

WORK OUTCOMES OF STANDARD AND NON-STANDARD EMPLOYEES OF NIGERIAN BANKS

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Abstract

Most of the studies comparing standard and non-standard employees on a range of job outcomes have been conducted in the developed economies, with a dearth of such studies in Nigeria, particularly in the banking industry, where non-standard employment is prevalent. Using two leading (one old and one new generation) banks, this study examined how employment contracts affect the morale, job satisfaction, organisational commitment, and psychological job ownership of standard and nonstandard employees in Nigerian banks. Using a cross-sectional design, stratified sampling technique, and self-administered survey, data were collected from 81 and 161 standard and non-standard bank employees, respectively. Result of the t-test for Independent Sample used to test the hypotheses revealed that standard and nonstandard employees differed significantly on the measured work outcomes. Compared to standard employees, the nonstandard bank employees exhibited significantly lower morale, job satisfaction, organisational commitment, and psychological job ownership. The implications of this study for improved employee morale, job satisfaction, commitment, and ownership of their jobs by nonstandard employees in the Nigerian banking system include creating desirable employment and work conditions, such as making the employment scheme pensionable after 5 years of continuous engagement, instituting social protection policies, and eliminating the system's discriminatory wage structure. Directions for future research are suggested.

Keywords: *Standard and nonstandard work, employee morale, job satisfaction, organisational commitment, and psychological job ownership.*

1. INTRODUCTION

"Nonstandard work" indicates that there is a kind of "standard work" from which this new work arrangement deviates, according to Ashford, George and Blatt (2008). Nonstandard employees have more flexible work arrangements, such as casual work, temporary contracts, platform work, ICT-based mobile work, voucher-based work, and collaborative employment, among other things that are not "standard" employment, that is, working full-time and on open-ended contracts for a single employer (Eurofound, 2015; OECD, 2019). Working circumstances, job security, and social protection rules differ

significantly among occupations, demonstrating that employees in nonstandard employment are far from homogeneous.

Nonstandard employment contracts are gradually replacing traditional employment contracts in Nigeria's banking industry, accounting for 44.3 percent of total banking staff according to the National Bureau of Statistics (Q.4, 2019). This employment mode is a pragmatic response to changing labour market dynamics and structure, the nature of work, and perceived benefits, such as cost advantage and profit maximisation (Osawa, Kim, & Kingston, 2013; Fapohunda, 2012). Nonstandard employment is usually associated with exploitation of the large unemployed labour force and is used to describe work arrangements that are characterised by poor working conditions such as low wages, job insecurity (workers can be fired at any time without notice), a lack of employment benefits that are available to regular employees, and the denial of the right to form a union and bargain collectively. The Nigerian Labour Laws do not govern terms and conditions of employment because there is no defined status and provision for their regulation.

Nonstandard employment contracts are often short-term, with the assumption that nonstandard employees will eventually transfer to permanent employment. Unfortunately, most of them are forced to remain in this mode of employment for years, thus virtually becoming permanent staff on temporary work arrangement. Furthermore, this type of work arrangement in Nigerian banks shares many of the characteristics of nonstandard employment, such as degraded and precarious working conditions, job insecurity, uncertain career path with inconsistent promotion and incentive systems, work-life balance issues, and low career engagement. The nonstandard employees are merely forced to accept this situation as a result of the saturation of the Nigerian labour market. The implication is that soon after their engagement, they develop a sense of inequity when they compare their work situations to the permanent (standard) colleagues with whom they do the same job and have equal, if not, higher qualifications (cf. Fapohunda, 2012). The attendant effect of this is lower morale, job dissatisfaction, lower commitment and lack of sense of job ownership.

Given the substantial credit management risk unique to banking, these employees may constitute a lateral danger to banks' ethical standards of operations, as well as their inability to joyfully, logically, technically, and professionally manage banks' risk assets (Cf. Ukpata, Nwanegbo & Hassan, 2018). Though studies have looked into the effects of nonstandard work on some job outcomes such as motivation, performance, retention, and turnover in a variety of work settings (e.g., Chadi & Hetschko, 2013; De Cuyper & De Witte, 2007, 2010; de Graaf-Zijl, 2012; De Witte & Näswall, 2003; Park & Kang, 2016; Wandera, 2011; Waaijer et al., 2017; Wilkin, 2013), studies in

the Nigerian banking sector have been limited in comparing standard and nonstandard employees on a variety of work outcomes. In the Nigerian banking business, this study tries to fill this vacuum by comparing standard and nonstandard employees on job morale, job satisfaction, organisational commitment, and psychological job ownership. Standard and nonstandard Nigerian bank employees are compared in terms of work outcomes (i.e., employee morale, job satisfaction, organisational commitment, and psychological job ownership), according to the basic study questions. The outcomes of this study will add to the ongoing debate in the Nigerian banking sector about whether nonstandard employment is desirable or not, as well as broaden knowledge and inform policy direction on engagement of nonstandard employees.

