

Research Paper

PSYCHOSOCIAL DETERMINANTS OF EMPLOYEES' PERFORMANCE AMONG INSURANCE WORKERS

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Abstract

Job insecurity is a significant psychosocial factor that can influence employee performance, particularly in industries where uncertainty about employment stability is prevalent. This study explores the impact of job insecurity and selected demographic factors on employee performance within the Nigerian insurance industry. It specifically examines how job insecurity, age, marital status, work experience, and educational qualifications interact to affect task and contextual performance. A cross-sectional research design was used, with a sample of 150 employees from various insurance companies in Ibadan, Nigeria. The sample consisted of 61 male respondents (40.7%) and 89 female respondents (59.3%), with an age range from 20 to 48 years ($M = 30.75$, $SD = 7.18$). Data were collected via a structured questionnaire measuring job insecurity, task performance, and contextual performance. Statistical methods, including Chi-Square tests, multiple regression analysis, and t-tests, were employed to analyze the relationships between variables. The study found a significant association between job insecurity and employee performance. Specifically, a high level of job insecurity was linked to lower employee performance ($\chi^2 = 134.40$, $df = 1$, $P < 0.05$). The regression analysis revealed that work experience and marital status were significant predictors of job performance ($\beta = -0.165$, $P < 0.05$ and $\beta = -0.180$, $P < 0.05$, respectively). However, age and educational qualifications did not significantly predict job performance. Gender differences in job performance were not significant ($t = -0.544$, $P > 0.05$). The findings underscore the negative impact of job insecurity on employee performance, particularly within the Nigerian insurance industry. The results suggest that work experience and marital status are key demographic factors influencing performance. While demographic variables such as age and education did not significantly predict job performance, the study highlights the need for organizations to address job insecurity and support employees in navigating this uncertainty. Future research could explore other factors influencing employee performance.

Keywords: Psychosocial, Determinants, Employees Performance, Insurance Workers

Introduction

Changes in employment conditions in the global economy over the past 30 years have led to increased job insecurity and other work organization hazards which have been precipitating organizational performance both in the developed countries and the developing nations globally (Adegoke, 2013). Employee performance is critical to the overall success and sustainability of organizations, particularly in industries like insurance, where the nature of work demands precision, adaptability, and resilience. These factors influence not only individual behaviors but also organizational dynamics, making them essential areas for exploration.

Employee performance is defined as the extent to which employees effectively execute their roles and contribute to organizational objectives (Campbell &

Wiernik, 2015). It encompasses both task performance, which involves job-specific responsibilities, and contextual performance, which includes behaviors that enhance organizational culture, such as collaboration and initiative. According to Koopmans et al. (2019), employee performance is dynamic and influenced by various external and internal factors, including job satisfaction, work conditions, and organizational support.

Job insecurity is a subjective perception of the potential threat to the continuity of one's employment or the loss of valued job features such as salary, status, and career progression (Shoss, 2017). It embodies a psychological state of uncertainty about the future, often triggered by external factors like economic downturns, organizational restructuring, or technological advancements (Lee et al., 2020). Research by Piccoli et al. (2021) highlights that job

insecurity is a major stressor, impairing employees' mental well-being and reducing their capacity to focus on work-related tasks. In high-stakes industries like insurance, where competition and regulatory shifts are common, workers frequently face heightened job insecurity, which can manifest in lower morale, decreased engagement, and diminished performance (García-García et al., 2023).

From a psychosocial perspective, job insecurity is not merely about the fear of losing one's job but also the erosion of psychological contracts—the implicit agreements between employers and employees regarding mutual expectations. When employees perceive a breach of these contracts, their commitment and performance often decline (Rafiq & Mehta, 2023). The relevance of addressing job insecurity in the insurance sector cannot be overstated, given its direct and indirect impacts on organizational outcomes.

Psychosocial factors are workplace conditions that influence both the psychological and social well-being of employees, including stress levels, social support, organizational culture, and leadership styles, job insecurity and socio-demographic variables are inclusive (World Health Organization, 2019). These factors act as both enablers and inhibitors of employee performance. Positive psychosocial environments, characterized by strong social support and clear communication, are known to foster resilience and job satisfaction, which translate into higher productivity (Bakker & van Wingerden, 2022).

