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Managerial Support Strategies to Minimize Job Insecurity Among Nigerian Private Firms

Dakoru Jethro Atukpa
Walden University

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Walden University

College of Management and Technology

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Dakoru Jethro Atukpa

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Walden University
2021

Abstract

Managerial Support Strategies to Minimize Job Insecurity Among Nigerian Private Firms

by

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MSc, Open University of Nigeria, 2017

BSc, Rivers State University of Science and Technology, 1992

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Management

Walden University

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Abstract

Studies have shown that job insecurity is one of the factors affecting the performance, productivity, and high turnover of employees in the banking and construction industries in Nigeria. However, there is a gap in knowledge on managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity. The purpose of this qualitative comparative multiple case study was to explore these managerial support strategies as perceived by managers and employees of banking and construction firms in Nigeria. The participatory organization-level intervention concept and perceived-organizational support concept provided the conceptual frameworks for the study. Fifteen participants including operations managers and non-managerial employees were selected through purposeful sampling from two commercial banks and two construction firms in Abuja, Nigeria to participate in semi-structured interviews. The data were analyzed through content analysis to interpret participants' perceptions using codes, categories, and themes. The coded data were further triangulated with the information described in the literature. Eight themes emerged: (a) Institute policies against indiscriminate dismissal of employees, (b) stop labor casualization and use of outsourced employees, (c) establish a regulatory agency on employment, (d) protect employees through trade unions, (e) train employees, (f) provide supervisor support to employees, (g) provide engagement options for employees, and (h) stop all forms of discrimination, particularly, against women. The understanding of managerial support strategies to minimize job insecurity may lead to policy changes towards employees' stability in organizations, thus, leading to positive social change.

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Dedication

I dedicate this study to the Almighty God who gave me the strength and wisdom to persevere through this program. Also, I dedicate this study to my lovely wife, Mrs. Azibanye Atukpa and my lovely children; Arunibebi, Odumom, Etulan, and Esther. Thank you all for your love and support.

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Chapter 1: Introduction to the Study

The focus of this study was on perceived managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity. The banking and construction industries play a significant role in the socio-economic development of Nigeria, particularly, in the provision of employment (Eze et al., 2020; Oladimeje, 2020). However, job insecurity has continued to pose serious threats to the operations of banks and construction firms in Nigeria (Abolade, 2018; Ogbu, 2018). Studies have indicated that employees in banks and construction firms experience the highest level of job insecurity among private firms in Nigeria (Abolade, 2018; Ogbu, 2018). Job insecurity is one of the crucial factors affecting the performance, productivity, and high turnover of employees in the banking and construction industries in Nigeria (Eze et al., 2020; Oladimeje, 2020).

Although there is an increased interest in the study of job insecurity in the banking and construction industries in Nigeria, there is a gap in the current literature on managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity (Eze et al., 2020; Oladimeje, 2020). Studies have revealed that the implementation of managerial support strategies may contribute to minimize job insecurity in an organization (Abildgaard et al., 2018; Khalid, 2020). Thus, a study on managerial support strategies to minimize job insecurity among banks and construction firms in Nigeria has become necessary (Eze et al., 2020; Oladimeje, 2020). The findings of the study may add value to employees' job security in the workplace thereby contributing to positive social change.

Chapter 1 provides an overview of the study, the need for the study and the potential social implications of the study. The chapter elucidates the background to the study, the problem statement, purpose of the study and research question that guides the study, the conceptual frameworks upon which the study is premised, the nature and significance of the study, the limitations of the study, definition of terms, assumptions, and delimitations. The chapter ends with a general summary of the chapter.

Background of the Study

Changes in organizations elicited by technology, restructuring, downsizing, merger, and acquisition have threatened the job security of employees in the workplace (De Cuyper et al., 2019; Piccoli et al., 2017). These changes have generated instability both in the organizations and employees involved (Shi, 2017). Workers expect that their organizations provide security for their jobs, good benefits, and respect in exchange for good performance (De Cuyper et al., 2019). But if employees feel threatened by job insecurity, this may affect their job satisfaction as well as commitment and performance in the organization (Kuvalekar & Lipnowski, 2020; Richter et al., 2020; Shi, 2017). Such situations could also result in certain negative behaviors among employees that may affect the performance of the organization (De Cuyper et al., 2020; Greenhalgh & Rosenblatt, 2010; Piccoli et al., 2017). Employees who perceive that their employment could be terminated at will by employers are likely to develop counterproductive behaviors in the organization (Kerse et al., 2018). Accordingly, the subject of job insecurity has become significant to researchers (Shoss, 2017).

Due to the need for more research on job insecurity (De Cuyper et al., 2019; Hur & Perry, 2019; Shoss, 2017), different theories have emerged from diverse disciplines including psychology, health, sociology, and management to explain job insecurity (Greenhalgh & Rosenblatt, 2010). Early theories and concepts on job insecurity were related to the theories of motivation, particularly; Maslow's (1954) theory of motivation and Herzberg's (1959) two-factor theory. Maslow identified security as one of the major human needs including the need to have a secured job. Having a secured job enables the individual to live above poverty, boredom and improve the human personality, but insecurity prevents people from pursuing higher-order needs. Herzberg (1959), on the other hand, suggested that security is an extrinsic hygiene factor along with job, salary, and work conditions, focusing on continuity of employment as the core of job security.

Contemporary job insecurity concepts were developed through the work of Greenhalgh and Rosenblatt (1984), revealing a psychological and behavioral pattern of how employees react to situations of perceived job loss and job insecurity. Based on this concept, an act of anticipation of imminent job loss or job insecurity will trigger a kind of psychological and behavioral reaction that could become unproductive in the individual (Greenhalgh & Rosenblatt, 2010). However, extensive research has expanded the concept beyond the characteristics of work behavior based on the fear of job loss (Greenhalgh & Rosenblatt, 2010). For example, Latack et al. (1995) explained how individuals in organizations perceive job insecurity, how they react to it and how they develop coping mechanisms towards it, leading to the coping mechanism theory on involuntary job loss. Behavioral theorists, such as Sverke et al. (2006), described job insecurity based on the

individual's behavior and experiences and the interpretation of such behavior resulting in the subjective and objective theoretical approach to job insecurity. Health proponents of the stress theories, such as De Cuyper et al. (2008), emphasized that the fear of job loss increases stress that would, in turn, influence psychological and behavioral responses that could limit satisfaction, commitment, and well-being. De Cuyper et al. explained that workers' responses to job insecurity are mainly caused by anxiety and stress in the workplace. Thus, there is a need to reduce the negative consequences of job insecurity in the workforce.

In management, job insecurity has been observed as a fundamental issue that requires intense research and publicity, particularly, due to the global changes occurring in the workplace (Lee et al., 2017). Organizational leaders have demonstrated how to effectively manage the workforce towards improving organizational productivity under situations of job insecurity (Mahmood et al., 2018). Accordingly, organizations have adopted several strategies and innovations including the implementation of high-performance work systems. The influence of certain human resource (HR) practices such as salary increment, job stability, and job enactment could enhance the commitment of employees against the threat of job insecurity (Mahmood et al., 2018). Effective HR practices could influence employees' commitment to enhance organizational performance and productivity. Managerial support interventions could also enhance a conducive work environment for employees (Khalid, 2020), as a lack of managerial support relations is a predictor of employees' turnover intentions (Oruh et al., 2020). The concept of perceived organizational support propounded by Bohle et al. (2018), and participatory-level

intervention proposed by Abildgaard et al. (2018) have been effective organizational support intervention measures in minimizing job insecurity and its consequences in organizations. Where there is job security, employees could be more committed to the organization that will equally improve performance and productivity (De Cuyper et al., 2020).

Despite researches on job insecurity in the banking and construction industries in Nigeria, there is a gap in knowledge on managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity (Eze et al., 2020; Oladimeje, 2020). Thus, there is a need for a research on managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity using Bohle et al.'s (2018) perceived organizational support and Abildgaard et al.'s (2018) participatory-level intervention concepts as conceptual frameworks. Organizational managers play a critical role in building a healthy working environment. A healthy working environment is important for enhanced employees' productivity that will result in improved organizational performance (Shi, 2017). But a healthy work environment can only be attained where the employees are satisfied and their jobs are secured (Inanc, 2018). Thus, this study is relevant to gaining an understanding on the managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity.

Problem Statement

There is high rate of job insecurity in the banking and construction industries in Nigeria, which affects both the organization and employees' performance and

productivity (Eze et al., 2020; Oladimeje, 2020). The general social problem is that the high turnover rate of employees in banks and construction firms in Nigeria has contributed to the high rate of unemployment in the country (Eze et al., 2020; Oladimeje, 2020). Unemployment has been linked to a high crime rate and increased social vices in Nigeria (Wayas et al., 2019). Although researchers have investigated this issue, there is little literature on managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity (Abolade, 2018; Ogbu, 2018). Most empirical studies on job insecurity have concentrated on causes, consequences, antecedents, and outcomes rather than on managerial intervention measures (Abildgaard et al., 2018; Bohle et al., 2018). The specific research problem is that management of several banks and construction firms in Nigeria have not engaged managerial support strategies to minimize job insecurity thereby leading to continuous increase in employees' turnover (Eze et al., 2020; Oladimeje, 2020). Thus, a study on managerial support strategies to minimize job insecurity among banks and construction firms in Nigeria has become necessary.

Purpose of the Study

The purpose of this qualitative comparative multiple case study was to explore perceived managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity. The phenomenon of interest is the high rate of job insecurity in the banking and construction industries in Nigeria. In this study, I explored the perceived managerial support strategies implemented by banks and construction firms in Nigeria by comparing and contrasting the effectiveness of strategies from two banks

and two construction firms in Abuja, Nigeria. The target population was operations managers and non-managerial employees from two commercial banks and two construction firms in Abuja, Nigeria. Abuja was chosen for this study because it is the private business hub in Nigeria. Another reason was that several of the banks and construction firms in Nigeria have their head offices in Abuja, which makes it easier for communication. Information was obtained through semi-structured interviews and secondary data from my reflective field notes and the firms' organizational policy documents to provide answers to the research question. The field data were triangulated with the secondary source data (e.g., firms' policy documents) to establish the trustworthiness of the research analysis.

Research Question

What are the perceived managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity?

Conceptual Framework

Modern concepts of job insecurity originated from the work of Greenhalgh and Rosenblatt (1984), who recognized the consequences of job insecurity on employees' behavior in the workplace. This concept has served as the theoretical foundation in the research of job insecurity in organizational management, explaining how psychological and behavioral reactions can occur when job security is threatened (Greenhalgh & Rosenblatt, 2010). To gain an understanding of the perceived managerial support strategies to minimize job insecurity, the study was premised on two concepts: (a)

participatory organization-level intervention concept (Abildgaard et al., 2018); and (b) perceived-organizational support concept (Bohle et al., 2018).

The organization-level intervention concept is based on the conceptual foundation of employee participation (Abildgaard et al., 2018). The concept underscores the need for employees' involvement in decision-making, planning, and implementation of organization work-related activities, which will provoke a sense of ownership and change in such a way that could minimize job insecurity. The perceived organizational support concept signifies an employee support mechanism process whereby the employee is made to believe that the organization is concerned about the employee's well-being to the extent of their expectations (Bohle et al., 2018). Based on the employee expectations, management provides support that moderates the feelings of job insecurity in the employee. The use of these two concepts for this study provided the means on how to understand the perceived managerial support strategies from the perspectives of operations managers and non-managerial employees that may help minimize job insecurity among banks and construction firms in Nigeria.

Nature of the Study

I employed qualitative comparative multiple case study approach, which is suitable when the purpose of the study is to gain insight into the differences and similarities in the pattern of two or more scenarios that share a common purpose (Bloomberg & Volge, 2019; Ragin, 1987; Yin, 2017). This design facilitated an in-depth comparison and contrasting of the managerial support strategies connected with how to minimize job insecurity in the banking and construction industries in Nigeria (Bloomberg

& Volge, 2019; Ragin, 1987). This approach also provided an opportunity for participants to share their individual experiences through one-on-one interviews (Baxtex & Jack, 2008). Because this study involved comparing and contrasting scenarios using a detailed objective description and comprehensive analysis of the individual perceptions on job insecurity in the banking and construction industries in Nigeria, ethnography, grounded theory, narrative, or phenomenology design were not suitable. Additionally, the research question required an in-depth exploration to understand the perspectives of the participants, so both quantitative and mixed-method approaches could not be used for the study.

The target population were operations managers and non-managerial employees from two commercial banks and two construction firms in Abuja, Nigeria. Operations managers were chosen for the study because they are the primary point of contact on employment and disengagement matters and therefore are well knowledgeable on job insecurity. Non-managerial employees were also chosen for the study since they are the first recipients of any change process in an organization that may result in job insecurity. Information was obtained through semi-structured interviews and secondary data from my reflective field notes and the firms' organizational policy documents to provide answers to the research question. Due to the need for multiple sources of data in conducting qualitative research (Yin, 2017), the field data were triangulated with the secondary source data to establish the trustworthiness of the research analysis.

The data obtained from the interviews were analyzed using content analysis to interpret individual perception using codes, categories, and themes. Content analysis

involves identifying codes and categorizing patterns in the data that provides a thematic understanding of the topic under study (Patton, 1990). In content analysis, the initial codes are inductively generated from the statements made by the research participants mostly from recurring issues and patterns (Charmaz, 2005). Once the codes have been developed and labelled, similar patterns can then be grouped to form categories. Categories help to reduce the content from the codes to provide more specific generalized themes that can give meaning to the related concept of the study (Charmaz, 2005). In this study, I developed the codes from the interview data, then identified similar patterns to form the categories. I then grouped the categories to obtain different themes to interpret the information. I also compared the identified themes from the interview data with information from the researcher's reflective field notes and the firms' policy documents to give meaning to the data.

Definitions

The following terms have been defined as were used in the study.

Banking industry in Nigeria: The banking industry in Nigeria includes financial institutions licensed by the federal government of Nigeria through the apex bank, the central bank of Nigeria, to carry out banking services in the country (Abolade, 2018).

Construction industry in Nigeria: The construction industry in Nigeria is the aspect of the economy that is responsible for the design, construction, repairs and maintenance of buildings, roads, bridges and other infrastructure (Ogbu, 2018).

Employee job security: Employee job security signifies a situation where employees have less fear of indiscriminate loss of their jobs in the organization (De

Cuyper, 2019). That is, a situation where there is no danger or perceived threat of job loss.

Job insecurity: Job insecurity signifies a situation whereby an employee's job is in danger or there is a threat or perceived threat of job loss (Shoss, 2017). Job insecurity could also mean a situation whereby employees are powerless concerning the stability of their jobs (Greenhalgh & Rosenblatt, 1984).

Job loss: Job loss describes a situation that happens in an organization where employees lose their jobs involuntarily (Shoss, 2017).

Managerial support strategies: Managerial support strategies involve the design, development, and implementation of measures by management of an organization to reduce job insecurity and its consequences in the organization (Abildgaard et al., 2018).

Minimizing job insecurity: Minimizing job insecurity involves a deliberate HR process put in place by management in an organization to reduce the perceived threat of job insecurity (Bohle et al., 2018).

Assumptions

Assumptions signify the propositions that are included in a study but cannot be validated (Shungu et al., 2014). In this study, I assumed that the participants would be unbiased in their responses during the interviews. I also assumed that the responses of the participants would provide the basis for generating information that will make for learning. I assumed that the participants have good understanding of the phenomenon that was studied and would be willing to share information. I equally assumed that the size of the sample population would have a fair representation of operations managers and

employees in the sample organizations. A poorly representative population may not provide adequate representation that may address the problem (Wargo, 2015).

Scope and Delimitations

The scope of a study implies the extent, areas covered and parameters of the research (Simon & Goes, 2013). The study compared and contrasted the perceived managerial support strategies implemented by banks and construction firms in Nigeria to ascertain their effectiveness in minimizing job insecurity. Abildgaard et al.'s (2018) participatory organization-level intervention concept and Bohle et al.'s (2018) perceived-organizational support concept provided the conceptual frameworks for the study. The scope of the study was limited to two commercial banks and two construction firms in Abuja, Nigeria. The sources of data for the study were semi-structured interviews and the policy documents from the selected firms. The participants were chosen using purposeful sampling while the data were analyzed using content analysis.

Delimitations indicate the choices that are created for a study to form boundaries to the research (Nwonyuku, 2016). The choice of participants for this study was delimited to 8 operations managers and 7 non-managerial employees of the selected banks and construction firms. The duration of the study was approximately 6 to 8 weeks, which could have limited the time for interviews and analysis. The study did not include the directors of the selected institutions nor the regulatory agencies and associations that coordinate the activities of these institutions. The directors, regulatory agencies, and associations are mostly involved with policy formulations rather than implementation of policies. There could be legal, regulatory, or industry processes that may have delimited

the participants from the selected organizations from making certain or generalized statements, which may have limited the extent of information that was provided by the participants.

However, purposeful sampling was used in the selection of participants and only participants who volunteered to participate in the study were selected. Delimitation was undertaken for this study to support objectivity and enhance credibility to the research. A descriptive process was used in the study to establish the transferability of the findings. The use of a descriptive process provided details that may enable other researchers to transfer the study to other settings and population. A descriptive process promotes external validity through transferability (Lincoln & Guba, 1985).

Limitations

Limitations of a study signify certain factors or constraints that are beyond the control of the researcher but could affect the outcome of the study (Brutus et al., 2013). The busy schedules of operations managers and non-managerial employees during work hours limited the time of interviews since they could only have the interviews after working hours. The short period of the research also limited the extent of data collection, particularly, the depth of interviews expected with selected participants that would reflect a deeper approach in the discussion of the phenomenon. Further, information that could be obtained from some operations managers and non-managerial employees may have been exaggerated due to a negative mindset about the interpretation of the study, and thus, may not reflect the reality of the situation in the firms. Only participants who consented to the terms of the study were recruited.

In the study, I was the data collection instrument (Ravitch & Carl, 2016); thus, the process of interviews could have been influenced. However, I developed processes to mitigate my biases during interviews with participants. I adopted reflexivity during interviews to mitigate biases. Reflexivity involves a process of self-check of one's views and beliefs and how these could affect the research (Berger, 2015). Data triangulation was also adopted to overcome the study limitations. Triangulation involves a process of collecting data from multiple sources (Yin, 2017). Using data from multiple sources reduces the limitations of having data from a single source. Additionally, having a prolonged contact with the study participants helped to enhance the validity of the data. Prolonged contact is a technique used in supporting the credibility of a study where a researcher stays longer with participants in the field to have deeper understanding of the phenomenon under investigation (Lincoln & Guba, 1985).

Significance of the Study

The banking and construction industries play a significant role in the socio-economic development of Nigeria, particularly, in the provision of employment, but there has been little research on managerial support strategies that may contribute to minimize job insecurity in these industries (Eze et al., 2020; Oladimeje, 2020). Thus, this study may address a critical area of workforce planning and management related to job insecurity in the banking and construction industries in Nigeria (Eze et al., 2020; Oladimeje, 2020).

Significance to Practice

This study may create an understanding of workforce management practices that may help minimize job insecurity in the banking and construction industries in Nigeria. The lack of implementation of effective management practices has been observed as a critical contributing factor to continuous job insecurity in the banking and construction industries in Nigeria (Abolade, 2018; Ogbu, 2018). The study also provides new evidence that may guide organizational leaders and policymakers on how to address the challenges of job insecurity and enhance employees' security in the banking and construction industries in Nigeria. The information in the study may also help management of banks and construction firms to formulate and operationalize policies that may help minimize job insecurity. Thus, the rate of turnover in these two industries may become minimized. In addition, the study may help employees who are working in these organizations to develop proper identities with these organizations and enhance their productivity and performance. Job security is a feature that makes employees to easily demonstrate their identity with the organization (De Cuyper et al., 2019).

Significance to Theory

The study has provided a significant contribution to the theoretical development of job insecurity in the banking and construction industries in Nigeria. This research may enrich the understanding of how to minimize job insecurity and its consequences in the banking and construction industries in Nigeria. Job insecurity has become a significant concern in the banking and construction industries in Nigeria, drawing interest among researchers, managers, and employees (Eze et al., 2020; Oladimeje, 2020). However,

research on job insecurity have focused on organizational and individual outcomes and antecedents but not intervention strategies (Oruh et al., 2020). Accordingly, job insecurity theories have been developed around organizational and individual outcomes and antecedents (Abildgaard et al., 2018). This study has addressed recent recommendations to managerial support strategies toward minimizing job insecurity using the participatory organization-level intervention concept, and the perceived-organizational support concept. The application of these two concepts in this study contributes to the theoretical development of job insecurity, particularly, as it concerns workforce planning and management towards minimizing job insecurity in the banking and construction industries in Nigeria.

Significance to Social Change

Global trends such as globalization, restructuring, mergers, acquisitions, and competition are imposing continuous threat of job insecurity on employees at the workplace (De Cuyper et al., 2019), which affects productivity and turnover of employees in the banking and construction industries in Nigeria (Eze et al., 2020; Oladimeje, 2020). An employee is likely to become less productive within the workplace under an insecure job (Richter et al., 2020). The outcome of this study may help the management of banks and construction firms in Nigeria to understand and implement effective and appropriate strategies and policies that may help minimize job insecurity and its consequences in the workplace, contributing to positive social change. Positive social change involves the promotion of activities that may result in the improvement of human lives and the creation of a better society (Brimhall & Saastamoinen, 2020).

Summary and Transition

In Chapter 1, I explained the banking and construction industries in Nigeria and how their operations have continued to be affected by job insecurity. I also provided background information about job insecurity and its consequences on organizations and employees and the role that managerial support strategies could play to minimize job insecurity. Job insecurity has several implications on both the organizations and individual employees such as impacting employee's performance (Bohle et al., 2018; De Cuyper et al., 2019; Hur & Perry, 2019). However, managerial support strategies can play a significant role in minimizing job insecurity and its consequences in organizations (Abildgaard et al., 2018; Bohle et al., 2018; Khalid, 2020). The purpose of this comparative case study was to explore perceived managerial support strategies implemented by banks and constructions firms in Nigeria to minimize job insecurity. In Chapter 2, I provided a review of the current literature related to job insecurity and managerial support strategies to minimize job insecurity in organizations.

Chapter 2: Literature Review

There is a growing rate of job insecurity in the banking and construction industries in Nigeria (Eze et al., 2020; Oladimeje, 2020). The purpose of this study was to explore perceived managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity. Managerial support strategies can play a significant role in minimizing job insecurity and its consequences in organizations (Abildgaard et al., 2018; Bohle et al., 2018; Khalid, 2020), but the management of several banks and construction firms in Nigeria have not engaged managerial support strategies to minimize job insecurity thereby leading to a continuous increase in employees' turnover (Eze et al., 2020; Oladimeje, 2020). Thus, this study may create an understanding of managerial support interventions that may help minimize job insecurity in the banking and construction industries in Nigeria.

The literature review covers empirical studies on job insecurity and managerial support interventions to minimize job insecurity in organizations, as well as studies related to the research methodology. This chapter includes a literature search strategy using corresponding databases and search engines that were used to gather relevant information on empirical literature relating to job insecurity and managerial support strategies to minimize job insecurity in organizations. The chapter also contains the conceptual frameworks that provided an in-depth scholarly perspective to the study, the summary, and the conclusion of the reviewed literature.

Literature Search Strategy

I used the following databases to carry out the literature review in this study: ProQuest, EBSCOhost, ScienceDirect, ABI/INFORM Complete, and SAGE Premier, hosted in the Walden University Library. I also used Google Scholars and Google as search engines for this study. Using these search engines helped obtain peer-reviewed journal articles appropriate to the study. The strategy that I adopted in the search of relevant literature began with the identification of key concepts, key terms, keywords, and a combination of words relating to the study. I then selected appropriate databases and search engines to use to search the literature. I used the following key terms and keywords to search the relevant literature: *job insecurity, job security, managerial support strategies, organizational support, minimizing job insecurity, Nigerian private firms, the banking industry in Nigeria, the construction industry in Nigeria, employee behavior due to job insecurity, employee commitment, employee performance, employee productivity, employee satisfaction, employee turnover, employee non-retention, and employee development*. Other terms related to the research method include; *qualitative study, comparative case study, comparative analysis, sampling methods, content analysis, semi-structured interviews, and triangulation*.

I limited the search to peer-reviewed journal articles that were published within the past 5 years, and seminal works on job insecurity and managerial support strategies to minimize job insecurity in an organization. I used Ulrich's Periodical Directory to ascertain and confirm peer-reviewed journal articles, which is a simple accurate process to confirm peer-reviewed articles (Grimes & Morris, 2006). I also searched the websites

of government agencies, regulatory bodies, and associations, such as the Nigerian Bureau of Statistics and Central Bank of Nigeria (CBN), to obtain specific information relating to the banking and construction industries in Nigeria. In reviewing the literature, I presented empirical studies on job insecurity, the consequences of job insecurity on both organizations and employees, job insecurity in the banking and construction industries in Nigeria, and managerial support interventions that may help minimize job insecurity in organizations.

Conceptual Framework

Modern concepts of job insecurity studies originated from the work of Greenhalgh and Rosenblatt (1984), who recognized the consequences of job insecurity on employees' behavior in the workplace. Current research on job insecurity have expanded beyond the concept propounded by Greenhalgh and Rosenblatt on characteristics of work behavior based on the fear of job loss. Studies on job insecurity have extended to include managerial support interventions to minimize its effect on organizations and employees (Khalid, 2020). To gain an understanding of the perceived managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity, the study was premised on two concepts: (a) participatory organization-level intervention concept (Abildgaard et al., 2018); and (b) perceived-organizational support concept (Bohle et al., 2018).

Participatory Organization-Level Intervention

The participatory organization-level intervention concept is based on employees' participation in decision making, planning, and implementation of work activities, which

gives them a sense of ownership and minimizes job insecurity (Abildgaard et al., 2018). If employees are involved in the process of decision-making concerning issues that directly affect them, a more consensus resolution will ease tensions. This participation also engenders a form of problem-solving that enables employees to address problems such as job insecurity. Further, the sense of ownership induces a feeling of satisfaction, which mitigates insecurity (Abildgaard et al., 2018).

Essentially, the participatory organization-level intervention includes three fundamental elements that may be used in mitigating job insecurity. One, participatory approaches have been effective in organizational reforms. Two, the systematic delivery of the intervention ensures the development of a plan that could deal with even thorny issues involved in reform exercises, thus, reducing risk implications including threats to job loss. Three, the concept has a tool in addressing psychological and social issues in an organizational environment (Abildgaard et al., 2018). When employees are involved or participate in decision making over a change process in an organization, it helps facilitates acceptance of the outcome of such a decision even if it borders on job insecurity.