2. LITERATURE REVIEW

Nonstandard Employees and Work Outcomes

Research on work outcomes of nonstandard workers has generally been premised on the Needs, Equity and Motivation-Hygiene theories. The needs theory (Lawler, 1973) postulates that nonstandard workers may have low morale, feel dissatisfied and uncommitted, and exhibit low psychological job ownership if their work and employment conditions do not allow them to fulfill their needs. Similarly, equity theory (Adams, 1965) posits that employees cognitively make comparisons of their inputs (knowledge, skills, abilities, time, energy, etc.) into the job and organisation with the comparable others, and comparing their work conditions with others. They feel unfairly treated when they perceive an unfavourable situation compared to others. This may prompt negative work outcomes like low morale, job satisfaction, organisational commitment, and psychological job ownership. Herzberg's Motivator-Hygiene theory (Herzberg, 1966) also suggests that when motivator needs (e.g., promotion opportunities, opportunities for personal growth, etc.) are met, workers feel satisfied and motivated, but are de-motivated when these needs are unmet. The theory further implies that when hygiene needs (pay, company policies, physical working conditions, etc.) are put in place, workers will not be dissatisfied and will be motivated. However, when these needs are unmet, workers will be dissatisfied and unmotivated.

These theories capture and explain the consequences of the employment and work conditions of the nonstandard workers whose job tenures are unstable, are paid low wages and work under harsh employment conditions compared to the standard workers with whom they share comparable work obligations, but enjoy better treatment, receive relatively higher wages, have job security and benefits, and are thus expected to have better job and organisational outcomes than the nonstandard workers. Many empirical studies on the impact of employment contracts on the work attitudes and outcomes of nonstandard employees have been consistent with the presumptions of these theories.

Nonstandard Employment and Employee Morale

Senechal, Sober and Hope(2016) conceptualised employee morale as the professional interest and enthusiasm which a worker shows towards the attainment of personal and group goals in a specific work environment. Therefore, morale is the integration of an individual worker's needs and the objectives of the organisation. Heathfield (2018) views it as the totality of viewpoints, attitudes, fulfillment, and self-assurance that employees feel towards their work. Employees who are high in morale demonstrate positive attitudes at work, like willing cooperation, organisational and leadership loyalty, disciplinary compliance, reasonable to high degrees of initiative and job interest, and organisational pride (Bhasin, 2018). Low morale results when employees cannot achieve their personal goals within the context of organisational objectives. These may cause them to show negative attitudes like work apathy, distrust and jealousy amongst employees, disloyalty and noncompliance with management and organisational regulations, and low employee productivity and low quality of job outcome (Muskitu & Kazimoto, 2017).

Studies show that employees high in morale are more efficient and produce better quality work (Urosevic & Milijic, 2012). This is not so with nonstandard workers, as research suggests that they display relatively lower morale given their employment circumstances, which treat them unfairly compared to standard employees with whom they do similar jobs. Maden, Ozelik and Karacay (2016) and Ladson (2019) provide support that work conditions and organisational contexts influence employees' work-related cognitive thinking and ethical dispositions, and decisions that employees make that subsequently impact their morale. Other studies also conclude that casual work has the tendency to demoralise employees' workplace esteem via the uncommon attention given to casual workers in the workplace (e.g., Oge, Olubunmi, & Okorode, 2019). In this wise and given the similar employment circumstances of the non-standard employees of Nigerian banks, it is hypothesised that:

Hypothesis 1: Nonstandard Nigerian bank employees will report significantly lower employee morale than standard employees.