Demographic variables refer to personal characteristics such as age, gender, education, marital status, and work experience, which can influence employees' attitudes, motivations, and performance. Age, for instance, has been linked to varying levels of adaptability and resilience, with younger employees often displaying greater openness to new challenges but potentially lower organizational commitment (Obikwelu et al., 2024). In contrast, older employees tend to have more experience and stability but may resist rapid changes in work environments.

Gender differences also play a crucial role, particularly in male-dominated sectors like insurance. Adisa et al. (2021) observed that female employees often face additional stressors, including work-life balance challenges and workplace discrimination, which can impact their performance. Similarly, educational qualifications and tenure contribute to differences in skill sets and job mastery, affecting how employees respond to stressors such as job insecurity.

The interplay of psychosocial factors, job insecurity, and demographic variables can provide a comprehensive framework for understanding employee performance. In the context of the insurance industry, where rapid market changes and high

expectations prevail. Therefore, this study will critically examine the effects of employee job insecurity and demographic factors on performance in the insurance industry.

Statement of the problem

In the dynamic and highly competitive insurance industry, where client-facing roles and high-pressure deadlines are the norm, employees' performance is intricately influenced by psychosocial factors. Research by Lee et al. (2023) highlights that employees with access to supportive supervisors and peers report lower levels of burnout and higher task performance, despite this, limited research has explored how job insecurity and psychosocial determinants combine to affect employee performance in this sector.

Over the decades, performance appraisal systems have evolved significantly, shifting from simplistic person-based rankings to sophisticated job-related assessments (Milkovich & Boudreau, 2017). Early systems, such as simple ranking methods, often exhibited biases and inaccuracies (Cardy & Dobbins, 2020). Subsequent developments emphasized job-related performance metrics, requiring detailed job descriptions and systematic evaluations. However, while these frameworks have improved, there remains a significant gap in understanding how subjective factors like experience, gender, education, marital status, age and job insecurity intersect with role-based performance in organizational settings.

Existing studies (e.g., Zheng et al., 2010; Akintayo, 2010; Tumwesigye, 2010) have examined factors affecting employee performance, particularly in relation to job satisfaction and motivation. However, these studies have largely neglected the role of job insecurity, leaving a wide gap in the literature. Specifically, there is limited empirical evidence on how job insecurity—combined with demographic variables such as age, gender, and educational attainment—shapes employee performance, particularly in the context of the Nigerian insurance industry.

In a world characterized by continuous change and severe competition, the viability of organizations depends on their performance, adaptability, and quality of service delivery. As organizations face increased pressure to maintain competitive advantage, employees' perceptions of insecurity about their jobs and unmet personal needs create dissatisfaction, reducing their capacity to meet organizational expectations. This disconnect presents a challenge for both employees and organizations striving to achieve sustained performance. This study addresses these gaps by investigating how job insecurity and demographic variables act as psychosocial determinants of employee performance and raised two major research questions:

Research Questions

- 1 How does job insecurity affect employee performance in the insurance organization?
- 2 What are the demographic variables (gender, age, education and work experience) predicting employee performance?

Objective of Study

The main purpose of this study is to examine psychosocial (job insecurity and demographic factors) as determinants of employees' performance among insurance workers in Ibadan. Hence, the following specific objectives would be achieved;

- 1 To find out the effect of high and low job insecurity on performance among insurance employees.
- 2 To examine demographic variables (gender, age, education and work experience) affecting performance among insurance employees.
- 3 To investigate if there is significant gender difference in performance among insurance employees.

Significance of Study

This research will provide valuable knowledge and psycho-sociological explanations of contemporary changes in employee work performance, focusing on the interplay between job insecurity and socio-demographic variables, particularly among workers in insurance companies. The findings have significant implications for developing effective strategies to minimize performance-related challenges in this sector.

The study will also benefit managers, human resource professionals, and employees by fostering an understanding of their respective roles and responsibilities in promoting organizational success. For employers, a deeper understanding of employee performance indicators will support strategies to enhance productivity and organizational effectiveness over time. Furthermore, this research will contribute to the existing body of knowledge on contemporary determinants of job performance. It will serve as a vital resource for academic research and future studies on related topics, enriching the literature in this area.

