

Exploring the performance of casual workers of banks in Sokoto-Nigeria

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Abstract: Despite the unpleasant conditions, such as lower and insufficient wages, higher working hours, longer length of service, total absence of casual workers union, indirect employment aided by the bank's top directors, etc., casual workers are highly committed in performing their roles and achieving their organizational goals. Neoliberal theory and Equity theory were used for guidance in this study. The study employed qualitative analysis style; Total of ten banks were selected as a sample of the study involving sixty participants who were all casual workers; twenty-four female and the remaining thirty-six were male, have been selected using purposeful sampling. Content analysis was used as the method of data analysis. The study shows some of the functions performed by the casual workers of Nigerian banks include quick client service, amenability to work, client care services, opening of accounts, marketing, and timely task completion. Others include furnishing prompt client service, being prepared to work, and finishing assignments on schedule., thus, the study concludes that despite the outstanding performance of casual workers in achieving their organizational pretensions, they're largely exploited. The recommendation of the study is that employment should be grounded on fair stipend, safety at work and protection for casual workers, in short, work should encompass fairness, equivalency, and freedom of association. Also, Payment of the benefit accumulated by the casual workers should be linked directly between casual workers and their associations.

Keywords: contract; business solution firms; employees; workers performance; inequality

1. Introduction

Utmost scholars and observers agree that casual work and its spread are bad for organisations. It's accepted that workers involved in casual jobs suffer a substantial deficiency in their rights and benefits, compared with workers in standard endless jobs. still, casual work would not inescapably have bad goods on workers if it were a short-term ground into better work. clearly, in some cases, casual workers do go on to more-paid and further secure jobs (Chambers and Kalb, 2001). Casual workers also called contract workers are found across all banks in Nigeria and in all the sectors of the banks, ranging from the cash unit, customer care, cleaners, drivers, securities, marketers and so on. The roles played by these casuals cannot be over-emphasized; in fact, it may be possible to find over seventy percent (70%) banking workforce as casual/contract staff. Abiola et al. (2020) asserted that the creation of a profitable product based on the organizational inputs provided by labor and capital constitutes the basic nature of the workplace. In any organization, labor stands for the human contribution.

Shetty et al., (2022) argued that employees value the way that their association really focuses on their work security, their prosperity and commitment to

organization's action. When this happens there is the tendency to give casual workers very high sense of security and belonging to the organization in which they work. Fair appraisal of representatives in the organization: Employees' compensation must be sufficient to the endeavors consumed, and it is significant for the worker to have profession openings and opportunities for the advancement of laborers' latent capacity. The majority of casual employees prefer to take on duties on purpose, and when they do, they thoughtfully plan and carry out the necessary tasks to meet those commitments. Most people assume that their actions will be responded to since obligations demand a commitment of time as well as mental and emotional energy. Employees in non-standard occupations in Nigeria may be able to get permanent professions, either directly with the client or indirectly, by developing skills with experience and training such as computer training with a range of former employers who may have recruited them as casuals (Oyetunde et al., 2023). However, this may not always be the case, even the casual workers who are already employed with various banks in Nigeria reports that they have acquired additional qualifications, yet they still remained as casual workers. In other words, people expect to be rewarded for their responsibilities with something of great value, such as courtesies, affection, gifts, regard, goods, money, or property. Businesses and representatives have often come to an implicit understanding in the workplace. Associations would reward workers with important benefits including stable employment and fair compensation in exchange for laborers' accountability. The strength of a duty might vary depending on correspondence. Submitted casual laborers can guarantee both high profitability and productivity of work just as assist the association with effectively contending in the banking industries where a decent and faithful specialist has become a fortune and worth.

Susanto (2022) observed that, employee commitment is a factor that can help organizations against turnover and also help in the success of an organization. This is especially a fact, with the increasing competition in the banking sector. With casual workers, their levels of commitment might differ especially with the rate of unemployment in the country. Some casual workers will be committed to their job because there is no alternative at the moment, so they would rather earn a little salary since there are always bills to pay than to be idle at home. In the banking sector, others will be committed because they are optimistic that the bank will one day decide to absorb them and regularize their appointment. There are three segments of organizational commitment: brief laborer's eagerness to remain in the association, his/her readiness to work to the association's advantages and his/her putting stock in the objectives set and the qualities esteemed by that association. As indicated by Strasser (2014), hierarchical responsibility is multidimensional in its tendency and contains laborers' unwaveringness to the association, their readiness to put forth a valiant effort for the association, recognizable proof of similar objectives and qualities as those of the association, and their ability to remain in it. According to Caudron (2014), stated that 'People have a psychological reference point to their place of employment. Once you put them in the temporary category, you are saying that they are expendable', and therefore they are less likely to exhibit loyalty and commitment to their organization. However, this is not the case with regards to bank casual workers who despite being placed in temporary category, they remain highly competitive due