Perceived-Organizational Support

The perceived-organizational support concept signifies employees' believing that the organization is concerned about their well-being to the extent of their expectations (Bohle et al., 2018). Based on the employees' expectations, management provides support that moderates the feelings of job insecurity in the employees. Perceived organizational support can be influenced by all aspects of the organization's treatment of

employees, which will affect the employees' interpretation of the organization's potential motivation for treating employees. Organizational support includes the organization's possible response to the employees' concerns, such as high performance, as well as the organization's willingness to pay a fair salary to make the employees work meaningfully and interestingly.

The role of perceived-organizational support in promoting positive employees' attitudes, behavior, and performance indicates two phenomena. One is employees' need for the organization's support for the sake of both benefits of employees and employers. Organizational support is one of the necessary needs in today's business because employees may gradually exhaust their energy and might eventually suffer burn out when job demands are high, and where additional effort may be required to achieve the work goals.

The second aspect is that employees generally tend to acknowledge the rewards they obtain from organizational positive treatment for the sake of mutual interests with the employers. Based on the principle of reciprocity, when employees feel the beneficial treatment from the organization, there is the likelihood they will have a general obligation to organize and help the organization achieve its goals, and thus demonstrate an attitude and behavior conducive to the organization. The strategies for optimizing perceived organizational support link the employees-organizational relationship to supportive HR practices. Since employees perception of organizational support is rather important in influencing their contributions to organizational behaviors and then guide their job attitudes and behavior, HR departments need to understand the measures that can

improve employees' perception of organizational support, formulate organizational support programs before employment, constantly monitor the level of perceived organizational support of employees and take corrective actions when needed, to ensure favorable organizational outcomes (Sun, 2019).

Literature Review

Defining Job Insecurity

Several definitions based on disciplinary perspectives have been provided on the concept of job insecurity (Jiang & Lavaysse, 2018; Shoss, 2017). Greenhalgh and Rosenblatt (1984) defined job insecurity as the perceived powerlessness of an employee to remain and continue in a job under a threatening situation. Sverke et al. (2006) defined job insecurity as concerning the perceived threat of job loss or the uncertainty an employee has about the continuity of their job. Shoss (2017) defined job insecurity as a situation where an employee's job is in danger or there is a threat or perceived threat of job loss. De Witte (2005), on the other hand, defined job insecurity with regards to the emotions of helplessness on the part of employees concerning some apparent changes in an organization. Job insecurity is, therefore, related to a situation where certain uncontrolled forces within or outside the organization breed uncertainty on the employees about the continuity of their job, a situation that can easily lead to job loss (Karkoulan et al., 2013; Shoss, 2017). Thus, the fear of job loss under a situation of job insecurity is apparent.

Job security is a phenomenon experienced in real-time. However, job insecurity signifies the threat of loss of job on employees who are affected not by their own volition

(Lastad, et al., 2016; Shoss, 2017). Job insecurity is therefore involuntary. An individual who on their own decision discontinue a job cannot be categorized under job insecurity. Job insecurity is also perceptive (Sverke et al., 2006). The feeling of a possible job loss does not occur without been triggered by either grapevine information or the general climate of an organization (Lasted et al., 2016). A firm with a considerable stability will not trigger a situation where employees will begin to feel insecure about a possible job loss. For instance, in the construction industry, job insecurity has been defined as the unpredictability employees face having to do with their position in the firm due to the strength or weakness of the firm's inflow of fund, as well as the projects available to ensure continuity and keeping employees at work (Mathebula et al. 2015). Consequently, job insecurity can be defined as the fear an employee perceived of likely or unlikely job loss in the organization where they work based on the information of both grapevine and verifiable sources within the organization (Sverke et al., 2006).

Types of Job Insecurity

Two types of job insecurity include; qualitative job insecurity and quantitative job insecurity (De Witte, 2005). Qualitative job insecurity is concerned with the threat of job loss, whereas quantitative job insecurity is concerned with the work environment and issues of wage value and duration an employee stays at a particular job. Job security has also been differentiated as cognitive and affective job insecurity (Jiang & Lavaysse, 2018). Cognitive job insecurity concerns perceived negative changes about employees' jobs, and affective job insecurity signifies the emotions displayed by employees following the potential change in a job (Jiang & Lavaysse, 2018).

Other types of job insecurity are job tenure insecurity and job status insecurity (Gallie et al., 2017). Though job tenure insecurity relates to the apprehension felt by employees about the possible loss of a job, job status insecurity entails the feeling of apprehension of a threat about the loss of certain features of a particular job. It implies that an employee may be anxious about the threat of some salient aspect of the job he or she performs being removed from his or her schedule. The factors that may influence job tenure insecurity include the nature and class of the contract, labor market determinants, and organizational context.

The nature and class of contract an employee is engaged in will determine the degree of apprehension of the possible threat of job loss. Employees whose contract is temporary usually feel more apprehensive of the status of their jobs (De Cuyper et al., 2019). The volatile nature of the labor market tends to also determine job tenure insecurity. In this regard, the experience of those who have been unemployed as a result of a lack of jobs in the labor market poses a serious threat and anxiety to those who may be joining the labor market. Finally, the organizational context, which has to do with technological advancement and policy innovations, could also affect job tenure insecurity (Farzanech & Boyer, 2019; Gallie et al., 2017).

Understanding the different types of job insecurity and their relationship provides a framework or backdrop with which this study emanates. From the literature on types of job insecurity, job tenure insecurity is prevalent in the banking and construction industries in Nigeria (Gallie et al., 2017). However, status job insecurity may also be applied to some specific situations within the management hierarchy.

Causes of Job Insecurity

Researchers have identified certain factors as major causes of job insecurity in organizations such as changes in technology, global competition, organizational restructuring, merger and acquisitions, economic recession, and shift in government policies (Jiang & Lavaysse, 2018; Lee et al., 2017). Researchers have differentiated the causes of job insecurity into two categories: micro causes or causes from the individual level and macro or environmental causes (Bernstrom et al., 2018; De Cuyper et al., 2019; De Witte, 2005). The individual-level causes include employee educational level, gender, age, income, family role, type of industry employee is engaged, and the size of the firm (Bernstrom et al., 2018; De Cuyper et al., 2019; De Witte, 2005). Other causes of job insecurity at the individual level include lack of training, lack of discipline, incompetence, inability to use new technology, poor attitude to work, grievances, and insubordination (De Witte, 2005; Ito & Brotheridge, 2007). Macro-level causes include global or national economic environment, government policies, and legislation, and the nation's standard of living (Bernstrom et al., 2018; De Cuyper et al., 2019).

Regarding individual factors, the level of education an individual has could influence the extent of marketability and perception they will have towards job insecurity (Yoon et al., 2018). This implies that an individual with requisite and creative skills, knowledge, education, and experience about a job will be less threatened about the security of their job than someone with less education and fewer skills due to assurance of their employability and upward mobility (Bernstrom et al., 2018; De Cuyper et al., 2019). Employees with higher education levels and experience do not need concerns

about job insecurity because of their high degree of assurance of upward mobility and employability (Bernstrom et al., 2018).

The gender of an employee could also affect the perception of job insecurity. Certain gender-based specialization work-related activities as found in the construction industry, have little opportunities for female engagement (Aderemi et al., 2006; Funso et al., 2016). Women who are engaged in such industries become susceptible to the threat of job insecurity (Aderemi et al., 2006). Further, older people in employment, particularly, people with children, become more susceptible to the threat of job insecurity than younger people with fewer family responsibilities (Nauman, et al., 2020). Similarly, employees working in large firms and industries are likely to have more secure and stable jobs than employees working in small firms and industries (Abolade, 2018).

At the macro level, issues such as global or national economic downturn and economic recession, government policies, and the presence or absence of employees' protection legislation are likely to affect the stability and security of employees in the workplace (De Cuyper et al., 2019). A country with strong employees' protection legislation will create more confidence in employees about the security of their jobs than countries with fewer employees' protection legislation (De Cuyper et al., 2019). Job insecurity at the macro level could also be caused by financial constraints, restructuring, the introduction of new technology, poor working conditions, poor remunerations, lack of patronage by clients or customers, discrimination, and a country's political environment (Abolade, 2018; Smollan, 2015). The nature of engagement of the employees whether

temporary or permanent contract engagement will also determine the feeling and threats of job insecurity (De Cuyper et al., 2019).

Consequences of Job Insecurity

The consequences of job insecurity have been well documented in the literature. Job insecurity has become a phenomenon of global concern and its consequences, particularly, on employees and organizations have been widely studied (De Cuyper et al., 2019; Greenhalgh & Rosenblatt, 1984; Richter et al., 2020). Research has established that job insecurity has consequences on employees' turnover, satisfaction, productivity, commitment, health, and well-being (Hur & Perry, 2019; Kuvalekar & Lipnowski, 2020; Sora et al., 2010). Job insecurity has also been found to have a deleterious impact on organizational performance (De Cuyper et al., 2020). The consequences of job insecurity on family relationships and conflicts have also been studied (Inanc, 2018; Minnotte & Yucel, 2018; Nauman et al., 2020). Job insecurity can be described to mean the discrepancy between what workers' desire to have (security of their employment) and what they get (the perception of the insecurity of their employment) (Shoss, 2017).

Employment is a major social and psychological issue that has an underlying impact on individual well-being, status, income, and opportunity for personal growth and development (Sverke, et al., 2006). A threat to the source of employment of an individual would mean a threat to his or her survival (De Witte, 2005). Thus, an individual whose job is threatened will experience stress (De Witte, 2005; Smollan, 2015). The threat of job insecurity has the same potency with job loss and unemployment (Sverke et al., 2006). Consequently, job insecurity has been linked with certain behavioral, attitudinal,

and health-related (well-being) outcomes (De Witte, 2005; Ghosh, 2017; Sverke et al., 2006; Yoon et al., 2018). In organizations, the feeling of job insecurity among employees is often triggered by a process of change (De Cuyper et al., 2020). Such feelings weaken the performance and creativity of employees (Farzaneh & Boyer, 2019).

Studies on job insecurity along different lines of employees: self-employed, permanent, and temporary employees have shown similar characteristics (De Cuyper et al., 2020; Piccoli et al., 2019). For instance, the relationship between job insecurity and performance is stronger with self-employed followed by permanent employees and then temporary employees (De Cuyper et al., 2020). This is understandable as temporary employees by their nature of engagement are already vulnerable to job insecurity (Lastad, et al, 2016). Similarly, Kuvalekar and Lipnowski (2020) examined the relationship between job insecurity and employees' productivity under fixed wages, and observed that employees under a situation of job insecurity experience low productivity. Kuvalekar and Lipnowski concluded that the fear of job loss has damming consequential learning abilities and low productivity levels on the employees. The result of the study indicated that job insecurity is negatively related to employees' productivity and performance in confirmation with previous empirical studies. For instance, Piccoli, et al. (2017) studied how the relational identity of an employee affect performance under a situation of job insecurity. The findings indicated that an employee's sense of belonging in an organization negatively affects performance.

Studies have also shown that job insecurity is associated with behavioral and attitudinal reactions (Ghosh, 2017; Greenhalgh & Rosenblatt, 1984). Some research

outcomes have equally demonstrated that job insecurity could have both negative and positive consequences on employees and organizations (De Cuyper et al., 2019; Piccoli et al., 2019). Greenhalgh and Rosenblatt (1984) have argued that the fear of job loss could enhance individual effectiveness that could promote organizational performance.

Proponents of the positive consequences of job insecurity have explained that the fear of job loss could trigger a sense of productivity and performance in employees possibly to prove to the management of their effectiveness to retain their jobs (De Cuyper et al., 2019). Sverke et al.' (2002) meta-analysis results indicated that once an employee perceives job insecurity, the belief is to work hard to protect their jobs.

Ghosh's (2017) study indicated similar results that employees handle job insecurity by working hard, seeking help from others, and practicing impression management. On the other hand, Richter et al. (2020) have stressed that many empirical studies on job insecurity had focused on employees' turnover intentions. Richter et al. argued that employees who may have such intentions to leave may not in all cases leave. However, employees affected with job insecurity that have such intentions to leave may invariably result in low performance, stress complaints, and could result in involuntarily losing their jobs (Smollan, 2015; Richter et al., 2020).

Job insecurity is known to cause negative attitudinal reactions such as reduced organizational commitment and trust among employees in an organization (Ito & Brotheridge, 2007; Shi, 2017; Yoon et al., 2018). Studies have revealed that job insecurity adversely affects job satisfaction, organizational commitment, and intentions to leave the organization (Shi, 2017). Employees who perceive job insecurity demonstrate

lower job satisfaction and commitment with higher intentions to leave the organization (Zheng et al., 2014). This outcome was substantiated by the work of Kerse et al. (2018). Kerse et al. explained that in a bid to keep companies thriving amidst ongoing global competition, high consumer demands, and technological changes, business managers have opted for employees' downsizing, leading to job insecurity and prevalent distress among employees. Kerse et al. opined that employees' who perceive that their employment could be cut short either temporarily or permanently are likely to exhibit dissatisfaction towards their work. The study proved that employees go through emotional exhaustion owing to job insecurity which affects their commitment to the organization.

Perceived job insecurity also causes dissatisfaction among employees, whether temporary or permanent (De Cuyper et al., 2019). Studies have shown that the economic environment of the organization is a critical factor that could influence employees' satisfaction (De Cuyper et al., 2019). An environment that is not favorable to an employee will create dissatisfaction with the employee (Lastad et al., 2016; Nikmah et al., 2019). This further explained that the satisfaction of employees in an organization is an important vehicle for enhancing organizational performance (Dalkrani & Dimitriadis, 2018; Yoon et al., 2018).

Measurement of Job Insecurity

Job insecurity has evolved since Greenhalgh and Rosenblatt (1984) propounded the conceptual and theoretical construct, particularly, on behavioral responses. Current researches have expanded the concept to include paradigms of measuring job insecurity.

Sverke et al. (2006) examined the parameters of given measuring value to job insecurity. Earlier researches have examined modalities of measuring job insecurity based on the definitional approach. The nature of unemployment, unstable conditions in an organization, the real threat to job continuity, measures of retrenchment already introduced in an organization creating palpable fear amongst employees, are some earlier considerations as scales of measuring job insecurity (Sverke et al., 2006). Current measures of job insecurity have adopted more of objective and subjective approaches (Shoss, 2017).

Two critical premises informed the subjective and objective view, which indicated that job insecurity in real-time is subjective and an involuntary experience from a secured situation to one of insecure situations (Sverke et al., 2006). Other measures included in the literature are cognitive and affective parameters (Jiang & Lavaysse, 2018), and quantitative and qualitative distinctions (De Witte, 2005). Quantitative job insecurity refers to globally accepted constructs, while qualitative job insecurity refers to organizational work situation ranging from factors that may engender a loss of employment, quality of wages, progression opportunities, work condition, and other factors that may or may not threaten the stability of both employee and the organization (De Witte, 2005).

Job Insecurity in the Banking Industry in Nigeria

The banking industry in Nigeria has experienced an unprecedented level of job insecurity due to consistent reforms (Eze et al. 2020; Oluwole et al., 2020). Adekiya et al. (2019) reported that, in 2009, over 55,000 employees working in banks were summarily

dismissed due to a policy on bank recapitalization. Similarly, in 2016, 5 banks in Nigeria reduced their workforce between 7-20 %. Consequently, there is a high level of fear of job loss in the banking industry in Nigeria (Akande, 2016). A situation where bank employees live in perpetual fear of job loss creates an environment of low productivity and lack of commitment. There is also the possibility of dubious activities among employees (Iji, et al., 2019). Although there is little literature on job insecurity and its outcomes in the banking industry in Nigeria, researchers have established certain job insecurity antecedents and moderators concerning the industry. The growth and development of the Nigerian economy consider the banks as frontline players.

The banks remain the engine hub that stands to drive small and medium scale businesses to grow to a level of being drivers of the economy. Building their study from how banks originated in Nigeria, Atiku and Field (2017) discussed the introduction of a regulatory framework in banking. Banking in Nigeria is said to have been introduced by the colonial administrators in 1892 aimed at meeting the monetary obligation of the colonial government. From a modest beginning, it grew to the establishment of the Bank for Africa in 1945. First Bank of Nigeria was one of the foremost banks established in Nigeria in 1892, christened as the Bank of British West Africa. The first bank from the French commercial banking system to have been introduced to Nigeria was the United Bank for Africa in 1948. Industrial and Commercial Bank was the first indigenous bank established in 1929, but it could not survive as it went moribund just after a year, and was taken over in 1931 by Mercantile Bank. Other Banks like the Nigerian Farmers Bank and African Continental Bank emerged in 1947 and 1949 respectively (Atiku & Field, 2017).

Atiku and Field (2017) traced the beginning of the introduction of regulatory policies in the banking sector. Regulatory policies started with the establishment of banking ordinances enacted to ensure credibility in the operations and conduct of the banks. The first ordinance was enacted in 1952. It was such ordinances that the banks were compelled to increase and strengthen their capital base. For instance, foreign banks were as a matter of policy implication required to capitalize from 200,000 pounds sterling to 400,000 pounds sterling as at then. Atiku and Field added that following the advice of the World Bank, the ordinance was halted and replaced with the Loynes commission which led to the establishment of the CBN. Following this new trend, the first Treasury bill was floated in 1960 aimed at elevating the banking system in Nigeria to favorably compete with foreign banks.

In 1986, following the World Bank policy of Structural Adjustment Program, banks and other financial institutions were given the leverage for liberalization. This led to both commercial banks and merchant banks to recapitalize (Oluitan et al., 2015). From 3 million Naira, the recapitalization grew to 20 million Naira in 1989. Further recapitalization of banks aimed at firming up the bank's capital base, grew from 20 million Naira to 50 million Naira in 1990. Finally, bank recapitalization rose from 500 million Naira to 1 billion Naira in 1991, and 25 billion Naira in 2009 that led to several mergers and acquisitions (Oluitan et al., 2015).

Corporate Governance of Banking Industry and Job Insecurity in Nigeria

Researchers have stated that the issues surrounding job insecurity in the banking industry in Nigeria are centered on corporate governance (Akande, 2016). Afolabi and

Dare (2015) opined that leaders in the corporate world of financial dealings, particularly, in the banking sector failed abysmally due to reckless and deliberate misadventure in management, resulting in a consistent downturn in the stock market and by extension the entire economy. A collaborative study by the CBN and Nigeria Deposit Insurance Corporation on 24 banks in Nigeria revealed that poor governance was the major cause of non-performing loans and bank insolvency (Akande, 2016). The recommendation of the study revealed that the bank managers of the banks should be summarily dealt with by relieving them of their positions. Corporate governance was seen as the major reason for the financial mayhem witnessed in Nigeria between 2007 and 2009 (Akande, 2016; Osemeke & Adegbite, 2016).

Corporate governance failure is recognized as a failure in leadership (Osemeke & Adegbite, 2016). Afolabi and Dare (2015) stressed that when leaders fail to provide effective leadership, it affects the sustenance of skilled workers in organizations. Leaders in organizations therefore should be above board not to bring the organization into disrepute through corrupt conduct that will advertently affect employees' turnover. Jung and Takeuchi (2018) opined that leaders who support employees by providing training and development encourages employee feelings of well-being and would not leave the organization soon. Lee et al. (2018) expressed that bad leadership affects employees' performance and employees' morale.

Extant literature has examined the problem of corporate governance in the banking sector. There is a consensus that leadership failure on the part of bank managers has led to a crisis in the banking industry. Jung and Takeuchi (2018) examined the need

for effective leadership in mitigating crises as well as restoring the confidence of not only investors but also customers. Using the theoretical framework of the steward theory developed a mechanism to mitigating corporate governance problems in the banking sector in Nigeria. Stewardship theory entails managers projecting only the interest of the organization, and not otherwise. Jung and Takeuchi enumerated some of those issues to include: conflicting regulations, near absence of board and committee members, ineffective monitoring and control system, absence of transparency, and prevalence of fraud. To mitigate these problems, Jung and Takeuchi cited the above measures as a necessary mechanism. They are no less exhaustive as various literatures had proposed different mechanisms of attenuating the problems of corporate governance.

Proper composition of the board and committee members that will meticulously scrutinize the dealings of bank managers, appropriate delineation of ownership structure to accommodate or avoid conflict of interest, and finally, the multiple regulatory frameworks should be problem-specific as well as resolving the various contradictions and conflicts inherent in the multitude of regulations. Examining of corporate governance in the banking sector of Nigeria is germane to exploring managerial support approaches to job insecurity. As Lee et al. (2018) adduced, bad leadership affects employees' performance as well as their morale. Accordingly, Jung and Takeuchi (2018) asserted that leaders need to be supportive to employees, their operational principles should be centered on not only promoting the interest of the organization but also to ensure employees well-being to arrest unwarranted employees' turnover. Richter et al. (2020)

also stressed that it is the mechanism of leadership that can reduce job insecurity in organizations.

Causes of Job Insecurity in the Banking Industry in Nigeria

Abolade (2018) examined some of the factors that engender job insecurity in public and private sector organizations, particularly, the banking industry in Nigeria. According to Abolade, employees' deficiencies in their jobs, such as inadequate training to provide the matching professional skills, is identified as a possible cause of job insecurity. Employees' behavioral and attitudinal disposition also affect job insecurity. Insubordination and lazy work attitude, for instance, put the employees in the black book of supervisors and managers. On the part of the organization, management insensitive attitude to employees' welfare contributes to job insecurity. Innovations in business mostly as a result of technological advancement is identified as one of the major causes of job insecurity in the banking industry in Nigeria. Economic challenges organizations face is another strong factor that causes job insecurity. Employees in the banking sector whose jobs are temporary feel a higher sense of insecurity (De Cuyper et al., 2019; De Witte, 2005).

Eze et. al. (2020) examined the causes of job insecurity from the perspective of deviant behavior. The challenges in the banking industry were traced to the unethical behavior of employees. Fraudulent practices in the banks categorized as deviant behaviors are dubious loans and overdraft, forged cheques, fictitious credits, loss of money to armed robbers, fraudulent transfers and withdrawals, outright theft, and suppression of cash and cheques. However, existing literature has not been able to link

these deviant behaviors with job insecurity, though Joe-Akunne et.al. (2014) have attributed it to be one of the major causes of the dismal performance of bank employees in Nigeria. Eze et.al. therefore, endeavored to link the relations between deviant behavior in Nigerian banks with what they described as perceived job insecurity. They argued that perceived job insecurity is the likely cause of unethical behaviors such as fraud, sabotage, resource wastage, and other minor or major misbehaviors in the bank (Joe-Akunne et. al., 2014). When employees' morale on the job is low, it leads to deviant behaviors particularly due to perceived job insecurity (Joe-Akunne et al., 2014). Sora et al. (2010) expressed that job insecurity is the feeling of potential threat to the continuity of an employee's present job. Job insecurity can lead to the withdrawal of effort as manifested in high levels of workplace deviance in banks such as absenteeism or taking excessive excuses. The perceived insecurity regarding an employee's future job function in the organization can make an employee less interested in remaining with the organization.

Atiku and Fields (2017) explored policies of the Central Bank and its impact on commercial bank's efficiency and effectiveness as well as how it affects job insecurity. In 2005, following the dictates of the World Bank, the CBN introduced policies and regulations for commercial banks to recapitalize their credit base for solid consolidation (Oluitan et al., 2015). While the gains for recapitalization were enormous as commercial banks emerged stronger with large capital bases to drive the economy into prosperity, the exercise also witnessed most banks folding up as they could not meet up with the 25 billion Naira asset base (Oluitan et al., 2015). The second phase of the recapitalization brought about a large-scale retrenchment among professional bankers. Inyang et al.

(2014) described how helpless and pathetic the situation was to the extent that labor organizations could do nothing about it. To meet up the high demands placed by the recapitalization, the new commercial banks, or post recapitulation banks resorted to the engagement of cheap labor by hiring middle-level manpower in preference to graduates of much higher qualifications. This process brought about job insecurity in the banking sector.

Another factor that resulted in job insecurity was the trend of acquisitions and mergers of banks in Nigeria (Akande, 2016). Usually, such mergers mean the shedding of the workforce to be able to operate on a leaner overhead cost (Abdou et al., 2016). Commercial banks decreased from 89 banks to 19 due to the inability to recapitalize. The process led to several people losing their jobs and creating job insecurity (Anifowoshe et al., 2011). The recapitalization process in Nigerian banks saw the introduction of electronic banking systems. Banks were to upgrade their systems to integrated information, communication, and technology for e-banking (Anifowoshe et al., 2011; Atiku & Fields, 2017). Granted that electronic banking ensured efficient banking delivery and ease of transactions, it is one of the contributing factors to job insecurity. Atiku and Fields stated that teller officers were displaced by Automated Teller Machines (ATM). Technology has replaced a lot of jobs thereby resulting in not only unemployment but also job insecurity. Internet and mobile banking have also further exacerbated the unemployment gap and heightened job insecurity as many employees have been made redundant (Agwu & Carter, 2014).

Oluwole et al. (2020) examined the lessening effects of organizational justice on job insecurity concerning counterproductive work behavior in Nigeria's banking sector. While Eze et al. (2020) provided evidence that deviant behaviors cause job insecurity in the banking sector, Oluwole et al. explored the correlation between organizational justice and counterproductive work behavior in the banking sector. The findings of the study suggested that HR managers should ensure a positive and amiable work environment before and after any organizational changes to reducing counterproductive work behavior. Organizational justice from the fairness of exchange to an extent promotes justice. In essence, fairness in the workplace places a reciprocal gesture from the employees. Piccoli et al. (2019) asserted that employees regard being employed as resources just as job security is a rewarding asset. The feeling of dissatisfaction and disaffection prevails in the organizational environment (Piccoli et al. 2019). High organizational justice to a great extent attenuates the negative impact of job insecurity on perceived performance as well as a cushioning to the impact of other forms of distributary justice (De Witte et al., 2016). The findings of Oluwole et al.'s (2020) study indicated that organizational justice moderates the negative impact of job insecurity and the counterproductive work behavior relationship. The study suggests that employees' bad behavior is what is taking into consideration. Managers and policymakers are to promote fairness-enhancing policies at the organizational environment in effecting changes.

Job Insecurity in the Construction Industry in Nigeria

Job insecurity has been identified as one of the greatest challenges in the operations of the construction industry (Aigbavboa & Mathebula, 2018). Extant literature has shown that a large number of construction employees suffer the plight of job insecurity (Mathebula et al., 2015; Ogbu, 2018). In Nigeria, the construction industry is the largest private employer of labor but over 60% of the employees are vulnerable to job insecurity (Aghimien et al., 2019; Anny et al., 2015; Rasak et al., 2017). The industry generates a lot of short-term employment and creates job opportunities to several skilled, unskilled, and professionals including engineers, builders, architects, surveyors, and HR managers (Aniekwu et al., 2015). The industry plays a major role in the socio-economic growth and development of the country (Oke & Aghimien, 2018; Ogunde et al., 2017). According to Waziri et al. (2017), the construction industry in Nigeria accounts for 3-8% of the Gross Domestic Product (GDP), employs over 5% of the country's labor force, and constitutes 12% production in other sectors of the economy. The industry's operations are linked with the activities of almost all other industries in the economy. Waziri et al. asserted that the industry is the driver of the nation's economy.