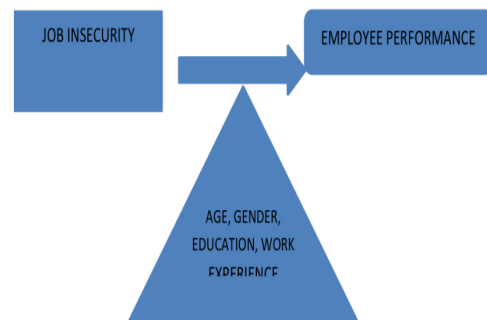
Finally, the study will offer actionable recommendations for improving employee role performance through research-based strategies and behavioral modification techniques. These interventions can enhance employee competencies and inform policy formulation, ultimately promoting a more engaged and productive workforce.

Literature Review

This section presents the relevant theories and review of related studies that can best offer plausible explanation for the relationships possible between the variables of the study. However, the conceptual

framework suitable for the study hypotheses is also presented.

Conceptual framework



Theoretical Approach

Role-Based Performance Theory

Borman and Motowidlo (1993) conceptualized employee role-based performance as a multi-dimensional construct, distinguishing between task performance and contextual performance. Task performance involves activities directly or indirectly contributing to an organization's technical core, such as operational tasks or managerial duties. In contrast, contextual performance includes discretionary behaviors that support the organizational environment, such as helping colleagues, being dependable, and suggesting procedural improvements. These two dimensions differ in key ways: task performance varies across jobs and is tied to ability, while contextual performance is consistent across roles and influenced by personality and motivation (Borman & Motowidlo, 1997; Motowidlo & Schmit, 1999).

The Satisfaction-Performance Relationship

The link between job satisfaction and performance has been a topic of extensive research since the 1930s. Early reviews, such as those by Brayfield and Crockett (1955), suggested a minimal relationship, while Herzberg et al. (1957) argued that better measures could reveal stronger correlations. Later empirical work by Iaffaldano and Muchinsky (1985) found a modest correlation of .17, but Judge et al. (2001) reported a higher correlation of .30, emphasizing the importance of measuring satisfaction globally rather than at a facet level.

In applying Role-Based Performance Theory, specifically, the theory suggests that job insecurity could primarily influence contextual performance by altering an employee's motivation, personality, and engagement. As employees experience uncertainty about their job stability, their discretionary behaviors (e.g., helping colleagues or suggesting procedural changes) may diminish, as they focus more on protecting their own interests within the organization. On the other hand, job insecurity could also disrupt task performance by lowering employees' job satisfaction, reducing their efficiency and effectiveness

in completing core duties, and contributing to higher turnover rates in critical roles.

Related Studies Job Insecurity and Employee Performance

Recent studies continue to explore the negative impact of job insecurity on employee performance. For instance, Dijkstra and Veld (2020) investigated the effects of job insecurity on employee outcomes and found that job insecurity leads to decreased

motivation and lower job performance. Similarly, in their study, Choi and Kim (2019) reported that job insecurity is strongly associated with diminished employee engagement and performance. Their findings suggest that organizations with higher job insecurity levels tend to witness lower employee productivity and job satisfaction.

Other studies have also highlighted the mediating role of employee motivation. For example, Ahmed et al. (2018) explored the interaction between job insecurity, work motivation, and performance in Pakistani manufacturing industries, revealing that job insecurity negatively influenced motivation and subsequently, employee performance. Likewise, in an academic context, Kaur and Singh (2020) examined the relationship between job insecurity and academic performance, demonstrating that higher levels of job insecurity among faculty members negatively impacted their productivity and job satisfaction.

In another recent study, Owolabi et al. (2021) assessed the relationship between job insecurity and job performance in Nigerian banking sector employees. Their findings supported the idea that job insecurity significantly undermines job performance, primarily by inducing stress and dissatisfaction among employees. Conversely, job security was found to enhance job performance by fostering commitment and reducing turnover intentions.

Socio-Demographic Factors and Employee Performance

Socio-demographic factors, including gender, age, and educational background, have been shown to influence employee performance in recent research. Recent studies by Dhanesh et al. (2022) and Sharif et al. (2023) examine how these demographic factors shape workplace behavior. Dhanesh et al. (2022) reported that the relationship between gender and performance can vary significantly depending on the organizational culture and job roles. Similarly, Sharif et al. (2023) emphasized the role of education level and work experience in shaping employee productivity, suggesting that employees with higher education and more experience are generally more productive.

