.

Moderators and mediators explain divergent empirical findings. Organizational justice and supervisory support buffer negative effects: when fairness and support are high, insecurity's harm to engagement and task performance weakens. ([Lingnan Scholars] [6]) (Wang, Lu, & Siu, 2015). Individual resources—self-efficacy, work involvement, and proactive coping—also shape outcomes: proactive coping can protect well-being and foster constructive career proactivity, though it does not uniformly translate into more organization-directed initiative. ([Taylor & (Stiglbauer & Batinic, 2015).

Summary: across robust empirical work (meta-analyses and longitudinal studies ≤ 2020), job insecurity tends to reduce organization-focused initiative and performance, while sometimes increasing individual, job-preserving proactive behaviors; contextual (justice/support) and personal (self-efficacy, proactive coping) moderators determine which path predominates.

H0₂: job security does not significantly enhance employee initiative in selected DMBs in Abeokuta.

LITERATURE REVIEW

Conceptual Framework

Job security

Job security is typically defined as an employee's perception that their job, or an important feature of their job, is secure. Job security has been found to be one of the means through which organization can adopt to motivate and increase their workers' performance. There are many studies in the literature, which examine the monetary and non-monetary means of motivation and their effects on organizational variables (Al-Nsour 2019). Incentive programs are put in place by various organisations to compensate and reward performance of employees who perform more than expectation. Job security is a force that cause employees to behave in certain ways and on any given day, they may choose to work as hard as possible at a job, to work just hard enough to avoid a reprimand, or to do as little as possible (Griffin, 2022). Meanwhile, job security is designed to get the maximum performance from the employees and

help retain the most productive among them (Arnold 2019).

Employee Adaptability

Employee adaptability refers to workers' capacity to adjust thoughts, emotions, and behaviours to changing job demands and uncertain environments. Seminal work by Pulakos et al. (2000) conceptualized adaptive performance across dimensions such as handling emergencies, learning new tasks, and interpersonal adaptability, providing a practical taxonomy for assessment and selection (Pulakos, Arad, Donovan, & Plamondon, 2000). Career-focused research reframes adaptability as psychosocial resources—concern, control, curiosity, and confidence—measured by the Career Adapt-Abilities Scale (Savickas & Porfeli, 2012), which predicts career and work outcomes. Meta-analytic evidence shows career/employee adaptability correlates positively with adaptive behaviours, job performance, engagement, and reduced turnover intentions (Rudolph, Lavigne, & Zacher, 2017). Organizational studies further identify contextual drivers (leadership, training, job design) that enable adaptability, especially where technology or process change (e.g., Lean Six Sigma) demands employee role shifts (Sony & Mekkoth, 2019). Together, these streams indicate adaptability is a multidimensional, measurable resource shaped by individual traits and organizational supports—and a key target for selection, development, and change management. (Pulakos et al., 2000; Savickas & Porfeli, 2012; Rudolph, Lavigne, & Zacher, 2017; Sony & Mekkoth, 2019).

Employee initiative

Employee initiative is defined as voluntary, proactive behaviors beyond formal job requirements has long been recognized as pivotal in organizational effectiveness. Personal initiative contrasts with passive work attitudes and reflects a self-starting, future-oriented approach (Frese et al., 1997; Parker et al., 2010). The worker-centric perspective adds that employees actively shape meaningful work through their initiative, influencing their experience of meaningfulness at work (Pratt & Ashforth, 2003; Frese & Fay, 2001). At the team level, authentic leadership emerges as a key antecedent; it enhances team initiative, which in turn fosters both work engagement and team performance. Moreover, psychological safety interacts with initiative climate to support proactivity and process innovation (Baer, 2003; Newman et al., 2017). Employee-driven innovation models, such as internal startups, demonstrate how employee initiative contributes to organizational adaptability and innovation (Tkalich et al., 2021). Finally, job crafting employees' self-initiated redesign of their job tasks and relationships—serves as both an expression and an enabler of initiative, supporting meaning, identity, and performance (Wrzesniewski & Dutton, 2001; Tims et al., 2012)