to the nature of their job. Since casual workers can be hired and fired at any given time without notice, the only way to remain in their organization is to be highly competitive and engage in timely completion of task assigned to them. Against this background, the study was sought to examined the performance of contract staff of some banks in Sokoto, Nigeria.

2. Materials and methods

The main steps of the research process are summarized in **Figure 1** (Research methodology flow chart) below:



Figure 1. Research methodology flow chart.

Source: Developed by the authors.

This study is phenomenological, which is the study of marvels that are not generally easily understood (Stebbins, 2001). It's ideal is to gather descriptive information and learn further about how to lessen labour casualization. It's conducted in order to more comprehend the current issue; still, it'll no longer produce clear results. For these kinds of studies, an experimenter starts with a well-known idea and uses this study to learn about challenges that could be the subject of posterior exploration; the study made use of both primary and secondary data (Sivapalan et al., 2011). While the secondary data came from secondary sources, the main data came from snitchers (casual workers and bank directors).

Qualitative system was used to collect the data. Information was gathered using key-informant interviews and in-depth interviews. Grounded on the objects of the exploration, interview questions were developed. A purposeful slice strategy was used to elect the repliers from the study population because it enables the experimenter to gather qualitative feedback, which results in deeper perceptivity and more accurate exploration findings. Each exploration thing was taken into account when rendering, transcribing, recycling, and presenting the data, and themes were covered. The general population of the study includes all of Sokoto's banks. This position was picked due to the familiarity of the neighborhood and the presence of the maturity of the neighborhood's banks. At the moment, there are 18 active banks in the Sokoto megalopolis. The target followership includes every casual hand of the tried banks. As of December 31, 2020, all banks had 117 casual workers, thus gathering the necessary information would just bear a thorough recitation of addition. Five banks in total, representing 70 of the banks in the Sokoto metropolitan area, were used as a sample for the study. 50 askers (casual and contract workers) were specifically chosen by arbitrary slice from the 117 casual workers of the chosen banks, making up the sample

population. Five (5) operation staff members—one (1) from each of the chosen banks were also questioned using a crucial snitch canvassing companion. This was done in a trouble to gather fresh information from bank directors who were believed to be knowledgeable about the necessary way to be taken to lessen casualization in the banking assiduity. A qualitative approach was used to carry out the inquiry. To do this, crucial snitch interviews and in-depth interviews were conducted. 50 casual workers shared in an in-depth interview with the experimenter, which was done in a tranquil, ample setting that was comfortable for all of the actors. This reduces any apparent differences between them and us by allowing the experimenter and askers to interact face-to-face. The objects of the study informed the creation of the interview companion (Sa'ad et al., 2017). In addition to hiring and training an exploration adjunct to take notes, the experimenter used an audio archivist to capture all of the interviews. The experimenter used a crucial snitch interview (KII) to gather information for the study by opting repliers from the operation platoon who had material knowledge about the study's problem.

A thematic analysis was carried out to examine the data that had been gathered. Data can be transcribed by writing down recorded exchanges; it can also be examined and paired with logical notes. By reviewing reiterations of the data to be collected, experimenters regularly come familiar with data gathered from the field. The information has been divided into subtopics, and within each content, several orders have been divided in agreement with the pretensions of the exploration. In order to achieve this, the data were intermingled and analysed in agreement with subthemes after being grouped thematically by study objects and presented in thematic form (with textual citations voice matrix in the matrix table).

3. Ethics statement

The research was carried out in accordance with the ethical guidelines established by Universiti Kebangsaan Malaysia, which ensured the participants' informed permission, confidentiality, and anonymity. The Faculty of Social Sciences and Humanities of Universiti Kebangsaan Malaysia examined and approved the work. All participants in the study provided their informed permission. During the study, the contract workers received thorough explanation of the nature, aim, and purpose of the research, and the importance of their involvement as well as the expected contribution it will make. They were briefed about their right to withdraw at any stage of the interview. Therefore, I read the consent form for them and upon their approval, verbal consent was taken to ensure their voluntary participation.