The construction industry propels economic growth and development in any nation (Mudi et al., 2015; Ononuju et al., 2019; Tanko et al., 2018). It is the backbone for the development of diverse infrastructures, such as roads, bridges, buildings, railway as well as providing massive employment (Aghimien et al. 2019). The industry serves as the bedrock of the economy, providing a bridge or ladder to other sectors of the economy (Waziri et al., 2017). The macroeconomic growth and development of a nation depend

on this connection the construction industry provides. Bruno et al. (2018) adduced that it is the framework for infrastructural and commercial growth also creating lots of employment. Bruno et al. asserted that the construction industry provides enormous economic national output with the strongest indicators for economic growth. The prosperous the sector is, the stronger the economy is said to be (Bruno et al., 2018). According to Trading Economics (2020), the (GDP) from Nigeria's construction industry increased to 682,791.74 million Naira in the first quarter of 2020 from 671,110.60 million Naira in the fourth quarter of 2019. The GDP from the construction industry in Nigeria is projected to be 537,647.000 million Naira by the end of the last quarter of 2020. The outlook was projected to be brighter for 2021 as the GDP from construction stood at 689,620.00 million Naira.

Despite the contributions of the industry to employment, there is a high instability of labor and employees' turnover (Bala et al., 2009; Ogunbile & Oke, 2018). The transient nature of employment in the construction industry is a factor that supports job insecurity (Oladimeje, 2020). Activities of the industry are project based and employees are usually engaged on short-term bases and laid off at the end of any project (Hamilton, 2006; Mudi et al., 2015). The industry is known to engage non-fixed-term employment and temporary employees (Aigbavboa & Mathebula, 2018). The study conducted by Oladimeje (2020) on the psychological and social well-being of employees in the construction industry in Nigeria noted that employees' turnover is a key social issue affecting the industry. Job insecurity and low wages caused by poor financial standing of construction firms were identified as precarious work conditions in the industry. Ogbu

(2018) stated that as a means of survival of construction firms in Nigeria, particularly, the indigenous firms, they adopt flexible working arrangements to reduce overhead costs.

The outcome of such an arrangement is employees' high turnover, poor project performance, and project failures (Akande, 2018; Ononuju et al., 2019).

Aghimien et al. (2019) established that though construction companies employ a high number of employees, a greater proportion of the employees have low qualifications, promoting a high rate of job insecurity. Wages for many of the employees are low resulting in high turnover. But while wages and other means of motivation of employees are considered essential in maximizing performance and increased productivity, the understanding of how motivation influences job security and organizational commitment is paramount. The study by Aghimien et al. was aimed at understanding the feelings of employees in the construction industry regarding motivation and how it influences their commitment. The findings indicated that motivation management plays a significant role in enhancing employees' commitment and performance in organizations. However, the kind of motivation provided by employers will determine the level of commitment of the employees. The result further indicated that employees would prefer to play a more active role in decision making and goal setting as part of the motivation to influence their commitment to the organization.

Funso et al. (2016) studied the impact of motivation on the productivity of employees in the construction industry in Nigeria. Funso et al. stressed that there is low productivity among construction employees that is traceable to poor motivation. They examined the strength of motivating factors on supervisors in the Nigerian construction

industry and how the application of these factors by contractors meets the entirety of worker's needs to become productive. Job insecurity was revealed to be one of the most important factors affecting the productivity of construction employees in Nigeria. Funso et al. expressed that job security ranked topmost on the factors for supervisors because of the high rate of unemployment and uncertainty of job contracts between construction employees and construction firms.

Thus, there is a need to enact laws against unlawful and arbitrary dismissal of construction employees so that job security can be assured and maintained (Aghimien et al. 2019). Studies in the construction industry have shown that the failure of projects is mainly affected by problems related to poor performance (Ogunde et al., 2016; Olanrewaju et al., 2018). The study by Ogunde et al. (2016) revealed that skilled employees in Nigeria construction firms are mostly men while over 60% are temporary employees. Ogunde et al. findings further validated the assertion that a large number of employees in the construction industry are threatened by job insecurity. The feelings of employees to remain in a construction firm is premised on the assurance from the organization that their jobs are secured (Ogunde et al., 2016; Ogungbile & Oke, 2018).

Challenges Resulting to Job Insecurity in the Construction Industry in Nigeria

The construction industry despite its positive contributions to the Nigerian economy has several challenges caused by economic swings, high cost of construction materials, dependency on imported materials, technological changes, lack of manpower development, lack of research and development, and lack of government policies supporting the industry (Emiedafe, 2017). Some of the challenges in the industry which

results in job insecurity include scope creep, inadequate funding, kickbacks, poor quality control and abandonment of projects (Emiedafe, 2017). Emiedafe explained that scope creep is a term applied in project management which implies the extension of a project scope beyond its original scope. Adding additional features or functions of a new product requirements, or work that is not authorized (i.e., beyond the agreed-upon scope). When the latitude of the scope of construction projects are not specific, scope creep sets in down the line. In Nigeria, construction projects linger more than the scope of job completion and sometimes resulting in the abrupt stoppage of work because of conflicts between clients and contractors due to scope creep. Abrupt stoppage of work will result in employees either losing their jobs or would have to wait for months for such conflicts to be resolved. Temporary employees are the most victims of such scenarios (Aghimien et al., 2019).

Construction is largely capital intensive and the lack of adequate funding could easily hamper the progress of any project (Ogbu, 2018; Tanko et al., 2018). The equipment alone costs millions of Naira and contractors are continually faced with issues of finance. The contractors have to invest in plants that are expensive in the case of civil engineering jobs and require cash for payment of workers' salaries, purchase of materials, etc. Coupled with these, the majority of clients also do not mobilize budding contractors for fear of losing their money or becoming victims of abandoned projects (Emiedafe, 2017). This creates a lot of pressure for contractors to source for funds to execute projects. Nigerian banks on the other hand are not so helpful to finance construction projects especially if the contractor is not yet a big player in the industry (Ogbu, 2018).

Consequently, inadequate finance to continue with projects could easily lead to unexpected termination of projects that would result in job insecurity and job loss (Bala et al., 2009; Emiedafe, 2017).

The issue of kickbacks is also a major challenge among construction firms in Nigeria (Emiedafe, 2017). Construction projects are often big budget capital expenditures undertaken by organizations and government. As a result of the big funds involved, the level of corruption is high within Nigeria's construction industry. Top on the list is kickbacks which implies money paid to someone or a group of persons who are involved one way or the other while prospecting the contract. In many cases, the kickbacks are so much that the contractors themselves rarely make up to what they pay out. This is not limited to government projects but cuts across private projects as well. However, where such kickbacks are not paid, supervisory agencies could deliberately truncate the project that would result in job insecurity and job loss (Ogbu, 2018).

Another common challenge of Nigeria's construction industry is poor quality control (Anny et al., 2015; Emiedafe, 2017). Projects embarked on are often poorly executed in terms of quality assurance. There are several reasons for the prevailing challenges: (a) Greed on the part of the contractors who want to make much profit at the expense of quality. This particular factor is what many organizations are trying to curb by refusing to mobilize contractors until project completion; (b) inadequate project funding is another factor that can lead to poor quality control in a construction project. When contractors do not have the needed funds to properly execute projects, they will tend to cut corners on the quality of materials used; and (c) the negligence on the part of some

contractors is another factor that is responsible for poor quality control. When adequate attention is not given to the client's specifications, there's a higher possibility of not properly monitoring the whole materials and processes used for construction (Ogbu, 2018). In several situations, contractors that implement poor quality jobs are either sanctioned or such projects are canceled before completion. In either situation, employees are usually the victims.

The abandonment of projects is a common challenge in the construction industry in Nigeria (Oke & Aghimien, 2018; Emiedafe, 2017). Projects embarked upon are seldom completed especially the ones contracted by the government. This is political as well as a corruption challenge. It is political in the sense that a change of power from one government to another leads to the abrupt termination of an ongoing construction project (Ogbu, 2018). These have become the fate of major capital projects embarked on by the government in the past. On the other hand, projects are also abandoned due to corruption on the part of the contractors, the government, and the public agencies involved. On many occasions, the funds allocated to major projects are stolen for personal use by the contractors or shared amongst the parties involved in approving the project to the detriment of employees engaged for such projects (Emiedafe, 2017).

Causes of Job Insecurity in the Construction Industry in Nigeria

Extant literature on the causes of job insecurity in most African countries revealed that the factors responsible for job insecurity are homogenous (Mathebula et al., 2015). Mathebula et al. (2015) enumerated several factors responsible for job insecurity in the construction industry in Africa. Some of these factors which are relevant to Nigeria's

construction industry are reviewed. They include staff downsizing, innovations in technology, financial downturn, temporary nature of projects, gender imbalance, and lack of training opportunities.

Staff downsizing has been cited by several researchers as the predominant factor in the construction industry responsible for job insecurity (Aghimien, et al., 2019; Oladimeje, 2020; Oladimeje & Aina, 2018). Most contractors resort to laying off of employees particularly during periods of economic downturns and after a project (Oladimeje & Aina, 2018). Construction activities are usually susceptible to seasonal operations. For instance, construction companies in Nigeria, particularly those working in the southern part of the country downsized their staff at the onset of the rainy season. This is more like a strategy to reduce financial costs on wages and remunerations. This situation results in construction employees' turnover during the raining seasons in anticipation of job loss (Oladimeje & Aina, 2018).

Most construction firms in Nigeria are not financially strong and stable (Aghimien, et al., 2019). The construction industry in Nigeria depends mostly on government patronage (Ogbu, 2018). Except for firms operating in the real estate subsector, other construction firms such as those involved in road construction works are financed mostly by the government. The processes in public institutions often cause prolonged delays in payment of contractors thereby inflicting financial stress on the part of contractors (Aghimien, et al., 2019). In a recessed economy, construction firms experience a financial downturn, which inadvertently influences job insecurity as most employees are laid off during such times (Ogbu, 2018).

In the modern business climate, technology innovations are contributing to more efficient and effective means of job delivery (Ononuju et al., 2019). According to Ononuju et al., technological advancement has contributed to a decrease in labor market absorption, which has further heightened job insecurity in the construction industry. Technological advances make it easier to take on specific job tasks, which simply means fewer workers are needed for the relevant task or responsibility (Akande et al., 2018; Olanrewaju et al., 2018). On the contrary, some scholars have argued that technology will not outsmart and replace man's role at work (Bruno et al., 2018). However, technology innovation has contributed immensely to a more efficient and effective job delivery in the construction industry (Akande et al., 2018; Olanrewaju et al., 2018) but the effect is job insecurity and job loss.

In addition, the temporary nature of projects in the construction industry is a major cause of job insecurity (Dainty et al., 2007). Projects in the construction industry are generally term-based. The construction industry is a people-oriented industry where several aspects of work are done manually despite technological advancement (Mudi et al., 2015; Oke & Aghimien, 2018; Tanko et al., 2018). As such, the industry has the highest rate of temporary employees. Consequently, the industry is inundated with job insecurity as workers are easily laid-off and constantly replaced (Anny et al., 2015; Dainty et al., 2007). This makes employees in the industry itinerant, with short-term engagement in projects. This is because in the construction industry, employees are laid off at the end of every project or transferred from one project site to another (Bala et al., 2009; Hamilton, 2006; Ogbu, 2018). The industry is dominated by unskilled labor, who

are most of the time looked down by management. Work in the industry is either outsourced or sub-contracted which creates problems as to how employees are engaged and treated in such circumstances leading to job insecurity.

Further, the issue of gender imbalance in the construction industry has been identified as a major cause of job insecurity (Aderemi et al., 2006; Oladimeje, 2020). The construction industry is generally male dominated. Oladimeje adduced that women had to deal with stiff challenges in ascending the ladder professionally, in a male-dominated field like the construction industry. Such a situation makes it difficult for women to concentrate on their jobs. In addition, women are usually assigned lesser quality role in the construction industry than men. On the contrary, Aghimien et al. (2019) asserted that men in emerging economies tend to alleviate the challenges women face by providing less significant roles for women so that they do not have to face job insecurity, particularly in the construction industry. Thus, an industry that has less of women employees further compound the fear of job loss for the few women that are employed.

Training and retraining of employees in any organization contribute to job efficiency and effectiveness, thus, leading to higher productivity in the job (Ogbu, 2018). If an employee is unable to make a meaningful contribution due to the deficiency of their work, the feeling of inadequacy will contribute to low morale. To avoid such a situation, the need for staff training cannot be overemphasized in the construction industry (Aniekwu et al., 2015; Funso et al., 2016). Ogbu (2018) stressed that the purpose of training is to increase the expertise of the employees. If employees remain unskilled without training to move to another level skilled job, the feeling of apprehension will

always be there. The fear of leaving the job without being able to fit into another level of a job skill is the bane of job insecurity in the construction industry in Nigeria (Ogbu, 2018).

Job Insecurity and Theory

Researchers have identified some theories associated with job insecurity. Although contemporary job insecurity theories have been developed through the Greenhalgh and Rosenblatt's (1984) conceptual framework, the framework itself has been expanded to other theoretical constructs (Greenhalgh & Rosenblatt, 2010). Early studies on job insecurity theory were linked to the theories of motivation, particularly, Maslow's (1954) theory of motivation and Herzberg's (1959) two-factor theory. Maslow identified security as one of the major human needs including the need to have a secured job. To have a secured job enables the individual to live above poverty, boredom and improve the human personality. Maslow stressed that insecurity prevents people from pursuing higher-order needs. Herzberg on the other hand, considers security as an extrinsic hygiene factor along with job, salary, and work conditions. Herzberg focuses on continuity of employment as the core of job security. As research on job insecurity expands, certain specific theories have been identified that are directly related to the phenomenon (De Witte, 2005).

Psychological Contract Theory

The psychological contract theory involves a reciprocal expectation relationship between the employer and employee in an organization above the formal engagement contract (Ma et al., 2019). The theory describes the perception expressed by the employer

and employees on what they should contribute and deliver in a job relationship (Ali, 2020). The theory involves the expectations, values, aspirations, and beliefs of both the employers and employees in the relationship (Ali, 2020). Employees expect that their organizations would give them job security and good rewards while employers expect employees to be committed, loyal, and be productive (Keim et al., 2014). The psychological contract is developed based on fear of uncertainty of the future of employment.

The psychological contract theory is explained in connection with the social exchange theory (Blau, 1964). The social exchange theory explains that employers and employees in an organization constitute two sides in an employment relationship and are willing to interchange resources and benefits (Blau, 1964). So that while employees expect job security and rewards, employers expect good performance and loyalty (Keim et al., 2014). The provisions in the psychological contract allow for a re-negotiation (Ma et al., 2019), particularly, during periods of organizational change. In modern times, however, rapid changes in technology, organizational restructuring, and global competitions have changed employees' job nature, thus, affecting the psychological contract (Ma et al., 2019). These changes have created increasing fear of job loss and job insecurity among employees, in breach of the psychological contract. This explains that within an organization where employees feel threatened by job insecurity may be interpreted to mean non-commitment on the part of the organization (Ma et al., 2019). The feeling of unfairness on employees could result in lower commitment, counterproductive behavior, and high turnover (Keim et al., 2014).

Human Capital Theory

The human capital theory was developed by Becker (1993) to describe the relationship between human learning tasks and compare them with other factors of labor. The theory explains that work functions within an organization are not the same and equal, and thus the capacity of the employees handling different jobs can be enhanced. Becker (1993) expressed that training, education, and improved skills and knowledge are relevant instruments in enhancing the capacity of an employee to remain in a job. The theory defines the relationship between education and work (Simon, 2019). The theory assumes that the level of education and skills an employee has would determine their earnings (Nwokoye et al., 2020; Simon, 2019). Human capital is interpreted generally as the individual's level of education, capacity, knowledge, skills, abilities, and training (Simon, 2019).

Organizations have processes in the engagement of employees using certain criteria relating to skills, experience, and knowledge. The theory is concerned with human skills and attributes that will enable an employee to feel secure with his or her job. The more skillful and relevant an employee remains to an organization the more secured and less threatened with job insecurity despite changes within the organization (Simon, 2019). The human capital theory, therefore, creates opportunities for employees to add value to their work by acquiring relevant education and skills that would promote the relevance and usefulness of the employee within an organization and reduce the fear of job loss (Nwokoye, et al., 2020).

The Equity Theory

The equity theory was developed by Adams (1963) and describes the equity and fair distribution of resources within an organization as a means of motivation for employees. In organizational management, the equity theory is used to describe how benefits are fairly distributed to employees based on their level of inputs. Adams explanation of the equity theory is a means of explaining how individual employees could be fairly compensated based on their contributions to the organization. The theory proposes that employees would always demonstrate expectations for equity in the distribution of rewards based on their contributions (Foy et al., 2019). This implies that employees with greater contributions will expect to receive greater rewards.

Employees will demonstrate negative behaviors when they perceive maltreatment and it could result in low commitment, poor performance, and turnover intention (Foy et al., 2019). For instance, employees who feel that they are overqualified for certain positions and are kept there by management could become distressed, dissatisfied and it could lead to poor performance and volatile behavior (Chang et al., 2020). Foy et al. (2019) opined that organizational management should apply the equity theory during promotion, employee development, and training to avoid negative feelings among employees that could lead to low performance and turnover intentions.

The Social Exchange Theory

Blau (1964) developed the social exchange theory to explain the need for an employee to have corresponding and reciprocating rewards from an employer based on certain agreed attributes. The central theme of the theory is that, employers and

employees in an organization constitute two sides in an employment relationship and are willing to interchange resources and benefits (Blau, 1964; Gardner, et al., 2020). Such that while employees expect job security and rewards, employers expect good performance and loyalty (Keim et al., 2014; Oluwole et al., 2020). The focus of the social exchange theory is the tenets of incentives agreed between the employer and employees and the willingness of both parties to keep to the terms of the bargain (Elahi et al., 2020).

The fundamental principle of the social exchange theory is the relationship of trust and commitment between the employer and employees based on the principle of reciprocity (Elahi et al., 2020). According to the theory, the relationship between an employer and employees should graduate to a level of trust and commitment between the parties. The trust between the parties will be termed as kept when employees are not threatened with job insecurity (Zhu et al., 2019). Studies have shown that employees that have good management support and motivation demonstrate a greater level of commitment than employees with a perceived low level of support (Zhu et al., 2019). According to Zhu et al., employees that are well treated will have less feeling of job insecurity and intention to leave. On the other hand, employees that suffer maltreatment demonstrate negative behavior and attitude including lack of commitment and poor performance (Elahi, 2020).

Managerial Support Strategies to Minimize Job Insecurity in an Organization

Job insecurity is a phenomenon that affects employees in organizations. Job insecurity harms individual wellbeing, attitudes, and behaviors in an organization. Job insecurity is a subject between employment and unemployment because it refers to

employed people who feel threatened by unemployment (Shoss, 2017). According to Oluwole et al. (2020), job insecurity is a social phenomenon caused by fundamental changes in the economic systems of countries and organizations such as business closures, downsizing, restructuring, and the increase in temporary contracts. Studies have shown that dissatisfaction resulting from job insecurity could result in social resistance among employees (Oluwole et al., 2020). Job insecurity is a phenomenon that strengthens employees' intention to leave the organization, leading to threats to the survival of the organization (Oruh et al., 2020). And due to the transformation of the economy of states and organizations, the phenomenon will continue to persist (De Witte, 2005). Consequently, organizations need to develop strategies to minimize the negative consequences of job insecurity (Bohle et al., 2018). Thus, the topic of job insecurity is fundamental in the study of organizational management.

Studies have indicated that job satisfaction of employees is determined by the degree of job security within the organization (Khalid, 2020; Nikmah et al., 2019). Researches have revealed that when an organization demonstrates a commitment to employees, they enjoy satisfaction in doing their jobs (Khalid, 2020; Nikmah et al., 2019). On the other hand, Bohle et al. (2018) reported that when employees perceive that their organizations have not met their expectations of providing security with their jobs, they reduce their level of commitment to the organization. Consequently, the role of HR management processes is fundamental to employees' job satisfaction in an organization (Nikmah et al., 2019). The performance and success of any modern organization do not necessarily depend only on adaptive technology but based on how the human factors

involved are adequately and effectively managed (Nikmah et al., 2019). Identifying factors that enhance the performance of employees is fundamental in every organization to attain a competitive advantage in the industry (Khalid, 2020). As such, Bohle et al. (2018) inferred that affective organizational commitment could play a mediating role to reduce the negative consequences of job insecurity among employees.

Barrech et al. (2018) conducted a study on how leadership interventions could help reduce job insecurity during periods of organizational change and inferred that the type of leadership in any organization would determine the organization's effectiveness and productivity. The policies, management styles, and how employees are treated are crucial for the achievement of organizational goals. The leadership culture and its efficiency determine job insecurity in an organization (Barrech et al., 2018). When there is proper coordination of both the professional and non-professional workforce and effective deployment of materials and equipment, organizations tend to perform productively and employees feel secured. It is upon this framework that Eze et al. (2020) examined the role of managerial support or organizational theory as a strategy for mitigating job insecurity in the banking industry in Nigeria. Organizational support theory, according to Eze et al. is based on the principle of reciprocity. This principle implies that employees' performance is based on the labor relationship between employees and management in terms of their general welfare, remunerations, and promotion. Perceived organizational support engenders employees to feel that they owe the organization an obligation to achieve its goals (Arici, 2018; Kim et al., 2019; Probst et al., 2018). This increases performance on the part of the employees while the

organization maintains the security of the job for the employees (Afzal et al., 2019; Eze et al., 2020).

Eze et al. (2020) went further to state that bank employees who perceived performance as an obligation to meet targets also anticipate rewards in the promotion or getting a bonus. This will also bolster the confidence of job stability. In the same vein, employees on temporary contracts will expect to be given permanent job status. Since research has shown that deviant behaviors are influenced by job insecurity, employees desist from such behaviors when there is the assurance of job stability. In addition, the role played by supervisors means a lot in perceived organizational support (Eisenberger et al., 2002; Kang & Kang, 2016; Eze et al., 2020). When a supervisor is fair and gives immense support to employees, they feel much obliged to the organization (Caesens et al., 2019; Kang & Kang, 2016). This implies that the higher the support from the supervisor the higher the degree of perceived organizational support by employees which will eliminate deviant behaviors and enhance the performance and productivity of employees (Choi, 2018; Shi & Gordon, 2019). Caesens et al. (2019) explored perceived organization support (POS) in a relationship with workplace conflict. The study explored the use of POS in resolving relationship conflict and task conflict.

Studies have looked at the various perspectives of POS with regards to employees' contributions and in return to enhanced welfare (Eze et al., 2020), social exchange perspective (Blau, 1964), as well as the norm of reciprocity (Caesens et al., 2019). This conceptualization influences the POS strategy. These studies indicated that employees if well treated, develop a feeling of obligation to reciprocate the kind gesture

of the organization, it engenders employees' self-esteem at the workplace and consequently promotes positive behavior in the organization. Thus, the application of POS in the organizational environment promotes an amiable environment favorable for resolving the relationship between the employer and employees (Arici, 2018; Shi & Gordon, 2019).

However, Colbert et al. (2004) asserted that POS has a negative impact in an organization in the sense that common identity and bonding among employees create a feeling for strong solidarity for one another to agitate against the infringement of any member. Caesen et al. (2019) argued that since employees feel obliged to reciprocate the organization's kind gesture, POS has a strong correlation for resolving task conflict as employees will be amenable to openly and willingly discuss on how to enhance the performance of their jobs thereby meeting organizational goals. Furthermore, it is assumed that the group engagement model creates a highly informal relationship between the employees and the organization (Choi, 2018). However, Kang and Kang. (2016) have a contrary view. Kang and Kang's view is that high-status presence in a group can be influenced by group control and carry an air of nonconformist than the group of low status. Caensen et al. concluded that high POS should lead to high-status employees sharing more willingly divergent perspectives and constructive arguments with their colleagues establishing that POS is positively related to task conflict.

Khalid (2020) examined the role of pay satisfaction and employee continuous affective commitment to job performance. How employees are compensated for the job they do is significant in enhancing performance in an organization. Khalid explored

various theories around compensations of employees including expectancy theory (Blau, 1964), equity theory (Adam, 1963), and reinforcement theory (Skinner, 1968). All these theories corroborate the significance of pay satisfaction in enhancing performance in organizations. Employees' satisfaction with compensation triggers employees' attitudes that organizations usually desire (Adams, 1963; Blau, 1964; Vroom, 1964). Pay is a major component of employees' compensation in all organizations, and employees' pay satisfaction is a major element in achieving organizational goals and objectives (Adams, 1963). The need for organizations to obligatorily ensure the satisfaction of employees' compensation package cannot be overemphasized. It reduces the perception of dissatisfaction and disaffection engenders a feeling of non-commitment and lack of confidence on the part of employees when compensation packages are not worthwhile (Yoon et al., 2018). According to Khalid, pay satisfaction is the determinant of both the negative and positive perceptions of employees. Pay level, increment level, administration, and structure of pay and benefits constitute the different aspects of compensation and employees' response (Khalid, 2020).

Abildgaard et al. (2018) developed a participatory model for organizational intervention. The model of participation for intervention was premised on four dimensions viz; content of intervention, the process of implementation, the degree of involvement as either direct or indirect, and goals behind using participatory intervention strategy. Adopting Heller et al.'s (2004) definition of participation, participation implies getting employees involved in having some degree of influence on the work they do. Other scholars contributed to establishing appropriate definitions of participation. The

need for adopting participatory process is underscored on the fact that intervention targets are different and require specific content in every employment situation. Consequently, employees' contributions may only be on the process of achieving the goals and not making the goals themselves. The intervention process entails employees playing a significant role in the activities already planned in the organization. When employees and managers together are involved in planning the intervention process, it will bring about a smooth and effective process of accomplishing the activities (Kim et al., 2019). Probst et al. (2018) corroborated that the intervention process ensures enduring outcomes. The form of participation involving intervention content is an aspect of the model. This is the degree of influence the participants have on the intervention content of activities. Another aspect of the form of participation is the direct or indirect form of participation.

The degree of involvement in the intervention determines whether it is a direct or indirect level of participation. When participants are involved as major players, it is regarded as direct whereas when participants play a proxy role, it is indirect participation. According to Busck et al. (2010), in the Nordic countries where the study is focused, direct and indirect participation is used in the intervention approach. The last form of participation examined is the goals of the participatory strategy. The fundamental factor is whether the participation intervention is used as a means to an end or the end itself. As an end, it fulfills the goals of participation in a broader sense. Abildgaard et al.'s (2018) study recommended a minimum level of what should be considered a participatory intervention where employees have at least a moderate degree of influence over either the content or process or both.

