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ABSTRACT

This study explored the effect of outsourcing on employee motivation in Nigerian banks with employment status and job characteristics as mediators. A mixed-method cross-sectional research design was employed. Semi-structured questionnaire was randomly administered to 359 core and outsourced staff. Six key informant and 20 in-depth interviews were purposefully conducted among branch managers, unit managers and non-managerial core and outsourced staff. Quantitative data were analyzed using descriptive statistics, t-test and linear multiple regression at $p < 0.05$; qualitative data were content analysed. Outsourced staff scored significantly lower than core staff on motivation ($df = 347$, $t = 16.535$, $P < 0.05$). Disparity in job characteristics contributed to the difference in motivation between outsourced and core staff. Skill variety ($\beta = -0.188$, $t = -3.205$, $p = 0.001$), task identity ($\beta = -0.122$, $t = -2.465$, $p = 0.014$), task significance ($\beta = -0.165$, $t = -3.582$, $p = 0.001$), autonomy ($\beta = 0.166$, $t = 2.724$, $p = 0.007$), feedback ($\beta = 0.195$, $t = 3.670$, $p = 0.001$), and employment status ($\beta = -0.628$, $t = 4.837$, $p = 0.001$) independently significantly predicted motivation, while outsourcing ($\beta = 0.005$, $t = 0.132$, $p = 0.895$) did not. Outsourcing, employment status, and job characteristics significantly jointly predicted motivation ($R^2 = 0.500$, $F = 48.766$, $df = 7$, $p < 0.05$). Banks need to consider employment status, job characteristics and motivation intersectionality in structuring work to improve work quality and enhance employees' motivation.

Questo studio esplora l'effetto dell'outsourcing sulla motivazione dei dipendenti nelle banche nigeriane con lo stato occupazionale e le caratteristiche del lavoro come mediatori. È stato utilizzato un disegno di ricerca trasversale con metodo misto. Il questionario semi-strutturato è stato somministrato in modo casuale a 359 membri del personale di base e in outsourcing. Sei informatori chiave e 20 interviste approfondite sono state condotte intenzionalmente tra i direttori di filiale, i responsabili delle unità e il personale non manageriale e in outsourcing. I dati quantitativi sono stati analizzati utilizzando statistiche descrittive, t-test e regressione multipla lineare a $p < 0,05$; i dati qualitativi sono stati analizzati per contenuto. Il personale esternalizzato ha ottenuto un punteggio significativamente inferiore rispetto al personale principale in termini di motivazione ($df = 347$, $t = 16,535$, $P < 0,05$). La disparità nelle caratteristiche del lavoro ha contribuito alla differenza di motivazione tra il personale esternalizzato e quello principale. La varietà delle competenze ($\beta = -0,188$, $t = -3,205$, $p = 0,001$), l'identità del compito ($\beta = -0,122$, $t = -2,465$, $p = 0,014$), la significatività del compito ($\beta = -0,165$, $t = -3,582$, $p = 0,001$), l'autonomia ($\beta = 0,166$, $t = 2,724$, $p = 0,007$), il feedback ($\beta = 0,195$, $t = 3,670$, $p = 0,001$) e lo stato

occupazionale ($\beta = -0,628$, $t = 4,837$, $p = 0,001$) hanno predetto in modo indipendente e significativo la motivazione, mentre l'outsourcing ($\beta = 0,005$, $t = 0,132$, $p = 0,895$) no. L'outsourcing, lo stato occupazionale e le caratteristiche del lavoro hanno predetto congiuntamente in modo significativo la motivazione ($R^2 = 0,500$, $F = 48,766$, $df = 7$, $p < 0,05$). Le banche devono considerare lo stato occupazionale, le caratteristiche del lavoro e l'intersezionalità della motivazione nella strutturazione del lavoro per migliorare la qualità del lavoro e aumentare la motivazione dei dipendenti.

Keywords: Outsourcing, core staff, job characteristics, employees' motivation, Nigerian banking industry

1 – Introduction

Outsourcing is a fast-growing and visible innovation in management practice globally (Animashaun, 2023). It has been largely adopted in the Nigerian banking industry recently (Kabuoh, Chigbu & Abasilim, 2014; Ohikhena, 2017; Onyeonuru & Hlatshwayo, 2020; Fabian *et al.*, 2023) and has grown beyond the location of non-core activities outside organisations' boundaries to include the acquisition of workforce through human resource provider firms to work alongside the core staff to perform core bank functions such as marketing, tellering and customer service, etc. (Nwakanma, Onyeonuru & Ikejeje, 2021). The increase in the adoption of outsourcing management practices among Nigerian banks can be attributed to the stiff competition in the industry and the benefits associated with the practice, which include cost saving, banks' ability to focus on core competencies and gain competitive advantage, access to specialised skills and organisational flexibility (Nnabuiife *et al.*, 2020; Fabian *et. al.*, 2023).

Beyond the benefits offered by outsourcing practices to banks, the fact remains that it serves as an agent of segmentation, instability, exploitation, discrimination and domination (Yissa, Chukwu-Etu, & Ejeh, 2022; Kalejaiye, 2020; Dawodu & Okonji, (2022)). To take advantage of external human resources to achieve stability, gain competitive advantage and maximise profit, Nigerian Banks victimise their employees, particularly the outsourced employees. Their working conditions, job security and wages are put in very hurtful conditions (Onyeonuru & Hlatshwayo, 2020), and they also have negative experiences with their job characteristics (Nwakanma & Onyeonuru, 2021; Animashaun, 2023). In response to these treatments, they become withdrawn from their jobs and unwilling to identify with the organisation's goals.

