



## **Motivation for Accepting Non-Standard Employment and Customer-Oriented Organizational Citizenship Behavior in the Nigerian Banking Industry**

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### **ABSTRACT**

Anchored on self-determination theory, the study examines the influence of motivation for pursuing non-standard employment and the employees' display of customer-oriented organizational citizenship behavior (COOCB) in the Nigerian banking industry. The study also examines the mediating effect of work engagement on the relationship between these motivation types and COOCB. A sample of 247 non-standard employees was drawn from the Nigerian banking industry using convenient sampling technique to test the hypothesized relationships. The result of the study using covariance based structural equation modeling, revealed that the motivation which an employee has for choosing non-standard employment influence the employee's display of COOCB. Additionally, work engagement was found to mediate the relationship between motivation types and COOCB. Existing studies have examined the association between the motivation for choosing non-standard employment and such behavioral outcome as general OCB; however, researchers have not investigated the effect of motivations for non-standard employment on the variant of OCB most critical to the service sector i.e. COOCB. The results of this study demonstrate the need for managers, particularly in the Nigerian banking industry, to design appropriate human resource policy that provides non-standard employees the opportunity to transit into permanent employment status.

**JEL Classification:** M42, M41

**Keywords:** Customer-oriented organizational citizenship behavior; involuntary motivation; stepping stone motivation; voluntary motivation; Work engagement

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## INTRODUCTION

The intensity of competition which characterized the contemporary business landscape signaled the need for flexibility. One of such flexibilities embraced by corporate citizens in response to the global competitive pressure is workforce flexibility (Connelly and Gallapher, 2004; McLean-Parks et al., 1998; Rousseau, 1997). The organizational quest for workforce flexibility ushers in an employment regime characterized by unprecedented rise in the hiring of non-standard employees who can be dispensed with at any time to match the business human resource needs (Chambel and Castanheira, 2006).

The use of non-standard employees is so pervasive in the Nigerian banking industry that it extends to core banking operations of customer care, cashiering (Teller), marketing and other related functions. National Bureau of Statistics (2018) report revealed that out of the total staff strength of 77,096 in the first quarter of 2017, the contract employees accounted for 20, 237 representing 26% of the total workforce in the industry. This number has increased tremendously to 41,181 out of the total workforce of 96,975 in the first quarter of 2020 (National Bureau of Statistics, 2021), representing an unprecedented increase in the use of this category of workers by 103%. This poses a serious human management challenges in the sector.

Non-standard employment (NSE) is a generic concept used to cover different types of employment which are non-permanent including: outsourcing, fixed-term, and casual employment arrangement (Allen, 2011). Polivka and Nardone (1989; pg11) defined non-standard employment as “... *any job in which individual does not have an explicit or implicit contract for long-term employment or one in which the minimum hours worked can vary in a non-systematic way.*”

Documented evidence in the literature revealed that these categories of employees are treated as second-class citizens (Campbell and Burgess, 2001). They are subjected to poor condition of service; more devastating is the fact that they are denied access to formal training opportunity which is inimical to their career growth. However, driven by a number of motives, individuals pursue non-standard work arrangement. The variety of individual motives underlying the pursuit of this type of employment status have been captured in the extant literature (e.g., Galais and Moser, 2018; Muzzolo et al., 2015; De Jong et al., 2009; De Cuyper and De Witte, 2008; Tan and Tan, 2002). These motives, according to Self-determination theory (SDT), predict employee behavior at work place (Deci et al., 2017). The theory delineates different motivation types and their implication for employee performance.

Existing empirical studies investigated the effect of motivation for pursuing non-standard employment on such organizational outcomes as job satisfaction (Ellingson, 1998; Tan and Tan, 2002; De Cuyper and De Witte, 2008), organizational performance (Ellingson, 1998; Tan and Tan, 2002), employee well-being (Lopes and Chambel, 2014:2015) etc. However, researchers have paid little attention to the study of the effect of motivation for choosing non-standard employment arrangement on the COOCB. Existing literature on nonstandard employees' citizenship behavior have focused on the general OCB applicable across different types of organization. According to Borman and Motowildo (1993) some OCB types may be more suitable to certain types of organizations, and they posit that service establishments require dimension of OCB related to dealing with customers. Similarly, other writers have proposed the need to extend service management research focus to include customer-oriented OCB. Similarly, there is lack of research linking motivation types and COOCB in the study area.