Further, research by Mohamed and Adnan (2021) identified that age and education level interact to predict employee performance in the UAE's service sector. Their findings indicate that older employees

with higher educational qualifications tend to perform better due to a combination of experience and knowledge. On the other hand, younger employees, although more adaptable to change, often lag in performance due to lack of experience and formal education.

In line with these findings, Yousaf et al. (2017) and Shahzad and Sultana (2021) explored how work experience influences employee motivation and performance, suggesting that experienced employees tend to perform better due to their enhanced decision-making abilities and familiarity with organizational dynamics.

Research Hypotheses

The following hypotheses were formed for the purpose of this study:

- 1 This stated that high job insecurity will be significantly associated with low employee performance.
- 2 insecurity, age, marital status, work experience and educational qualification will significantly predict employees' performance.
3. Male employees will significantly report higher level of performance than their female counterpart.

Methods

Research Designs

The study employed an ex-post facto research design, a survey-based approach suitable for examining existing relationships without manipulating the independent variables. This design was selected because it allows the researcher to study phenomena in their natural state and draw conclusions from pre-existing conditions. It is particularly effective when working with large and dispersed populations, as it enables the collection of relevant data to explore relationships between variables like job insecurity and employee performance.

The research was conducted in Ibadan, targeting employees from three major insurance companies: Mutual Benefits Life Assurance Ltd, Leadway Assurance, and African Alliance Insurance PLC. These companies were chosen for their substantial workforce in the Ibadan metropolis, providing a diverse and representative sample. The setting was ideal for examining the dynamics of job insecurity in the insurance sector, where such factors significantly influence employee performance.

A purposive sampling technique was used to select a sample of 150 employees from the three insurance companies. Purposive sampling was employed to ensure that participants met specific criteria relevant to the research, including their roles and familiarity with

job insecurity and performance issues. This non-random method enabled the collection of focused data from employees who were most knowledgeable about the topic.

The primary data collection tool was a structured questionnaire, divided into three sections:

Section A: Socio-Demographic Characteristics

This section gathered demographic information, including age, gender, educational background, religion, marital status, work experience, and family size. These variables were included to assess their potential influence on employee performance.

Section B: Job Insecurity Questionnaire

Based on De Witte’s Job Insecurity Questionnaire (JISQ) (2000), this section measured cognitive and affective dimensions of job insecurity. Respondents rated 11 items on a 5- point Likert scale, from strongly agree to strongly disagree. The JISQ has high internal consistency (Cronbach’s alpha = 0.92) and has been validated in Nigerian contexts, confirming its reliability.

Section C: Employee Performance Questionnaire

Developed by Welbourne et al. (1997), this 18-item questionnaire assessed various aspects of employee performance. It was rated on a Likert scale from strongly disagree to strongly agree, and its reliability was confirmed with a Cronbach’s alpha coefficient of

0.83 in the original study and 0.70 locally. Content validity was also established through cross-validation studies.

Procedure

Data collection commenced after obtaining permission from the management of the selected insurance companies. Ethical considerations were prioritized by ensuring informed consent and assuring participants that their responses would remain anonymous and confidential. Questionnaires were distributed to the selected employees, and data were properly coded according to the scales manual for statistical analysis.

Statistical Analysis

The data collected were analyzed using SPSS (Statistical Package for the Social Sciences) software. Descriptive statistics were used to summarize demographic variables, while inferential statistics such Chi-Square test, multiple regression and T-test were applied to test the hypotheses including reliability statistics.

Results

This section presents the results and interpretations of findings. The respondents socio- demographic information collected were analyzed with frequency distribution and the results are presented in Table 4.1.1. **Table 4.1.1: Summary of Respondents Socio-**

Demographic Data.

Socio-demographic factors		Frequency	Percent
Sex	Male	61	40.7
	Female	89	59.3
	Total	150	100.0
Age	Below 30yreas	85	56.7
	31-40years	44	29.3
	41 years above	21	14.0
	Total	150	100.0
Marital Status	Single	106	70.7
	Married	43	28.7
	Widowed	1	.7
	Total	150	100.0
Length of Service	Less than 5yrs	40	26.7
	6-10years	45	30.0
	11-15years	19	12.7
	Above 16years	46	30.7
	Total	150	100.0
Religion	Christianity	84	56.0
	Islam	65	43.3
	Others	1	.7
	Total	150	100.0
Education	WAEC/SSCE	16	10.7
	ND/NCE	82	54.7
	First degree	39	26.0
	Second degree and above	13	8.7
	Total	150	100.0