Bozana et al. (2018) explored the possibility of participatory organizational intervention for ameliorating risk factors of stress-related health conditions in the workplace. The study was premised on the job demand-control and effort-reward imbalance model of stress. The study indicated that workplace intervention should adopt quality methodology, at least involving interventions and contextual factors (Hammer et al., 2015). The study revealed that managers should be trained to handle effective intervention tools. The study further revealed that data collection on workload is explainable and objective for simple understanding. The study concluded that participatory organizational intervention for productivity enhancement could reduce the effect of stress on the job. Stress in the workplace has been adduced as part of job insecurity. Incipient literature on job insecurity initially focused on the psychological effect of stress as a result of job insecurity. Consequently, the review of Bozana et al.'s study on participatory workplace intervention for stress prevention in primary health care, provided insight into the relationship between workplace stress and participatory organizational intervention. The study, therefore, correlates the appropriateness of using participatory organizational intervention theory in explicating job insecurity in organizations.

Although studies have established that job insecurity could contribute to improving productivity as employees work harder to retain their jobs (Sverke et al., 2019), employers have the responsibility to support their employees overcome the threats of job insecurity, particularly, during a change process (De Cuyper et al., 2020). Organizations are becoming more and more competitive due to technological

advancement. As such, organizations should adopt proactive strategies that will increase opportunities for employees' growth and development to enhance their performance to attain competitive advantage. Managerial based interventions can limit the negative outcomes of perceived job insecurity (Bohle et al., 2018). Studies have shown that employees are the bedrock of the success of any organization (Oruh et al., 2020). A good employer therefore will adopt measures to retain good and skilled employees. However, the sustainability of efficient and effective employees has become a challenge. To retain employees, the need for organizations to promote practices that will engender job satisfaction such as increased salaries and promotions as at when due, and safety nets are imperative (Cardosa et al., 2015). Organizations have the responsibility to develop strategies to minimize job insecurity (Mathebula et al., 2015). The implementation of managerial support strategies can help minimize job insecurity in organizations.

Review of Studies Related to the Research Methodology

This study will use a qualitative comparative multiple case study approach. A comparative qualitative case study is built on the understanding that the process will enable the researcher to explore the reality of a phenomenon in more than one organization so as to discover the complexities surrounding the differences and similarities between the organizations (Bloomberg & Volpe, 2019; Fox-Wolfgramm, 1997). According to Bartlett and Vavrus (2017), a comparative case study focuses on identifying specific units of analysis and subjecting them to a process of in-depth comparison and contrasting in order to discover the patterns that connect them. Bartlett and Vavrus emphasized that a comparative case study is about comparing and contrasting

the logic of events between contextual issues around people or organizations. The general logic of comparative research involves the basics of comparing and contrasting, mostly looking out for similarities and differences between two or more different context or cases around a phenomenon though belonging to the same idea-set or group (Bloomberg & Volpe, 2019; Ragin, 2010; Yin, 2017).

The use of a comparative process of research became relevant in the late 1960s through the work of Eckstein and Noah (1970) and has become an important component in empirical studies in the social sciences (Philips & Schweirsfurth, 2014). Eckstein and Noah provided details of how to empirically conduct comparative studies, primarily, in education and how such relates in the social sciences. Their work covers how comparative studies could be used to describe, explain, and construct theories from studies about society. Comparative studies had started with emphasis on comparison of studies done from one nation to another and one region to another with historical ideologies (Hoffman,1999). However, historical perspective of comparative study gave way to the idea of hypothetically focused comparative studies that are being applied in modern day empirical research in the social sciences (Philips & Schweisfurth, 2014).

The comparative case study focuses on how to theoretically construct a phenomenon of interest between organizations in order to solve a fundamental problem (Bartlett & Vavrus, 2017). This way, a theoretical knowledge around the phenomenon can be developed (Fox-Wolfgramm, 1997). According to Haddock-Miller et al. (2016), the use of a comparative case study is appropriate in identifying similarities and differences between context relating to the phenomenon of study. Haddock-Miller et al.

stressed that a comparative case study enables the researcher to explore different perspectives by identifying patterns and themes relating to the phenomenon of interest. This assertion corroborates the explanation of the fundamental features of a qualitative case study. For instance, Maxwell (2013) expounded that one of the hallmarks of a qualitative case study is to obtain emergent patterns and designs. Thus, the qualitative comparative multiple case study fits into a strong process approach that connects situations in organizations and how they relate with each other within specific boundaries (Creswell, 2013; Stake, 2010; Yin, 2017).

In qualitative comparative multiple case study, the issue of context is important in understanding real-world situations (Bloomberg & Volpe, 2019; Stake, 2010; Yin, 2017). Egan et al. (2016) expressed that one major aspects of using a comparative case study approach is to identify common meanings about the phenomenon of study. Crowe et al. (2011) and Yin (2017) also emphasized that comparative studies provide a pluralistic understanding of the phenomenon in realistic context. Although proponents of early qualitative research expressed reservations on the use of comparative process in qualitative studies, recent studies by the same scholars have identified the significance of using the approach (Bartlett & Vavrus, 2017). For instance, Stake (1995) downplayed the use of comparative case study stating that comparison undermines the unit of analysis and the unique nature of the phenomenon of study. However, Stake (2010) supports the use of comparative study in qualitative research expressing the need to use contextual comparison to discover patterns and designs among organizations. Consequently, Bartlett

and Vavrus (2017) proposed a new process of conducting comparative research that includes horizontal, vertical, and transverse comparison.

Bartlett and Vavrus (2017) presented the need for a novel approach to case study research emphasizing the need for researchers to use innovative comparative case study in qualitative research. The novel approach emphasizes that the entities of culture, context, place, and space should have prominence. According to Bartlett and Vavrus, the concept of context need not be examined as a mere location or place, rather it should be idealized as a spatial and relational entity. Culture is dynamic, and should never be ascribed with any fixative label. Comparative case study approach essentially supports a field tour of multiple locations of diverse scales. Three key aspects of comparative case study are horizontal, vertical, and transversal dimensions of comparison. Horizontally, it implies that the phenomenon in a particular location of identical nature need to be seen as a product of the same social milieu. The vertical comparison of the phenomenon entails tracing of entities on trans-scale level while transverse comparison of the phenomenon involves different time occurrence (Bartlett & Vavrus, 2017). Although, a comparative case study can be quantitative or qualitative, the fundamental principles guiding both forms of research differentiate the process in application.

The extant literature corroborates the adequacy of qualitative comparative case study in exploring similarities and differences in hypothetical phenomena. For instance, Rice et al. (2010) applied qualitative comparative case study approach aimed at improving communication and collaboration amongst professional groups within Canada's hospital staff as an intervention measure. The study applied interviews and

observations after staff were required to confide with their colleagues in terms of sharing confidential information. Qualitative approach was used in analyzing and interpreting data collected from the collaborative and communicative interactive session amongst staff. The findings of the study revealed that amongst professional colleagues of the same status, there was significant collaborative and communicative interface as contrary to data deduced from senior colleagues and junior colleagues revealing a less collaborative and communicative cooperation amongst the different professional groups in the hospital. Consequently, the comparative study has not only exposed the internal factors inhibiting communication and collaboration within staff of different profession, even though they are colleagues in the same organization. It has also revealed that the phenomenon under comparison has a tangential implication to the outcome of the study.

Further, Moore and Cahill (2013) examined the application of qualitative comparative case study on dementia cases in Irish and Swedish general practitioners. Disclosure of dementia status has always been a contentious issue, therefore, the training of general practitioners at both the undergraduate and post graduate level for dementia cases needed to be adequate. The need for adequacy of support services after patients have been diagnosed in both Irish and Sweden general practitioners was identified, and to what extent sufferers of dementia have been negatively profiled. As it is with qualitative comparative case studies; depicting the real life, inter personal interaction by interview or semi-structured interviews were used in collecting data and analyzing data. Content analysis involving data coding constitute an aspect of the qualitative technique. The process of qualitative comparative methodology applied in the study provided important

insight relevant to the research. The elements of qualitative comparative case study were applied. The study involved two countries making it transnational.

The traditional elements of comparison of differences and similarities, typical of a comparative case study were followed. The findings of the study revealed more of similarities and less of differences in the treatment of dementia cases in terms of disclosure, support services and stigmatization. The distinctive features of qualitative comparative case study, therefore, involve; comparison for differences and similarities and the use of qualitative analytical techniques such as interviews, semi-structured interviews, stakeholder meetings, and content analysis in obtaining patterns and interpreting meanings to the phenomenon of study (Ragin, 2010; Stake, 2010; Yin, 2017).

Current Research on Job Insecurity and Gap in Literature

The consistent change in technology, particularly, digital computing and artificial intelligence along with globalization, and market competition have changed the employment patterns with organizations (Wu et al., 2020). Many organizations now adopt different cost-saving mechanisms and practices such as downsizing, outsourcing, contingent employment, temporary contracts, offshoring, and restructuring, thus, creating increasing job insecurity among employees (Probst et al., 2020). Employees who are spared during processes of organizational change work with fear and anxiety due to uncertainties surrounding their employment (De Cuyper et al., 2019). Many researchers have associated the occurrence of job insecurity with psychological hazards and life instability (Lee et al., 2018; Wu et al., 2020).

According to Li et al. (2019), job insecurity is a major stressor that moderates employees' confidence concerning their future life. The reason is that employment provides recognition and enhances individual status. Job insecurity is about individuals who are employed but feel threatened by job loss due to circumstances surrounding their work environment (Shoss, 2017). The fear of loss of employment (job insecurity) thus creates certain negative behaviors in the employees (Wu et al., 2020). Researchers have emphasized that there are psychological issues associated with the loss of a job beyond financial implications, including low productivity, low performance, low-level commitment, low job satisfaction, poor health (both physical and mental), and poor morale (Jiang & Lavaysse, 2018; Lee et al., 2018). Some scholars have cited that consistent global economic recessions have made job insecurity chronic, implying that more people are now exposed to the consequences of job insecurity (Wu et al., 2020).

Although job insecurity has consequences on both organizations and employees, researchers have recognized the need for organizational leaders and managers to design appropriate measures to minimize job insecurity and its consequences in the workplace (De Cuyper et al., 2020; Debus et al., 2020; Sarwar et al., 2020). Research on job insecurity had previously focused on causes, antecedents, moderators, and consequences (Bohle et al., 2018; Shoss, 2017). However, new developments on job insecurity research have concentrated on intervention measures that could minimize the phenomenon both at the individual and organizational levels (Bohle et al., 2018; Di Stefano et al., 2020). At the individual employee level, current research has focused on employee employability and personality.

Studies have shown that employability (education and experience) play a significant role in reducing job insecurity among employees (Bernstrom et al., 2018; De Cuyper et al., 2019). According to Bernstrom et al., employees who are most threatened by job insecurity are those with less education and experience (basic employability). Bernstrom et al.'s study revealed that employees with higher education levels and experience have fewer concerns about job insecurity because of their high degree of assurance of upward mobility and employability in the labor market. Findings from the study by De Cuyper et al. (2019) also corroborated similar outcomes. De Cuyper et al. stated that employability is a modern-day concept to reduce perceived job insecurity in organizations. Similarly, Scicchitano et al. (2020) stated that low-skilled individuals and temporary employees experience a higher level of threat of job insecurity because they have a higher probability of losing their jobs. Thus, the ability to develop appropriate employable skills will reduce the fear and burden of perceived job insecurity among employees, particularly, temporary employees.

In addition, Wu et al.'s (2020) study on the relationship between job insecurity and personality trait revealed that job insecurity has consequences on employees' personalities when exposed over a long period. According to Wu et al., the personality of an employee can be influenced by the work environment. The employees' feelings, thoughts, and behaviors can be modified by changes within the work environment. For instance, negative feelings of anxiety, emotional instability, and emotional distress could provoke counterproductive behaviors within an environment of job insecurity. Such changes could have deleterious consequences on the employees. Employees' perception

of job insecurity can affect the personality of the individual. The human personality is important in social participation (van Dam et al., 2020), therefore, exposure to job insecurity could negatively influence the social maturity and development of the individual. Van Dam et al. stated that people respond to situations of job insecurity differently, and the kind of goals an individual set for himself or herself can determine the efficacy of response of the individual to such situations. Thus, studies on individual development and relationships with economic variables have become inevitable in the study of job insecurity.

Organizational level intervention studies have focused on perceived organizational support, leadership relationships with employees, organizational justice, and managerial or supervisors' support (Debus et al., 2020; Di Stefano et al., 2020; Nauman et al., 2020; Probst et al., 2020). Probst et al. (2020) examined perceived organizational support and supervisor support, and how job insecurity affects employees' moral disengagement in the workplace. Probst et al. stressed that temporary work arrangements could create unethical safety-related behaviors of employees in the workplace such as theft, fraud, and incivility due to job insecurity. Providing organizational and supervisors' support will help to reduce counterproductive work behaviors of employees (Probst et al., 2020). Shin et al. (2020) studied supervisors' incivility and employees' behavioral outcomes. Shin et al. stated that supervisors play an important role in employees' perception of the organization, and thus, they could have a negative or positive influence on employees. Supervisors evaluate the subordinates, therefore, the relationship between supervisors and employees is important in reducing

job insecurity. Supervisors' incivility could demoralize employees' performance as well as diminish employees' motivation under situations of job insecurity. As such, providing appropriate organizational and supervisors support could enhance the workplace environment that could reduce job insecurity.

Shin et al.'s (2020) study also emphasized that interpersonal factors can be a major source of job insecurity. As a result, interpersonal relationship with supervisors has become a major factor in job insecurity studies. Correspondingly, Di Stefano et al. (2020) studied the worth of a leader-employee relationship in moderating job insecurity. According to Di Stefano et al., the supportive work environment and perceived organizational support are key moderating factors to minimize job insecurity in organizations. When the employer-employee relationship is demoralized by mistrust or when employees are devoid of management support, they become vulnerable to feel dissatisfied about their jobs. The level of organizational support could enhance the level of feelings of the threat of job insecurity among employees. Job insecurity is related to uncertainties and due to the unpredictable work environment and vulnerability, employees respond inappropriately when they lack managerial support.

However, Debus et al.'s (2020) study on perceived supervisor interpersonal justice and co-worker support, stressed that cultural values between countries influence the degree of organizational support towards minimizing job insecurity. According to Debus et al., different countries respond differently to the issues of employment and job insecurity. Employees within countries of high resistant value will respond differently to job insecurity than employees within countries of less resistant value. Countries with

strong masculinity such as a show of solidarity, cooperation, warm personal relationship, and caring for the weak, such as, the United States of America (USA) and the United Kingdom (UK) will experience less of job insecurity that supports individual orientation.

The perception of unfair treatment by employees from the management of organizations could exert certain negative attitudinal and behavioral responses from employees (Debus et al., 2020; Eze, et al., 2020; Shin et al., 2020). Employees' feelings of maltreatment would cause feelings that they are worthless and could lead to counterproductive behaviors (Oluwole et al., 2020; Shin et al., 2020). Oluwole et al. examined the lessening effect of organizational justice on job insecurity concerning counterproductive work behavior in Nigeria's banking sector. Organizational justice from the fairness of exchange promotes justice in an organization (Shin et al., 2020). In essence, fairness within an organization promotes a reciprocal gesture from the employees (Oluwole et al., 2020).

Organizational justice mitigates the negative impact of job insecurity and may help to enhance the performance of employees (Shin et al., 2020). Oluwole et al.'s (2020) study revealed that organizational justice moderates the negative impact of job insecurity and counterproductive work behavior relationships. The study suggested that employees' bad behavior should be critically considered by organizational management and that managers and policymakers should develop strategies to promote fairness to help reduce job insecurity. Oluwole et al. suggested that HR managers should ensure a positive and amiable work environment before and after any organizational change to reduce counterproductive work behaviors. Abildgaard et al.'s (2018) participatory organization-

level intervention concept and Bohle et al.'s (2018) perceived-organizational support concept are proven examples of managerial support intervention strategies that may help minimize job insecurity in organizations. Further research to build on these concepts may contribute immensely to the current literature on job insecurity.

Current research on job insecurity has focused on organizational and managerial intervention measures, however, it is not known among scholars what managerial support strategies that may contribute to minimize job insecurity in the banking and construction industries in Nigeria. Previous studies on job insecurity intervention measures in the banking and construction industries in Nigeria have concentrated on how organizational support could influence employees' deviant behaviors (Eze et al., 2020), environmental factors that could help transform employees' behavior (Oladimeje, 2020), and how organizational support measures could promote positive work environment (Oluwole et al., 2020). There is no previous study focusing on managerial support strategies to minimize job insecurity in the banking and construction industries in Nigeria. There is also no known study on job insecurity in Nigeria that has used Abildgaard et al.'s (2018) participatory organization-level intervention concept and Bohle et al.'s (2018) perceived-organizational support concept as conceptual frameworks. Thus, this study is unique as it will fill the gap in the current literature on job insecurity intervention measures and add to scholarship. The study may provide knowledge that may be relevant to management of banks and construction firms in Nigeria on how to minimize job insecurity and its consequences in organizations. The findings of the study may also benefit other

researchers that may be interested to carry out further research on job insecurity in the banking and construction industries in Nigeria.

Summary

In Chapter 2, I provided information on the literature search strategy, the conceptual framework for the study based on Abilgaard et al.'s (2018) participatory organization-level intervention concept and Bohle et al.'s (2018) perceived-organizational support concept. I also presented an exhaustive literature review based on knowledge and analysis on job insecurity and its consequences, managerial support intervention strategies to minimize job insecurity in organizations, and various theories associated with job insecurity studies. The review of literature equally provided specific information about job insecurity in the banking and construction industries in Nigeria. The conceptual frameworks adopted for the study are relevant and adequate as they correlate with existing literature on managerial support strategies to minimize job insecurity in organizations. Although job insecurity is prevalent in the banking and construction industries in Nigeria, there is dearth of literature on managerial support strategies to minimize the phenomenon. While some of the factors are generic, others are organizational in nature. Consequently, this study may provide information that may help to minimize job insecurity in the banking and construction industries in Nigeria. In Chapter 3, I presented the methodology for the qualitative comparative case study design and the processes I took to provide answers to the research question. I also provided the logic surrounding the study and how to collect and analyse the data.

Chapter 3: Research Method

The purpose of this qualitative comparative multiple case study was to explore perceived managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity. Semi-structured interviews were conducted with participants from banks and construction firms in Nigeria, and the data were triangulated with secondary data from the firms' policy documents to establish the trustworthiness of the study. This study may fill a gap in the current literature on job insecurity intervention measures and provide information to help minimize job insecurity. When managerial support strategies to minimize job insecurity are properly understood, organizational policy changes can be made towards employees' stability in organizations.

Chapter 3 includes the research design and rationale for the study, the role of the researcher, the research methodology, the participant selection logic and instrumentation, the participant recruitment procedures, data collection strategies, data analysis, and ethical consideration. I also provided the research design, the central research question, the content validity and the process for trustworthiness of the study including credibility, transferability, dependability and confirmability.

Research Design and Rationale

Research is usually guided by the research question (Maxwell, 2013) which provides understanding on the problem to be investigated (Morgan et al., 2016). The central research question that guided the study is, "What are the perceived managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity?". The phenomenon of interest is the high rate of job insecurity in the

banking and construction industries in Nigeria. To answer the research question, I used the qualitative method for the study. The use of qualitative method enables the investigation of a social phenomenon in a real-life setting (Yin, 2017). Using a qualitative method facilitated in-depth investigation of the participants and the topic of the study (Baxtex & Jack, 2008; Lewis, 2015). The qualitative method helped discover patterns and designs concerning the phenomenon of investigation (Denzin, 2017; Yin, 2017).

The qualitative method was used for the study because the quantitative method deals with testing theories and relationships between variables using numerical data (Kumar, 2019), but the research question required detailed understanding of the participants' knowledge and perspectives (Yin, 2017). The mixed method could not also be used because it involves a combination of both quantitative and qualitative approaches and since the current study does not involve measurement of variables (Brannen, 2017). The research design for the study was qualitative comparative multiple case study. I used comparative case study instead of other qualitative research designs such as phenomenology, ethnography, grounded theory, and narrative case study because the comparative case study approach involves the comparing and contrasting of two or more different context or cases around a phenomenon (Bloomberg & Volpe, 2019; Ragin, 2010; Yin, 2017). The phenomenological design could not be used because it focuses on the lived experiences of the participants (Creswell, 2013; Maxwell, 2013; Ravitch & Carl, 2016).

The narrative case study could not also be used because it focuses on participants' personal life experiences and stories (Creswell, 2013; Maxwell, 2013; Ravitch & Carl,

2016). Both ethnographic and grounded theory could not also be used because the ethnographic design is focused on cultural characteristics of the participants, and grounded theory is focused on methodical construction of theory through the discovery of behavioral patterns that influence group social interactions (Creswell, 2013; Lewis, 2015; Maxwell, 2013; Ravitch & Carl, 2016). The comparative multiple case study approach was appropriate for the study since the focus was to gain insight into the differences and similarities in the pattern of two organizations that share a common purpose (Bloomberg & Volge, 2019; Ragin, 1987; Yin, 2017). The qualitative comparative case study connects situations in organizations and how they relate with each other within specific boundaries (Creswell, 2013; Stake, 2010; Yin, 2017). Using a qualitative comparative case study enabled me to describe and analyze the individual perspectives comprehensively and objectively from two organizations (Bloomberg & Volge, 2019; Ragin, 1987), facilitating a comparison of managerial support strategies to minimize job insecurity.

Role of the Researcher

In qualitative research, the researcher is both part of the methodology and an instrument of the research (Ravitch & Carl, 2016), playing a role in data collection and interpretation (Rubin & Rubin, 2012). This signifies that the outcome of the research process is dependent on the position, identify, and subjectivity of the researcher (Ravitch & Carl, 2016). In this study, my role was that of an observer-participant. I was also the instrument for data collection and analysis. I conducted interviews with participants, made observations during interviews, recorded the interviews, transcribed the interviews,

coded the transcribed data, developed themes, and reviewed the policy documents of the firms. Consequently, there was the tendency for bias that may affect the study outcome.

To avoid bias, I put aside my own understanding of the subject of research to learn from the participants. This entailed a self-reflection on my biases, personal experiences, relationship with the participants, the data generated, and analytical interpretation. Further, my prior understanding of the phenomenon and interpretation was relegated to not affect the participants' positions and interpretations. For a research to attain rigor and validity the researcher's subjectivity to the views and positions of the participants had to be maintained (Sutton & Austin, 2015). For instance, during the analysis of the data, my focus was concentrated on the content of the interviews rather than on my experiences to explore the phenomenon from the participant's perspectives. Thus, my position and reflexivity helped to minimize biases. The reflexivity of the researcher helps to create an in-depth understanding of the meaning of the phenomenon under investigation (Berger, 2015; Denzin & Lincoln, 2005; Palaganas et al., 2017). I maintained validity of the data by keeping a reflective field note, activity log book, recorded all interviews, and notified participants of the confidentiality of every information they provided.

This study was not conducted with the organization that I belong; thus, I have no personal relationship or power over the participants. I do not know the participants, neither do I have any relationship with them nor the firms that they work. I also ensured that I communicated with participants through writing to obtain their consent, disclosed any conflict or bias relating to the topic, and informed participants of how the data would

be used. I used pseudonyms to maintain anonymity of the participants. I followed the guidelines from the Walden University's Institutional Review Board (IRB) as well as maintained respect and equal treatment for all participants (Office of the Secretary, Ethical Principles and Guidelines for the Protection of Human Subjects of Research, 1979). Accordingly, I completed the National Institute of Health web-based training course on protecting human research participants.

Methodology

I used a qualitative comparative multiple case study to gain in-depth understanding of the perceived managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity. One of the fundamental attributes of a case study is that it allows the researcher to explore either individuals or organizations towards understanding and constructing a phenomenon (Denzin, 2017; Yin, 2017). A case study approach enables the researcher to explore the phenomenon through several lenses using a variety of data sources (Baxter & Jack, 2008). In a qualitative case study, the researcher becomes the key instrument of the study facilitating participants to describe their perspectives and knowledge on the reality of the phenomenon to create an understanding within a defined boundary (Baxter & Jack, 2008). A qualitative comparative multiple case study was appropriate for this study since it involves the interpretation of cases within specified boundaries (Baxter & Jack, 2008; Yin, 2017).

I employed purposeful sampling for the selection of participants, which enables the researcher to carefully select the participants as well as the location of the study that would give the required information to answer the research question (see Patton, 2015;

Suri, 2011). The participants were recruited using the following criteria: operations managers and employees working in the commercial banks or construction firms, adults above 18 years, a bachelor's degree or equivalent minimum educational qualification, and have worked for at least 2 years in the banks or construction firms in Nigeria, and should be knowledgeable on job insecurity matters. These firms should have experienced specific changes, including downsizing, restructuring, merger, and/or acquisition that may have resulted in the threat of job insecurity. Snowball sampling was also used to obtain and contact all the participants (Merriam & Tisdell, 2015), which involves participants making referrals to recruit other participants (Creswell, 2013; Merriam & Tisdell, 2015).

I wrote a letter to the partner organizations and requested for them to provide me with a list of potential participants based on the stated study criteria. After obtaining consent, I conducted 15 in-depth, face-to-face interviews with eight operations managers and seven non-managerial (consisting of eight males and seven females) of two commercial banks and two construction firms in Abuja, Nigeria, who volunteered for this study. A total of up to 10 participants have been recommended by scholars for a qualitative case study which justifies the number of participants (Schram, 2006). The data were collected from multiple sources including semi-structured interviews, reflective notes, and the firms' policy documents.

Participant Selection Logic

The target population of this study consisted of operations managers and non-managerial employees in the banking and construction industries in Nigeria. Operations

managers were chosen for the study because they are the primary point of contact on employment and disengagement matters and therefore well knowledgeable on job insecurity. Non-managerial employees were also chosen for the study since they are the first recipients of any change process in an organization that may result in job insecurity. The study sites were the offices of the participants where the interviews were conducted. Purposeful sampling was used to select participants with appropriate knowledge to answer the research question (Maxwell, 2013).

The study criteria required that participants must have knowledge and experience about job insecurity and should be willing to share their experiences through semi-structured interviews. Other required characteristics of the participants included: (a) ability to speak English, (b) men or women, (c) adult of not less than 18 years, (d) must be working in the bank or construction firm for at least 2 years, and (e) must be resident in Abuja, Nigeria. The firms also should have experienced specific changes, including downsizing, restructuring, merger, and/or acquisition that may have resulted in the threat of job insecurity.

I obtained information about the participants from the banks and construction firms by writing to the management of the partner organizations through emails to make nominations. I also asked those initially contacted to suggest other names who could also become participants, check through the nominated list to make eliminations, and produce final selection list for those who fit appropriately. I then sent a consent form along with a letter of interview electronically to the participants to confirm their participation. I also required them to name their preferred option for interviews whether face-to-face or

through Zoom or video conference. Once they confirmed their willingness to participate, I sent a confirmation of the interview appointment and, near the interview date, sent a friendly reminder of the appointment. The appointment letters of the participants and information from the firms' record departments were used as background checks to ascertain the fulfilment of the criteria of the participants.