Nonstandard Employment and Job Satisfaction

The major focus of the research has been on whether nonstandard workers are less satisfied with their jobs, and findings have been missed. While some studies report lower job satisfaction levels among nonstandard temporary compared to standard workers, others report no difference. Wilkin (2013) in a meta-analytic study found that, on the average, nonstandard workers report significant lower levels of job satisfaction than standard workers. Similarly, Anwar, Aslam and Tariq (2011) found that contract employees had lower job

satisfaction compared to the permanent employees. Waaijer et al. (2017) and Park and Kang (2016) also show that non-standard workers have lower job satisfaction than standard ones, and that a change in employment type from standard to non-standard led to a decrease in job satisfaction. However, Kalleberg, Reynolds and Marsden (2003), using cross-sectional data from 11 countries, found no evidence that workers on fixed-term or temporary contracts were significantly less satisfied than full-time employees on regular contracts. D'Addio, Eriksson and Frijters (2007) also found no evidence, among a Danish sub-sample, that temporary contract workers were less satisfied. Using data from Dutch and Germans sample respectively, de Graaf-Zijl (2012) and Chadi and Hetschko (2013) reached similar conclusions.

While empirical findings have been mixed on job satisfaction of non-standard employees, more of the evidence has been in the direction of lower job satisfaction among non-standard workers. Explanations for these inconsistent results include workforce composition (i.e., the number of standard vs. nonstandard employees) and the type of nonstandard work (e.g., De Cuyper & De Witte, 2010; Wilkin, 2013). While, these findings have been obtained in different work contexts, their validation in the Nigerian banking work context is required. Given their deplorable employment conditions, it is reasoned that nonstandard employees in the Nigerian banks will be less job-satisfied than the standard employees. It is therefore hypothesised that:

Hypothesis 2: Nonstandard Nigerian bank employees will report significantly lower job satisfaction than standard employees.

Nonstandard Employment and Organisational Commitment

Meyer and Maltin (2010) view organisational commitment as a force that binds an individual to an organisation and to a course of action that benefits the organisation. Employees with affective commitment show emotional attachment to, and involvement and identification with the organisation (Allen & Meyer, 1990). They display psychological affinity for the organisation, associate and identify with the organisation, and like to stay with the organisation. Continuance commitment influences employees' decisions to extend engagement with an organisation as the perceived cost of leaving is high (Meyer & Allen, 1997). Normative commitment demonstrates an employee's moral obligation to stay with an organisation as employees feel they have a responsibility to continue to provide their services to the organisation, feel indebted to the organisation and feel constrained to leave the organisation.

Findings on nonstandard employment and employee commitment to organisation generally suggest that nonstandard employment is negatively related to organisational commitment, affirming that permanent workers are more committed than temporary workers and that change from temporary

employment to a permanent job predicts sustained organisational commitment (e.g., Wandera, 2011). Other studies, however, failed to find differences between employees in both types of employment (De Witte & Näswall, 2003), or found lower commitment among permanent workers than among temporary workers (De Cuyper & De Witte, 2007). Given that non-standard bank employees in Nigeria merely hold their current jobs to satisfy basic needs and are constantly on the lookout for better alternatives to satisfy their personal and career growth needs, their commitment to looking for alternative jobs is most likely to override their commitment to the current job and organisation. Therefore, organisational commitment of nonstandard bank employees is expected to be lower than the commitment of standard employees who are fully engaged with their organisations. Thus, it is hypothesised that:

Hypothesis 3: Nonstandard Nigerian bank employees will report significantly lower organisational commitment than standard employees.

Nonstandard Employment and Psychological Job Ownership

Psychological job ownership is the experience of possessing one's job and being psychologically tied to it. Weiss and Johar (2016) defined it as a sense of attachment one has to his or her job, possessing it, and seeing the job as a part of their self-identity. The feeling of possession of the job influences the worker's behaviour toward it (cf. Kirk et al., 2018; Weiss & Johar, 2016). With a sense of psychological ownership, employees feel a sense of responsibility, interest, commitment and concern for success on the job (Odetunde, 2020).

Three dimensions of psychological job ownership are identified as self-efficacy, self-identity and belongingness (Pierce, Kostova, & Dirks, 2001). Avey et al. (2009) expanded this to include territoriality and accountability, while Olckers and Du Plessis (2012) further included autonomy and responsibility. Olckers and Du Plessis's psychological job ownership appears to be a multi-dimensional construct comprising seven dimensions that measure the extent to which psychological job ownership is experienced. Olckers (2013) compressed these into four dimensions of identity, responsibility, autonomy, and territoriality. Thus, employees may feel ownership of various aspects of the job or organisation when they fulfil the needs for efficacy, identity, belongingness, accountability, autonomy, responsibility, and territoriality.