Table 4.1.1 presents the demographic distribution of the study participants. The sample consisted of 150 participants; 61 male respondents (40.7%) and 89 female respondents (59.3%). The age range of participants varied from 20 years to 48 years, with a mean age of 30.75 years and a standard deviation (SD) of 7.18. In terms of religion, 84 respondents (56.0%) identified as Christians, 65 respondents (43.3%) practiced Islam, and a small percentage, 1 respondent (0.7%), followed another religion. Regarding educational qualifications, 16 respondents (10.7%) held a Secondary School Certificate (WAEC/SSCE), 82 respondents (54.7%) had completed their National Certificate of Education (NCE)/National Diploma (ND), 39 respondents (26.0%) held a First Degree, and 13 respondents (8.7%) had attained a Second Degree.

The distribution of respondents by work experience revealed that 40 respondents (26.7%) had less than 5 years of work experience, 45 respondents (30.0%) had 6-10 years of experience, 19 respondents (12.7%) had 11-15 years of experience, and 46 respondents (30.7%) had more than 16 years of experience. Finally, marital status analysis indicated that the majority of the respondents were single (70.7%), with 43 respondents (28.7%) being married, and 1 respondent (0.7%) was widowed.

Hypotheses Tested

Hypothesis one

This stated that high level of job insecurity will

significantly influence employee job performance. It was tested using Chi-Square Test of independent. The results are presented in Table 4.2.1.

Table 4.2.1: Chi-Square Test for Independent Showing the association between Job Insecurity and Employee Performance

Job insecurity	N	Employee performance	χ^2 -Value	Df	P	Remark
High	89	Low (45)	134.40	1	<.05	Significant
Low	61	High (105)				

Table 4.2.1 above indicates that there is significant association between job insecurity and employee performance { χ^2 -Value=134.40; df(1); P<.05}. However, the results showed that high job insecurity had significant association with low employee performance in the insurance industry and that job insecurity reduces employee performance.

Hypothesis two

This stated that job insecurity, age, marital status, work experience and educational qualification will significantly predict employees’ performance. This was tested using multiple regression analysis and the results are shown in Table 4.2.3.

Table 4.2.3: Summary of Multiple Regression of demographic variables as predictors of Job Performance

Predictors	Beta	t	P	R	R ²	F	Sig
Age	-.002	-.028	>.05				
Education	.041	.453	>.05				
Work experience	-.165	-3.727	<.05	.491	.241	1.695	<.05
Marital status	-.180	-3.196	<.05				

Dependent Variable: Job performance

Table 4.2.3 indicates that age, marital status, educational qualification and work experience had significant joint influence on job performance among employees {R= .491; R²= .241; F (4, 145) = 1.695; P<.05}. This implies that age, marital status, educational qualification and work experience jointly accounted for about 24.1% variance in employee job performance while the remaining 75.9% could be attributed to alienated variables in this study. Further, the results showed that work experience and marital status independently predicted employee performance. Therefore, the results largely support the stated hypothesis and it is accepted.

Hypothesis three

Male employees will significantly report higher level of performance than their female counterpart. This was tested using t-test for independent samples and the results are presented in Table 4.2.4.

Table 4.2.4: Summary of t-test For Independent Samples Showing the Influence of Gender on Job Performance

Gender	N	Mean	SD	df	t	P
Male	61	56.12	9.437			
Female	89	56.90	8.105	148	-.544	>.05

Table 4.4 results showed that gender had no statistically significant influence on job performance among employees in insurance industry [t (148) = -.544; P>.05]. This implies that there is no significant difference in employees’ level of job performance as a result of gender. The stated hypothesis is not confirmed in this study.