The Neo-liberal theory

The assumptions of neo-liberal theory hold incredible guarantee to giving clarification to modern casual workers' commitment and performance. It is additionally on the grounds that most empirical deals with casualisation of work have utilized neo-liberal hypothesis in clarifying the causes and conditions of casual work (Bamidele, 2014; Okafor, 2012). Theoretically, neoliberalism relates to the intention to heighten and grow the market by raising the amount, frequency, repeatability, and formalization of transactions. Neoliberalism strives to shift part of the administration

of the economy from the public to the private sector in the hope that it would result in a more effective government policies and improve the financial indicators of the country. The country is largely seen as a business entity according to neo-liberal philosophy. Instead of only selling send out goods in this situation, a company is marketing itself as a venture area. In the challenging economic context, a neo-liberal organization works out strategies designed to reduce costs and increase benefits.

The banks ensure the organization's advantage while the casual workers are largely left to battle for themselves with what they are given. This has brought about less advantage, expansions in anticipated profitability, and lower compensation. The dread of no work at all rather than work with low compensation is a compelling contention regardless of the way that it's a mistaken contention with proof recommending that expanding the lowest pay permitted by law for low-wage laborers means practically zero business reaction (Novel et al., 2011). Little, medium, even some greater endeavors are pushed out of the market, compelled to overlay or gulped by transnational partnerships because their exhibitions are "less than ideal" in contrast with hypothesis. To stay serious and ensure its advantage, The number of representatives in Nigeria's banking sector would inevitably decline. and supplant with casuals who are paid little wages/compensations contrasted with the perpetual staff and who are not qualified for annuity, tip, clinical stipends and different advantages. The banking industry is bound to reduce down the expense of creation and amplify benefits, they may hence search for a less expensive labor force (casual/contract workers) that can be recruited and terminated whenever. Neoliberal hypothesis has been censured for neglecting to concentrate on the way that states have motivators to ensure the self-rule of their own country. Neoliberalism has likewise been censured that it is logical force of is powerless because it neglects to move past an accentuation on the supremacy of the states as key entertainers in global relations.

4. Results and discussion of findings

To achieve the thing of any association, commitment must be necessary and sufficient on the part of the fiscal institution and the workers entirely. Indeed, though both casual and full-time staff laboriously contributes to achieving the organizational objects, stakeholders contend that marketable in Sokoto megalopolis will be non-functional without the casual staff as it constitutes the strength of the banking sector and occupies a maturity of the pool. In the posterior paragraph, a discussion will postdate on the commitment of casual bank staff as it relates to client concurrence, the readiness of casual staff in executing duties and tasks assigned to them, competitiveness and timely completion of tasks among casual staff in Sokoto megalopolis.

4.1. Assessment of casual workers performance

To measure commensurability of the services of casual workers, the variables in **Figure 2** were used and the results are presented below:

In terms of wages/salaries, casual workers received inadequate and stagnant pay package. One of the major reasons for which most of labourers joined the bank was to earn a living. It can therefore be deduced that where the worker is not able to satisfy

his or her needs from the proceeds or wages received from the employer, there are high tendencies of him to become frustrated, disgruntled and have a low standard of living (Jali et al., 2011). This will largely affect the productivity of the banks in which he/she works. This is an indication that the standard of living of the casual workers of banks was low as they claimed that their wages compared with the kind of work they do and conditions of their service cannot satisfy their basic needs. The poor remuneration of casual workers can be seen as a deliberate effort of the employers to the pursuit of profit maximization at the expense of workers. In order to reduce costs and maintain competition in the global market, employers often turn to part-time employees, according to Kalleberg (1999). Furthermore, banks prefer to keep their labourers at a casual status rather than giving them permanent employment. In spite of statutory provisions that every employer should give his casual employee a permanent employment after three (3) months (Labour Act, 1990). This shows that the management of the bank has an exploitative contractual relationship with the casual workers. In order to reduce labor costs, which according to Armstrong (2009) account for a sizable portion of an organization’s operating expenses, employers have consistently embraced this sort of employment arrangement. The lengthy period of service as indicated by the data imply that the Company does not often give permanent employment but did not often retrench the workers as some confessed to have spent up to seventeen (17) years in the service as casual workers. This differs from other empirical studies in the sense that casual workers are being retrenched after certain period. Whereas in the previous studies they are kept in the same organization because of the cheap labour they offer. The reason is that in the banking sector, they prefer the younger population, therefore, as casual workers get older, they are being retrenched and replaced with the younger once.