A significant consequence of outsourcing that should be given attention is its effect on employee motivation, which is mediated by its effects on employment status and job characteristics. The model proposed by Hackman and Oldham regarding the characteristics of a job was adopted. This model is underscored by five core job elements: skill variety, task significance, task identity, autonomy and feedback. As conveyed by Hackman and Oldham (1980), within this model, skill variety is the scope of activities and duties connected to a job, as well as the degree to which the job entails a diverse set of skills and talents. Task identity is considered as the extent a job allows the accomplishment of a complete work portion from start to finish and with a tangible result. On the other end, task significance stands for the significance and importance of a job to the organisation and others compared to other jobs. Task autonomy is construed as the extent a job provides the job holder freedom and discretion in making decisions in areas of scheduling, procedures, methods, sequence and quality control, while task feedback is the extent a job gives clear and direct information on effectiveness and performance.

The significance of job characteristics to an employee is that they may lead to increased or decreased motivation. Therefore, job characteristics are of crucial importance to employee motivation. Thus, employees' motivation is closely related to their jobs and job characteristics, and as the job characteristics change so does the employee's motivation (Hadi and Adil, 2010; Kumar *et al.*, 2011; Asagari, 2013).

Outsourcing impacts employee job characteristics by shaping how jobs are designed within organizations, subsequently affecting employee motivation. This impact varies based on the type of outsourcing an organization adopts and the employment status of the employees (whether they are core or outsourced) (Davis-Blake & Broschak, 2009). For example, when an organization outsources staffing, bringing in external workers to work alongside in-house employees, the workforce gets divided into core and outsourced categories. Jobs are then allocated between these categories, resulting in differences in the types of jobs each group performs, who they collaborate with, the techniques, procedures, and tools they use, and the rewards they receive. The nature of the job a worker performs depends on whether they are core or outsourced, which influences the range of skills they acquire and utilize (skill variety), their opportunity to complete entire tasks (task identity), their decision-making freedom (autonomy), the visibility of their work outcomes (feedback), and the significance of their tasks (task significance). These factors affect workers' psychological states, such as their sense of meaningfulness, responsibility, and knowledge of results (Sledge *et al.*, 2011). The differences in these experiences between core and outsourced workers can ultimately impact their motivation levels.

Previous studies on outsourcing have focused on enhanced efficiency (Emeh, Obara, Olise and Ichaba, 2018; Nwenekorum *et al.*, 2022), productivity (Oluchi & Nome, 2017; Adesunkanmi & Nurain, 2022) and profit (Ibrahim & Isiaka, 2020; Dannap, 2022), with little or no attention paid to the polarisation of employees and the disparity in workers' experience resulting from the practice as well as the attendant implications for workers motivation. This study, therefore, fills this gap in the literature by investigating how employment status and job characteristics can influence the work experiences of employees in an outsourcing work environment like Nigerian banks with particular reference to their motivation. The study on that note answers the following research questions: Is there a difference in motivation levels between outsourced and core employees in Nigerian banks? What are the relative and combined contributions of outsourcing, employment status and job characteristics to employee motivation?

The study adopted labour market segmentation and job characteristics theories as the theoretical frameworks and employed mixed methods comprising both quantitative and qualitative research approaches. The study was conducted in six banks in the Southeast Geopolitical Zone of Nigeria. A cross-sectional survey was employed involving a self-administered structured questionnaire to 359 respondents comprising both outsourced and core employees at both managerial and non-managerial positions. Six key informant interviews (KIIs) were conducted among branch managers while 20 In-depth interviews (IDIs) were conducted among unit managers, non-managerial core staff and outsourced staff. The quantitative data was subjected to t-test and linear multiple regression at $p < 0.05$ while qualitative data were content analysed.

The study revealed a significant difference in motivation levels between the outsourced and core employees with the outsourced employees experiencing a significantly lower motivation than the core employees. A disparity was also found between the two categories of workers which contributed to the difference in their motivation levels. While all the job characteristics

considered (task identity, skill variety, task significance, feedback and autonomy) as well as employment status independently predicted motivation, outsourcing did not. But when outsourcing was considered together with employment status and job characteristics, they all jointly predicted motivation.

In general, this article has contributed to knowledge by providing information on the disparity in employees' experience resulting from outsourcing practices as well as the attendant implications for workers' motivation. In particular, it has provided evidence of the mediating roles of employment status and job characteristics in predicting employee motivation in an outsourcing work environment. It is believed this article will help human resource practitioners to understand the employment status, job characteristics and motivation intersectionality and to consider it in structuring work to improve work quality and enhance employees' motivation.

2 – Theoretical framework

In explaining the relationships among outsourcing, employment status, job characteristics and motivation, this paper builds on the Labour Market Segmentation Theory and Job Characteristics Theory.