Discussion, Conclusion and Recommendation

This segment discusses the findings, draws conclusion and make recommendations:

Discussion

In discussing the first hypothesis which posited that high levels of job insecurity would significantly associated with employee job performance; the results from the Chi- Square test indicate a significant association between job insecurity and employee performance ($\chi^2 = 134.40$, df= 1, p < .05). Specifically, high levels of job insecurity were found to be associated with lower levels of employee performance in the insurance industry. This result aligns with previous studies, which have consistently highlighted that job insecurity has a detrimental effect on employees' performance. For instance, Adegoke & Orekelewa, (2020), De Witte (2019) and other studies (Chirumbolo et al., 2020) have established that when employees perceive their job security to be at risk, it can lead to reduced motivation, stress, and disengagement, ultimately affecting their performance. Job insecurity causes emotional distress, anxiety, and job dissatisfaction, which in turn impairs focus and productivity at work (Rosenblatt & Ruvio, 2021). The findings of this study corroborate the theoretical perspectives that emphasize the negative impact of perceived job insecurity on employee outcomes (Ashford, Lee, & Bobko, 2017).

However, the second hypothesis tested the predictive ability of job insecurity, age, marital status, work experience, and educational qualification on employee performance through multiple regression analysis. The results showed that work experience and marital status were significant predictors of employee performance, with work experience having a negative effect on performance ($\beta = -0.165$, t = -3.727, p < .05) and marital status also significantly influencing performance ($\beta = -0.180$, t = -3.196, p < .05). The overall model explained 24.1% of the variance in employee performance (R² = 0.241, F = 1.695, p < .05).

This outcome is consistent with several studies that have explored the factors influencing job performance. For example, work experience is often positively correlated with performance, as more experienced employees tend to have better job-related skills and confidence (Adegoke & Ayantayo, 2020; Ng & Feldman, 2010). However, in this case, work experience negatively impacted performance, which may suggest that longer tenure in a job could lead to complacency or disengagement (Griffeth, Hom, & Gaertner, 2000). Additionally, marital status has been found to impact performance in various ways, as family-related responsibilities may increase stress or affect focus, which can sometimes hinder job performance (Adegoke & Umukoro, 2022).

The lack of significant effects from age and education is in contrast to some studies, where higher education and older age groups have been linked to higher performance due to more refined skills and greater stability (Adekanmbi, Ukpere and Adegoke, 2020; Baruch, 2004). However, the lack of significant influence from these factors in the present study suggests that other contextual or organizational factors might be at play in shaping the performance outcomes in the Nigerian insurance industry.

Moreover, the third hypothesis proposed that male employees would report higher levels of performance than their female counterparts. The results from the independent t- test did not find any significant difference between male and female employees in terms of job performance ($t = -0.544, p > .05$). This suggests that gender does not play a significant role in influencing job performance in the insurance industry, contrary to some previous studies that suggest men may perform better due to higher levels of assertiveness or leadership tendencies (Eagly, 2005).

However, the results of this study align with more recent research that challenges gender stereotypes in the workplace. Studies such as those by Rabe-Hemp (2008) and Nielsen, Tice, and Housel (2019) have highlighted the increasing gender equality in many industries, particularly in terms of job performance. In some cases, female employees have been shown to perform just as well as their male counterparts due to similar qualifications, work ethic, and organizational support (Chung & Van der Lippe, 2020). The lack of a gender effect in this study may reflect changes in the workplace, where gender does not necessarily influence performance but is rather mediated by organizational factors such as motivation, job satisfaction, and work environment.

Implications for Practice

The findings from this study have several implications for organizations, particularly within the Nigerian insurance industry. The significant impact of job insecurity on employee performance highlights the

importance of job security in enhancing employee motivation and productivity. Organizations should strive to implement strategies that reduce job insecurity, such as offering clear communication, career development opportunities, and a positive work environment to foster employee loyalty and engagement.

The predictive value of work experience and marital status suggests that companies may benefit from providing additional support to more experienced employees to prevent disengagement, as well as offering resources for employees managing family-related stress. The finding that gender does not significantly affect job performance suggests that organizational policies should focus more on creating a supportive environment for all employees, regardless of gender, to ensure equal opportunities for performance improvement.

Conclusion

In conclusion, the findings of this study provide valuable knowledge function and complexity into the impact of job insecurity on employee performance in the Nigerian insurance industry. The results show that job insecurity significantly reduces employee performance, while work experience and marital status are important predictors. However, gender and education did not significantly affect job performance in this context. These results align with existing literature while also providing new perspectives specific to the Nigerian workplace environment.

Future research could explore the role of organizational culture and leadership styles in mitigating the effects of job insecurity and enhancing employee performance. Meanwhile, the sample in this research is restricted to insurance; Future research should examine other occupations/professions as well as determining the applicability of these results to different levels in the organization.

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