The study required a small sample size to attain saturation. Saturation is generally described as a tool used for ensuring that adequate and quality data are collected to support the conduct of a research (Fusch & Ness, 2015). Data saturation is centered on the question of how much data are needed until nothing new is obvious. That is, the point at which the researcher determines whether any further information would be required (Mason, 2010). Although the sample size can be changed based on field situations (Stake, 2010), it would still be maintained within a certain limit. Though the outcome of a qualitative research may not be generalized, a small sample size will provide in-depth information about the phenomenon of study (Eriksson & Kovalaimien, 2015). In qualitative research, the smaller the size, the higher the possibility of minimizing errors (Merriam & Tisdell, 2015). Research has suggested that between 12-15 participants is adequate to provide data saturation (Guest et al., 2006). Thus, for this study, 15 participants were used as the sample size.

Instrumentation

Instrumentation in qualitative research signifies the methods and processes applied in the collection of multiple sources of data (Saldana, 2016). It involves the process of how the various instruments for collecting the data will be developed and used

(Ravitch & Carl, 2016). Multiple sources of data in a qualitative case study are significant as they complement each other and help to validate the credibility of the data (Yin, 2017). The instruments must be developed to align with the study purpose and in accordance with the conceptual framework (Maxwell, 2013). When the instruments of a study are appropriately chosen, they will produce codes from which categories will be developed. The various categories will be analyzed to produce themes that will provide insights into the phenomenon that is being investigated. This study used three sources of data: (a) semi-structured interviews, (b) information from the firms' policy documents, and (c) information from my reflective field notes. An appropriate interview guide was developed that guided the conduct of interviews. The essence of an interview is to obtain answers to a research question (Rubin & Rubin, 2012). As such, recording the interview for transcribing and future analysis becomes relevant.

In a qualitative research, the process of interview results in both the interviewer and interviewee becoming participants in providing meaning to the context of discussion (Maxwell, 2013). The focus in interviewing is to create understanding of the meaning of what the interviewee provides as data for analysis. Interviews are useful to enable a researcher to obtain information concerning the phenomenon of study (Ravitch & Carl, 2016). Interviews enable the researcher to ask questions, and further ask follow-up questions, with the goal of inviting the participants to provide as much information as possible for the researcher's analysis as well as allow participants to confirm the researcher's understanding of their response (Ravitch & Carl, 2016). Interviews are also recorded for the purpose of obtaining the transcript that will enable the researcher to carry

out a detailed analysis (Rubin & Rubin, 2012). The interview process begins with a self-introduction, explanation on the purpose of the interview, the essence of the research, the length of the interview, what would be done with the outcome of the information, issues of ethics and confidentiality, recoding of the interview and whether the interviewee has questions before beginning the interview (Rubin & Rubin, 2012). The location or interview place should also encourage effective interaction between the interviewer and interviewee. The interview process should follow a sequential of well-developed interview guide and should begin with adequate preparation by locating appropriate setting, and having at hand good working recording instruments (Ravitch & Carl, 2016).

The interview guide for the study involved the protocol that was applied in the conduct of interviews on the study (Jacob & Furgerson, 2012). The protocol contained semi-structured interview questions that are grounded on the conceptual frameworks (Sutton & Austin, 2015). The interview protocol was divided into sections beginning with the introduction; a process of gaining familiarity with the participants. The interview protocol consisted of open-ended interview questions covering various aspects of the phenomenon of study. The interview protocol also included the process for recording interviews, how to begin and end any interview (Jacob & Furgerson, 2012; Ravitch & Carl, 2016). Open-ended probing questions were used to elicit deeper understanding of the phenomenon. The interview questions related directly to the issues surrounding managerial support strategies to minimize job insecurity in the banking and construction industries in Nigeria.

Face-to-face interviews were used for this study. Participants were given the opportunity to choose their interview options whether Zoom or video conference. However, all the participants chose face-to-face interview. The face-to-face interview is vital in obtaining in-depth and detailed information from research participants (Ravitch & Carl, 2016). I was able to physically observe the body language, the tone of the voice and gestures that guided me to have interpretation on the participant's level of depth on the subject as well as their behavioral orientation. However, the consciousness of the interviewees' facing the interviewer, particularly, in the presence of the recording device created disturbing effect on the interviewees (Sturges & Hanrahan, 2004). Interviewing through face-to-face requires note taking but this could also be easily distorted as the attention of the interviewer could be distracted from the interviewees' (Sturges & Hanrahan, 2004). Questions such as 'Can you tell me more about that', and 'Please, give me an example of that' were used regularly to probe further and gain deeper understanding of the issues. When a particular point was raised by a participant that was not well understood, such questions, as 'Excuse me, will you tell me more about that', or 'Can you expatiate on that' were asked. This way, guesses and biases were avoided during transcription of the interviews. The interview protocol was tested with two qualitative methodology experts; Dr. Idris Ahmad, a construction engineer and researcher, currently, a senior faculty member in the faculty of civil engineering, Bayero University, Kano, Nigeria, and Dr. Steven Egoro, a senior faculty member, researcher and consultant on banking and finance, at the Niger Delta University, Wilberforce Island, Bayelsa State, Nigeria to ensure that the questions align with the central research

question, and are grounded on the conceptual framework. The final interview questions were selected based on approval from my dissertation committee.

Data obtained from the interviews were triangulated with information from the firms' policy documents and the researcher's reflective field notes. Information in my reflective field notes were guided by the research question. I recorded my observations regarding participants' emotions, cultural values, body language, and behaviors during the interviews. I assessed and reviewed the information and provided interpretation to deduce meaning that would be relevant in providing answers to the research question. Observation of how a participant responds to interview questions is vital in gaining insight into the content of the responses provided by the participant (Ravitch & Carl, 2016). Information from the reflective field notes may help confirm, contradict or enrich the content of the responses ((Ravitch & Carl, 2016).

The content validity of the study was established through triangulation. Triangulation is described by Patton (2002) as the use of multiple methods of data sources in qualitative research to develop a comprehensive understanding of a phenomenon. The term refers to using more than one method to collect data for a study so as to establish validity and reliability of the outcome (Patton, 2002). Information from the websites of regulatory organizations such as the CBN and the Federation of Construction Companies in Nigeria were consulted for confirmatory and referral purposes. Information from my field notes were recorded through observations, and from critical issues that were mentioned during interviews which became part of the data collection source (Merriam & Tisdell, 2015). Reflective field notes have been described

as essential instruments in providing learning concerning the behavior of participants and the research environment (Maxwell, 2013; Palaganas et al., 2017). Field notes also serves as important backups that helps during post-analysis review (Patton, 2002). The essence of the secondary data sources is to provide information relating to the existence of organizational policies concerning job insecurity intervention measures in the target organizations. The use of triangulation and previous research findings helps in establishing the credibility of the study analysis.

Procedures for Recruitment, Participation, and Data Collection

The data collection methods for the study included semi-structured interviews, information from the firms' policy documents, and information from the researcher's reflective field notes. The firms' policy documents contained statements on employees' engagement and disengagement processes that helped to provide insight on job security practices. I conducted the interviews with operations managers and non-managerial employees in the selected banks and construction firms. The process for data collection began after the Walden University's IRB has granted the required approvals. I wrote to IRB requesting for approval before proceeding to recruit participants and the data collection process. The approval letter from IRB was sent to the selected banks and construction firms to intimate them of the study as well as request for nomination of potential participants. I ensured that participants that were chosen for the study met the criteria and volunteered to participate. The first step in the selection and recruitment of the participants involved the identification of people that could provide relevant answers to the research question. All participants for the study met the required criteria

established for their participation. I developed a list of required characteristics of participants: (a) ability to speak English, (b) men or women, (c) adult of not less than 18 years, (d) must be working in the bank or construction firm for at least 2 years, and (e) must be resident in Abuja, Nigeria. I notified the selected participants through emails and engaged them in discussion through phone calls on the details of the study to further obtain their consent.

Prior to commencing the interview, participants were briefed about the interview process, the purpose of the interview, the duration and what was expected of them. In order to protect the integrity and confidentiality of the participants, a voluntary consent form was sent to the participants who filled the form and responded in the affirmative to qualify. Demographic information about the participants were avoided as a means of protecting their privacy. I used the informed consent forms to confirm their participation as well as explain the details of the study to the participants. The attainment of consent was followed with a letter stating their selection and proposing a date and venue for the interview which was also agreed. The principles guiding informed consent emphasized the need for the researcher to inform participants regarding different aspects of the research such as the participant's role, the purpose and nature of the study, the objectives of the study and how the results would be published (Ravitch & Carl, 2016). In the development of the research design, the researcher should endeavor to inculcate the principle of no harm into the study (Angelica et al., 2001). The no harm principle emphasizes the need for the researcher to notify the participants of any potential harm

and consequences associated with the study or their participation (Angelica et al., 2001). The emphasis is on the right of privacy of the participants.

The interview format was face-to-face interviews using open-ended questions on issues surrounding managerial support strategies implemented by their organizations to minimize job insecurity. Open-ended questions are important at eliciting deep responses from interviewees (Onwuegbuzie & Byers, 2014). The offices of the participants served as the location for the interviews. The interview duration was between 15-35 minutes. The interview dates and time were scheduled as part of the interview preparation process as contained on the interview guide. The interview protocol detailed the pattern and process of the interviews to be followed. The interviews were recorded with a tape-recording device and the data were transcribed immediately after each interview. Rubin and Rubin (2012) illustrated the stages by which an interview should follow which should begin with the interviewer introducing him or herself, introduction of the topic, have a few minutes' casual talk, obtain permission to record and take notes, introduce the purpose of the research, what the researcher is planning to do with the information, appreciate the interviewee for agreeing to contribute to the research, and provide reassurance of the process. The interviewer should maintain steady contacts with the interviewee, be empathetic but maintain emotional level, and should also begin the interview with simple and easy questions before graduating to difficult ones (Rubin & Rubin, 2012).

A good qualitative interview should be able to command a trusted relationship between the interviewer and interviewee. Once a trusted relationship is established

between the interviewer and interviewee, the right environment for deep narratives about the interviewee's knowledge and experiences can then be obtained unhindered (Ravitch & Carl, 2016). To enhance good rapport in the conversation, there is the need for the interviewer and interviewee to take time to talk, acknowledge with a nod when there is need to express an understanding, and use signals when something is not well understood (Rubin & Rubin, 2012). The interviewer should also avoid interruptions while talking, and should moderate the discussion around the research question. Rubin and Rubin (2012) stated that an interview should be able to generate in-depth information with details, nuances, vividness, and richness. The interviewer should also be mindful of their positionality, the culture of the proposed participants, the political work environment and security of the participants (Ravitch & Carl, 2016). Interviews will be regarded to have reached data saturation when further interviews no longer reveal new insights on the various topical issues (Charmaz, 2005; Yin, 2017). The multiple data sources were reviewed and compared as part of the triangulation process of ensuring the trustworthiness of the data.

I applied reflexivity to obtain information into the field notes. Observations concerning the work environment and interviewees' behaviors such as the demonstration of non-verbal cues were documented on the reflective field notes. Recording of non-verbal cues displayed by interviewees has been documented as relevant clues in understanding the disposition of participants on the subject matter (Ravitch & Carl, 2016). The transcribed data for each interviewee has been stored in separate folders and password-protected to avoid unauthorized access to the information. The transcribed data

were reviewed to ascertain the need for any follow-up interviews. The secondary data sources including the firms' policy documents, and information from the reflective field notes are also kept within a well secured place to avoid access to unauthorized persons. To prove that the interviewer understood what was said by the interviewee, a follow-up question was asked. The follow-up questions provided confidence on the interviewees that the interviewer truly understood what he or she had said. The follow-up questions also elicited further responses to provide more details and depth on the topic. Follow-up interviews were relevant as means of improving the credibility of the information (Rubin & Rubin, 2012). Where necessary, follow-up interviews were conducted to further improve on the information obtained from the participants.

I conducted debriefing sessions with the participants to establish their confidence on the study. Debriefing involves the researcher sharing the outcome of the study with the participants to overcome misunderstanding or misconceptions that may have been created as a result of the study (Collins et al., 2012). The debriefing sessions provided opportunity for the exit of participants at any stage of the study. Debriefing sessions helped to educate participants on the relevance of the study, the information they provided and to resolve negative impressions or suspicions about the purpose of the study (Roberts et al., 2001). Debriefing can be used as part of the methodological process in a qualitative research to bring about education for the participants on the purpose of the research and to build their confidence and authenticity of the study (Roberts et al., 2001). Participants will have the opportunity to share their learning experiences of the interviews, provide additional information, express their feelings, and exchange follow-

up plan strategies (Roberts et al., 2001). Debriefings also create the opportunity for the researcher to appreciate the participants and to provide reassurance on how the outcome of the study will be used (Collins et al., 2012).

Data Analysis Plan

The process that followed the data collection in the research was to carry out data analysis. The interview transcripts, field notes, and other data yield enormous text that needed to be managed and provide meaning to the information. Data analysis in qualitative research signifies the systemic processes used by the researcher to provide meaning to the information collected (Ravitch & Carl (2016). Data analysis involves the review of the various data that have been collected and segregating the information using such procedures as coding, categories and themes, and providing interpretation to the data that gives meaning to the research question (Ravitch & Carl, 2016; Seale, 2004). Rubin and Rubin (2012) described data analysis as the step-by-step process that gradually takes the research from taking raw data to the point of providing definite answers to the research question. There are several steps enlisted by Rubin and Rubin (2012) that explains the processes of data analysis including the transcription and summarizing outcomes of interviews, defining, seeking and marking in the text for similar patterns (coding), the sorting of similar codes into categories and the integration of categories into themes. The essence of qualitative data analysis is to determine the themes, patterns, relationships and assumptions that inform the participants' views of the issue under investigation (Saldana, 2016; Seale, 2004).

The data analysis of the study was conducted simultaneously with the data collection process. Conducting data analysis from the beginning of the interviews helped to strengthen the rigor of the study (Morse, 2015; Saldana, 2016). Rigor is explained by Davis and Dodd (2002) to mean the quality or state of being very exact, careful, or with strict precision, or the quality of being thorough and accurate with a research. Maxwell (2013) emphasized the need to avoid unanalyzed transcripts and field notes for a long time so as not to miss out important points. The process of data analysis involves categorization and reviewing the data to ascertain the depth of information contained in each method. The data analysis began with the transcription of the responses from the study participants and then providing interpretation to make meaning of the data. Statements from the transcribed data were outlined to form codes which were further reduced to form categories, themes and patterns that related with the central research question. The focus of the current study was to discover themes and patterns related to perceived managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity. Analysis of the responses from the interviews and secondary data sources were connected with the research question, and grounded on the conceptual frameworks.

I used content analysis in analyzing the data. The use of content analysis enabled me to interpret individual perceptions using coding, categories and themes. Content analysis according to Patton (1990) involves the process of identifying codes and categorizing patterns in the data that provides thematic understanding of the topic under investigation. Yin (2017) also established five data analytical techniques that could be

adapted for a qualitative research; time-series analysis, explanation building, pattern matching, cross-case synthesis and logic model. I applied content analysis along with the pattern matching analytical technique to explore the pattern of similarities and differences of themes from the data. The pattern matching analytical technique enables the establishment of research outcomes based on the reviewed literature and the conceptual framework (Yin, 2017).

Coding is a significant aspect of data analysis in qualitative research. Coding involves organizing and making sense of textual data (Basit, 2003; Seale, 2004). Codes as used in qualitative research is explained by Saldana (2016) as words or short phrases that are used as symbols to explain and allocate collective valuable information that requires to be captured in a particular language form or through representative data. Such data obtained through different forms ranging from observatory notes, interview records, photographs, videos or from the internet could be captured and coded (Saldana, 2016). Saldana stated that codes represent what researchers use to establish construct from data to give meaning or interpretation to what is captured in the field for the purpose of analysis. Typically, in an interview transcript, the researcher might highlight a word, phrase, sentence, or even paragraph that describes a specific phenomenon (Morse, 2015; Saldana, 2016). After highlighting this segment of text, the researcher gives it a name (code). The code should be as close to the language of the participant as possible. Codes tend to be shorter and precise than categories, whereas themes may be expressed in longer phrases or sentences.

I used the step-by-step process enumerated by Rubin and Rubin (2012) in the analysis of the data which includes looking for and marking in the text similar patterns (coding), the sorting of similar codes into categories and the integration of categories into themes. I searched out for a collection of words and phrases from the transcripts and notes that could be used to construct from the data that gives meaning and interpretation to the data. Typically, from the transcripts, I highlighted words, phrases, and sentences that described the phenomenon of study and connected them to the research question. After highlighting the text, I then gave it a name (code). The codes I use were as close to the language of the participants as possible. I then reviewed the codes with similar patterns and aggregated them to obtain the categories. I performed a similar exercise with the categories to obtain the themes that defined the context of the phenomenon under investigation.

As a researcher, my role was to pay careful attention to the process in analyzing the data. This entails a self-reflection on my biases, personal experiences, relationship with the participants, the data generated and analytical interpretation. I was mindful of the procedure, method and interpersonal dynamics and ensure to maintain the integrity of the data. My role and influence in providing meaning and interpretation of the data was consciously applied not to interfere with that of the participants. My prior understanding of the phenomenon and interpretation was relegated so as not to affect the participants' position and responses. In order to attain rigor and validity of the study, my subjectivity to the views and positions of the participants was maintained. As such, my focus was concentrated on the content of the interviews rather than on my experiences. Thus, my

position and reflexivity allowed me to arrive at an in-depth understanding of the meaning of the phenomenon under investigation. I also used NVivo, a qualitative data analysis software, in the analysis of the data because it helps in coding, sorting, interpreting and retrieval of large amount of data from text, audio and video sources (Peters & Wester, 2007). The advantages in the use of the software include the ability to deal with large amount of data, reducing the time needed for manual handling of tasks, increased flexibility, thoroughness in handling data, provision for rigorous analysis of data and the provision of more visible audit trail data analysis (Peters & Wester, 2007).

The data analysis process was followed by the interpretation of the data. Data interpretation involves comparing the information from the various data source with the reviewed literature to establish similarities or differences in patterns. A descriptive analysis of the similarities and differences between the strategies implemented by banks and construction firms were compared with the reviewed literature to provide meaning to the data. The alignment of the interpretation with the central research question, the reviewed literature and the conceptual frameworks established the validity of the study. There were no discrepant cases that provided contrary explanation to the emerging patterns and themes of the study. The interpretation of the data was carried out in such a way that other researchers could learn from it. Reporting the study outcome is significant after the interpretation of the data. The report is presented in a descriptive narrative form that gives the study a clear understanding of the perceived managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity.

Issues of Trustworthiness

Trustworthiness is explained by Lincoln and Guba (1985) as the truthfulness of findings in qualitative research, or the degree of trust and confidence that readers have on the results of research. Ravitch and Carl (2016) described trustworthiness to mean the process by which a researcher can confirm and justify that their findings are based on the participants' experiences and realities. In other words, trustworthiness implies how a qualitative study could attain credibility (Shenton, 2004). One strategy suggested by Ravitch and Carl (2016) for a researcher to attain credibility is to incorporate into the research certain data validation techniques that will give credence to the study. Lincoln and Guba (1985) described trustworthiness to include credibility, transferability, dependability and confirmability. Other authors such as Davis and Dodd (2002) included such terms as triangulation and rigor.

Credibility

Credibility involves the degree of confidence in the truth of the findings of the research (Lincoln & Guba, 1985). Shenton (2004) described credibility to mean how a researcher displays the reality of the phenomenon under investigation. For a qualitative research to attain credibility, the process has to be incorporated into the design process (Ravitch & Carl, 2016). Ravitch and Carl emphasized that the process of attaining credibility in qualitative research begins with the data collection selection methods and arrangement of the variables applied in the study. They also listed certain strategies that can be applied that would ensure the credibility of qualitative research including triangulation (obtaining data from multiple sources), use of participants to validate the

data obtained, obtaining feedback from other people in form of debriefing, engagement with others through peer-review and relating the study to existing theory or other research.

Lincoln and Guba (1985) also listed strategies for credibility including triangulation, peer-debriefing, prolonged engagement and member-checking. Triangulation is described by Patton (2002) as the use of multiple methods of data sources in qualitative research to develop a comprehensive understanding of a phenomenon. The term refers to using more than one method to collect data for a study so as to establish validity and reliability of the outcome. The use of triangulation and previous research findings could be effective in establishing the credibility of a research (Lincoln & Guba, 1985). Rigor on the other hand is explained by Davis and Dodd (2002) to mean the quality or state of being very exact, careful, or with strict precision, or the quality of being thorough and accurate with a research. According to Davis and Dodd, the reliability and validity of a qualitative research is dependent on the rigor since it deals with subjectivity, narratives, and people rather than numbers and statistics. In this study, I adopted triangulation of the various data sources; interviews, organizational policy documents and reflective field notes, organize debriefing sessions with participants and peer-debriefs, and the use of an experts to review the final study outcome to establish credibility. The interviews were also conducted employing ethically thorough interview process. I also connected the data sources to the principle of positive social change.

Transferability

Transferability involves the strategies that will show that the findings of the research have applicability in other contexts (Ravitch & Carl, 2016). Shenton (2004) described transferability as the provision of enough details on the phenomenon of study to enhance truthfulness of the data when compared with other similar studies.

Transferability could be obtained when a comprehensive background data of the study is provided along with a detailed description of the phenomenon under investigation.

Although the findings of a qualitative research may not be generalized, the findings should demonstrate similarities in other situations that were not part of the study.

According to Lincoln and Guba (1985), external validity of a qualitative research can be deduced from the thick and rich description of the findings. When the phenomenon of interest is described in details based on the findings, other scholars may learn from it and transfer the process to other settings, places and people (Burkholder et al., 2016). The interpretation of the current study data was carried out in such a way that provided meaning for other researchers to learn from. The report of the study is also presented in a descriptive narrative form that gives the study a clear understanding of the effective managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity so as to make the study transferable.

Dependability

Dependability indicates that the findings of the research are consistent and could be repeated elsewhere (Ravitch & Carl, 2016). The findings of a research should demonstrate consistency to enable other researchers to carry out similar studies (Lincoln

& Guba, 1985). The process of dependability entails the reduction of errors and biases through the use of audit inquiry and other techniques to reaffirm the research outcome. Conducting an audit inquiry requires the engagement of an external expert to review the study process and outcomes and provide justification to the findings (Lincoln & Guba, 1985). The use of in-depth and varied methodological description could easily establish the dependability of the study. The data analysis of the current study was conducted using coding techniques as relevant in the conduct of qualitative research. The use of codes, categories, and themes to explain the phenomenon of the study indicated that the study can be replicated to produce a similar and consistent outcome.

Confirmability

Confirmability implies the extent to which the findings are shaped by the participants and not the researcher's bias or interest (Ravitch & Carl, 2016). The process of confirmability includes audit trail, reflexivity and positionality (Shenton, 2004). Confirmability involves a situation where the research outcome is a demonstration of the content of the participants and not that of the researcher. Confirmability ensures that the research outcome is not a reflection of the researcher's experiences, knowledge or biases but the exact representation of the participants' views on the subject of research. The recognition of limitations and short-comings of the study could provide confirmability. In the current study, I used direct quotes from the participants' statements to carry out the data analysis so as to avoid any form of bias and personal interpretation to promote reflexivity. This is part of the ethical measures I applied in the study to avoid biases against any misrepresentation of the participants' positions on the phenomenon of study.

Ethical Procedures

The process of conducting qualitative research involves a relationship between the researcher and participants (Ravitch & Carl, 2016). Certain types of relationships that require ethical considerations in qualitative research such as the researcher's subjective interpretations of the data and the research design are important (Ravitch & Carl, 2016). Ethical concerns such as respect for participants' privacy, the establishment of honest and open interactions and avoiding misrepresentations are critical to the researcher (Munhall, 1988; Ravitch & Carl, 2016). The level of involvement of the researcher in qualitative research creates ethical challenges both to the researcher as well as the research outcome (Ravitch & Carl, 2016). The challenges faced by the researcher include anonymity, confidentiality, informed consent, researcher power influence on the participants, among others (Angelica et al., 2001; Munhall, 1988). Anonymity involves the protection of the participants' identities and strict confidentiality to the information obtained, while confidentiality implies that no personal information is to be revealed except in certain situations (Angelica et al., 2001; Munhall, 1988). Information about how data will be used should also be clarified with the participants.

Ethics pertains to doing good and avoiding harm during the process of research (Angelica et al., 2001). The issue of ethics involves the application of principles and guidelines that enables the researcher to avoid harm in the conduct of the study (Angelica et al., 2001). Such principles include obtaining ethics approval from the various Research Ethics Boards (REBs) and adherence to these principles. The REB emphasized the principle of informed consent; that participants enter into research voluntarily and with

sufficient information of the research procedures and consequences (Angelica et al., 2001). The principle guiding informed consent emphasized the need for the researcher to inform participants regarding different aspects of the research such as the participant's role, the purpose and nature of the study, the objectives of the study and how the results will be published. The emphasis is on the right of privacy of the participants. During data gathering and analysis, the researcher should ensure to present the expressions from the participants and also in the interpretation of the data obtained.

In Walden University, doctoral students are expected to obtain approval from the University's IRB prior to collection and analysis of data (including IRB application form A, consent form for adults, recruitment flyer, data collection log and National Institute of Health certificate). In compliance with this requirement, I applied to the IRB to obtain approval before commencing the recruitment of participants and the data collection process. In order to protect the integrity and confidentiality of the participants, a voluntary consent form was sent to the participants who filled the form and responded in the affirmative to qualify. Demographic information about the participants was avoided as a means of protecting their privacy. I used the informed consent forms to confirm their participation as well as explain the details of the study to the participants. I also inform participants about the interview protocol and other data collection devices prior to the interview dates and time. I equally carried out member checking with participants to authenticate the transcribed data. I used pseudonyms to protect the anonymity of the participants. The transcribed data from interviews and secondary data sources are stored and treated in confidence, kept in stored devices, and password protected to avoid access

of unauthorized persons. The data from the various sources will be kept for a period of 5 years before they will be destroyed.

Summary

In Chapter 3, I presented the research design and rationale for the study. I used qualitative comparative multiple case study to gain in-depth understanding of the effective managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity. The data collection methods for the study included semi-structured interviews, information from the firms' policy documents, and information from the researcher's reflective field notes. The various data sources were triangulated to establish the credibility of the study. The population of the study consists of operations managers and non-managerial employees in the banking and construction industries in Nigeria. The choice of the research design is to obtain an alignment between the research question, the purpose of study and the conceptual frameworks. My role as the researcher was to serve as the instrument for data collection and analysis. The data was analyzed using content analysis and pattern matching technique.