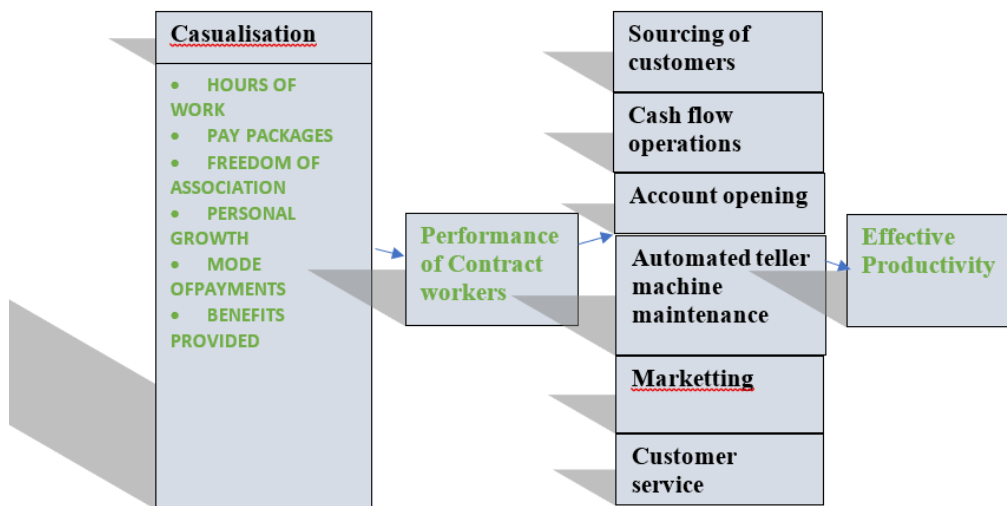


Figure 2. Model for assessing the performance of casual workers of banks.

Source: Developed by the authors.

Human beings act rationally toward things that are rewarding or beneficial to them and develop a negative attitude toward those things that are not appealing. Thus, the study sought to know some of the benefits accruing to casual staff in banks. The only benefit gained by casual workers is the basic wages. This is an indication that

casual workers who contracted any form of ailment gradually either as a result of hazards from the company or any other cause was not entitled for any form of assistance or allowance. It can also be deduced that banks casual workers were not entitled for any other form of allowances like transport, housing, hazard allowances, etc, compared to permanent staff of the organization. This differs from other studies reviewed in the sense casual workers were said to enjoy other benefits like medical allowances in other sectors of the economy like the oil and gas, etc. Casual workers of banks were not allowed to form unions and associations. This means that casual workers right of freedom of expression through associations as provided in the Trade Union Act (1973), Labour Act (1971) were abused as confirmed by the data, that casual workers were not allowed to form or join any association in the organization. Okene (2007) put it that: When it comes to labor relations, freedom of association refers to the ability of employees to create, join, or be a part of a trade union and participate in collective bargaining. So, it is obvious that an employer is infringing on an employee's liberty when they forbid or restrict them from starting or joining a union. (Uvieghara, 2001). Despite the provisions of various statutes as mentioned earlier, banks company still deprives its casual workers these privileges of freedom of association.

The results from the assessment on **Table 1** suggested that the activities and commitment of casual bank staff and their commitment towards rendering services to customers is commendable; this is why stakeholders allege high commitment on the side of the casual staff, even far better than the full-time staff, this is in line with the findings of Meyer and Allen (2007) who recognized employee's experience: Those representatives who feel great in their working environment altogether regards and whose experience and assigned duty compare to the level of intricacy of the undertakings they are given, those laborers are more dedicated. Most of the casual staff takes the job at heart and with high priority like a golden plate, but it will distress one to know that majority of these casual staff that upholds the banking job was sacked with no vindication, only a few fortuitous individuals operate in the system. This runs contrary to the findings Kalejaiye (2020) on the notion the degree of job satisfaction among permanent employees was greater than that among contract employees across the chosen banks. Therefore, where previous studies revealed the roles of contract staff of banks base on customer clearance, readiness to work, timely completion of work, quick serving of customer and commitment, this study found the main contents roles of contract workers in banks such as services ranging from the cash unit, customer care, cleaners, drivers, securities, marketers, tellers and so on.