Thus, anchored on SDT, the study plays a pioneering role by examining the association between the motivation for accepting contract employment (voluntary motivation, involuntary motivation, and stepping stone motivation) and the display of citizenship behavior related to dealing with customers in the Nigerian banking sector. In other words, the current study contributes to the existing literature on NSE by investigating the influence of motivation for pursuing non-standard employment on COOCB vital for achieving customer satisfaction and hence, organizational success in the service sector. In addition, it also examines the mechanism through which the motivation for non-standard job influences employee discretionary behavior towards customers.

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### Motivation for Non-standard Employment

Motivation is considered a focal issue in psychology due mainly to its importance (Ryan and Deci, 2000). The study of human motivation provides a framework for discerning human action. Motivation symbolizes the intentionality and the drive to act persistently to accomplish goals. The complexity of employee motivation underpinning the acceptance of non-standard employment have been captured by researchers in different disciplines within the social sciences (e.g. Underthun and Aasland, 2018; Muzzolon et al., 2015; Lopes and Chambel, 2014; De Jong et al., 2009; Tan and Tan, 2002; Ellingson et al., 1998).

Traditionally, the motivations for pursuing non-standard employment are dichotomized into voluntary and involuntary motives (e.g. Brown and Gold, 2007; Connelly and Gallagher 2004; Ellingson et al., 1998). Voluntary motives refer to free/deliberate choice of non-standard employment for such reasons as freedom, variety, flexibility, skills development etc., while involuntary motives reflect forced choice of non-standard work owing to high rate of unemployment, lack of alternative, finding permanent job position etc. (Feldman et al., 1995; George et al., 2010). In the same vein, Tan and Tan (2002) identified six reasons for pursuing non-standard work: family, economic incentives, skills development, personal choice, means to achieve permanent job, and inability to secure permanent job. In aggregate, Tan and Tan (2002) distinguished between voluntary (family, economic incentives, skills improvement, personal preference) and involuntary (means to achieve permanent job, and inability to secure permanent job).

However, according to de Jong et al. (2009) voluntary – involuntary dichotomy may not reflect the meaning and array of motives for pursuing temporary employment arrangement. They posit that certain motives like stepping stone can neither be classified under voluntary nor involuntary. Thus, drawing upon SDT (Ryan and Deci, 2000) which differentiates between autonomous and controlled motivation, De Jong et al. (2009) proposed three motivations for pursuing non-standard employment (temporary employment) namely: voluntary, involuntary, and stepping stone motives. Based on SDT, voluntary and involuntary motivations represent the two extremes on the motivation continuum (De Jong et al., 2009).

On one hand, voluntary motivation reflects the employee motivation to accept NSE arrangement induced by the desire for freedom, flexibility, and diversity associated with the work arrangement (Tan and Tan, 2002; Ellingson et al., 1998). It constitutes a semblance of autonomous motivation in SDT, described as the acceptance of an activity on account of its importance in the pursuit of personal goals (Ryan and Deci, 2000). Involuntary motivation on the other hand, refers to the forced choice of NSE occasioned by the difficulty in finding permanent employment, and to stay away from unemployment (Heinrich et al., 2005; Tan and Tan, 2002). This mirrors the controlled motivation in SDT. De Jong et al. (2009) described stepping stone motivation as the motivation to accept NSE as means to gain permanent employment. This present study adopts the classification of motivation for NSE into voluntary, involuntary and stepping stone motivation as put forth by De Jong et al. (2009) based on the postulation of SDT.

### Customer Oriented Organizational Citizenship Behavior (COOCB)

According to Seval and Caner (2015) the best use of human resource is imperative for organizational survival in this era of globalization and severe competition. Thus, organizations must ascertain factors that induce employees to perform roles beyond the boundaries of their official duties. Such extra-role work behavior, according to Gupta et al. (2017) is referred to as organizational citizenship behavior (OCB). The OCB construct as conceptualized by Organ (1988) is typified by three critical characteristics: the behavior is (a) voluntary, (b) not explicitly acknowledged by the formal reward system, and (c) promotes organizational effectiveness.