Labour Market Segmentation Theory posits that the labour market is not a single arena but is segmented into two tiers (Primary and secondary jobs) with differential opportunities, privileges, prestige and work conditions. Differences in productivity, skills, qualification or capability between individuals are, however, not the basis of the distinction; rather, managerial decisions and the internal labour market which are not within the control of employees. By implication, Nigerian banks, in a bid to cut employment costs, focus on their core competencies and gain competitive advantage, source for labour through market intermediaries (outsourcing). This practice automatically divides the workers into outsourced and core with different conditions of work and, eventually, work experience (Nwakanma *et al.*, 2021). The core staff in permanent employment belong to the primary segment in the labour market, while the outsourced staff belong to the secondary segment. According to Basak (2005), this polarization creates what may be called 'bad jobs' and 'good jobs'. While good jobs involve and create stable working habits; opportunities to acquire skills on the job; comparatively high wages; fringe benefits; satisfactory working conditions and career ladders, the opposite is the situation with bad jobs (Reich *et al.*, 1973). Specifically, the outsourced workers who fall under the secondary category experience high levels of discrimination in their working conditions (job insecurity, low pay etc.) (Onyeonoru & Hlatshwayo, 2020) and working experience (lack of additional skills, autonomy, etc.) (Nwakanma & Onyeonoru, 2021; Nwakanma *et al.*, 2021) and eventually lower levels of motivation.

On the other hand, Job Characteristics Theory posits that employees' responses to work are influenced by job characteristics and that the five core job characteristics are categorically the most significant sources of motivation (Hackman & Oldham (1980). These include skill variety, task significance, task identity, feedback and autonomy (Leblanc, 2013). According to this theory, job characteristics produce three critical psychological states- experienced job meaningfulness, feeling of responsibility, and knowledge of job results (Sledge *et al.*, 2011) which are more like a linking bridge between them and positive work outcomes such as motivation (Liu *et al.*, 2022). The three psychological states result from the five major job elements: - which in turn lead to four job outcomes- job satisfaction, high internal motivation, low absenteeism and low turnover. Employees who experience job meaningfulness typically

view their work as valuable and worthwhile and skill variety, task significance and task identity directly affect this psychological state. The responsibility psychology state is the feeling that an employee is directly responsible for their work and their work outcome. Autonomy directly affects this responsibility psychological state (Michailidis & Dracou, 2011). Employees' knowledge of results is the psychological state that depicts the extent to which employees often learn and understand how well they complete their job tasks (Sledge, *et al.*, 2011) and is related to feedback. Hackman and Oldham (1980)'s research indicated that if a job is designed so that the five major job features positively impact the three psychological conditions, employee intrinsic motivation will be enhanced. However, if any of the three psychological conditions are not present, motivation will be weakened (Hackman & Oldham, 1980). Therefore, motivation is a resultant work behaviour derived from job characteristics.

2.1 – Outsourcing, employment status, job characteristics and employee motivation

Figure 1 illustrates the relationships among outsourcing, employment status, job characteristics, and motivation. It shows that outsourcing impacts employee motivation by influencing variables such as employment status and job characteristics. The conceptual framework indicates that outsourcing automatically divides workers into two categories: outsourced and core (Nwakanma *et al.*, 2021). Previous studies have demonstrated that this differentiation leads to variations in work conditions (Nwakanma, 2023), particularly in work tasks. These differences affect employees' experiences with job characteristics like skill variety, task significance, task identity, autonomy, and feedback (Ang & Slaughter, 2006; Nwakanma & Onyeonuru, 2021), as well as their psychological conditions and motivation (Alve, 2017; Hynes, 2015; Allan & Sienko, 1998).

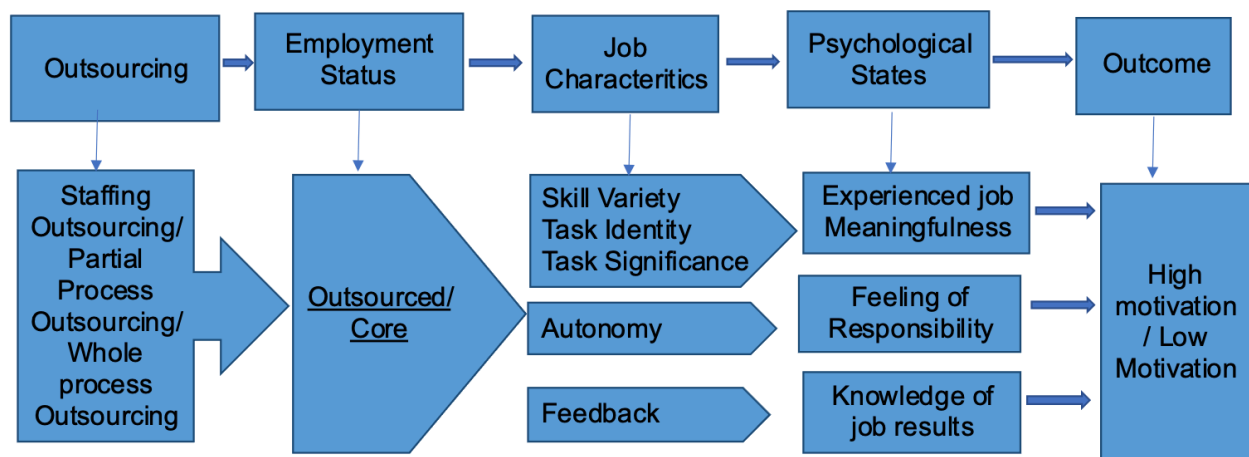


Fig. 1 – Conceptual framework showing the linkages among outsourcing, employment status, job characteristics and motivation (Source: Author’s Tabulation, 2023)

Research has established a disparity in motivation between outsourced and core workers (Alve, 2017; Hynes, 2015; Grund & Thommes, 2017). There are also documented relationships between outsourcing and worker motivation (Lee & Lee, 2020), employment status and worker motivation (Grund & Thommes, 2017), and job characteristics and worker motivation (Hynes, 2015). Based on these findings, this study proposes the following hypotheses:

Hypothesis 1: *There is no significant difference between the outsourced and core staff motivation levels in the study organisations.*

Hypothesis 2: *Outsourcing, employment status, and job characteristics have no significant contribution to employee motivation in the study organisations.*

3 – Materials and methods

The study adopted a mixed method comprising quantitative and qualitative approaches. The method aided the study because one approach alone could not provide comprehensive responses to the research objectives, so the use of both approaches allowed one method to complement the other. (Khoo-Lattimore *et al.*, 2019). For instance, the qualitative approach provided more flexibility and allowed a deeper exploration of some aspects that a questionnaire could not address.