Casual staff also called contract staff are set up in across all banks in Nigeria and in all the sectors in banks, ranging from the cash unit, client care, cleansers, motorists, securities, marketers and so on. The places played by these casuals cannot be over-emphasized; in fact, it may be possible to find over seventy percent banking pool as casual/contract staff. Abiola et al. (2017), asserted that the creation of a profitable product grounded on the inputs handed by capital and labor constitutes the introductory nature of the plant. Grounded on findings from the check, it was perceptible that the base, fundamentals and the foundation on which marketable banks operate are grounded on contract staffing. Findings from the study confided the conditioning and commitment of casual bank staff and their commitment towards

rendering services to guests; this is why stakeholders purport high commitment on the side of the casual staff, indeed far better than the full-time staff, this is in line with the findings of Meyer and Allen (2007) who honored hand's experience. Those representatives who feel great in their working terrain altogether regards and whose experience and assigned duty compare to the position of intricacy of the undertakings they're given, those sloggers are more devoted. utmost of the casual staff takes the job at heart and with high precedence like a golden plate, but it will torture one to know that maturity of these casual staff that upholds the banking job was sacked with no exculpation, only a many fortuitous individualities operate in the system. This runs contrary to the findings Kalejaiye (2020) on the notion the degree of job satisfaction among endless workers was lesser than that among contract workers across the chosen banks. In discrepancy, Nwinyokpugi and Njorbuanwu (2021) developed the actuality of a significant but exact contrary association between agreement employment and hand commitment, which suggests that the maturity of workers in the banking sector aren't satisfied with their jobs. This is because contract workers encountered poorer prices and installations as well as smaller openings for development and creation at work as opposed to their core staff counterparts who are entitled to these benefits.

On another dimension, Opeyemi (2019) was multifunctional in his standpoint where he proves and refutes the forenamed claim. The author said that some temporary workers toiled ceaselessly to guarantee that their employment came endless one but that their desire sounded to be a phantom. The associations constantly hang appointment termination for all of its contract workers, which only serves to complicate the situation. The commitment of casual workers to their tasks and to the business may suffer when their job security is in jeopardy, (Dabai and Novel, 2022). Many marketable banks live in Sokoto as retaliation for some of the pious temporary workers. Megalopolis encourage contract staff through conversion programs formerly all conditions are met. A casual staff is given the grace of 5 times to be studied (not full-time study leave, but work and study at the same time, especially part-time and weekend classes) once it doesn't coincide with his/her work. It's anticipated that within this 5 times of leave, an existent can acquire a minimum of Bachelor of Science (B.Sc) with alternate class upper or Advanced National Diploma (HND) with upper credit. This validates the findings by Strasser (2014), who asserted that hierarchical responsibility is multidimensional in its tendency and contains labourers' unwaveringness to the association, their readiness to put forth a gallant trouble for the association, recognizable evidence of analogous objects and rates as those of the association, and their capability to remain in it. A casual staff with this demand is generally shortlisted for conversion exercise if at all he passed the specified examinations. This must be attached with at least 2 times of work experience. Contract staff with alternate class lower or lower credit must have at least 5 times connate work experience, and similar conversion exercise isn't a right but an honor to seasonable individualities. This is farther authenticated by Kalejaiye (2020) who verified Adams equity proposition which states that workers whose inputs (credentials, experience, and knowledge, chops, and capacities) varied workers tend to be happier with their jobs. coincide with their labors (prices). The statement that casual workers aren't devoted, especially those with lower educational credentials like the Ordinary National Diploma, was further supported by Obibunmuo, Iguodala, and Anto's findings in 2021.

(O.N.D). For them, a bank is simply a place to kill time before returning to academy to finish their Advanced National Diploma (H.N.D).

Table 1. Contract workers commitment on productivity of banks.