Studies have correlated psychological job ownership with a variety of employee work attitudes and outcomes, like job satisfaction, organisational commitment, organisational citizenship behaviours and turnover intentions (Avey et al., 2009; Peng & Pierce, 2015). Given that the type of employment contract influences a variety of employee work attitudes and outcomes, it is important to explore the extent to which nonstandard employment contracts relate to psychological job ownership. Research is scarce on this. It is logical

to reason that if a nonstandard employment contract negatively relates to employee morale, job satisfaction, and organisational commitment, it should be expected to negatively relate to psychological job ownership. It is therefore proposed that:

Hypothesis 4: Nonstandard Nigerian bank employees will report significantly lower psychological job ownership than standard employees.

3. METHODS

Research Design

Because of the volume of self-report and quantitative data expected from cross-section of standard and non-standard employees of two Nigerian banks, a cross-sectional survey design was adopted for this study. The survey included branches of the two banks across the 20 local government areas of Lagos state. The design is also well suited for analysing data and testing hypotheses using descriptive and inferential statistics.

Participants and Procedures for Data Collection

Sample for the study comprised of two hundred and forty-two standard (33.61%) and nonstandard (66.39%) employees of the two banks. The two banks selected are the leading (one old and one new generation) banks in Nigeria (CFI, 2021). Using stratified sampling technique, the sample was chosen from the list of standard and nonstandard workers and their departments provided by the branch managers of the two banks across the 20 Local Government Areas of Lagos State, Nigeria. The list of employees collected from branches of the two banks revealed that nonstandard employees outnumbered standard employees by more than two to one, in contrast to the 44.3 percent of nonstandard employees in Nigerian banks provided NBS (Q.4, 2019). Table 1 shows the distribution of samples across Operations, Marketing and Credit, and the Control departments. Ninety-two of the samples were male (38.02%) and 150 were female (61.98%).

Table 1: Distribution of sample across departments of the two banks

Department	Total number	% Sample
Operations	117	48.35
Marketing & Credit	81	33.47
Control	44	18.18

Their ages ranged from 21 to 56, with majority of them within the 21-and-40-years old age bracket (67.2%). Their work experience ranged from 2 to 15 years ($x = \text{years}$). Their average age is 25 years, with the majority of them (55.10%) being first university degree holders.

The data was collected during their lunch break and after their office hours. Approval to collect data was obtained from the management of each branch of

the bank. Four to five visits were made to the banks to administer and retrieve survey instruments. Data collection took six weeks. Participation was voluntary and strict confidentiality in the handling of the responses was assured.

Measures

Employee Morale: The Multi-Item Measure (MIM) of morale (Hardy, 2010) was used to measure the degree of employee morale. Five of the 10-item scale are reverse-scored. Cronbach alpha for the scale is 0.85.

Job Satisfaction: Job satisfaction was measured with a 36-item Job Satisfaction Survey (Spector, 1997). The survey consists of nine components (Pay, Promotion, Supervision, Fringe Benefits, Contingent Rewards, Operating Procedures, Coworkers, Nature of Work, and Communication) which assess employee attitudes about the job and aspects of the job. Each component is assessed with four items, and a composite score for the scale is derived from all items. Cronbach alphas for the 9 facets range from 0.60 (Coworkers) and 0.82 (Supervision), and 0.91 for the whole scale.

Organisational Commitment: Organisational commitment was measured with an 18-item scale by Meyer and Allen's (1997) which measures the degree to which an employee feels devoted to the organisation and desire to maintain organisational membership. The scale comprised of 3 dimensions with 6 items on each dimension. Cronbach alphas for the 3 dimensions range from 0.85 (Affective Commitment), 0.79 (Continuance Commitment), and 0.73 (Normative Commitment). The Cronbach alpha for the whole scale is 0.79.

Psychological Job Ownership: The 35-item Psychological Ownership Scale (Olckers, 2013) was used to measure the construct. The first five items that loaded highest on each of the dimensions of *identity*, *responsibility*, and *autonomy*, and the five items on *territoriality* on the scale were adopted to measure the construct. This helped to prevent boredom and attrition that are usually associated with long-item scales (*cf.* Odetunde, 2020). Cronbach alphas for the four dimensions range from 0.78 and 0.94.

A 5-point Likert response scale ranging from strongly disagreed (1) to strongly agreed (5) was adopted for all scales in the present study.