Extant research on non-standard employee OCB have focused on general OCB applicable across different organization (George et al., 2010; Joireman et al., 2006; Moorman and Harland, 2002; Pearce, 1993). A very scant research attention has been paid to category of OCB directed toward customers (COOCB), which is particularly essential to achieve customer satisfaction and, hence, organizational success. According to Dimitriades (2007) Customer service requires display of behavior that may be difficult to make mandatory, but which make customers happy and satisfied.

Accordingly, Dimitriades (2007) defined COOCB as a constellation of voluntary employee behaviors arising from independent individual initiatives which enhance service delivery and customer satisfaction.

COOCB is the category of OCB most relevant to service industries (Dimitriades, 2007; Wu et al., 2013), and it is of extreme value in promoting quality service delivery to customer, customer satisfaction, and hence, effective performance of service establishments (Hennig-Thurau, 2004; Podsakoff and McKenzie, 1997). In addition, George et al. (2010) argued that motivation for pursuing temporary employment determines the temporary employees' decision to display citizenship behavior. Thus, this study examines the link between the motivations for accepting non-standard work and employees' display of citizenship behavior directed toward customers in the Nigerian Banking Sector.

### **Motivation Types and COOCB**

SDT is described as the useful model that provides theoretical explanation for the nexus between motivation types and employee behavior (Lopes and Chambel, 2014). According to SDT, people have different motivation for engaging in a task or action, and this has different implication on the quality of their behavior (Ryan and Deci, 2000). Consistent with SDT, scholars have argued that motivation types are central to the individual decision to engage in citizenship behavior (George et al., 2010; Moorman and Harland, 2002). COOCB is the category of OCB most relevant to service industries (Dimitriades, 2007; Wu et al., 2013), and it is of extreme value in promoting quality service delivery to customer, customer satisfaction, and hence, effective performance of service establishments (Hennig-Thurau, 2004; Podsakoff and McKenzie, 1997).

Although with mixed findings, empirical evidence consistent with SDT suggests that voluntary motives are associated with favorable responses such as job satisfaction, well-being, citizenship behavior etc., while involuntary motives are associated with unfavorable responses (Lopes and Chambel, 2014, 2015; De Cuyper and De Witte, 2008). The study conducted by Tan and Tan (2002) to explore what drives Singaporean temporary agency employees into the work arrangement and the influence of these motives on job satisfaction and performance, demonstrated that voluntary motivation is significantly and positively related to job satisfaction. Similarly, Ellingson et al. (1998) drew a sample of 174 American temporary agency employees to investigate the association between motivation for accepting temporary employment and two outcome variables: job satisfaction and performance. The result of the regression analysis revealed that motivation type is significantly related to job satisfaction. Voluntary motivation was found to have significant positive relationship with job satisfaction, while employees who engaged in temporary employment involuntarily reported lower level of satisfaction. Additionally, stepping stone motivation was found to be positively associated with contract employees' behavior (De Jong et al., 2009; De Cuyper and De Witte, 2008). Against this backdrop, this study hypothesized the following relationships:

*H1a: There is a positive relationship between voluntary motivation for accepting contract employment and COOCB.*

*H1b: There is a negative relationship between involuntary motivation for accepting contract employment and COOCB.*

*H1c: There is a positive relationship between stepping stone motivation for accepting contract employment and COOCB.*

### **Work Engagement as Mediator**

Evidence from empirical studies and extant literature point to the fact that non-standard employees' emotional attachment to work i.e. work engagement, is largely influenced by the individual's motivation for accepting the work arrangement (Lopes and Chambel, 2014; Lopez and Chambel, 2016). Work engagement has been reported in the literature as "a positive, fulfilling work-related state of mind that is characterized by vigor, dedication and absorption" (Schaufeli et al., 2002, pg74). Lopes and Chambel (2014), for instance, found that the three measures of work engagement – vigor, dedication, and absorption – are significantly related to employee motivation for choosing non-standard work arrangement. Employees with more voluntary motivation were found to display more enthusiasm with their work than employees with involuntary motivation. However, employees with less voluntary motivation but who desire to secure permanent placement within the organization (stepping stone motive) were reported to be more engaged with their work.