3.1 – Quantitative approach

A cross-sectional survey research design was employed for this study. The study population comprised employees of banks, including those in managerial and non-managerial positions. The population cut across core and outsourced staff as those at the managerial position were all core staff while those at the non-managerial position included both core and outsourced staff. Outsourced staff, such as security agents and cleaners, were excluded from this study because they did not perform core banking activities. A multi-stage sampling technique of four stages was used for the study. The first stage began with selecting the South-East Geopolitical Zone in Nigeria because of the zone's high proportion of outsourced staff in the banking industry. The second stage was the systematic selection of three states (Abia, Enugu and Imo States) out of the five States that made up South-East Nigeria. The third stage was the systematic selection of two banks each from a list of Tier-one banks, Tier-two banks and Tier-three banks as classified by the Central Bank of Nigeria from the selected states (Moses-Ashike, 2021; Sanusi, 2022), making six banks in total. The names of the banks are undisclosed in this manuscript for ethical purposes as consented by the participating banks. The fourth stage was the simple random sampling of staff from the selected banks using Taro Yamane (1976)'s sample size formula for questionnaire administration. A total of 349 sample employees comprising 132 core and 217 outsourced staff were used for analysis. Below is the Taro Yamane formula showing how the sample size was arrived at.

$$n = N/1+N (e)^2$$

where n = sample size, N = study population (1,760), e = margin of error (0.05).

$$n = 1,760/1 + 1,760 (0.05)^2$$

$$n = 1,760/1 + 1,760 * 0.0025$$

$$n = 1,760/1 + 4.4$$

$$n = 1,760/5.4$$

$$n = 326 (+ 10\% \text{ attrition which was } 32.6) = 359.$$

Relevant data was collected using a semi-structured, closed-ended, and open-ended questionnaire. There were 359 copies of the questionnaire administered. However, 349 copies were used for analysis. Ten copies of the questionnaire were either not completely filled or not

returned, giving a return rate of 97%. Descriptive statistics (frequency counts and simple percentages) were used for the analysis of the quantitative data obtained from the questionnaire. T-test was used to ascertain the differences between core and outsourced staff degree of motivation. Linear multiple regression analysis was used to test for relative and joint contributions of independent variables on the motivation of staff. The level of significance was determined at $p < 0.05$. SPSS software was used for the analysis.

3.2 – Qualitative approach

The qualitative approach consisted of 6 key informant interviews (KIIs) and 20 In-depth interviews (IDIs). The KIIs were conducted among bank branch managers. The IDIs were conducted among unit managers, non-managerial core staff and outsourced staff. The respondents for the key informant and in-depth interviews were purposively selected to reflect gender, age, departmental, length of service, outsourcing agency and educational differences. The point of saturation, where no additional information was obtained from the respondents, determined the sample size for the qualitative approach. Outsourced staff, which were security agents and cleaners, were also excluded from the qualitative interview section. The questions in the interview guides were unstructured. The responses from the respondents were recorded, transcribed, and content analyzed using ATLAS.ti qualitative software. Where necessary, important points were highlighted by quoting comments verbatim.

3.3 – Measurement of Job Characteristics

Hackman and Oldham (1980)'s model of job characteristics was adopted, and it suggests five core job dimensions, as shown in Table 1.

Table 1 – Hackman and Oldham (1980)'s model of job

Job Characteristics	Measurement
Skill variety	This was measured using the following variables- variety of tasks, skill utilisation and skill acquisition
Task identity	This was measured using workers' opportunity to complete a whole piece of task
Task significance	This was measured using the following variables- job importance, job value and recognition.
Autonomy	This was measured using the worker's opportunity and freedom to make decisions regarding their work
Task feedback	This was measured by self-evaluation using work outcomes.

4 – Results

4.1 – Socio-demographic description of the Respondents

The descriptive statistics of the respondents, as presented in Table 2 below, show that more than 50% were males; the majority were young (48.7% were aged 20-29 years, and 43.6% were aged 30-39 years). Over one-half (51.3) were single and had B.Sc./HND (57.3). The largest proportion

was outsourced staff (62.2). Most (38.7) were in the marketing unit, while 26.4% were universal tellers.