4. RESULTS

Descriptive and correlations analyses

Table 2 displays the findings of the descriptive and correlation analyses. Employee morale ($x=4.30$, $Sd=1.42$ and $x=4.63$, $Sd=1.95$) and organisational commitment ($x=3.72$, $Sd=1.09$ and $x=4.18$, $Sd=1.89$) both had high mean values and low standard deviations, respectively for standard and nonstandard employees. Nonstandard employees had a higher mean job satisfaction score

of 4.01 ($Sd=1.92$) than standard employees, who had a moderate score of 3.44 ($Sd=1.02$). Standard and nonstandard employees, on the other hand, scored low on psychological job ownership, with mean scores of $x=2.37$ ($Sd=1.09$) and $x=3.17$ ($Sd=2.21$), respectively. Whether the mean differences between standard and nonstandard employees of the Nigerian banks on the four study variables are statistically significant is tested below.

Table 2: Results of the descriptive and correlation analyses of work outcomes of nonstandard and standard bank employees

<i>SN</i>	<i>Variable</i>	<i>Means</i>	<i>SD</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
1.	EM (SE)	4.30	1.42	1.00							
2.	EM (NSE)	4.63	1.95	-.12	1.00						
3.	JS (SE)	3.44	1.02	.86	-.18	1.00					
4.	JS (NSE)	4.01	1.92	.09	.93**	-.03	1.00				
5.	OC (SE)	3.72	1.09	.90**	-.14	.91**	.01	1.00			
6.	OC (NSE)	4.18	1.89	-.05	.94**	-.10	.98**	-.03	1.00		
7.	PJO (SE)	2.37	1.09	.16	-.17	.51**	-.22*	.54**	-.13	1.00	
8.	PJO (NSE)	3.17	2.21	.18	.70**	.13	.89**	.12	.88**	-.14	1.00

* $p<.05$, ** $p<.01$, $N=242$

Notes: EM (Employee Morale), JS (Job Satisfaction), OC (Organisational Commitment) and PJO (Psychological Job Ownership), SE (Standard Employees) and NSE (Non-Standard Employees).

Hypotheses Testing

An Independent Sample t-test was used to examine the four hypotheses that were generated for the investigation. This statistic is useful for determining whether a difference in mean scores between two independent groups on the same variable is statistically significant. As shown in Table 3, the mean score differences between nonstandard and standard bank employees on job morale ($t=57.28$, $df=241$, $p<.001$), job satisfaction ($t=57.03$, $df=241$, $p<.001$), organisational commitment ($t=58.95$, $df=241$, $p<.001$), and psychological job ownership ($t=37.87$, $df=241$, $p<.001$) are statistically significant. These results back up the four hypotheses.

Table 3: Results of hypotheses testing showing the difference between standard and nonstandard bank employees on the study variables

Variable	Employment Contract	N	Mean	SD	Std Error Mean	df	t-value	Sig.
Employee Morale	Standard Employees	81	4.30	1.42	.790	241	57.28	<i>p</i> < .001
	Nonstandard Employees	161	4.63	1.95	.769			
Job Satisfaction	Standard Employees	81	3.44	1.02	.564	241	57.03	<i>p</i> < .001
	Nonstandard Employees	161	4.01	1.92	.755			
Organisational Commitment	Standard Employees	81	3.72	1.89	.603	241	58.95	<i>p</i> < .001
	Nonstandard Employees	161	4.18	1.09	.743			
Job Ownership	Standard Employees	81	2.37	1.09	.603	241	37.87	<i>p</i> < .001
	Nonstandard Employees	161	3.17	2.21	.871			

5. DISCUSSION

The result that nonstandard employees had lower employee morale than standard employees is consistent with other studies. This suggests that work conditions and organisational contexts, such as informal work, demoralise employees because nonstandard workers are paid less attention in the workplace (e.g., Maden et al, 2016; Ladson, 2019; Ogbe et al, 2019). Nonstandard workers, according to previous studies, are less satisfied with their jobs than standard workers (e.g., Anwar, Aslam & Tariq, 2011; Park & Kang, 2016; Waaijer et al., 2017; Wilkin, 2013). Other studies have shown no difference or indicated that nonstandard employees are job-satisfied than standard employees (Chadi & Hetschko, 2013; D'Addio Eriksson, & Frijters, 2007; de Graaf-Zijl, 2012; Kalleberg, Reynolds & Marsden, 2003).