Themes	Responses
The commitment of Casual Bank Staff in Sokoto Metropolis	<p>The basis, the fundamental and the foundation on which this bank is on, is a contract staff. Why I say so, Is the money that stays in the bank for the banking activities mainly are written money. Written money are the kinds of money that come from me and you, students and marketers. Not the billionaires that turn their money over. A billionaire can open an account and in the next 2 weeks, the only money you can see in that account is ₦100,000,000. But I and you can put ₦250,000 and remain like that in the next 9 months because we are trying to cultivate the habit of saving. This is how it is. Contract staff is the key behind sourcing these customers and rendering compassionate services to them (IDI, 31).</p> <p>Of course! They are committed to their job. So, commitment on the side of contract staff is very high. Do you understand? So, when you talk of commitment, I will give it to the contract staff more than any other staff in the system. In short, they are the ones doing the work. Here in the First bank, I can say 70% of the work of the bank is done by contract staff (KII, 10).</p> <p>They are very committed to their duties though I will speak for myself because for me, I always like winning and being at the top, I take the job at heart, though a majority of us take the job at heart, in fact, those that take the job at heart, most of them have been sacked (the participant was very emotional when saying this and repeated such) (IDI, 11).</p> <p>Very well, we are very committed, the people I have worked with are very committed, once you give them a task and instruct them on the way to go about it; they are very committed to undertaking such task (IDI, 39).</p>
The motivation of Casual Bank staff in Sokoto Metropolis	<p>Well, what is happening now like hmmm, they say if you have upper credit to your HND, if you come you will write exams and if you pass, you are due for conversion with 2 years' experience. If you don't have upper and you spent 5 years on that job and you write the exams and you pass and if you don't have a problem in the job within that period, you can be converted to. But some people have written and passed the exams but they would not succeed because of the age. Age is a factor. And if you are working as a contract staff is very critical to daily operation within the banking sector. Believe me, you, if you don't have someone that would place you, you would not go anywhere (IDI, 49).</p>

Source: Developed by the authors.

4.2. Quick serving of customers (customer clearance) in banks in sokoto metropolis

Results from **Table 2** above shows that there's a uniformity of policy known as Service Level Agreement (SLA) or "turn-around time" in terms of serving and clearing guests by all marketable banks in the Sokoto megalopolis. The policy on "turn-around time" states that the maximum twinkles anticipated to spend in serving and clearing a client within the banking hall is ten twinkles, any addition above that must be a specialized issue and should be treated outside the bank. All marketable banks in Sokoto megalopolis don't joke with the turn-around time and ensure guests are served at the barest minimum of the turn-around time not exceeding five twinkles. This is in line with the findings of Shah, (2015) in Olanipekun and Aborisade (2019) who made the claim that weal programs help boost staff morale and provocation, which in turn leads to advanced affair and more effective service delivery.

Table 2. Quick serving of customers (customer clearance) in banks in Sokoto Metropolis.

Themes	Responses
Quick serving of customers (Customer Clearance)	<p>We have Service Level Agreement (SLA) for every transaction. For the SLA now, for instance, you want to make a deposit, we have a time frame for the transaction to be executed; a maximum of 5 minutes, with that I will say it's a timely transaction. All the transaction they do is deposits, transfers, cash withdrawals of those natures and general enquiries; these are transactions not to exceed 5 minutes when you are doing it (IDI, 04).</p> <p>You see, the bank has a policy that they work with. They have turn-around time. Turn-around time is a time that customers will come in; the services will come to you. So, in the bank, these days there are a lot of advancements in terms of technology that try to reduce cues in the banks like point of sell services outside. The POS reduces the queue in the banks. If a customer comes to the bank, the maximum time you are to spend with a customer is 10 minutes. If there is any other challenge more than 10 minutes it is out of the bank (IDI, 17).</p> <p>When you talk about the banking industry, we don't joke with time, we don't joke with turnaround time, so is a win-win. It is expected that they complete their task within the turnaround time (KII, 01).</p>

Source: Developed by the authors.

4.3. Readiness to work by contract workers of banks

Finding of the study from **Table 3** revealed that casual staff of marketable banks in Sokoto megalopolis executes utmost of the jobs in the banking hall, they execute duties at teller points, marketing, client service unit, marketing, account openings, Automated Teller Machine (ATM) conservation etc., it may sound surprising to utmost individualities that most marketable banks in Sokoto megalopolis employ at most four full-time professional staff in a bank branch, this authenticates that nearly all bank staff set up in different branches of the Sokoto megalopolis's marketable banks are informal. In the banking hall, a minister cannot tell the difference between full-time professionals and casual workers without being explicitly told. Likewise, the casual workers are the inaugurators of all deals be it at teller points, client service unit and account openings while the full-time professional staff work at strategic services as verifiers of all deals initiated by the casual staff (Awang et al., 2016). This is why utmost of the casual staff lacks access to certain sensitive information in the banks as they're yet to be considered full-time professional staff. To buttress the point further, professional staff of the banking sector confided the sweats of casual staff and classifies them to be largely innovative and productive in executing duties bestowed on them. This contradicts the findings by Nwinyokpugi and Njoruanwu (2021) on the notion that there's a Hand fidelity and contract employment don't significantly relate. The pens define fidelity as a person's dedication or emotional commitment to a company. The composition explained that a worker who's displeased with their position would nearly no way remain devoted to their employer. The performance of service associations is directly and significantly told by the performance of pious workers who are devoted to the company and give their all when delivering services. When a worker wants to stay with an establishment, believes in its pretensions, accepts them as their own, works to foster those pretensions, they're being pious.