Table 2 – Distribution of the respondents by socio-demographic characteristics (Source: Author's tabulation from field survey)

Variables	n.	%
Sex:		
Female	173	49.6
Male	176	50.4
Total	349	100%
Age:		
50 and above	7	2.0
40-49 years	20	5.7
30-39 years	152	43.6
20-29 years	170	48.7
Total	349	100%
Marital Status:		
Divorced/separated	14	4.0
Married	156	44.7
Single	179	51.3
Total	349	100%
Educational Level:		
Postgraduate/Professional qualification	45	12.9
Bachelor's degree/HND	203	58.2
OND/NCE	90	25.7
O' level and below	11	3.2
Total	349	100%
Employment status		
Outsourced	217	62.2
Core	132	37.8
Total	349	100%
Unit/Department		
Telling	115	33.0
Marketing	135	38.7
Customer service	89	25.5
Internal control	5	1.4
Information Technology	5	1.4
Total	349	100%
Designation		
Regional managers	2	0.6
Regional operations managers	3	0.9
Internal control officers	5	1.4
Customer care managers	21	6.0
Customer care officers	65	18.6
Marketing managers	22	6.3
Marketing officers	40	11.5
Direct sales agents	71	20.3
Information technology officers	5	1.4
Head telling officers	23	6.6
Telling officers	92	26.4
Total	349	100%

4.2 – Difference between the outsourced and core employees on motivation

The study sought to investigate the motivation of outsourced employees compared to the core employees. The result in Table 3 reveals that outsourced workers scored significantly lower than core respondents on *motivation* ($df = 347, t=16.535, P<0.05$). The mean motivation score for outsourced workers was 25.31, whereas the core workers had a higher mean motivation score of 38.62. This implies that there is a significant difference in the motivation of outsourced and core employees. The null hypothesis is rejected, and I, therefore, state that there is a significant difference between the outsourced and core staff in their motivation level.

Table 3 – Independent T-Test Summary Table showing differences between outsourced and core respondents on motivation (Source: Author's Tabulation from field survey)

Motivation	Employment Status	N	Mean	S.D.	Df	T	p-value	95% CI		Remark
								Lower Bound	Upper Bound	
	Outsourced	217	25.31	8.350	347	-16.535	.000	11.724	14.890	Sig.
	Core	132	38.62	6.566						

4.3 – Reasons for the differences in the motivation of the outsourced and core staff

4.3.1 – Differences in skill variety

In-depth interviews with unit managers and outsourced and core staff supported the quantitative data by shedding more light on the motivation of the two categories of employees (outsourced and core). Findings from the interviews revealed the reasons for the differences in their motivation levels. An in-depth interview with a female outsourced staff shows that outsourced staff are not motivated because of the nature of their work. She explained that outsourced staff jobs are routine in nature; they lacked opportunities to acquire additional skills, use their initiatives and have knowledge of their performance.

This respondent compared the work experiences of the staff working under outsourcing arrangement and the core staff and how discouraging the situation is. Her comment goes thus:

Core staff are the ones who gain more experience and skills, while the outsourced staff perform routine tasks without additional skills, they do their jobs with less supervision, while outsourced staff are monitored and supervised as though they do not have the requisite knowledge. The most discouraging aspect is that you do not get to know how you are performing on your job. How can you be motivated? It is very discouraging, I must say.
IDI/female/outsourced teller/ Abia State.

The above statement reveals the disparity in the skill variety, autonomy and feedback between the two categories of employees and the attendant effect of the difference in their working experience (regarding their job characteristics) on their motivation.

4.3.2 – Differences in task identity

An outsourced marketer explained the type of tasks assigned to outsourced marketers and the conditions in which they perform these tasks. His words-

Being an outsourced marketer here is like being a hunter in a palace with two categories of hunters. One category is sent to the bush without being well equipped; when there is a catch, it is handed over to another hunter in the other category, who takes it back to the palace, takes the glory and sees to its cleaning and preparation. The only difference here is that we do not hunt for animals, but we hunt for customers, accounts and deposits. We do not have access to official cars; we walk around the streets like hawkers with outrageous targets and peanuts as compensation. When we eventually get the accounts, we hand them over to the core marketer who manages them as the account officers while we return to the streets again. Can you imagine that? My dear, nothing is motivating about this at all.

IDI/male/outsourced marketer/Imo State.

The above information presents a working condition that does not allow the outsourced staff the opportunity to finish a whole task from start to finish due to their status as outsourced employees and the demotivating effects on them.

More credence was given to the above explanation by a relationship/ marketing manager's comparative comment, explaining the distinction between the jobs of outsourced and core marketers in the banks:

There is a distinction in the tasks of core and non-core marketers. On the one hand, the non-core marketers/the direct sales agents (DSAs) only generate accounts and stop at that, while the core marketers take over from there to manage those accounts. On the other hand, core marketers can generate accounts and manage them.

IDI/male/marketing manager/Abia State.

The statement above presents a case where core marketers have the privilege of completing a whole task, while the opposite is true for their outsourced counterparts.

4.3.3 – Differences in task significance

Another interview with an outsourced staff member in the customer service unit revealed the discouraging nature of outsourced employees' jobs. She expressed some reasons the job is demotivating, including low job importance and lack of promotions. Her words-

Why should I kill myself for a work that, even if I lay down my life for, doesn't still change anything? It's discouraging that our bank does not attach importance to our job, and our efforts are not recognized, making promotions hard to come by. So, I just do what I have to do, nothing more.

IDI/female/outsourced/customer service/Enugu.

The statement below is in tandem with the information given above by an outsourced staff. Another outsourced staff in the customer service unit explained further reasons why their jobs and efforts are not valued, adding that the value and praise go to their core counterparts instead. His words-

We are like support staff, and that is why they make us feel our jobs are not important but, they need us. We do the work that leads to the performance in all the units, but the praise and glory go to the core workers because they head the units.

IDI/male/outsourced/customer service/Imo State.