A detailed interview guide containing the protocol, pattern and process of the interviews was developed. The issue of trustworthiness of the study involves the establishment of the credibility, transferability, dependability and confirmability of the study. Ethical issues involving procedures for IRB approvals and participant protection, privacy and confidentiality were strictly observed in the conduct of the study. Chapter 4 includes presentation of the study organization, the description of the study setting,

participants' demographics, data collection procedures, data analysis procedures, evidence of trustworthiness and the results of the study.

Chapter 4: Results

The purpose of this qualitative comparative multiple case study was to explore perceived managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity. This study may help to fill the literature gap concerning the implications of the non-engagement of managerial support strategies by banks and construction firms in Nigeria in terms of minimizing job insecurity. I used 10 semi-structured interview questions that were designed to provide answers to the central research question. The responses from the semi-structured interviews were triangulated with my reflective field notes and the firms' organizational policy. In this chapter, I described the research setting, participants demographics, data collection procedures, data analysis procedures, evidence of trustworthiness and the study results. I concluded the chapter with a summary and transition to Chapter 5.

Research Setting

I conducted this study in Abuja, Nigeria. All the interviews were conducted at private locations within the offices of participants after business working hours. The locations and times of interviews were also chosen by participants. The settings were within quiet environments where no one else could hear or observe the conversation. There were no interruptions during the interviews. I did not observe any personal or organizational conditions of participants that may have influenced their experiences at the time of study or the interpretation of study results.

Demographics

The demographic composition of the 15 participants that I interviewed is presented in Table 1. Seven of the participants were operations managers, and eight were non-managerial employees. There were also eight males and seven females. Each participant was assigned a pseudonym from P01 to P15. The pseudonyms were provided to conceal participants' identities and to maintain their confidentiality. To maintain anonymity during the recorded interviews, participants' general demographics were obtained before commencing the recorded interviews. There was no vulnerable participant as indicated by Walden University IRB.

Table 1*Participants' Demographics and Characteristics*

Participant	Category	Sex	Educational Level	Years of Work Experience	Firm Type
P01	Employee	Female	BA	4	Construction
P02	Operations Manager	Female	M.Sc	12	Banking
P03	Employee	Female	B.Sc	8	Banking
P04	Operations Manager	Male	M.Sc	11	Banking
P05	Operations Manager	Male	M.Sc	9	Construction
P06	Operations Manager	Female	LLB, BL	7	Construction
P07	Operations Manager	Male	B.Sc	10	Banking
P08	Employee	Male	BA	6	Banking
P09	Employee	Male	B.Sc	7	Construction
P10	Employee	Male	BA	4	Banking
P11	Operations Manager	Male	B.Sc	12	Construction
P12	Employee	Female	BA	3	Construction
P13	Employee	Female	B.Sc	8	Banking
P14	Employee	Female	BA	7	Banking
P15	Operations Manager	Male	B.Eng	15	Construction

(BA – Bachelor of Arts; B.Sc – Bachelor of Science, M.Sc – Master of Science;

LLB – Bachelor of Law; BL – Barrister at Law; B.Eng – Bachelor of Engineering).

Data Collection

The data collection methods for the study included semi-structured interviews, information from the firms' policy documents, and information from my reflective field notes. The policy documents of the selected firms served as the secondary data and were collected after I had obtained letters of cooperation from the firms (see Appendix A). The process for data collection began after I had obtained approval from the Walden University's IRB (approval number is 03-02-21-0972657).

Participants for the study were recruited through the following process; First, I contacted the partner organizations with details of the study and inclusion criteria to obtain a list of potential participants (operations managers and non-managerial employees) and their contact information. Then, I sent an email to the potential participants describing the study and the inclusion criteria for participants. I made elimination from the list to obtain the required number based on those who met the criteria. Next, I sent a consent form along with a letter of interview electronically to the selected participants to confirm their participation and also requested their preferred option for interviews, whether face-to-face or through Zoom or video conference. After, the participants had confirmed their willingness and volunteered to participate, I sent a confirmation of the interview appointment with the dates and time of the interviews.

The sample of 15 participants provided adequate information to achieve data saturation as no new information were obtained after the interview with the 11th participant. I conducted face-to-face interviews with all 15 participants since that was their preferred option. Each interview began with an appreciation of the participant

volunteering to participate in the study followed by a brief overview of the study. All the interviews were conducted at the participants' private offices after normal business hours to avoid interruptions and interferences. The locations within participants' offices and the times for interviews were also chosen by the participants.

Interviews

The interviews were recorded with audio recorder after permission was obtained from the participants. I used 10 open-ended interview questions to obtain responses from the participants (see Appendix B). I used an interview protocol as a guide during the interviews (see Appendix C). The entire interviews took 12 days to complete. The face-to-face interviews allowed open and friendly discussion for sharing information with participants on job insecurity issues in their respective organizations. The interviews lasted between 15-35 minutes although the planned time was 30-35 minutes. In certain cases, I used probes and follow-up questions to elicit further discussion on the issues. I indicated each participant with a pseudonym from P01 to P15 and saved the transcribed data in Microsoft Word document. I reached data saturation with 11 participants after which there was no apparent additional information.

The audio recordings were transcribed using otter.ai transcription software and saved in a Microsoft Word document. After each transcription, I took time to listen to the audio tape to make necessary corrections. The transcribed data were sent to the participants to review and confirm that their responses were the same as what was transcribed and recorded. All the data were saved electronically on my personal laptop with an encrypted password. The transcribed data were uploaded into NVivo 12 for

Windows for data management. I did not encounter any unusual circumstances during the collection of data.

Reflective Field Note

I used reflective field notes to record my reflections based on my observations of participants' reactions and expression of nonverbal cues during the interviews. My notes were useful in documenting certain salient statements and participants' behaviors and reactions that demonstrated relevance to the study. I observed participants' passion in expressing their knowledge and perceptions on job insecurity concerns in their respective organizations.

Firms' Policy Documents

I used the firms' policy documents as the secondary sources of data. The firms' policy documents contained statements on employees' engagement and disengagement processes that provided insights on job security practices. The policy documents were specific for each partner organization and contained information on personnel policies, operations and procedures. Information from the policy documents helped to substantiate the claims by participants.

Transcript Review

After completing the data transcription, I forwarded to each participant through email their respective transcribed data so that participants could confirm and validate the data as the representation of their responses during the interviews. This process is known as member checking (Lincoln & Guba, 1985). Member checking provides credibility to the research as it proves the authenticity of the source of data. I asked participants to

make changes where necessary on the transcribed data. Although minor changes and some corrections were made by seven participants, the changes did not affect the content and meaning of the data.

Data Analysis

Data analysis involves the review of the various data that have been collected, coded and provided interpretation to the data (Ravitch & Carl, 2016). The essence of qualitative data analysis is to determine the themes, patterns, relationships, and assumptions that informs the participants' views of the issue under investigation (Saldana, 2016). The data analysis was conducted in line with Yin's (2017) five phases of analysis: assemble, collect, interpret, disassemble, and conclude the data. The process of data analysis began with the transcription of the responses from the study participants and then providing interpretation to make meaning of the data. Statements from the transcribed data were outlined to form codes, which were further reduced to form categories, and themes that relates with the central research question. Although I uploaded the transcribed data from the participants into NVivo 12 for Windows, I did most of the analysis manually since I was newly learning the software.

Analysis of the responses from the interviews and the secondary data sources were connected with the central research question, and grounded on the conceptual frameworks. I used content analysis in analyzing the data which enabled me to interpret individual perceptions using coding, categories, and themes. I also applied pattern matching to explore the pattern of similarities and differences of themes from the data.

The pattern matching analytical technique enables the establishment of research outcomes based on the interview data and conceptual framework (Yin, 2017).

To identify codes, I looked for and marked in the transcribed data similar statements and phrases (see Appendix D). I highlighted key words and phrases relevant to answer the central research question. I sorted similar codes into categories and integrated categories into themes (see Table 2 and 3). The reoccurring statements and phrases were matched to form categories from which the themes were obtained. Coding of statements and phrases combined with triangulation from the secondary data brought about the identification of patterns in the data that forms the themes. Similarities and differences in the patterns also helped to prove the dependability of the data. I adopted Thomas's (2006) inductive coding procedure to generate the categories and themes. The inductive approach is used in qualitative research to generate theory or expand on theory by allowing themes to emerge from the transcribed data (Saunders et al., 2018). Inductive analysis involves coding the data without any preconception from the researcher (Thomas, 2006). Using inductive coding enabled me to analyze the data to observe and identify reoccurring statements and phrases from the participants responses.

The themes were developed to answer the central research question and provide understanding on how the participants described the managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity. The themes also demonstrated the similarities and differences between the strategies implemented in the banking and construction industries in Nigeria. The themes that emerged from the analysis of the data and their descriptions are provided on Table 4.

There were no discrepant cases in the data. The specific codes, categories and themes that emerged from the transcribed data are indicated on Table 2 and 3 for participants from the banking and construction industries, respectively. Details of the codes, categories and themes using participants' quotations have been attached as Appendix D.

Table 2*Codes, Categories and Themes from Participants from the Banking Industry*

Code	Category	Theme
Government should put policies on employees' dismissal	Institute policies against indiscriminate dismissal of employees	Government should institute policies against indiscriminate dismissal of employees
Enforce policies	Enforce policies against unlawful dismissals	
Implement government policies	Enforce policies against indiscriminate dismissals	
Contract or outsourced employees are vulnerable to job insecurity	Vulnerability of outsourced employees	Management of banks should discontinue the engagement of outsourced employees
Outsourced staff are on contract and not secured jobs	Unsecured jobs of outsourced employees	
Set up monitoring unit by apex bank	Request for monitoring agency on job insecurity	The CBN should establish a monitoring agency on employment in the banking industry
Establish monitoring agency	Request for the establishment of monitoring agency on job insecurity	
Banking union operations should cover permanent and temporary employees	Operations of banking union	The banking unions should protect all employees in the banking industry
Banking union protects only permanent employees	Operations of banking unions	
Training be put in place to enhance employees' productivity	Need for staff training and development	Management of banks should establish policy on regular training and development of employees
Banking staff should be trained regularly	Staff training and development	
Professionalism should be introduced in the banking sector	Need to promote professionalism among employees	Management of banks should provide professional support for employees
Provide professional management support to staff	Employees require professional support	

Table 3*Codes, Categories and Themes from Participants from the Construction Industry*

Code	Category	Theme
No policies on employees' treatment	Institute policies to protect workers	Government should institute policies against dismissal of employees
Government should put policies to protect employees	Institute policies to protect employees	
Provide engagement options to employees during interviews	Construction workers lack engagement options	Employees should be provided with engagement options
No formal engagement process for construction workers	Lack of proper engagement process	
Establish a regulatory agency on indiscriminate dismissal of workers	Need to set up an agency to regulate employees' dismissals	Government should establish a regulatory agency on employment
No government regulatory agency on construction activities	Need to establish an agency to regulate construction operations	
Implement policies against discrimination of women	Women are discriminated in the construction industry	Management of construction firms should stop the discrimination against women on employment
There are more males' employees than females in the construction industry	Disparity in employment between males and females in the construction industry	
Companies should in place training and development programs for employees	Need for training and development of employees	Management of construction firms should establish policy on regular training and development of employees
Companies should provide regular trainings for employees	Provide continuous training for workers	
Supervisor's interest in employees is relevant	Supervisor support is important in retaining employees	Provide supervisor support to employees
Supervisors play critical roles in employees retainership	Supervisor support enhances sustainable employment	
Companies should minimize labor casualization	Minimize labor casualization	Management of construction firms should stop labor casualization
Companies should stop labor casualization	Stop labor casualization	

Table 4*Themes from the Analyzed Data and their Description*

Theme	Description
Institute policies against indiscriminate dismissal of employees	This refers to the need for government to institute policies against the indiscriminate dismissal of employees in the banking and construction industries.
Stop labor casualization and use of outsourced employees	Participants explained that a lot of junior employees in the banks and construction firms are casual or outsourced from third party organizations. These employees are most vulnerable to job insecurity since the banks and construction firms have no direct responsibility on these employees. Participants want the management of banks and construction firms to stop labor casualization and the engagement of outsourced employees. Labor casualization refers to a situation where employees are engaged informally on temporary short-term basis without formal agreements.
Establish a monitoring and regulatory agency on employment	Participants want the government to establish a monitoring and regulatory agency on the engagement and disengagement of employees in banking and construction industries in Nigeria.
Protection of all employees by trade unions	Participants explained that only few employees, particularly senior management and permanent employees are protected by trade unions leaving junior and outsourced employees unprotected.
Training and development of employees	Participants expressed that training and development is important for individual improvement in securing permanent employment. Thus, management of banks and construction firms should establish policies that will ensure regular and effective training and development of their employees.
Provide supervisor and professional support to employees	Participants explained that supporting employees professionally and particularly, by their supervisors could enhance their productivity and performance.
Provide engagement options for employees	Participants explained that employees in the banking and construction industries should be given options during interviews to choose between permanent or temporary employment.
Stop all forms of discrimination, particularly, against women on employment	Participants alleged that there is high rate of discrimination against women in the construction industry and pray management of construction firms to resolve this development.

Evidence of Trustworthiness

Credibility

Credibility involves the degree of confidence in the truth of the findings of the research (Lincoln & Guba, 1985). Lincoln and Guba listed strategies for credibility including triangulation, peer-debriefing, prolonged engagement and member-checking. Through the process of data collection of this study, I engaged triangulation, member-checking, prolonged engagement with participants and peer-debriefing to establish credibility. Data were collected from several sources including interviews, researcher's reflective notes and the firms' policy documents. The participants for the study were selected through a rigorous process of purposeful sampling. Ensuring that only participants who met the inclusion criteria were selected helped to strengthen the credibility of the study. Interviews were conducted within participants' choice of locations where there was no interruptions and interference. The transcripts from the interviews were reviewed and corrected by participants to validate and establish their authenticity. The several engagements and interactions with the participants also helped to provide consistency on the data obtained to establish the credibility of the study.

Transferability

Transferability involves the strategies that will show that the findings of the research have applicability in other contexts (Ravitch & Carl, 2016). Shenton (2004) described transferability as the provision of enough details on the phenomenon of study to enhance truthfulness of the data when compared with other similar studies. Transferability is attained when the phenomenon of interest is described in details based

on the findings, where other scholars may learn from it and transfer the process to other settings, places and people (Burkholder et al., 2016). As stated in Chapter 3, transferability for this study is obtained with a comprehensive background data of the study along with a detailed description of the phenomenon under investigation. In this study, I have provided a detailed description of the phenomenon under investigation including the context, settings, the research method and design that may help other researchers to replicate the study within different contexts. I also provided a detailed literature review of the phenomenon that serves as a guide to the research question and conceptual frameworks of the study. The depth of information contained in the literature review is relevant for any further study on the phenomenon in different contexts.

Dependability

Dependability indicates that the findings of the research are consistent and could be repeated elsewhere (Ravitch & Carl, 2016). The findings of a research should demonstrate consistency to enable other researchers to carry out similar studies (Lincoln & Guba, 1985). The process of dependability entails the reduction of errors and biases through the use of audit inquiry and other techniques to reaffirm the research outcome (Lincoln & Guba, 1985). Conducting an audit inquiry requires the engagement of an external expert to review the study process and outcomes and provide justification to the findings (Lincoln & Guba, 1985). As stated in Chapter 3, two experts on qualitative methodology were used to test the interview protocol to ensure that the questions aligned with the central research question and are grounded on the conceptual framework. I documented a detailed process for data collection and analysis which makes it easier for

the replication of the study. I also conducted the data analysis of the current study using coding techniques as relevant to the conduct of qualitative research. The use of codes, categories, and themes to explain the phenomenon of the study indicated that the study can be replicated to produce a similar and consistent outcome.

Confirmability

Confirmability implies the extent to which the findings are shaped by the participants and not the researcher's bias or interest (Ravitch & Carl, 2016). The process of confirmability includes audit trail, reflexivity and positionality (Shenton, 2004). Confirmability involves a situation where the research outcome is a demonstration of the content of the participants and not that of the researcher. Confirmability ensures that the research outcome is not a reflection of the researcher's experiences, knowledge or biases but the exact representation of the participants' views on the subject of research. As stated in Chapter 3, I used direct quotes from the participants' statements to carry out the data analysis to avoid any form of bias and personal interpretation to promote reflexivity. This is part of the ethical measures I applied in the study to avoid biases against any misrepresentation of the participants' positions on the phenomenon.

Study Results

The study result section is organized by the themes that emerged from the data analysis. The themes were derived from the analysis obtained from the participants' responses that are relevant to provide answers to the central research question. There were no discrepant data that were significant to influence the study findings. Direct quotes from participants were used to illustrate confirmability. The data analysis resulted

in the identification of eight themes associated with managerial support strategies to minimize job insecurity in the banking and construction industries in Nigeria: (a) Institute policies against indiscriminate dismissal of employees; (b) stop labor casualization and use of outsourced employees; (c) establish a monitoring and regulatory agency on employment; (d) protection of all employees by trade unions; (e) training and development of employees; (f) provide supervisor and professional support to employees; (g) provide engagement options for employees, and (h) stop all forms of discrimination, particularly, against women on employment.

Theme 1: Institute Policies Against Indiscriminate Dismissal of Employees

All the participants from the selected banks emphasized the need for the government, particularly, the CBN to institute policies that will regulate the employment and dismissal of bank employees to reduce job insecurity. Though the CBN has intervened in previous cases of mass dismissal by banks, there is no policy that clearly direct banks on employment and dismissals. For instance, in August 2019, Ecobank sacked over 2000 workers, but the CBN intervened to prevent the bank from dismissing such number of employees (Essien & Bassey, 2020). However, there is no formal policy of the CBN to this effect. Essien and Bassey stated that many of the policies of the CBN are market-oriented without consideration to employees' security in their workplaces. The participants stressed that with such a policy in place and being monitored by the CBN, the indiscriminate dismissal of bank employees resulting in job insecurity will be minimized. Some quotes from the participants' responses are

- P02: “Government through the CBN should put stricter measures in place that will not allow banks to just decide to ask someone to leave the office excepts when it’s very necessary.”
- P08: “CBN needs to enforce the policies on regulating unlawful dismissal of employees.”
- P07: “We do not have policies from the CBN against discrimination and indiscriminate dismissal of employees but even if the CBN has, they are not implemented.”

The policy documents of the selected banks did not provide details about employees’ dismissal. The policy documents provided the disciplinary procedures to be followed for erring employees which could invariably lead to termination. The participants expressed that the procedures in the policy documents are never followed and observed.

All the participants from the construction firms also stated the need to establish a policy framework to control employment issues in the construction industry in Nigeria as a means of minimizing job insecurity. The participants stressed that currently, there is no government policy involved with engagement and disengagement of employees in the construction industry. One of the participants, P11, specifically narrated how employment issues are handled in the oil and gas sector with the establishment of the Nigerian Local Content Monitoring Board, and requested for a similar policy of government in the construction industry. Though, participants expressed the non-existence of any government policy in the construction industry in Nigeria, the firms’ policy documents of one of the companies stated certain guidelines contained in the

National Construction Policy of Nigeria (NCP 1991). When I later asked participants whether they are aware of the existence of such a policy, none of them admitted of been aware that such a policy exist. Rather, reference was made by a participant, P15, how in South Africa, the government established the Construction Industry Development Board (CIDB) that coordinates and regulates construction activities in that country. Some of the participants quotes are;

- P01: “There are no policies on how workers should be treated in the construction industry. Government should institute policies to establish the dignity of workers both educated and non-educated to protect workers”
- P11: “Government should put policies in place just like the local content law to protect employees from job insecurity”

The literature also supports the need for the establishment of policies that coordinate activities in the banking and construction industries in Nigeria. Tanko et al. (2018) stated that the construction industry is vital to the socio-economic growth of Nigeria, thus, the government has a responsibility to protect the activities of the industry. Abolade (2018) corroborated the need for the establishment of a policy that will regulate employment issues in the banking industry in Nigeria. Accordingly, there is the need for the establishment of government policies in the banking and construction industries that will regulate and monitor employment activities. That way, job insecurity in the banking and construction industries can be monitored and minimized.

Theme 2: Stop Labor Casualization and Use of Outsourced Employees

The participants from the banks explained that the categories of people most vulnerable to job security in the banking industry are casual and outsourced workers. They emphasized the need for banks to stop the engagement of casual and outsourced employees to minimize job insecurity. Outsourced workers are employees in the bank from third party organizations while casual workers refer to employees who are engaged informally on temporary short-term basis without formal agreements (Abolade, 2018). Some of the participants (P02 and P014), stated that these workers do not enjoy equal rights and privileges as permanent employees. For instance, they are not allowed to join the banking union and are not given promotions. They receive lower salaries than the banks' permanent employees. Their employments are terminated without notice and most times their replacements are requested directly from management of their organizations. Some of the responses of the participants are;

- P02: “The people in the casual or outsourced functions. They are also vulnerable to job insecurity because there’s just so many of them, they are skilled but not too skilled, so if you just make one mistake like this you’re sent back to your employer, because they just say, go back to your employer and they replace you”
- P14: “The casual staff in the banks are mainly from those from outsourcing companies. They mainly bring them and then the banks pay them less than the full-time staff that are employed by the bank.”

The literature corroborated the position of participants. According to Essien and Bassey (2020), in 2017, First City Monument Bank sacked over 600 workers, and

Diamond Bank sacked 630 workers, most of which were outsourced and casual workers. Essien and Bassey stressed that the engagement of casual workers and outsourced employees by the management of banks is one of the causes of job insecurity in the banking industry in Nigeria. There was no secondary information on casualization and outsourcing of workers in the policy documents of the selected banks.

All the participants from the construction firms requested for management of construction firms to stop labor casualization to minimize job insecurity. Labor casualization, according to the participants, signifies an informal process of engaging construction employees for temporary short-term jobs. Such employees are generally described as casual workers. Casual workers are not recognized as part of employees of the company. They have no contract with the company, neither are their names reflected on the payroll. They are paid off at the end of a day, week, month or at the end of a certain piece of work. Instead of formal negotiation, they are offered daily pay at the close of each day work. The participants stressed that these categories of employees form the majority in all construction firms, thus, the high rate of job insecurity in the industry. One of the reasons for this practice according to the participants is because construction jobs are project-based and employees are engaged mostly for the duration of the project. The expressions of some of the participants are;

- P15: “Management of construction companies should stop engaging workers on project-by-project basis so as to minimize casualization of labor”
- P06: “Construction companies should stop casualization of labor”

The policy documents of the partner organizations do not contain any information on casualization of employees. The literature supports the assertion of participants on the casualization of employees in the construction industry. Studies have indicated that 60% of employees in the construction industry in Nigeria are casual workers (Rasaki et al., 2017). These casual workers are mostly engaged informally for specific work activities and are disengaged at the end of such jobs making them susceptible to job insecurity (Funso et al., 2016). Rasaki et al. recommended the need to curb labor casualization in the construction industry so as to minimize job insecurity.

Theme 3: Establish a Monitoring and Regulatory Agency on Employment

Most of the banking participants expressed the need for the apex bank, the CBN, to set up a monitoring and regulatory unit to monitor how banks engage and disengaged employees. The banking industry according to the participants is a highly regulated and monitored industry. Thus, to leave a key aspect of the industry without monitoring will encourage manipulations by management of banks, particularly, among commercial banks. Participants want the CBN to set up a special Monitoring Unit specifically to monitor how banks engage and disengage employees to reduce the rate of job insecurity. The expression of participants conforms with what is contained in the existing literature. Atiku and Fields (2017) explicated that part of the role of the CBN as Nigeria's apex bank is to monitor, reform and regulate the activities of banks and other financial institutions including employment issues in the banks to safeguard the high rate of job insecurity. According to Atiku and Fields, while the CBN has set up such agencies as Nigeria Deposit Insurance Corporation and Asset Management Corporation of Nigeria to

monitor depositors' funds and curb issues of non-performing loans respectively, there is no such agency to monitor the engagement and disengagement of employees in the banks. The policy documents of the banks have no information concerning CBN monitoring of employees in banks. Some of the responses of the participants are;

- P03: "A monitoring unit should be set up by the apex bank to monitor job insecurity issues."
- P10: "Government should establish monitoring agency against indiscriminate dismissal of employees."

The participants from construction firms also want the government of Nigeria to establish a regulatory agency for the construction industry as part of the processes to minimize job insecurity. One participant, P05, made reference particularly, to the operations of CBN, and wondered why the construction industry does not have any agency to regulate industry operations. The participants stressed that a regulatory agency should be established to monitor and ensure strict compliance to labor laws in the country. One of the participants, P09, also emphasized that while there is the Federation of Construction Industry which ought to serve as a national union for construction employees, only few contracting firms are registered members. The management of many construction companies are not even aware of the existence of such an organization. The policy documents of the partner organizations do not contain any information on regulatory agency. Some of the expressions of participants are;

- P05: "Government should establish a regulatory agency to regulate the indiscriminate dismissals of construction workers. For instance, you have CBN

that regulates banking activities in Nigeria but we don't have such a regulatory agency for the construction industry”

- P15: “There is no agency of government regulating the operations of construction companies in Nigeria. It will be fine if government can set up such an agency”

The literature corroborated the stand of participants on the need for government to establish a regulatory agency for the construction industry in Nigeria. Odediran and Babalola (2013), attributed the weakness of Federation of Construction Industry to the lack of a government agency backing its activities. Odediran and Babalola recommended the need for the government to establish an independent regulatory body to monitor the activities of construction firms in Nigeria.

Theme 4: Protection of All Employees by Trade Unions

Participants from the banking industry requested for the establishment of effective banking unions that will protect the interest of both permanent and temporary employees to minimize job insecurity. Some participants, (P04 and P13) stated that though banking unions exist, such as the National Union of Banks, Insurance and Financial Institution Employees and the Association of Banks, Insurance and Financial Institutions, these unions protect only the interest of permanent and senior bank employees. Junior workers and particularly, casual and outsourced employees are not permitted to join any of the banking unions. Thus, these set of workers are helpless to the manipulations by management of the banks. The participants asserted that trade union membership will afford employees the opportunity for collective bargain and negotiations. The inability of

many workers not being able to join unions has made these categories of employees voiceless and powerless. Some participants' responses are;

- P04: "The banking union should protect both permanent and temporary (casual and outsourced) employees"
- P13: "The banks have unions, although they appear to protect only senior employees and permanent staff. This is not fare to other staff in the industry"

The literature supports the assertion of participants. Adenuga and Oteyowo (2012) emphasized the need to encourage trade unionism to protect the rights of workers including permanent and temporary workers. According to Adenuga and Oteyowo, trade unions could be a key element that may help to protect the interest of bank workers against management manipulations. There is no information from the policy documents of the selected banks on union membership and qualifications to be members of unions.