Table 3. Readiness of casual bank staff to work in Sokoto Metropolis.

Themes	Responses
Readiness, innovativeness and productiveness of Casual Bank Staff to work in Sokoto Metropolis	<p>Most of the work in the bank is being done by the contract staff though the verifiers are the core staff. “We are the initiators and they are the verifiers” (IDI, 55).</p> <p>Mostly you know banks give room to staff that have any innovative idea to be submitted and this is for everybody. That is why as a layman if you come to the bank you can’t differentiate between contract staff and full-time staff (IDI, 60). They contribute a lot to the banking sector, most of the work in the bank is executed by them; the carryout duties as customer service agents, teller points and alike. The full staff mostly sits down enjoying and relaxing, and contract staff does most of the work. When you go downstairs now, all the attendants you see are contract staff, the same applies to the marketing department, stand for a few minutes and see the workload they execute. They contribute immensely towards the actualization of the aims and objectives of the bank (KII, 01).</p> <p>You can go to some places and see the permanent staffs are not up to 3 but contract staffs are 30 because of the labour of the work (IDI, 20).</p> <p>They are highly productive, as anybody that is not up to the task will be challenged to be what is expected (KII, 01).</p> <p>Yes actually, if I can rate their performance in terms of productivity, I can rate contract staff as a medium because they play a significant role though they do not have access to some of the sensitive information and materials. In the absence of that, they contribute to the overall objective and operation of the banking system (IDI, 21).</p>

Source: Developed by the authors.

4.4. Competitiveness and timely completion of task by casual bank staff in Sokoto metropolis

Findings on **Table 4** revealed that indeed, though the backbone of the banking sector is casual staff, utmost marketable banks relate to contract staff as “supporter staff”. The casual staff executes duties far beyond their reach; you’ll find two contract staff executing duties of four to five people at a less expensive time (Ibrahim and Lyndon, 2023). In terms of competitiveness and the timely completion of the task assigned to bank casual staff, findings from the study revealed that contract workers ensure an expedited completion of all tasks assigned to them to achieve the points and ideal of marketable banks directed towards profit-timber and rated among the top banks in Nigeria. In another dimension, no casual staff would want to exit the banking system unplanned with minimum benefits, this is why the casual staff is devoted to service to be rated and gauge the conversion exercise by getting full-time professional staff. Stakeholders indeed contended that a casual staff is veritably married to his duties and farther strengthened that they work more than the full staff. In the words of a party, they work like a giant and eat like an ant.

Table 4. Competitiveness and timely completion of task by casual bank staff in Sokoto Metropolis.

Themes	Responses
Timely completion of task by Casual Bank Staff in Sokoto Metropolis	<p>They are trying their best, the bank hardly employs enough staff, this is to tell you how they overwork in the system, 2 contract staff usually carry out work of 4 to 5 people and they refer to the contract staff as just a “supporter” and they are the ones executing most of the jobs (IDI, 01).</p> <p>It depends on, it could agent or corporate customer, so every transaction for each kind of customer has a particular period in which the transaction is consummated (IDI, 11).</p> <p>They are very committed to their duties, they work more than the full staff, and this is why I said they work like an elephant and eat like an ant, most of the works are carried out by contract staff but they don’t enjoy anything simply because they are casual workers (KII, 10).</p>

Source: Developed by the authors.

5. Research contribution

The present converse on casualization of labour involves multiple aspects, with maturity of them fastening on the conception of casualization, causes and goods. By discrepancy, this study focuses on the conditions, places and the ways to minimize casualization of labour in the banking diligence. The findings of the study have the potential to contribute to the part of literature on casualization of labour in the banking assiduity. In northern Nigeria, studies on the conditions of casual workers of banks in general and particularly north western Nigeria is veritably little to none. This exploration has thus handed the demanded empirical literature on the exploitation of casual workers in the banking assiduity, thus adds to the body of being literature in the area of casualization of labour in diligence. To the stylish of my enquiries, no exploratory study has been conducted to explore the conditions of contract worker in the banking assiduity in northern Nigeria. Hence the donation of this study lies on extending knowledge of the exploitation of banks casual staff through exploratory approach.