Nonstandard bank employees reported lower organisational commitment, which is consistent with previous research (e.g., Wandera, 2011), but not with studies that found no difference between nonstandard and standard workers (e.g., De Witte & Näswall, 2003), or those that found lower commitment among permanent workers compared to temporary workers (De Cuyper & De Witte, 2007; De Witte & Näswall, 2003). The result that nonstandard employees had lower psychological job ownership agrees with the findings that psychological job ownership is inversely correlated with job satisfaction, organisational commitment, organisational citizenship behaviours, and turnover intentions (Avey et al., 2009; Peng & Pierce, 2015).

As previously stated, conventional theories of needs, equity, and motivator-hygiene (Lawler, 1973; Adams, 1965; Herzberg, 1966) provide appropriate explanations for the current study's findings. Employees will exhibit positive job attitudes and outcomes if employment and work conditions help them to meet their needs (e.g., good working conditions and pay, opportunities for personal and career growth, good management relations, recognition, responsibility, and achievement) (Lawler, 1973; Herzberg, 1966), and they have a sense of equity and perceived fairness in their treatment compared to others (Adams, 1965). When individuals are exposed to conditions that are diametrically opposed to these presumptive orientations, they will demonstrate negative work attitudes and outcomes. The three theories' postulations so explain why nonstandard employees have lower work outcomes (morale, job satisfaction, organisational commitment, and psychological job ownership) than standard employees in this study. The findings of lower work outcomes among nonstandard bank employees can be attributed to their perceptions of poor and discouraging employment and work conditions when compared to standard bank employees who have equal or even higher qualifications but are treated much better with higher pay, job security, and retirement benefits.

The findings of this study can also be linked to the bank management's perceived unfulfilled psychological contract, which favours standard employees over nonstandard employees (cf., Coyle-Shapiro & Parzefall, 2008) and resulting in inferior work outcomes for nonstandard employees. When companies meet or surpass their employees' expectations, they are more likely to respond with additional efforts and performances that benefit the organisation. This is improbable with nonstandard employees, who expect (though it is not a formal part of the employment agreement) to eventually be incorporated as normal employees of the organisation, an expectation that is rarely satisfied, resulting in a breach of the contract.

6. CONCLUSION

The goal of this study was to compare the morale, work satisfaction, organisational commitment, and psychological job ownership of nonstandard and standard Nigerian bank employees. The outcomes of this study demonstrate that nonstandard employees of Nigerian banks have much lower job morale, job satisfaction, organisational commitment, and psychological job ownership than standard employees, which supports the hypothesised directions. These findings are consistent with the literature, which indicated significant discrepancies in nonstandard and standard employees' work outcomes, with nonstandard employees having much inferior work outcomes than standard employees, thus reinforcing and extending that section of the literature.

This study has contributed to the African literature on non-standard employment contracts by broadening its relevance, applicability, and generalisability outside the European, Asian, and American work environments where most studies on employment contracts have been conducted. This research has also confirmed the relevance and applicability of the needs, equity, and Herzberg's Motivator-Hygiene theories (Lawler, 1973; Adams, 1965; Herzberg, 1966) in explaining employee attitudes and outcomes in standard and nonstandard employment contracts, as well as providing evidence to apply the theories to African work contexts.

The study has some important managerial implications for the Nigerian banking industry. The prevalence of contract employment in Nigerian banks, as well as the negative impact it may have on the employees' attitudes and outcomes, implies that a review of the nonstandard employment contract is imperative to assist nonstandard employees in improving their work attitudes and outcomes. To improve the morale, job satisfaction, commitment, and ownership of the nonstandard employees in the Nigerian banking system, it is recommended that desirable employment and work conditions be created, such as making the employment scheme pensionable after 5 years of continuous engagement, instituting social protection policies, eliminating the system's discriminatory wage structure, and giving them some autonomy and decision-making power at work. This will most likely make the employment scheme more attractive and gratifying to the nonstandard employees and will positively impact their work attitudes and outcomes. This will make the employment plan more appealing and rewarding to non-traditional employees, and it will have a favorable impact on their work attitudes and outcomes. Odetunde (2021) proposed that the banking industry revamp its jobs with a focus on providing a supportive work environment and enhancing the social support system. This will lessen the harmful impact of non-standard employees' unpleasant job and working conditions, as well as the resulting occupational stress.

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