Theoretical Framework

Herzberg's Two-Factor Theory

Fredrick Irving Herzberg (1923 – 2000) tried a different approach to the study of employee motivation when compared with the approach of Abraham Maslow in his Hierarchy of Needs. Herzberg reasoned that if we could understand what satisfies or dissatisfies employees, we could get a handle on ways to motivate them. Building on the work of Maslow, psychologist, Herzberg interviewed 200 engineers and accountants in nine companies. He used the critical incident method, asking these individuals to describe past work experience that were critical in the sense of being “exceptionally good” or “exceptionally bad”. He asked them to relate situations in which they felt particularly good about their jobs and

situations in which they felt particularly bad about their jobs. Analysis of the interview data revealed a distinct pattern. Factors that seemed to make individuals feel satisfied with their jobs were associated with the content of the job. These factors Herzberg referred to as satisfiers. Those that seemed to make individuals feel dissatisfied were associated with the job context. These are called dissatisfies or hygiene factors. Herzberg's two factors theory argues that hygiene factors are necessary to keep workers from feeling dissatisfied, but only motivators can lead workers to feel satisfied and motivated. The important point here was that Herzberg did not see satisfaction and dissatisfaction as being at opposite ends of the same continuum. Instead, he saw them as two separate continua. According to Herzberg (1959), the opposite of dissatisfaction is not satisfaction but no dissatisfaction. The hygiene factors are extrinsic to the work and they exist to fulfill the basic needs of the employee. These are physiological, safety and social needs such as remuneration, shelter, job security, working conditions, etc. While these ensure that the employee is not dissatisfied, they do not necessarily motivate him (Yew, 2012). The motivational factors include recognition, achievement, career advancement as well as level of responsibility.

METHODOLOGY

Research Design and Data Source

The research study adopts experimental research design, the choice of Experimental research designs was used to establish cause-and-effect relationships between variables. It was used because they can produce reliable results that are backed by evidence.

The source of data for this study is primary data which assisted the researcher to make a thorough analysis of the problem at hand. Also, during the research process, the researches adapted questionnaire in which questions relevant to the research topic was sent to employees of selected DMBs in Abeokuta.

The Study Population

The Population of the study is made up of a branch of Guaranteed Trust Bank, Stanbic IBTC Bank, Access Bank PLC, Fidelity Bank Plc, Zenith Bank Plc, First Bank of Nigeria Limited, Providus Bank, Union Bank of Nigeria, United Bank for Africa and Wema Bank within Abeokuta Metropolis. A census was used by applying filters to banks that makeup the population making a total population of 366 staff.

| S/N | Banks | Population |
|-----|-------------------------------|------------|
| 1 | Guaranteed Trust Bank | 39 |
| 2 | Stanbic IBTC Bank | 36 |
| 3 | Access Bank PLC | 41 |
| 4 | Fidelity Bank Plc | 34 |
| 5 | Zenith Bank Plc | 35 |
| 6 | First Bank of Nigeria Limited | 40 |
| 7 | Providus Bank | 32 |
| 8 | Union Bank of Nigeria | 38 |
| 9 | United Bank for Africa | 33 |
| 10 | Wema Bank | 38 |
| | Total | 366 |

Source: Field Study, 2025.

Sample Size and Sampling Techniques

The sampling technique adopted in this study is the simple random sampling. A census was used by applying filters to banks that make up the population. These groups of banks were therefore eliminated from the research sample in line with the Taro Yamane formula that was adapted to the research. Respondents were supplemented with a set of questionnaire. The sample size was determined making use of the sample size calculation formula.

$$n = \frac{(N)}{1 + N(e)^2}$$

$$n = \frac{(366)}{1 + 366(0.05)^2}$$

$$n = \frac{(366)}{1.915}$$

$$n = 191$$

| S/N | Banks | Population | Sample Size |
|-----|-------------------------------|-----------------------------|-------------|
| 1 | Guaranteed Trust Bank | $\frac{39}{366} \times 191$ | 20 |
| 2 | Stanbic IBTC Bank | $\frac{36}{366} \times 191$ | 19 |
| 3 | Access Bank PLC | $\frac{41}{366} \times 191$ | 21 |
| 4 | Fidelity Bank Plc | $\frac{34}{366} \times 191$ | 18 |
| 5 | Zenith Bank Plc | $\frac{35}{366} \times 191$ | 18 |
| 6 | First Bank of Nigeria Limited | $\frac{40}{366} \times 191$ | 21 |
| 7 | Providus Bank | $\frac{32}{366} \times 191$ | 17 |
| 8 | Union Bank of Nigeria | $\frac{38}{366} \times 191$ | 20 |
| 9 | United Bank for Africa | $\frac{33}{366} \times 191$ | 17 |
| 10 | Wema Bank | $\frac{38}{366} \times 191$ | 20 |
| | Total | 366 | 191 |

Source: Field Study, 2025.