However, in contradiction with the responses of the outsourced employees, core employees had different experiences, as asserted by one of them in the operations unit, though confirming the claims of the outsourced employees. She explained that the presence of outsourced

employees relieves them of some activities, which may affect their concentration on the major activities they are appraised on. Her statement:

The outsourced staff relieve us from having to bother ourselves with some of those little activities like receiving and counting money and paying customers. We are now concentrating on other major transactions. Moreover, that motivates one to work harder on those major tasks on which you are appraised.

IDI/female/core/head teller/Imo.

The information given by the respondents lays bare the situation in the banks where the jobs of outsourced employees are rated low in value and importance, but in reality, they contribute to productivity and efficient bank operation, which negatively affects their motivation.

4.3.4 – Differences in autonomy

An outsourced staff member expressed his frustration as he spoke about his incapacity to make decisions relating to his work. He explains thus:

As an outsourced staff here, you can't take decisions on your own or use your initiatives. You are monitored like a child who does not know what to do or does not have the requisite knowledge to do your work. As someone who consistently receives instructions and orders, you are hardly moved to take up any task or try out any process without being instructed. Sometimes, it makes one feel he is not trusted. But I don't see the core staff being monitored the same way.

IDI/male/outsourced/IT/Abia State

A branch manager's comment gave credence to the above comment while showcasing the reasons for the tight monitoring and supervision of the jobs of the outsourced employees. In his words:

It is the responsibility of their supervisors to monitor them closely as well as give them work procedures. Their supervisors decide their work schedules and procedures because they do not feel responsible for anything. They feel they do not belong here and have nothing to lose. This reflects how they handle their tasks; their supervisors take responsibility if anything goes wrong. That is why their supervisors do not take chances. But, the core staff have a different orientation. They know that the outcome of their work determines their appraisal and promotions.

KII/male/Branch manager/Abia State

The two statements above reveal the powerlessness and incapacitation experienced by the outsourced employees in their work, which tend to negatively affect their motivation to take up new tasks or try new procedures without instructions from their superiors. However, the experience was different for their core counterparts, which was expected considering the perceived difference in their orientation. Another justification for the difference in the level of autonomy could be because of the outsourced workers' level of trust and allegiance to the banks as perceived by their supervisors and managers.

4.3.5 – Difference in feedback

The in-depth interview with the outsourced teller in one of the banks' branches in Abia State above (see *IDI/female/outsourced teller/ Abia State*) showcased a situation in which the outsourced staff were unaware of their performance.

Below is the excerpt from the statement of the outsourced staff:

...the most discouraging aspect is that you do not get to know how you are performing on the job. How can one be motivated? It is very discouraging, I must say. (ibid)

4.4 – Relative and joint contributions of outsourcing, job characteristics, employment status, on motivation.

Table 4 presents the multiple linear regression analysis showing relative and joint contributions of job characteristics (skill variety, task identity, task significance, autonomy and feedback), employment status, and outsourcing on employee motivation.

Table 4 – Multiple Linear Regression Analysis showing Relative and Joint Contribution of Outsourcing, Employment Status and Job Characteristics (skill variety, task identity, task significance, autonomy and feedback), on Motivation (Source: Author’s tabulation from field survey (2023))

Independent Variables	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B	
	B	S. E	Beta			Lower Bound	Upper Bound
(Constant)	62.040	4.873		12.730	.000***	52.454	71.626
Outsourcing	.052	.392	.132	.132	.895	-.718	.822
Employment Status	-12.592	.849	-.628	-4.837	.000***	-14.262	-10.923
Skill Variety	-.873	.272	-.188	-3.205	.001**	-1.409	-.337
Task Identity	-.773	.314	-.122	-2.465	.014*	-1.390	-.156
Task Significance	-.1015	.283	-.165	-3.582	.000***	-1.572	-.458
Autonomy	.1.103	.405	.166	2.724	.007**	.307	1.900
Feedback	1.181	.322	.195	3.670	.000***	.548	1.814
Model Summary							
R	R Square		Adjusted R Square		Std. Error of the Estimate		
.707	.500		.490		6.952		
Model	Sum of Squares	Df	Mean Square	F	Sig.	Remark	
Regression	16498.077	7	2356.868	48.766	.000	Sig.	
Residual	16480.679	341	48.330				
Total	32978.756	348					

[Note: Dependent Variable: Motivation; Significant at $p < 0.05^*$, $p < 0.01^{**}$, $p < 0.001^{***}$]

The results showed that skill variety ($\beta = -0.188$, $t = -3.205$, $p = 0.001$), task identity ($\beta = -0.122$, $t = -2.465$, $p = 0.014$), task significance ($\beta = -0.165$, $t = -3.582$, $p = 0.001$), autonomy ($\beta = 0.166$, $t = 2.724$, $p = 0.007$), feedback ($\beta = 0.195$, $t = 3.670$, $p = 0.001$), and employment status ($\beta = -0.628$, $t = 4.837$, $p = 0.001$) independently significantly predicted motivation among employees while outsourcing

($\beta=0.005$, $t=0.132$, $p=0.895$) did not. The results further showed that all the variables entered into the model significantly jointly predicted motivation ($R^2 = 0.500$, $F=48.766$, $df = 7$, $p<0.05$). The results also showed that all variables entered into the linear regression model jointly accounted for a 50% variance in motivation among employees in the study. As a result, the null hypothesis is rejected and I, therefore, state that outsourcing, employment status, and job characteristics have a significant contribution to employee motivation in the study organisations.