In the construction industry, there is no recognized union for employees. According to the participants, management of construction firms do not allow employees' participation in union activities. Some of the participants' expressions are;

- P15: "The management of our company does not allow employees to join any union or be involved in union activities. It is like a taboo here. Because negotiations of trade union issues with management will give employment too much power"
- P01: "There is no recognized umbrella body such as a union for construction employees in Nigeria, it's just unfortunate"

The literature confirms the position of participants that there are no universal trade unions in the construction industry in Nigeria. Rasaki et al. (2017) elucidated that there are associations in several construction related fields (such as Nigerian Association of Architects and Nigerian Association of Quantity Surveyors) without a coordinating body for the entire construction industry. Thus, different segments of construction employees seek only to protect the interest of their colleagues (Rasaki et al., 2017).

Theme 5: Training and Development of Employees

All the participants from the banking industry expressed the need to provide training to enhance individual and organizational performance as means of minimizing job insecurity. According to the participants, the banking industry relies mostly on customer and government deposits. Therefore, understanding customer relationship is key to the success of individual employees. The participants stated that employees, mostly, marketers are always given huge financial monthly targets that they must meet. To meet such targets required that they have to understand how to develop and build effective customer and interpersonal relationships. Thus, they emphasized that employees' training and development are important tools to enhance employees' competence and performance in any organization. Without a training and development policy, the issue of incompetency, ineffectiveness and inefficiency will be quite noticeable among employees, particularly, as employees relate daily with customers. Some of the participants' responses are;

- P03: "Training is also part of what management of the banks must put in place from time to time to enhance employees' productivity"

- P10: “Training of staff is an essential part of workers development. The bank should ensure that staff are regularly trained on strategies to meet their targets”

The policy documents of the banks outlined the need for training and development and the types of training and orientation programs that will be provided for employees. The literature equally highlighted the importance of training and development as significant factors that influences human behavior and attitude towards work performance (Atiku & Fields, 2017). Training and retraining employees improve their capacity to promote professionalism in banking (Abolade, 2018). Abolade expounded that training should be the major policy of the banks to generate a competitive advantage. Atiku and Fields recommended that employees in the banks should be provided with adequate training to equip them with the requisite skills and knowledge that will enhance individual performance for organizational productivity.

All the participants from the construction firms explained the need for training and development of employees in the industry as a means of minimizing job insecurity. According to participants, most activities of the industry require specialized skills, thus, training and retraining of employees will help to promote competency and proficiency. They emphasized that regular training will help employees secure permanent employment in the firms or enable employees easily secure other jobs after the completion of a project. Some of the participants also want such trainings to be formal where certificates of competencies are given to employees after such trainings. One of the participants, P05, stressed that most trainings in the industry take place within project sites and are always specific to the particular job. He emphasized that training employees

outside of the project sites will give them a sense of dignity and commitment. Some of the responses from the participants are;

- P05: “Construction companies should ensure that they have put in place training and retraining programs for the development of workers. Most of the training in the industry take place at the project site and are intended only for that particular piece of work. Workers need to be trained outside of their job sites to give them a sense of dignity”
- P11: “Construction companies should provide relevant knowledge for employees by continuously training them”

Correspondingly, the policy documents of the two construction partner organizations contain information about workers training. The policy documents contain information about workers’ need for on-the-job training to be effective in various operational field works. The literature also supports the need for training of construction employees to enhance their capacities for effective delivery of assignments. According to Ameh and Daniels (2017), the construction industry has need to strengthen its staff development through training and retraining of its workers. For employees to be competent towards project delivery, they need to be trained and developed to strengthen their capacities. Training for capacity building will also support individual employees to enhance their employability, and which will help reduce job insecurity (Ameh & Daniels, 2017).

Theme 6: Provide Supervisor and Professional Support to Employees

All the participants from the banking industry expressed the need for management to provide professional management support to employees to improve their performance. The participants stated that banking work is highly demanding and requires professionalism, thus, the need for professional support from management. The participants stressed that while training may provide knowledge and skills on how to carry out their daily assignments, professional support will enable employees to understand the essentials of banking processes, procedures, ethics and conducts. The provision of professional management support may help to reduce the dichotomy between management and employees and between permanent and outsourced employees. Some of the participants' responses are;

- P04: "Professionalism among employees should be introduced in the banking sector to enhance individual productivity and personal growth"
- P14: "Providing management support to staff to enhance their effectiveness will be a plus to the bank"

The policy documents of the banks emphasized the place for professionalism in operational conduct but without information on management professional support. The literature also supports the position of participants. For instance, Abolade (2018) stated the need for management of banks to include employees in professional decision making that may help develop them professionally.

All the participants from the construction industry equally stated the need for supervisor support towards minimizing job insecurity in the construction industry.

According to the participants, supervisors play significant role in the construction industry towards the continuity of employees in any construction firm. One of the participants, P12, stated that when an employee is liked by a supervisor, they will be sure of continuity in that firm. The participants explained that the working structure in most construction firms is similar with supervisors directly managing most field-based activities. Thus, for field workers, the relationship an employee has with a supervisor will determine the employment status of that employee. Some participants' responses are;

- P12: "A supervisor who likes your work can move with you from one project site to another site"
- P01: "Supervisor support could be helpful to sustain a well-skilled worker"

The policy manuals of the firms do not contain information on supervisor support. The literature emphasized the role supervisors could play to help minimize job insecurity in the construction industry. Ameh and Daniels (2017) explained that the support of supervisors to construction employees have several advantages, including improvement of workers learning and confidence, enhancement of competency, effectiveness in work delivery, and social reorientation. Part of the social reorientation is the establishment of close relationship between supervisor and employees that helps to minimize the fear of job loss. Shin et al. (2020) stated that supervisors play an important role in employees' perception of the organization, thus, could have a negative or positive influence on employees. Supervisors evaluate the subordinates, therefore, the relationship between supervisors and employees is important in reducing job insecurity. As such, providing

appropriate organizational and supervisors support could enhance the workplace environment that may reduce job insecurity.

Theme 7: Provide Engagement Options for Employees

Participants from construction firms stated the need for management of these firms to provide them engagement options during interviews, whether to be permanent or temporary employees. Most of the participants stated that construction employees do not have the privilege of formal engagement. Engagement processes within the industry are usually informal. One of the participants, P01, expressed that construction workers are engaged based on previous work experience from similar jobs in other projects rather than educational qualification. A situation where people are engaged without any regular working hours and wages, no employment letter, no welfare packages, no social safety, no job security, and without any condition of employment. Many participants stressed that the poor work output in the construction industry in Nigeria is due mainly to the lack of job insecurity and work engagement processes in the industry. Some participants' responses are;

- P09: "Construction workers should be provided with engagement options either to be permanent or temporary during employment interviews"
- P12: "Employment in the construction industry is not properly coordinated. There is no formal engagement process so you don't even know what you are engaged, whether a permanent or casual staff"
- P01: "Construction workers are engaged based on previous work experiences from similar jobs in other projects rather than on educational qualification. A

situation where people are engaged without any regular working hours and wages, no employment letter, no welfare packages, no social safety, no job security, and without any condition of employment.”

The literature also supports the position of participants. Odediran and Babalola (2013) stated that most construction workers in Nigeria are engaged informally. These workers are engaged based on verbal agreements because they are mostly engaged as casual workers or for short-term employment. Casual workers or short-term employment means that these workers will undergo frequent changes of jobs (Odediran & Babalola, 2013). Odediran and Babalola recommended the need for the industry to establish formal employment processes and procedures. The policy documents of the firms do not contain information on employment processes and procedures. Contrarily, none of the participant from the banks mentioned engagement option as a means of minimizing job insecurity in the banking industry. This explains that the issue of engagement option is peculiar to the construction industry.

Theme 8: Stop All Forms of Discrimination, Particularly, Against Women on Employment

The three women participants from the construction firms were synonymous in requesting for a change over the high rate of discrimination against women in the construction industry. They explained that though few women are employed in the industry, these few employees also suffer gender discrimination. The participants want the government to establish policies against the discrimination of women in the construction industry. They alleged that culturally, construction activities are seen as

work for the male folks and thus the industry is male dominated. Some responses from the participants are;

- P06: “Construction companies should implement policies against the discrimination of women as well as stop the engagement of casual or temporary workers”
- P09: “The construction industry is male dominated and there are very few female employees”
- P01: There are very few women employees in the construction industry. The men always feel that the work of the industry belong to men and not for women.”

The policy documents of the construction partner organizations contained no information about women discrimination in the industry. The literature affirmed the position of the women participants. Adeyemi et al. (2006) asserted that there is low level of women participation in the construction industry in Nigeria. Adeyemi et al. explained that men are considered more physically fit for major construction work such as operating plants and equipment, climbing and other works that require physical strength. Besides, construction sites are inundated with noise, dust and vibrations for which many women cannot bear. Consequently, very few women are trained on crafts that qualifies people to work in the construction industry.

On the contrary, participants from the banks explained that the banking industry prefers to employ female applicants, particularly, beautiful and attractive young ladies to attract customers. This is partially due to the huge monthly and yearly financial targets

given to non-managerial employees. Some of the participants responses are indicated below;

- P04: “It is common in the banking industry; they employ mostly young attractive ladies to use and entice rich men to bring deposits to the bank. This may appear unethical but that is what the banks deliberately do”
- P13: “The marketers in the bank are exposed to a lot of temptations, particularly, the ladies. Because the banks are looking for huge deposits, they employ young fair ladies to attract people to come and bank with them”

The banks also prefer to employ applicants with formal university education.

Some participants responses are;

- P02: “There is some level of educational discrimination in employment in the banks. The banks prefer to employ graduates from the universities than from the polytechnics”
- P03: “The banks always want applicants with university degrees such as bachelors than people with HND”

On the other hand, in the construction industry, applicants with skills in various trades and craftsmanship are preferred. For graduate applicants, the construction industry prefers applicants with polytechnic graduates than university graduates. Some participants stated;

- P11: “Education is hardly considered as qualification for employment in the construction industry. The nature of work in the industry does not always require graduates. So, the industry prefers people with requisite skills and experience concerning the particular work”

- P15: “Well, in the construction industry, people with high qualifications are not usually required except for engineers, surveyors, architects and project managers. Due to the practical nature of jobs in the industry, polytechnic graduates are always preferred”

Also, the banks prefer to employ young graduates not older than 25 years of age even with little experience. Some of the participants responses are;

- P07: “The banks like employing young people, males and females who are not more than 25 years of age. Check their advertisement, they will emphasize that applicants above 25 years need not apply”
- P02: “Yes, the banks prefer to employ young graduates that they will train and develop to be relevant to them. Banking is a professional work and management would like to train and build up people who will grow in the system”

The construction industry on the other hand prefers to employ old and experienced employees. The construction industry hardly gives consideration for young and unskilled employees, except for certain casual and manual work. Some participants responses are;

- P12: “You know, you must be experienced and skillful to work in the construction industry. Construction work requires skills and unless you are skillful you cannot work in the industry except if you want to work as a casual worker”
- P09: “They don’t just employ people in the construction companies. They employ people for specific work and unless you have the skills and experience for a particular kind of work, you cannot be employed.”

The process of employment in the banking industry also differs from that in the construction industry. The banks prefer formal employment procedures through advertisement, interviews, selection and induction. Some of the participants responses are;

- P04: “The banking industry unlike in other industries, people are always employed through formal processes. They usually advertise and invite people for formal interviews. These interviews could be rigorous, that’s why to work in the bank is very competitive”
- P08: “Although, at the managerial level, you can easily change employment from one bank to another, if not, most employees go through hectic interviews before they are employed”

In the construction industry, people are employed mostly through referrals:

- P06: “It is not common to see construction companies advertise for jobs. Most times people only refer others to job openings. That is why a lot of people keep moving from one company to another”
- P05: “Once there is a job opportunity in our company, we ask people to refer those who have the required skills and experience to apply. You cannot advertise because you cannot get the right people through advertisement by the nature of jobs in the industry.”

These series of discriminations according to the participants create loopholes for job insecurity in these industries. Thus, to minimize job insecurity in these industries,

management of banks and construction firms should look into developing processes and procedures that may help to minimize these discriminations.

Summary

In this chapter, I discussed the research setting, demographics, data collection and data analysis. I used 10 interview questions to elicit responses from 15 participants to generate the study data. The data were analyzed using codes, categories and themes. The codes were taken from direct quotes from the participants. I presented the result of the thematic analysis from the transcribed data. The analysis generated eight themes that provided answers to the research question of the study. These themes are: (a) institute policies against indiscriminate dismissal of employees; (b) stop labor casualization and use of outsourced employees; (c) establish a monitoring and regulatory agency on employment; (d) protection of all employees by trade unions; (e) training and development of employees; (f) provide supervisor and professional support to employees; (g) provide engagement options for employees, and (h) stop all forms of discrimination, particularly, against women on employment. These themes were developed in line with the conceptual frameworks of the study. I also provided evidence of trustworthiness including credibility, transferability, dependability, and confirmability of the study. Chapter 5 includes the interpretation of findings, limitations of the study, recommendation for future research, implication for social change, theory and practice, and conclusion.

Chapter 5: Discussion, Conclusions, and Recommendations

The purpose of this qualitative comparative multiple case study was to explore perceived managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity which may help to fill a gap in the literature. The participants were 15 operations managers and non-managerial employees of two commercial banks and two construction firms in Abuja, Nigeria. The findings revealed eight themes: (a) institute policies against indiscriminate dismissal of employees; b) stop labor casualization and use of outsourced employees; (c) establish a monitoring and regulatory agency on employment; (d) protection of all employees by trade unions; (e) training and development of employees; (f) provide supervisor and professional support to employees; (g) provide engagement options for employees, and (h) stop all forms of discrimination, particularly, against women on employment. These themes were developed in line with the conceptual frameworks of the study. The findings were interpreted based on the themes that emerged from the study.

Interpretation of Findings

In this section, I discussed how the findings confirm, disconfirm, or extend the body of knowledge related to managerial support strategies to minimize job insecurity in the banking and construction industries in Nigeria as described in Chapter 2. I also discussed the interpretation of the findings in line with the conceptual frameworks of the study. The section is organized according to the themes that emerged from the study.

Theme 1: Institute Policies Against Indiscriminate Dismissal of Employees

This theme refers to government agencies and departments formulating policies to guide against indiscriminate dismissal of employees in the banking and construction industries in Nigeria. The impression of participants from the banks is that there is no policy of government that is directly focusing on controlling the indiscriminate dismissal of employees. A participant, P08, emphasized that CBN should enforce a policy on banks against the dismissal of employees. The lack of these policies means management of banks indiscriminately dismiss employees without following due process, thus, heightening the fear of job loss among employees in the banks. This perception of participants confirms the literature. According to De Cuyper et al. (2019), a country with strong employees' protection legislation will create more confidence in employees about the security of their jobs than countries with fewer employees' protection legislation. Bernstrom et al. (2018) also stated that the presence or absence of government policies and legislation on employees' protection is likely to affect the stability and security of employees in the workplace. Accordingly, Abolade (2018) emphasized that a highly regulatory industry such as the banking industry in Nigeria requires a policy on employment management to control and regulate the engagement and disengagement of banking employees. The submissions of participants and support from the literature suggests that the banking industry requires a policy on employment management that will minimize job insecurity.

Participants from the construction firms also suggested that the government institute policies against indiscriminate dismissal of employees in the construction

industry. Specifically, P11 and P01 affirmed the need for such a policy as a means of curbing job insecurity. They alleged that employees in the construction industry are arbitrarily dismissed without recourse to any due process. This assertion is confirmed by the literature. Aghimien et al. (2019) indicated that there is a need to enact laws against unlawful and arbitrary dismissal of construction employees so that job security can be assured and maintained. The conceptual frameworks also provided support to the establishment of policies against indiscriminate dismissal of employees in organizations. The perceived-organizational support concept by Bohle et al. (2018) suggests that policy intervention support against unethical disengagement of employees in the workplace is a practical approach to minimizing job insecurity in organizations. This signifies that a policy of government on employment engagement and disengagement may help minimize job insecurity in the banking and construction industries in Nigeria.

Theme 2: Stop Labor Casualization and Use of Outsourced Employees

Labor casualization and outsourced employees implies a situation where employees are engaged on a temporary and short-term contract, exposing them to constant fear of job loss. Participants from the banks stated that many employees in the banking industry are casual or outsourced employees, which confirms the position of researchers as contained in the literature. A participant, P02 narrated the ordeal of outsourced employees and the poor treatment metted on them by management of banks. Temporary employees by the nature of their engagement are vulnerable to job insecurity (Lastad et al., 2016). Employees in the banking sector whose jobs are temporary feel a higher sense of insecurity (De Cuyper et al., 2019). Further, the nature and class of

contract an employee is engaged will determine the degree of apprehension of the possible threat of job loss (De Cuyper et al., 2019). This implies that when banks discontinue the use of casual or outsourced employees, job insecurity may be minimized.

Participants from the construction firms also stated that management should stop labor casualization as means of minimizing job insecurity in the construction industry in Nigeria. One of the participants, P15, buttressed the need for management of construction firms to stop engaging workers on project-to-project basis as a means of reducing labor casualization. Casualization of labor is a major concern to employees in the construction industry in Nigeria, which confirms the literature. Studies have indicated that over 60% of employees in the construction industry are casual employees (Funso et al., 2016). This makes employees in the industry itinerant, with short-term engagement in projects. In the construction industry, employees are laid off at the end of every project or transferred from one project site to another (Ogbu, 2018). Participants explained that many construction firms are involved in labor casualization as a means of reducing cost. The perceived-organizational support concept by Bohle et al. (2018) that grounded the study also emphasized the need to minimize labor casualization. According to Bohle et al., perceived-organizational support helps to reduce the negative feelings of maltreatment, such as labor casualization, generating a shift to feelings of secured jobs. This implies that a deliberate process by management of banks and construction firms to stop labor casualization will help to minimize job insecurity in Nigeria.

Theme 3: Establish a Monitoring and Regulatory Agency on Employment

This theme suggests that statutory agencies of government should establish either a monitoring agency or a regulatory body to monitor and regulate employment issues. Participants from the banks were requesting for the CBN to establish a monitoring agency on employment in the banking industry. A participant, P10, pointed out that such a monitoring agency has the potential to reduce the excesses of banks' management actions on employees. Though the CBN has such monitoring committee as the monetary policy committee to monitor price stability and economic policies of government, there is no agency responsible for employment. Scholars have also argued that CBN monitoring policies on employment could help reduce employment abuses by management of banks (Abolade, 2018). With proper monitoring, managers and supervisors in banks may help to promote fairness that could reduce job insecurity in the banking industry.

Participants from the construction firms also supported this theme, with some (P05 and P15) referencing the CBN as a regulatory agency in the banking industry and the need for a similar agency in the construction industry. Although scholars have identified the need to enact laws against indiscriminate dismissal of employees in the construction industry, there is no known scholarly work that stated the need to establish a regulatory agency on employment in the industry. Aghimien et al. (2019) stated the need to enact laws against unlawful and arbitrary dismissal of construction employees to minimize job insecurity but did not clarify the establishment of an agency on employment in the construction industry. Thus, the expression by participants is an extension of knowledge on managerial support strategies to minimize job insecurity in

the construction industry in Nigeria. However, the participatory organization-level intervention concept by Abildgaard et al. (2018) that grounded the study also supported to the establishment of a regulatory agency on employment, emphasizing that an intervention framework towards minimizing job insecurity is a positive approach that will foster employees' stability in organizations. Thus, a monitoring or regulatory framework on employment in the banking and construction industries is imperative towards minimizing job insecurity in these industries in Nigeria.

Theme 4: Protection of All Employees by Trade Unions

Trade unions are important instruments used by employees for effective representation at the workplace. Membership of trade unions by employees create a sense of self-confidence and security against indiscriminate dismissal. However, employees who are denied membership of trade unions suffer consistent exposure to threats of job loss. Participants from the banks confirmed the existence of two major unions in the banking industry: National Union of Banks, Insurance and Financial Institution Employees, and the Association of Banks, Insurance and Financial Institutions, that exercise protection for only permanent employees. The participants, particularly, P13, advocated the need for banking unions to absorb all categories of employees in the bank to reduce the fear of job loss. The 1999 Nigerian Constitution, Section 40 provided the right of association for every citizen including the right to form or join a trade union. Thus, employees, despite their employment status, have the right to be members of trade unions. The literature supports the need for employees to be union members. According to Abolade (2018), management of banks in Nigeria have prevented many employees

from becoming union members so that they become less protected. This is because joining a union will strengthen the legal mandate of employees. Accordingly, allowing every category of employees to be members of unions will reduce the fear of job loss.

The issue of trade union membership is one area participants from the construction industry in their responses differ from those from the banking industry. It was understood from participants from the construction industry that there is no single coordinating union among construction employees. A participant, P01, specifically, requested the government to facilitate the establishment of a coordinated union for all construction employees. Previous researchers have confirmed the non-existence of a trade union in the construction industry. As stated by Rasaki et al. (2017), the construction industry is extensive with many segments and, thus, cannot easily be grouped to form a single union. The conceptual framework also supports the assertion of participants. Bohle et al. (2018) stated that employees who feel protected through organizational support framework, such as, union membership, will enjoy work stability more than those who lack protection. Membership of trade unions by employees in these industries can therefore serve as a strategy to minimize job insecurity in these industries in Nigeria.

Theme 5: Training and Development of Employees

Training and development are significant tools that facilitate skills acquisition, promotes competency, and strengthens employees' confidence towards job performance. Participants from the banking industry stated that management of banks in Nigeria need to institute a policy on training and development of employees. One of the participants,

P10, highlighted the relevance of training in enhancing operational effectiveness of employees. The literature similarly emphasized the need for training as a precursor to job insecurity. According to Abolade (2018), employees' deficiencies in their jobs, such as inadequate training to provide the matching professional skills, is a possible cause of job insecurity. An individual with skills, knowledge, education, and experience about a job will be less threatened about the security of their job than the one with less education and fewer skills (De Cuyper et al., 2019). Thus, the ability to develop appropriate employable skills through training and development will reduce job insecurity among employees, particularly, temporary employees. The institution of a policy on training and development is important to minimize job insecurity in the industry.

The participants from the construction industry also explained the need for management of construction firms to establish a policy on training and development of employees to minimize job insecurity. A participant, P05, emphasized that employees who are adequately trained will gain requisite work expertise that will make them employable and retained by construction firms. This assertion by participants confirms the literature. Ogbu (2018) stated that the fear of leaving a job without being able to fit into another job due to skills deficiency is one of the causes of job insecurity in the construction industry in Nigeria. If an employee is unable to make a meaningful contribution due to the deficiency of their work, the feeling of inadequacy will contribute to the threat of job loss. To avoid such a situation, the need for employees training and development becomes relevant in the construction industry (Aniekwu et al., 2015; Funso et al., 2016).

The conceptual frameworks also support the position of participants. The perceived-organizational support concept by Bohle et al. (2018) emphasized that one of the attributes of perceived organizational support is the feeling by employees that their employers' value their contributions, and therefore, may be concerned with their well-being. One of the ways employees feel that they are valued by their organizations is when they are trained to enhance their work effectiveness. Training and development of employees improves their confidence towards their employability. Thus, the banking and construction industries in Nigeria should institute policies on employees training and development as means of minimizing job insecurity.

Theme 6: Provide Supervisor and Professional Support to Employees

Supervisor and professional support assists employees in their work operations, which the participants from the banks indicated there is a lack of regarding their professional development. One of the participants, P04, elucidated the significance of professional support to employees by their supervisors towards the attainment of the overall objectives of the banks. With this support, employees' professional skills could be enhanced for greater performance and productivity. The literature confirms the need for management support towards enhancing employees' performance and productivity. Zhu et al. (2019) opined that employees who have good management support and motivation demonstrate a greater level of commitment than employees with a perceived low level of support, meaning they also feel less job insecurity and intent to leave. On the other hand, employees who suffer maltreatment demonstrate negative behavior and attitude including

lack of commitment and poor performance (Elahi, 2020). Thus, providing management support to employees may bolster confidence towards the security of their jobs.

Participants from the construction firms also identified the need for supervisor support to help minimize job insecurity in the construction industry in Nigeria. As illustrated by P12, an employee who has supervisor support will easily develop skills for sustainable employment in the industry. This assertion also confirms the literature. Caesens et al. (2019) stated that when a supervisor is fair and supports employees, they feel obligated to the organization. This implies that the higher the support from the supervisor the higher the degree of perceived organizational support by employees which will reduce the fear of job loss (Choi, 2018; Shi & Gordon, 2019). Supervisor and professional support are two key components of the participatory organization-level intervention concept by Abildgaard et al. (2018) that grounded the study, emphasizing that employees support, particularly, involving them in decisions, will strengthen them towards reducing the fear of job loss. Thus, a demonstration of supervisor and professional support is imperative to minimizing job insecurity in the banking and construction industries in Nigeria.

Theme 7: Provide Engagement Options for Employees

Engagement options imply that employees are allowed to indicate their preference during job interviews whether to work as permanent or temporary staff in the organization. None of the participants from the banks mentioned engagement option as a precursor to minimizing job insecurity. However, participants from the construction industry indicated a need for management of construction firms to provide employees

with these options. A participant, P09, urged construction firms to create the opportunity for employees to choose whether to be temporary or permanent as a means of reducing the incessant fear of job loss. Although, the literature confirms that the nature of engagement plays a critical role on employees' feelings of threat to job loss, I did not find any work that emphasized the provision of options for employees during the engagement process. For instance, De Cuyper et al. (2019) stressed that the nature of engagement of employees whether temporary or permanent will determine the feeling and threats of job insecurity. Aghimien et al. (2019) also emphasized that employees would prefer to play a more active role in decision making and goal setting as part of the process of motivation to influence their commitment in the construction industry. However, these scholarly works did not recommend the need for management of organizations to provide engagement options to employees. Additionally, the participatory organization-level intervention concept by Abildgaard et al. (2018) only mentioned participation of employees in decision making during a change process as a means of reducing job insecurity. Thus, the assertion by participants is an extension of knowledge on managerial support strategies that may be implemented by construction firms in Nigeria to minimize job insecurity.

Theme 8: Stop All Forms of Discrimination, Particularly Against Women on Employment

There are varied forms of discrimination in the workplace, particularly, against women. Though there was no mention of women discrimination by participants from the banks, participants from the construction firms expressed that there is high rate of

discrimination against women in the construction industry in Nigeria. One of the participants, P06, was emphatic, describing the rate of discrimination against women in the construction industry in Nigeria as intolerable. Gender discrimination has received a boost over the past three decades in every sphere of human endeavor. The assertion of participants agrees with various propositions in the literature. Aderemi et al. (2006) stated that certain gender-based specialization work-related activities as found in the construction industry have little opportunities for female engagement. Funso et al. (2016) also explained that women who are engaged in the construction industry are susceptible to the threat of job insecurity because majority of jobs in the industry are perceived to be for men. Accordingly, an industry that has less of women employees has compounded the fear of job loss for the few women that are employed. Despite the United Nations General Assembly 1967 Declaration on the termination of discrimination against women in employment, very few women are engaged in the construction industry in Nigeria. The reason for the inadequate representation of women in the industry is said to emanate from employment prejudices regarding women by employers and not necessarily due to incompetence.