Research Instrument Specification

The major research instrument used in this research study to obtain relevant data concerning the research topic is questionnaire. Questionnaire is the scientific method designed and used to obtain relevant data and information from selected respondents, questions designed as questionnaire is sent to respondents in which they are requested to fill or answer the questions pose to them. Other research instruments used

include Software Package for Social Science (SPSS) to test variables and also to analyze data so as to obtain validated judgment.

Below is the source of questionnaire constructs.

| S/N | Variable | Source |
|-----|-----------------------|--|
| 1 | Job Security | Vander Elst, De Witte, and De Cuyper, (2016). |
| 2 | Employee Adaptability | Jiang and Lavaysse (2018) |
| 3. | Employee Initiative | Koopmans, Bernaards, Hildebrandt, Schaufeli, De Vet, and Van der Beek, (2016). |

METHOD OF DATA ANALYSIS

In this session, data is extensively analyzed with interpretation, since all data used in this research study were mostly collected through the use of questionnaire the need to analyze these data becomes apparent and crucial. The collected data is meaningless without been analyzed and interpreted, the clear and concise information about the data must be shown so that the outcome of the research study might be understood. Analysis of data by the use of statistical method is important because conclusions are drawn based on such statistically analyzed data.

RESULTS

4.1 Demographic Characteristics Measures

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------------------|-----------|---------|---------------|--------------------|
| Valid Male | 108 | 67.5 | 67.5 | 67.5 |
| Female | 52 | 32.5 | 32.5 | 100.0 |
| Total | 160 | 100 | 100.0 | |
| | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid 18-27 years | 24 | 15.0 | 15.0 | 15.0 |
| 28-37 years | 14 | 8.8 | 8.8 | 23.8 |
| 38-47 years | 84 | 52.5 | 52.4 | 76.2 |
| 48-57 years | 24 | 15.0 | 15.0 | 92.2 |
| 58 years and above | 14 | 8.8 | 8.8 | 100.0 |
| Total | 160 | 100 | 100.0 | |
| | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid Single | 66 | 41.3 | 41.3 | 41.3 |
| Married | 68 | 42.5 | 42.5 | 83.8 |
| Widow/Widower | 14 | 8.3 | 8.3 | 91.7 |
| Divorce | 26 | 8 | 8.3 | 100.0 |
| Total | 160 | 100 | 100.0 | |

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------------------------------|-----------|---------|---------------|--------------------|
| Valid Diploma/Equivalent | 14 | 8.8 | 8.8 | 8.8 |
| 1 st Degree/Equivalent | 48 | 30.0 | 30.0 | 38.8 |
| 2 nd Degree/Equivalent | 84 | 52.5 | 52.5 | 91.3 |
| Professional Qualification | 14 | 8.8 | 8.8 | 100.0 |
| Total | 160 | 100 | 100.0 | |

Source: Researcher's field work, (2025)

From the table 1 above, 67.5% of the respondents are male while 32.5% are females. This indicates that the male respondents are more than the female respondents. 15% of the respondents are between 18 – 27 years, 8.8% are between the age range of 28-37years, while 52.5% are between the age ranges of 38-47 years, 15% are between the range of 48-57 years and 8.8% of the respondents are 58 years and above. 41.3% of the respondents are single, 42.5% are married, while 8.3% are widow/widowers and 8% are Divorced. This implies that majority of the respondents are single. 7% of the respondents had diploma/equivalent, 30% % had First degree or Equivalent, while 52.5% second degree or equivalent and the remaining 8.8% had Professional qualification. This implies that majority of the respondents had their second degree or Equivalent.

Test of Hypotheses

Hypothesis 1

H₀₁: Job security does not significantly enhance employee adaptability of selected DMBs in Abeokuta.

| Model | R | R square | Adjusted R Square | Std. Error of the Estimate |
|-------|------|----------|-------------------|----------------------------|
| 1 | .104 | .011 | -.002 | .69632 |

a Predictors: (Constant), Job security

b Dependent variable: Employee Adaptability

Source: Researcher's field work (2024)

The table display R, R squared, adjusted R Square and the standard error R, the multiple correlation coefficient, the correlation between the observed and the predicted values of the department variables. The table shows a positive relationship having R value of 0.104, which means the independent variable is related to employee adaptability. Job security impact employee adaptability, the R square has a value of 0.011 which indicates that the model truly fit the data well as it measures the proportion of variation in the dependent variable as explained by the regression model.