5 – Discussion

This study examined the motivation of outsourced and core employees in the Nigerian banking industry with a special focus on the mediating roles of employment status and job characteristics. Findings from the study revealed that there were slightly more men than women in the banks studied which indicates that though there is male dominance in the formal work environment, more women are also joining the formal workforce recently as against the old practice where women were more of housewives, petty traders and are seen more in the informal sectors. The young and unmarried workforce lays bare the discrimination and exclusion that older and married people experience during employment exercises where private banks fix their age at recruitment at 25 in a bid to recruit energetic youths who can stand the competition in the industry as well as cope with modern technology and a workforce who are not likely to be burdened with family issues (Nwakanma, 2024; Nwakanma & Onyeonuru, 2021). The educated workforce in the banks highlights the prevalence of employees with higher education qualifications. The high percentage of outsourced employees suggests a staffing arrangement which comprises more outsourced employees than the core. This also confirms that outsourcing has a long tradition in the financial industry, with banks as not only the pioneers but also exhibiting the most substantial growth compared to other sectors (Nwakanma *et al.*, 2021; Schaal, 2004; Ohikhena, 2017; Kabuoh *et al.*, 2014) The high number of employees in the marketing unit (which constitutes the relationship managers, relationship officers and direct sales agents) shows how serious and important marketing is in the banking sector. This is possibly due to the level of competition in the industry which has resulted in the grappling for customers and making conscious efforts to retain them to guide against marginal losses (Fabian *et. al*, 2023).

To examine the level of motivation of outsourced employees compared to core employees, variables were subjected to an independent t-test, and findings revealed a significant difference in motivation between the two categories of employees. The outsourced employees scored significantly lower in motivation compared to their core counterparts. This suggests a significant disparity in motivation between the outsourced and core staff. This finding indicates that being employed as an outsourced staff in the banks has a negative effect on motivation levels compared to being a core staff. In that case, employment status becomes a decisive factor in determining employees' motivation in the banks. This finding, on the one hand, corroborates the findings of Alve (2017) that a clear difference exists in the motivation of employees who worked on a permanent basis and employees who worked casually in client organisations and Akova and Taskiran (2007) who found that the motivation of employees working via outsourcing is lower than that of permanent employees. On the other hand, the finding contradicts Magagula & Zondo (2020)'s conclusion that outsourcing major business activities instead results in a lack of motivation of in-house employees (core employees) of South African

power plant maintenance departments. This is because the service providers are allowed to perform core business functions.

Key informant and in-depth interviews revealed that the motivation disparity between two categories of workers is due to differences in job characteristics. The study considered five job elements: skill variety, task identity, task significance, autonomy, and feedback. It found that outsourced workers were less motivated due to lower skill variety, reflecting fewer opportunities to acquire additional skills. This is likely due to their routine and supportive tasks (Workforce Management, 2005; McDougall, 2006). Organizations not providing equal opportunities for skill development may face a decline in employee skills and negative work attitudes. This aligns with other research indicating that lack of skill/ task variety and skill development opportunities can negatively impact employee skills, knowledge, attitudes, and moods (Ghosh *et al.*, 2015; Nwakanma & Onyeonuru, 2021). Employees may feel demotivated, stressed, and insecure if they perceive their skills as substandard Sriwongwana (2009).

Task identity was another low job characteristic among outsourced employees. Unlike core employees, who experienced higher task identity, outsourced employees were not involved in whole tasks from start to finish. Managers confirmed that outsourced tasks were limited and are broken into smaller parts, with the most important parts assigned to core employees. This supports Ang and Slaughter (2006), who reported that temporary workers were not involved in projects from start to finish. It also further supports Nwakanma *et al.* (2021) who noted that outsourcing involves segregating responsibilities based on employee status. The experience of the outsourced employees may have affected their ability to see their work as more holistic and complete, as well as taken away the pride and the knowledge of the outcome of the work activities, which should have provided them with adequate information on their performance as noted by Nwakanma, 2023. This led to low feedback, which was also lower among them than their core counterparts, and eventually resulted in their demotivation. This suggests that task identity is closely related to feedback and motivation. This finding validates a previous study by Choge, *et al.*, (2014) which found that up to sixty-seven percent of employee motivation attributed to task identity and concluded that task identity has a significant effect on employee motivation.

The study also found that the outsourced employees' jobs lacked autonomy. The outsourced employees were unable to make decisions regarding their work, resulting in them feeling powerless and incapacitated to take up new tasks or try out new procedures without instructions from their supervisors, leading to demotivation. Their supervisors monitored them closely and decided their work schedules and procedures, while the core workers had a different experience. This, as revealed in the in-depth interview, was because of their perceived low level of trust and loyalty to the banks, which was expected because they did not see themselves as part of the system. This is in line with the observation of Ang and Slaughter (2006) that contract workers exhibit low loyalty and obedience due to the transitory nature of their work. Another study also attributed this to banks' policies of allowing their internal/core employees to exercise their initiative in planning their work within a permitted limit because the internal employees are seen to have and demonstrate a different and greater commitment and dedication compared to their outsourced counterparts (Nwakanma *et al.*, 2021). This finding, however, contradicts the assertion of Fisher *et al.* (2018) that outsourced work often provides a chance for greater autonomy and discretion in one's role. According to them, this is particularly true when the tasks are carried out on-site without direct supervision from the

service provider organization and when there are limited opportunities to consult with managers at the home office on issues regarding project advancement requiring swift decisions.