In some countries, such as the United States, governments at all levels; provincial, state and federal, have instituted laws over women discrimination on employment. Some of the prominent laws include the Equal Pay Act (EPA) of 1963, the Title VII of the Civil Rights Acts of 1964, the Wagner Act of 1935, and the Age Discrimination in Employment Act of 1967. Most of these laws have been adopted by the United Nations and are implemented as global legislations against discrimination. Blumrosen (1979)

posited that the promulgation of the EPA in 1963 and Title VII in 1964 was intended to eliminate job discrimination (including sex, color, and race) to create equal rights for every eligible citizen to be meaningfully engaged. The United Nations General Assembly in 1967 Declaration also emphasized on the termination of discrimination against women in employment in every aspect of human endeavor. The EPA of 1963 was promulgated to forestall employment discrimination in the United States. But in 1964, the EPA was elaborated to incorporate employment discrimination due to race, sex, region and national origin into what is termed Title VII of the Civil Rights Act of 1964. The promulgation of the EPA in 1963 and Title VII in 1964 was intended to eliminate job discrimination to create equal rights for every eligible citizen to be meaningfully engaged. The Title VII of the Civil Rights Act of 1964 made it illegal for any form of discrimination in employment against any potential employee due to sex, race, color, religion, and national origin. Thus, it is imperative for management of construction firms to develop processes that may help to stop the discrimination of women in order to minimize job insecurity in the industry.

Limitations of the Study

Limitations of a study signify certain factors or constraints that are beyond the control of the researcher, but which could affect the outcome of the study (Brutus et al., 2013). The study had certain limitations including the sample size, the sampling design, potential for bias among participants, and the study location. Firstly, the sample size of 15 participants may not be a true representation of the perception of operations managers and non-managerial employees within the wider population of banks and construction

employees in Nigeria. Secondly, the sampling design involving the use of purposeful sampling restricts the findings from generalization. Thus, the outcome may be restricted within the confines of the participants. Thirdly, participants' responses could be influenced by biases and may not represent the views and perception of other categories of employees in the banks and construction firms in Nigeria. Some of the views and expressions by participants may have originated from personal biases and not the facts of the issues within the firms. Thus, the issue of trustworthiness becomes significant in the study. Although, the issue of trustworthiness may be subjective, participants were encouraged to present the truth in their responses during the interviews. Nevertheless, the use of member-checking and prolonged contact with the participants helped to enhance the validity, credibility and accuracy of the study result. The use of triangulation also helped to establish the trustworthiness of the study.

Recommendations

The purpose of this qualitative comparative multiple case study was to explore perceived managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity. The findings of the study may contribute to knowledge from the perception of operations managers and non-managerial employees on what managerial support strategies should be implemented by banks and construction firms in Nigeria to minimize job insecurity. Job security among employees in an organization will promote greater commitment and performance for enhanced organizational productivity. The findings of the study revealed the need for government to institute policies against indiscriminate dismissal of employees, for management of

these organizations to institute policies on training and development, the establishment of monitoring and regulatory agency on employment, the provision of professional management and supervisor support to employees, the termination of engagement of outsourced and casual employees and to halt the discrimination against women, particularly, in the construction industry. Management and supervisor support, and training and development were particularly emphasized as strategies that could help enhance employees' skills for sustainable employment and employability.

The recommendations from the study are premised on the study findings for further research based on the strengths, limitations and the literature that was reviewed on the study. The review of literature revealed that there is dearth of literature on managerial support strategies to minimize job insecurity in the banking and construction industries in Nigeria (Abolade, 2018; Ogbu, 2018). Consequently, the findings of the study identified several areas for further research on managerial support intervention that could be implemented by banks and construction firms in Nigeria to minimize job insecurity. Firstly, there is the need to research on the impact of policy regulations in the banking and construction industries in Nigeria. The findings of the study revealed the need for policy and regulatory frameworks on employment management in both banking and construction industries in Nigeria. However, while to institute policies may be relevant, how the implementation of previous regulatory policies has worked and helped to create the desired objectives of such policies is imperative. Thus, I recommend further research on how regulatory policies have been implemented and the impact of such policies on the banking and construction industries in Nigeria.

The current study revealed that the interest of employees is to have permanent employment in these organizations, however, current global trends have shown that there are varied forms of employees' engagement that are proposed by employers and employees. The advent of globalization has brought to bear certain implications in employee management, particularly, among organizations with global coverage (Schuler et al., 2011). While employees can be categorized as full-time, part-time, temporary, contingent, seasonal or leased, the advent of globalization has created options for employment to be more flexible and non-restrictive. Employees can now choose to work remotely and with flexible working hours. Consequently, I recommend further research on the current global employment trends and implications for permanent employment in the banking and construction industries in Nigeria.

The findings of the current study also indicated that the use of outsourced and casual employees in the banking and construction industries in Nigeria is a major concern to employees. Therefore, there is need to scholarly investigate the relationship between management expectations and operational activities of outsourced and casual employees. The engagement of outsourced and casual employees may reduce administrative cost in these organizations in the short-term, but the consequences of low commitment, poor performance, and low productivity could have higher cost implications on the long-term financial performance on the organizations. I recommend therefore, that empirical studies be conducted on the long-term financial effect of the engagement of outsourced and casual employees in the banking and construction industries in Nigeria.

The findings of the current study revealed the need for professional and supervisor support to enhance the skills and professional development of employees for sustainable employment. However, some participants noted that over dependency and too much attachment to a supervisor could generate certain backlash reaction on the employee when the supervisor is sacked or retired. Therefore, there is the need to understand the fallout implications of the relationship between a supervisor and employees. I recommend that further research be conducted on the fallout implication of the relationship between supervisors and non-managerial employees. An understanding of the fallout implication in the relationship between a supervisor and a non-managerial employee will provide the measures that will guide such relationships. Further, one area of extension of knowledge in the study is the need for employers to provide employees with engagement options, either as permanent or temporary employees. The study revealed that participants would prefer to negotiate with employers regarding their employment status. There may be certain consequences on both the organizations and the employees where such options are provided. I recommend further research on the consequences of the engagement options on the part of employees and employers.

The study also identified the need for women participation in the construction industry in Nigeria. There is a global response to the quest for gender equality, equity and the termination of discrimination against women in employment. However, the trend has not been observed and practiced in the construction industry in Nigeria. It has been observed that certain prejudices have kept women away from the industry as it is generally regarded as a men's profession. The need to study and understand the various

discriminatory tendencies in the construction industry has, therefore, become relevant. Therefore, I recommend further research on the legislations and cultural practices that will encourage women participation in the construction industry in Nigeria. Further studies could also be extended to the competency discrepancy between women and men in the construction industry in Nigeria, competency gaps between women and men in the construction industry in Nigeria, the readiness of women to actively participate in the construction industry in Nigeria, and the diverse experiences of discrimination and harassment suffered by women in the construction industry in Nigeria.

On the research approach adopted for the current study, the design method can be expanded to include shareholders, directors, and senior managers in banks and construction firms to obtain their perspectives on job insecurity and managerial intervention strategies to minimize it in these industries. The use of different categories of participants on similar study will enhance the triangulation of the study to give a more credible and transferable result. The study approach can also be varied as quantitative methods can be used to investigate the effects and relationships between different variables on managerial support strategies to minimize job insecurity in the banking and construction industries in Nigeria. The study can also be expanded to include policy makers to obtain their perspectives on managerial support interventions to minimize job insecurity in the banking and construction industries in Nigeria. The involvement of policy makers may introduce a political dimension to the phenomenon that will create wider understanding of the dynamics surrounding job insecurity issues in the banking and construction industries in Nigeria.

Implications

Implications for Positive Social Change

The study results provided various implications for positive social change at every level of human endeavor: individual, family, organization and for policy makers. Positive social change involves the promotion of activities that may result in the improvement of human lives and the creation of a better society (Brimhall & Saastamoinen, 2020). The study addressed a critical area of workforce planning and management related to job insecurity in the banking and construction industries in Nigeria (Eze et al., 2020; Oladimeje, 2020). The results of the study have direct positive social implications for individual employees. Job insecurity has been proved as one of the factors affecting the productivity and turnover of employees in the banking and construction industries in Nigeria (Eze et al., 2020; Oladimeje, 2020). An employee is less productive within the workplace under an insecure job (Richter et al., 2020).

A healthy working environment is important for enhanced employees' productivity that will result in improved organizational performance (Shi, 2017). But a healthy work environment can only be attained where the employees are satisfied and their jobs are secured (Inanc, 2018). An employee that feels threatened by job insecurity will become less committed to the organization. Such a situation could result in certain negative behaviors that may affect the performance of the organization (De Cuyper et al., 2020). Employees who perceive that their employment could be terminated at will by employers would develop counterproductive behaviors in the organization (Kerse et al., 2018).

The study results provided assurance for employees' sustainable employment in organizations. The implementation of managerial support strategies may strengthen employees' commitment, increase their confidence and enhance their performance for effective productivity. The assurance of job security and employment sustainability will boost employees' morale and reduce stress and other psychological, and health consequences associated with job insecurity. According to Maslow (1954), a secured job will enable an individual to live above poverty, boredom, and improve human personality. At the family level, employment provides financial resources to cater for family needs. With sustainable employment, the family is guaranteed of sustainable supply of finances for family upkeep. Thus, the emotional distress associated with lack of money in the family will be avoided. At the organizational level, the implementation of managerial support strategies to minimize job insecurity may help improve employees' performance for organizational productivity. Thus, the study may contribute significantly to positive social change.

Implications to Theory

The dearth of information on managerial support strategies implemented by banks and construction firms in Nigeria created knowledge gap in the literature. The study provided information on what managerial support strategies that can be implemented by banks and construction firms in Nigeria to minimize job insecurity, thus, creating opportunity for theoretical development of the findings for implementation. The study provided a significant contribution to the theoretical development of job insecurity in the banking and construction industries in Nigeria. The knowledge gained from the study has

enriched the understanding of how to minimize job insecurity and its consequences in the banking and construction industries in Nigeria. Job insecurity has become a significant concern in the banking and construction industries in Nigeria, thereby, drawing interest among researchers, managers, and employees (Eze et al., 2020; Oladimeje, 2020). However, researches have focused on organizational and individual outcomes and antecedents but not intervention strategies (Oruh et al., 2020). Accordingly, job insecurity theories have been developed around organizational and individual outcomes and antecedents (Abildgaard et al., 2018). The study will help to expand the concept to the perceived-organizational support propounded by Bohle et al. (2018), and to the participatory-level intervention proposed by Abildgaard et al. (2018) as job insecurity intervention measures.

Implications for Policy and Policy Makers

Government can play a critical role in minimizing job insecurity by formulating policies on employment and other related matters. The development of employment related policies by government, regulatory agencies and organizations may help to minimize the rate of job insecurity in the banking and construction industries in Nigeria. The findings from the study have revealed the need for government and organizations to institute policies on employment matters in Nigeria. The expectation is that the findings have provided knowledge that will enable policy makers to formulate and institute policies that may help to address job insecurity issues among Nigerian private firms.

Implications for Practice

The findings of the study will create awareness and urge for stakeholders in the banking and construction industries to demonstrate commitment to implementing strategies towards minimizing job insecurity in these industries. There is also potential possibility that the findings of the study may influence the implementation of managerial support strategies to minimize job insecurity in other private firms in Nigeria and other African countries. The findings of the study have created understanding of workforce management practices that may help minimize job insecurity in the banking and construction industries in Nigeria. The lack of implementation of effective management practices have been observed as a critical contributing factor to continuous job insecurity in the banking and construction industries in Nigeria (Abolade, 2018; Ogbu, 2018). The findings of the study have provided new evidence that may guide organizational leaders and policymakers on how to address the challenges of job insecurity and enhance employees' job security in the banking and construction industries in Nigeria. Consequently, the outcome of the study provides the understanding for managers to practice the implementation of strategies that may help to minimize job insecurity in organizations.

Conclusions

The findings of the study have revealed certain managerial support strategies that may be implemented by banks and construction firms in Nigeria to minimize job insecurity. The implementation of these strategies by management of banks and construction firms may help to improve employees' commitment, enhance organizational

performance and reduce the negative consequences associated with job insecurity in these organizations. The findings of the study may also contribute to the knowledge on job insecurity matters and, thus, may help to expand the theory on job insecurity. The findings of the study correlated the appropriateness of using participatory organizational intervention theory with explicating job insecurity in organizations. The findings have provided knowledge on managerial support strategies to minimize job insecurity for policy makers to institute policies on employment matters in the banking and construction industries in Nigeria. The onus is for HRs managers in the banking and construction industries in Nigeria to incorporate the findings of the study into their strategies to reduce job insecurity in these industries.

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Appendix A: Letter of Cooperation

Date:

Dear Mr. Atukpa,

Based on my review of your research proposal, I hereby authorize your permission to conduct the study entitled “*Exploring Managerial Support Strategies to Minimize Job Insecurity Among Nigerian Private Firms: A Qualitative Comparative Multiple Case Study*” with operations managers and employees within our organization, as well as use the organization’s policy manuals and procedures. Individual participants will be voluntary and at their own discretion.

The conduct of voluntary interviews is expected to take place during participants’ personal time either before or after the business work hours. Note that any information provided by participants is their personal judgement and does not represent the views of the organization. Also, ensure that every transcribed information is further crosschecked with participants to affirm their authenticity.

We understand that our involvement is limited to your access to research participants and resources only. We reserve the right to withdraw from the study at any time if our circumstances changed. We also understand that the student will not be naming our organization in the doctoral project report that will be published in ProQuest.

I confirm that I authorized to approve research in the setting and that this plan complies with the organization’s policies.

I understand that the data collected will remain entirely confidential and may not be provided to anyone outside of the student’s supervising faculty/staff without permission from the Walden University IRB.

Sincerely,

XXXXXXXXXXXXXXXXXX

Managing Director

Appendix B: Interview Questions

The following open-ended questions will be used as interview questions for the study;

1. What do you think are the most common challenges employees face in the banking and construction industries in Nigeria, and how will you prioritize these challenges?
2. How will you explain job insecurity as it relates to your organization?
3. Can you tell me whether there are issues of job insecurity in your organization?
4. If there are job insecurity issues in your organization, can you explain the cause(s) and the consequences on both employees and the organization?
5. Can you tell me the categories of employees that are mostly affected with job insecurity, if any, in your organization?
6. What do you think is responsible for these categories of employees that are mostly affected with job insecurity, if any, in your organization?
7. Do you know the managerial support strategies that have been implemented in your organization to minimize job insecurity?
8. How does your organization implement these strategies and how effective have they been? (Effectiveness refers to how these strategies have helped to reduce or minimize the rate of job insecurity in your organization).
9. Tell me more whether your organization is doing enough to minimize job insecurity, and if not, what do you think management should do to improve the situation?
10. What other information would you like to tell me concerning this research?

Appendix C: Interview Guide

Dissertation title: Exploring managerial support strategies to minimize job insecurity among Nigerian private firms: A qualitative comparative multiple case study.

Research design and method

A qualitative comparative multiple case study

Participant's recruitment strategy

Purposeful sampling with snowballing technique

Interview format

Face-to-face Interview will be used

The face-to-face interview is vital in obtaining in-depth and detailed information from research participants. I will be able to physically observe the body language, the tone of the voice and gestures that could guide me to have interpretation on the participant's level of depth on the subject as well as the behavioral orientation of the respondent (Rubin & Rubin, 2012). However, the consciousness of the interviewee facing the interviewer particularly in the presence of the recording device could create disturbing effect on the interviewee (Sturges & Hanrahan, 2004). Interviewing through face-to-face requires note taking but this can also be easily distorted as the attention of the interviewer can be distracted from the interviewee (Sturges & Hanrahan, 2004). In face-to-face interview, there will be no time delay between questions and answers (Opdenakker, 2006).

A description of how I will recruit the participants

The participants for this study are operations managers and employees of commercial banks and construction firms in Nigeria. The first step in selecting and recruiting the

participants for the study and interview is to identify people that are knowledgeable on job insecurity who can provide relevant answers to the research question (Patton, 2015).

The participants to be interviewed must have experience about job insecurity, its consequences, and an understanding of the firms' policies on job insecurity.

The following are the steps I will take to recruit the participants:

Step 1: Develop a list of characteristics of the required participants

- Must be operations managers or non-management employees in a commercial bank or construction firm with requisite knowledge on job insecurity
- Ability to speak English fluently
- Men and women as key participants
- Must be adult of not less than 25 years
- Must be resident in Abuja, Nigeria

Step 2: Identify location of participants to be recruited

- I will use purposeful sampling to identify specific commercial banks and construction firms to use for the study
- I will obtain information about the required persons in these banks and construction firms to recruit for the interview
- I will contact these people in these banks and firms who could make nominations
- I will ask those initially contacted to suggest other names who could also become participants
- I will check through the nominated list to make elimination and produce final selection list for those that fit appropriately

Step 3: Preparation

- I will send letters of interview to the participants to confirm their participation
- I will send a confirmation of the interview appointment
- I will study about the background of the participants
- When nearing the interview date, I will send a friendly reminder of the appointment

Guiding principle for the protocol

- I will start with a happy thought ice breaking question to initiate the interview
- I will try and understand the general needs and issues concerning the phenomenon of study
- I will use open-ended questions, allow the participants to guide the discussion to ensure a conversation takes place
- I will prevent non-response through prompts and follow-up questions

Interview protocols

- I will share with participants the purpose of the research and obtain their thoughts on the issues surrounding their knowledge and experiences on job insecurity.

Interviews: I will use semi-structured interviews lasting 30 minutes

The phenomenon of interest is the high rate of job insecurity in the banking and construction industries in Nigeria while the focus is on managerial support strategies implemented by banks and construction firms to minimize job insecurity.

Central research question: What are the perceived managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity?

1. Introduction to the interview

The goal is to create rapport and build trust with the participants (Jacob & Furgeson, 2012). Introduction of my name and to explain who I am and what I am studying, asking the participants to introduce their names as well (Turner, 2010).

“My name is Dakoru Atukpa, I am a student with Walden University studying human resource management.”

“I would like to know your name and what you do in the bank or construction firm?”

Opening statement

I appreciate you for making yourself available and to participate in this study interview.

The purpose of this interview is to obtain the views of people like you who are directly involved as an operations manager of employee working in the bank or construction firm in Nigeria and who have at one time or the other had experienced job insecurity.

Hopefully, this interview will not last for more than 30 minutes. I will like to record our discussion to enable me remember the things that will be discussed while I also take note on key points that will be mentioned. As stated in the invitation letter and consent form I sent to you earlier, this interview considers as very important your privacy and confidentiality and I hope to maintain that. Every information you provide that will be used will remain anonymous. Please, while the interview proceeds, and you would like to ask any question, do let me know. Do you have any question before we begin?

Explain the research purpose

“The purpose of this research is to explore the perceived managerial support strategies implemented by banks and construction firms in Nigeria to minimize job insecurity.”

Explain how the result will be used

“I hope that the results will support to offer recommendations that will help management of banks and construction firms in Nigeria to formulate and operationalize policies that will help minimize job insecurity.”

2. Informed consent to participate in the in interview

The goal is to try and obtain verbal voluntary consent from the participants.

A question such as “Would you like to participate in this interview?” would be asked.

3. Background information

The goal is to know more about the participants, mostly about their knowledge, experiences and perspectives about job insecurity and managerial support strategies implemented by banks and construction firms to minimize job insecurity.

“What can you tell me about job insecurity and what are the managerial support strategies implemented by your bank or construction firm to minimize job insecurity?”

4. About job insecurity

The goal is to understand the participants’ perception about the concept of job insecurity and their personal knowledge, and experiences, and how they would describe the problems relating to the concept.

“How will you explain job insecurity as it relates to your organization?”

“Can you tell me the primary cause(s) of job insecurity in your organization?”

“What can you tell me about the problems of job insecurity in your organization?”

“Can you tell me the categories of employees that are affected most with job insecurity in your organization?”

“What do you think is responsible for these categories of employees that are most affected with job insecurity?”

5. The banking and construction industries in Nigeria

The goal is to elicit discussion on the participants’ knowledge and experiences about the banking and construction industries and how it feels to work in these industries; the nature of work in these industries, and regularity of change processes.

“What do you think are the most common challenges employees face in the banking and construction industries in Nigeria, and how will you prioritize these challenges?”

6. Managerial support strategies implemented by banks and construction firms

The goal is to understand what managerial support strategies that are currently been implemented by banks and construction firms to minimize job insecurity.

“Do you know the managerial support strategies that are been implemented in your organization to minimize job insecurity?”

“How does your organization implement these strategies and how effective have they been?”

7. Reflection, suggestions for improvement

The goal is to understand participants thinking about what can be done to improve the situation. For instance, what management in the banking and construction industries should do to minimize job insecurity.

“Tell me more whether your organization is doing enough to minimize job insecurity, and if not, what do you think management should do to improve the situation?”

8. Closing out

“Do you have any question you would like to ask or anything you need further clarification?”

Review highlights of the discussion and summarize what has been learned from the interview.

9. Appreciation for honouring the invitation to be a participant

I will thank the participants for their time and insights.

Closing statement

Thank you again for your time to participate in this study. The information obtained from this interview will not be used for any other thing other than this study. I will contact you if there are further information, I will require from you. In case, you have need to contact me, this is my personal phone number -----

10. Debrief

I will hold a debrief session with participants after transcribing the interviews to ensure that what was said by them is what is transcribed and to allow for exit of participants.

Appendix D: Emergence of Themes

Table D1*Codes, Categories, and Themes from Participants from the Banking Industry*

Participant Quotation	Code	Category	Theme
P02: "Government through the CBN should put policies and stricter measures in place that will not allow banks to just decide to ask someone to leave the office excepts when it's very necessary."	Government should put policies	Institute policies against indiscriminate dismissal of employees	Government should institute policies against indiscriminate dismissal of employees
P08: "CBN needs to enforce the policies on regulating unlawful dismissal of employees."	Enforce policies	Enforce policies against unlawful dismissals	
P07: "We have policies from the CBN against discrimination and indiscriminate dismissal of employees but are not implemented."	Implement government policies	Enforce policies against indiscriminate dismissals	
P02: "The people in the contract or outsource functions. They are also vulnerable to this job insecurity because there's just so many of them, they are skilled but not too skilled, so if you just make one mistake, you're sent back to your employer, because they just say, go back to your employer and they replace you"	Contract or outsourced employees are vulnerable to job insecurity	Vulnerability of outsourced employees	Management of banks should discontinue the engagement of outsourced employees
P14: "The contract staff in the banks are mainly from those from outsourcing companies. They mainly bring them and then the banks pay them less than the full-time staff that are employed by the bank."	Outsourced staff are on contract and not secured jobs	Unsecured jobs of outsourced employees	
P03: "If a monitoring unit is set up by the apex bank to monitor job insecurity issues."	Set up monitoring unit by apex bank	Request for monitoring agency on job insecurity	The CBN should establish a monitoring agency on employment in the banking industry
P10: "Government should establish monitoring agency against indiscriminate dismissal of employees."	Establish monitoring agency	Request for the establishment of monitoring agency on job insecurity	

(table continues)

Participant Quotation	Code	Category	Theme
P04: "The banking union should protect both permanent and temporary (outsourced) employees"	Banking union operations should cover permanent and temporary employees	Operations of banking union	The banking unions should protect all employees in the banking industry
P13: "The banks have unions although they appear to protect only senior employees and permanent staff. This is not fare to other staff in the industry"	Banking union protects only permanent employees	Operations of banking unions	
P03: "So training is also part of what management of the banks must put in place from time to time to enhance employees' productivity"	Training be put in place to enhance employees' productivity	Need for staff training and development	Management of banks should establish policy on regular training and development of employees
P10: "Training of staff is an essential part of workers development. The bank should ensure that staff are regularly trained on strategies to meet their targets"	Banking staff should be trained regularly	Staff training and development	
P04: "Professionalism among employees should be introduced in the banking sector to enhance individual productivity and personal growth"	Professionalism should be introduced in the banking sector	Need to promote professionalism among employees	Management of banks should provide professional support for employees
P14: "Providing professional management support to staff to enhance their effectiveness will be a plus to the bank"	Provide professional management support to staff	Employees require professional support	

Table D2*Codes, Categories and Themes from Participants from the Construction Industry*

Participant Quotation	Code	Category	Theme
P01: "There are no policies on how workers should be treated in the construction industry. Government should institute policies to establish the dignity of workers both educated and non-educated to protect workers"	No policies on employees' treatment	Institute policies to protect workers	Government should institute policies against dismissal of employees
P11: "Government should put policies in place just like the local content law to protect employees from job insecurity"	Government should put policies to protect employees	Institute policies to protect employees	
P09: "Construction workers should be provided with engagement options either to be permanent or temporary during employment interviews"	Provide engagement options to employees during interviews	Construction workers lack engagement options	Employees should be provided with engagement options
P12: "Employment in the construction industry is not properly coordinated. There is no formal engagement process so you don't even know what you are engaged, whether a permanent or casual staff"	No formal engagement process for construction workers	Lack of proper engagement process	
P05: "Government should establish a regulatory agency to regulate the indiscriminate dismissals of construction workers. For instance, you have CBN that regulates banking activities in Nigeria but we don't have such a regulatory agency for the construction industry"	Establish a regulatory agency on indiscriminate dismissal of workers	Need to set up an agency to regulate employees' dismissals	Government should establish a regulatory agency on employment
P15: "There is no agency of government regulating the operations of construction companies in Nigeria. It will be fine if government can set up such an agency"	No government regulatory agency on construction activities	Need to establish an agency to regulate construction operations	
P06: "Construction companies should implement policies against the discrimination of women as well as stop the engagement of casual or temporary workers"	Implement policies against discrimination of women	Women are discriminated in the construction industry	Management of construction firms should stop the discrimination against women on employment
P09: "The construction industry is male dominated and there are very few female employees"	There are more males' employees than females in the construction industry	Disparity in employment between males and females in the construction industry	
P05: "Construction companies should ensure that they have put in place training and retraining programs for the development of workers"	Companies should in place training and development programs for employees	Need for training and development of employees	Management of construction firms should establish policy on regular training and development of employees
P11: "Construction companies should provide relevant knowledge for employees by continuously training them"	Companies should provide regular trainings for employees	Provide continuous training for workers	

(table continues)

Participant Quotation	Code	Category	Theme
P12: "A supervisor who likes your work can move with you from one project site to another site"	Supervisor's interest in employees is relevant	Supervisor support is important in retaining employees	Provide supervisor support to employees
P01: "Supervisor support could be helpful to sustain a well-skilled worker"	Supervisors play critical roles in employees retainership	Supervisor support enhances sustainable employment	
P15: "Management of construction companies should stop engaging workers on project-by-project basis so as to minimize casualization of labor"	Companies should minimize labor casualization	Minimize labor casualization	Management of construction firms should stop labor casualization
P06: "Construction companies should stop casualization of labor"	Companies should stop labor casualization	Stop labor casualization	