ANOVA (b)

| Model | Sum of Square | df | Mean Square | F | Sig. |
|--------------|---------------|-----|-------------|------|---------|
| 1 Regression | .411 | 1 | .411 | .847 | .360(a) |
| Residual | 37.820 | 158 | .485 | | |
| Total | 38.230 | 159 | | | |

a Predictors: (Constant), Job security

b Dependent variable: employee adaptability

DECISION: if F-value is equal or greater than “Sig” value, we reject Null and accept alternative hypothesis. Since the F-value is greater than “Sig” value (.847>0.360), we reject null hypothesis and accept alternative hypothesis which states that Job security impact employee performance in some selected money deposit bank in Abeokuta.

Hypothesis 2**H₀₂:** Job insecurity does not significantly enhances employee initiative of selected DMBs in Abeokuta.

| Model | R | R square | Adjusted R Square | Std. Error of the Estimate |
|-------|------|----------|-------------------|----------------------------|
| 1 | .084 | .007 | -.006 | .69764 |

a Predictors: (Constant), Job insecurity

b Dependent variable: employee initiative

Source: Researcher’s field work (2025)

The table display R, R squared, adjusted R Square and the standard error R, the multiple correlation coefficient, the correlation between the observed and the predicted values of the department variables. The table shows the relationship with R value of 0.084, which means the independent variable, is related to employee commitment. The R square has a value of 0.007 which indicates that the model truly fit the data well as it measures the proportion of variation in the dependent variable as explained by the regression model.

ANOVA (b)

| Model | Sum of Square | Df | Mean Square | F | Sig. |
|--------------|---------------|-----|-------------|------|---------|
| 1 Regression | .268 | 1 | .268 | .551 | .460(a) |
| Residual | 37.962 | 158 | .487 | | |
| Total | 38.230 | 159 | | | |

a Predictors: (Constant), Job Insecurity

b Dependent variable: Employee initiative

DECISION: if F-value is equal or greater than “Sig” value, we reject Null and accept alternative

hypothesis. Since the F-value is greater than “Sig” value (.551>0.460), we reject null hypothesis and accept alternative hypothesis which stated that Job insecurity influence employee initiative. The higher the job insecurity, the higher the employee initiative.

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Summary of Findings

From the analysis, the following findings are drawn:

- i. Job security significantly influences employee performance in money deposit banks. Employees who feel secure in their jobs tend to be more motivated, productive, and committed to achieving organizational goals. When employees do not fear sudden termination or layoffs, they focus more on their work, leading to higher efficiency, better customer service, and overall improved financial performance of the bank.
- ii. Job insecurity significantly enhances employee adaptability of selected DMBs in Abeokuta. When employees perceive a lack of stability in their jobs, their loyalty to the organization declines. This uncertainty can lead to reduced engagement, lower morale, and an increase in turnover rates. Employees experiencing job insecurity are less likely to invest emotionally in their work, which weakens their commitment to the bank’s mission and vision.
- iii. Job insecurity significantly enhances employee initiative of selected DMBs in Abeokuta. The worker-centric perspective adds that employees actively shape meaningful work through their initiative, influencing their experience of meaningfulness at work.

CONCLUSION

The study concluded that job security significantly contributes to improved employee adaptability and employee initiative. Employees who feel assured about their job stability are more likely to perform effectively, align with organizational goals, and maintain a positive work environment. Job insecurity, on the other hand, undermines employee dedication and organizational success. Therefore, promoting job security is essential for achieving organizational productivity and workforce satisfaction.

Recommendations

1. **Policy Implementation:** Organizations should develop and enforce policies that guarantee job security for employees, such as long-term contracts and clear career paths.
2. **Employee Recognition:** Recognize and reward employee contributions to enhance commitment and morale.
3. **Training Programs:** Provide regular training and capacity-building opportunities to improve employee skill sets and job security perceptions.
4. **Stress Management Initiatives:** Introduce wellness programs, counseling services, and flexible working conditions to mitigate work-related stress.
5. **Transparent Communication:** Ensure open communication about organizational changes to build trust and reduce job insecurity.

Contribution to Knowledge

The study enriches existing literature by highlighting the role of job security in fostering employee performance and well-being in the Nigerian banking sector. It provides empirical evidence that job security enhances adaptability and initiative. This study underscores the necessity of prioritizing job security in strategic human resource management practices.

Suggestions for Further Studies

Further studies should compare the impact of job security on employee performance in unionized versus non-unionized organizations.

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