6. Conclusion

Despite the unwelcome conditions faced by casual workers of banks in Nigeria they're largely committed in performing their places and achieving their organizational pretensions in terms of quick customer concurrence, they execute duties at teller points, marketing, client service unit, marketing, account openings, Automated Teller Machine (ATM) conservation etc., casual workers are the inaugurators of all deals be it at teller points, client service unit and account openings, contract workers insure an expedited completion of all tasks assigned to them to achieve the points and ideal of marketable banks directed towards profit-timber and rated among the top banks in Nigeria. Professional staff of the banking sector confided the sweats of casual staff and classifies them to be largely innovative and productive in executing duties bestowed on them.

The results of the study present a variety of theoretical and conceptual prospects for future research. To further hone and elaborate some of the findings, more studies in this area is required. The study has produced a variety of new details regarding the exploitation of banks' contract workers. For a statistical validation over the entire nation, this may be extended to more states and divisions. Farther study could be done on how conditions of casual workers affect the country's frugality. This will help to determine if the country benefits at all from the investors who come in the name of creating the important-demanded jobs in Nigeria.

Recommendations

1) Grounded on the findings of the study, the ensuing recommendations were proffered. There's a need to strengthen the transnational labour laws on the regularization of casual staff since it's anticipated that an existent on contract appointment must have acquainted himself with the experience of the job he was signed on a probationary period of at least two times, automatic upgrade examinations on the banking job should be introduced where good persons will be granted automatic

regularization of getting full-time professional staff, this will minimize the large pool of casual staffing in the banking assiduity.

2) There's a need for concerned individualities, labour ministry or lawgivers to ordain laws (where absent) or ensure strict compliance with being labour laws (if available) regulating reclamation, payment, creation or regularization as well as retrenchment of casual workers in the fiscal institutions, and erring banks should be duly sanctioned.

3) There's a need for government and lawgivers to dissect the exploitation labeled against casual workers by utmost commercials banks as well as the Business Solution Firms, a thorough disquisition should be conducted on the working hours spent by casual and their commensurability to the hires and other allowances accrued, this will help shape unborn action on whether the BSFs scheme should be fully canceled or whether certain emendations should be made to the scheme, especially the operation of similar association.

4) Payments of the benefit accrued by a casual staff should be delinked from the BSFs and linked between the contract staff and the bank directly. This will minimize the double exploitation suffered by casual staff in the hands of the bank and the BSFs as well. Since the BSFs is an possessed by top directors of marketable banks, the BSFs should be converted into a department in separate marketable banks to ensure discipline and commitment of all staff, and make appraisals on the conditioning of each staff in terms of creation and commendation.

5) Unionization should be largely promoted in Nigeria's fiscal assiduity where all workers can inclusively bargain their rights and air their grievances, so as the minimize exploitation and occupational trouble, especially among the contract staff, this can be achieved when government and lawgivers capture the freedom of association and unionization as an indigenous backing of which all fiscal institutions must abide.

Limitations of the study

The study was limited to staff of some selected banks in Sokoto, Nigeria. In this way it very well might be hard to make any more extensive speculation from the discoveries of the examination. Therefore, it may be difficult to make any wider generalization from the findings of the study. This was because the researcher employed a case study type of qualitative methodology which was an in-depth analysis of one or more events, settings, groups etc. Case studies draw conclusions only about a study group and only in that specific context; it does not seek universal generalised truth. The area covered by this study was banks in Sokoto, Nigeria. Qualitative methodology was used in carrying out the study.

Future research

The study, being of an exploratory and interpretive nature, raises a number of opportunities for future research, both in terms of theory development and concept validation. More research will in fact be necessary to refine and further elaborate my novel findings. First, while we have generated a number of new useful conceptual categories, given the in-depth sampling strategy focused on exploring the assessment

of casual workers, very little can be said of the comparative studies of casual work between the north and southern Nigeria. The study could thus be extended in search of statistical, rather than analytical, generalisability, as sought here. Also, the study offers the opportunity to refine and validate the concepts and constructs that emerged from our inductive analysis. One could also ask possible identification of different types of casual workers, so that a typology of different forms of casual workers can be constructed.

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