Furthermore, Halbesleben (2010) advanced an argument in the work engagement literature that the study of the outcome of work engagement has enjoyed little attention, on account of the assumption that it is the outcome. Consequently, much emphasis has been placed on discerning its antecedents. However, recent

studies examine the relation between work engagement and important job related outcomes (Simbula and Guglielmi, 2013). For instance, according to Green et al. (2017), the energy (vigor), enthusiasm (dedication) and involvement (absorption) inherent in work engagement is likely going to result in positive job behavior. Similarly, previous research revealed association between work engagement and positive outcomes of health, job satisfaction, organizational citizenship behavior etc. Engaged employees were found to demonstrate high level of satisfaction on the job (Brunetto et al., 2012) and display more citizenship behavior (Rich et al., 2010).

Thus, work engagement may serve as a mechanism that provides explanation on how motivation leads to positive job behavior (Beek et al., 2014) like citizenship behavior towards customers. Study by Saks (2006) revealed the mediating effect of work engagement between such antecedents as job characteristics, justice perception etc. and work outcome such as job satisfaction, organizational citizenship behavior etc. Similarly and closely related to the current study, Lopes and Chambel (2016) found that work engagement mediates the effect of motivation for accepting temporary agency employment and context-free well-being.

Consistent with the above argument and empirical evidence, this study proposed the following hypotheses:

- H2a: The relationship between voluntary motivation and COOCB is mediated by work engagement*
- H2b: The relationship between involuntary motivation and COOCB is mediated by work engagement*
- H2c: The relationship between stepping stone motivation and COOCB is mediated by work engagement*

The figure 1 below depicts the framework of the study showing the relationships between the motivation types and customer oriented organizational citizenship behavior

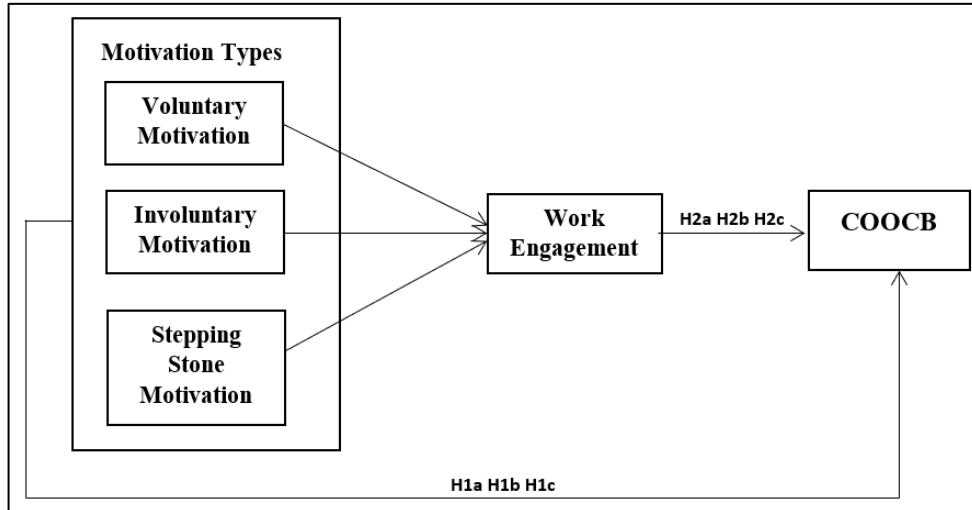


Figure 1 Research model

## METHODOLOGY

### Research Participants and Procedure

The respondents of the study represent the contract employees in the Nigerian banking industry. These employees are nonstandard workers engaged in a triad employment arrangement. They are non-standard employees hired by employment agencies and deployed to work in the banks. A sample of 247 respondents were drawn from Nigerian banks operating in three metropolitan cities of Niger, Kwara, and Plateau states, as well as the Federal Capital Territory (Abuja) using Multistage cluster sampling technique. At the first stage, the total population was grouped into six clusters based on the six geo-political regions in Nigeria namely:

North West, North Central, North East, South West, South East, and South-South. From these regions, North Central was selected. The choice of the North central is informed by the presence of the Federal Capital Territory (FCT, Abuja) in the region, which is the cosmopolitan city with the highest concentration of banks after Lagos in the South west. At the second stage, three states were selected out of the six states in the North central namely – Niger, Kwara, and Plateau states, as well as the FCT. The compelling reason for choosing these states is because they constitute the major commercial centers in the region with high bank presence. Lastly, the respondents were drawn from banks in these states and FCT using convenient sampling technique.