Differences in task significance also contributed to motivation disparities among the workers. Higher value and importance were placed on the jobs of the core employees, while the reverse was the situation for the outsourced. The banks not only attached less importance to the outsourced employees' jobs but also did not recognise their efforts and performance. This was attributed to the fact that they were seen as support staff, and their responsibilities were viewed as less strategic. This was also reflected in the tasks assigned to them, which were less significant and routine, while the core were assigned very strategic tasks. Research has explained that an employee's ability to perceive his work as impactful and important results in a feeling of self-worth, increased work motivation, increased commitment and enhanced employee performance (Grant, 2008), but this is not the case for outsourced employees in the Nigerian banks. Their experience reduced their feeling of importance and lowered their belief that their work was valued, making them feel exploited and used, leading to their demotivation.

In seeking to provide valuable insights on the factors contributing to the motivation of the employees, the study utilised multiple linear regression analysis to examine the relative and combined contributions of variables such as job characteristics (skill variety, task identity, task significance, autonomy and feedback), employment status and outsourcing on motivation. Findings, therefore, revealed numerous significant relationships between the variables and motivation. Amazingly, skill variety, task significance and task identity revealed negative relationships with motivation, negating findings from KIIs and IDIs. The implication is that workers who experienced a variety of tasks, acquired and utilised a varied number of skills in the course of doing their work, who also had the opportunity to complete whole piece of tasks and had high value and importance placed on their jobs rather felt less motivated contradicting the reports from interviews. Although findings from the qualitative buttressed not being motivated due to low skill variety, task significance and task identity, the direction of the quantitative analyses showed a different and inverse relationship with motivation, negating the earlier findings from the qualitative study. This finding also contradicts Hadi and Adil (2010), who found task identity as a significant and positive correlate of motivation and concluded that intrinsic motivation was most strongly predicted by task identity. The findings also contradict Hackman and Oldham's report that employees who experience high-level skill variety, task significance and task identity also experience a psychological feeling of job meaningfulness as well as high motivation (Hackman & Oldham, 1980).

However, autonomy and feedback indicated positive relationships with motivation, implying that employees who had the freedom to make decisions regarding their work schedules and procedures, as well as had the opportunity to see/know the results of their work/performance, were more motivated. These findings support the Job characteristics model adopted for this study, which states that a job designed to be high in autonomy and feedback has the potential to produce the psychological feeling of responsibility as well as knowledge of work results, consequently leading to high motivation.

Furthermore, employment status demonstrated a significant negative relationship with motivation, suggesting that employees in a particular employment status (outsourced employees) were less motivated than others. Interestingly, outsourcing did not show any significant relationship with motivation, suggesting that outsourcing activities did not significantly influence employee motivation. This confirms Davis-Blake and Broschack's

argument that most of the very significant problems outsourcing have on workers are mediated through its influences on the nature of work and organisations (Davis-Blake & Broschak 2009).

Finally, when all the variables were considered together, the findings revealed that they jointly predicted motivation among bank employees. This implies that job characteristics, employment status and outsourcing jointly accounted for 50% of the motivation variance among the study's employees. This study also provides evidence of the significant contributions of outsourcing, employment status and job characteristics to employee motivation within the banks studied.

6 – Conclusion

This study centered on the effects of outsourcing on the motivation of employees with employment status and job characteristics as mediators. Findings revealed that the core employees were more motivated than the outsourced employees. The outsourced employees were largely de-motivated as a result of the low value and importance attached to their jobs, the lack of opportunities to acquire additional skills, the inability to utilize a variety of skills in their work, the lack of opportunity to complete whole pieces of tasks with visible outcomes, the lack of capacity to make decisions pertaining to their work and lack of information on their job performance. Despite the low value and importance attached to their jobs, their services were still required in the banks because their activities were crucial to efficient and productive banking operations which resulted in a feeling of exploitation and alienation among them. This may have been the reason for their perceived low level of responsibility, trust and allegiance to the bank.

The study, therefore, concludes thus:

- a – There is a significant difference between the outsourced and core employees' motivation levels in Nigerian banks.
- b – Outsourcing, employment status, and job characteristics significantly contributed to employee motivation in Nigerian banks.

It is, therefore, imperative for banks to look at the interconnections among employment status, job characteristics and motivation and put them into account in structuring work to improve the quality of work as well as enhance worker motivation for both the outsourced and core employees as this has the potential to be of benefit to the organization as well as the employees.

6.1 – *Implications for organisational and Human Resource practices*

This research carries significant implications for managers and human resource professionals. First, managers and human resource professionals should increase their involvement in assisting organisations to develop equitable work policies and work structures aimed at enhancing job characteristics for all employees, regardless of their employment status, to boost their motivation. Human resources are an organization's most valuable resource that positively or negatively impacts organisational productivity depending on how well they are managed. However, some organizational practices can affect an organization's Human resources. In a work environment where there is a disparity in job characteristics on the basis of employment status, disadvantaged employees are bound to be less motivated; hence, understanding the

employment status, job characteristics and motivation intersectionality and considering it in structuring work has the capacity to improve work quality and enhance employees' motivation.

6.2 – Study limitations and future research directions.

This study has some limitations. First is the study's focus, which was limited to banking institutions in Nigeria's Southeast region, covering only six banks in three out of the five states in that area. This limited scope may not be representative enough for broader generalizations. Second, factors other than outsourcing, employment status, and job characteristics may also affect workers' motivation in work organizations. Therefore, further studies are required to explore other factors that may affect workers' motivation in banks in other regions of Nigeria for a more holistic analysis of workers' motivation. However, the findings of this study are very helpful to human resource practitioners in structuring work to ensure improved work quality and enhanced motivation.

7 – References

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