The data for the study were collected through personal delivery and collection of survey questionnaire. The process of data collection started October, 2019 to January, 2020. The process was truncated by Covid 19 lockdown. The data collection eventually resumed after the lockdown for another two months from September, 2020 to November, 2020. A total of 339 questionnaires were distributed to the respondents, out of which 247 questionnaires were completed and returned representing a response rate of 72.9%. The sample consisted of 145 male respondents (58.7%) and 102 females (41.3%). Most of the respondents are graduates (80.5%) between the ages of 25 – 35 years (83%). In addition, sizable percentage of the participants was unemployed prior to being in the contract employment.

### Measurements

**Motivations:** Motivation construct was measured using Temporary Agency Workers Motivation scale developed by Lopes and Chambel (2014) based on self-determination theory. **Voluntary motivation** (free/deliberate choice of NSE induced by the desire for freedom, flexibility, and diversity associated with the work arrangement) was measured by eight-item scale using seven point Likert scale from 1 (not at all) to 7 (exactly). To assess the psychometric properties of the measures, we carried out a confirmatory factor analysis (CFA). The result of CFA revealed an acceptable fit ( $\chi^2 = 9.190$ ,  $df = 5$ ,  $\chi^2/df (< 5.0) = 1.838$ ,  $GFI = .985$ ,  $AGFI = .955$ ,  $CFI = .995$ ,  $TLI = .991$ ,  $RMSEA (< .08) = .058$ ) after deleting three items (VM2, VM4 and VM8). Additionally, Cronbach's alpha for the measure was 0.919. **Involuntary motivation** (forced choice of NSE occasioned by the difficulty in finding permanent employment, and stay away from unemployment) was measured by four-item on a scale of 1 (not at all) to 7 (exactly). The measure was subjected to confirmatory factor analysis. The result showed a good fit ( $\chi^2 = .015$ ,  $DF = 1$ ,  $\chi^2/DF (< 5.0) = .015$ ,  $GFI = 1$ ,  $AGFI = .1$ ,  $CFI = .903$ ,  $TLI = .1$ ,  $RMSEA (< .08) = .000$ ). The fit was achieved after correlating the error terms for INV1 and INV2 following the examination of the modification indices. The alpha was found to be 0.884, suggesting internal consistency of the measure. **Stepping stone motivation** (motivation to accept NSE as means to gain permanent employment) was measured by four-item scale ranging from 1 (not at all) to 7 (exactly), with an alpha of 0.869. The result of CFA displayed an acceptable fit -  $\chi^2 = 3.792$ ,  $DF = 1$ ,  $\chi^2/DF (< 5.0) = 3.792$ ,  $GFI = .992$ ,  $AGFI = .924$ ,  $CFI = .995$ ,  $TLI = .970$ ,  $RMSEA (< .08) = .107$ .

**Customer-Oriented OCB:** COOCB was assessed by seven items developed by Dimitriades (2007) using Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree). The CFA model for Customer-Oriented OCB involving seven measurement indicators revealed an acceptable fit -  $\chi^2 = 34.423$ ,  $DF = 14$ ,  $\chi^2/DF (< 5.0) = 2.459$ ,  $GFI = .963$ ,  $AGFI = .927$ ,  $CFI = .979$ ,  $NFI = .966$ ,  $TLI = .969$ ,  $RMSEA (< .08) = .077$ . Additionally, all the measurement items exhibit a loading above 0.5. The coefficient alpha of the measurement was 0.904.

**Work Engagement:** Work engagement as conceptualized by Schaufeli et al. (2002; pg74) refers to “a positive, fulfilling, work-related state of mind which is characterized by vigor, dedication, and absorption”. The construct, which comprises of three dimensions evident in the above conceptualization by Schaufeli et al. (2002), was measured using Utrecht Work engagement scale (UWES) developed by these scholars. Originally, UWES consists of 17 items comprising of six items, five items, and six items for Vigor, Dedication and Absorption respectively. The items were parceled into a one dimensional construct using homogeneous parceling method. The use of parcel, according to Coffman and MacCallum (2005) reduces the biasing effects of measurement error. After deleting three items that exhibit poor loading on their respective factors, the final model of 14 indicators for the three latent factors revealed an acceptable fit:  $\chi^2 = 188.241$ ,  $DF = 73$ ,  $\chi^2/DF (< 5.0) = 2.579$ ,  $GFI = .902$ ,  $AGFI = .860$ ,  $CFI = .946$ ,  $NFI = .916$ ,  $TLI = .933$ ,  $RMSEA (< .08) = .080$ .

## ANALYSIS AND RESULTS

### Descriptive Analysis of the Respondents

A total of 339 questionnaires were administered to contract employees in Nigerian banks across three states in the North Central (Kwara, Niger, and Plateau states) as well as the Federal Capital Territory (Abuja) using delivery and collection method. Out of the total questionnaires distributed, 247 questionnaires were completed and returned representing 72.9% response rate. Statistical Package for the Social Sciences (SPSS) version 25 was used to analyze the respondents' profile. Table 1 presents the results of the analysis of the respondents' profiles. The analysis revealed that 145 of the 247 respondents, representing 58.7%, were males, while 102 (41.3%) were female. More than half of the contract staff in the sample is single, specifically 58.3% were single, 41.3% were married, and only 0.4% were divorced. In addition, vast majority of employees engaged in the contract employment, as revealed by the sample, falls within the ages between 26 and 35. The respondents in this age category make up to a total of 175 representing 70.9% of the total respondents. In the sample, the respondents with Higher National Diploma (HND) and Bachelor Degree (BSc) constitute over 80% of the total respondents. The respondents with a BSc degree accounted for 44.1%, while 36.4% possesses HND. This illustrates the level of graduate unemployment in the Nigerian economy. Respondents with a Master degree, Diploma, Certificate and Secondary school certificate accounted for about 20% of the total respondents. Furthermore, 22.7% of the respondents have worked less than 1 year as contract staff, 33.2% have served as contract employee between 1 to 3 years, while 29.6% of the respondents were in contract employment between 4 to 6 years, only 10.1% and 0.4% of the respondents have engaged in contract employment between 7 to 10 years and 11 years and above respectively. The result further indicates that a great number of respondents, about 78%, were unemployed before taking up contract employment, 7.3% were retrenched, while 14.6% were in permanent employment before they converted to contract employees.

Table 1 Respondents Demographics (N=247)

No	Respondents Demographics	Frequency	Percentage	Total
1	<b>Gender:</b>			
	Male	145	58.7	
	Female	102	41.3	100.00
2	<b>Marital Status:</b>			
	Single	144	58.3	
	Married	102	41.3	
	Divorced	1	0.4	100.0
3	<b>Age:</b>			
	Below 25 years	30	12.1	
	26 – 35 years	175	70.9	
	36 – 45 years	37	15.0	
	46 years and above	5	2.0	100.0
4	<b>Educational Qualification:</b>			
	Sec. Sch. Cert	6	2.4	
	Certificate	1	0.4	
	Diploma	20	8.1	
	HND	90	36.4	
	BSc	109	44.1	
	Master Degree	21	8.5	100.0
5	<b>Length of time in Contract Employment:</b>			
	Below 1 year	56	22.7	
	1 – 3 years	82	33.2	
	4 – 6 years	73	29.6	
	7 – 10 years	25	10.1	
	11 years & above	10	4.0	
	Missing	1	0.4	100.0
6	<b>Employment Status before Contract Employment:</b>			
	Unemployed	192	77.7	
	Retrenched	18	7.3	
	Permanent Employment	36	14.6	
	Missing	1	0.4	100.0

### Descriptive Statistics and Correlations

Table 2 depicts the results of the descriptive analysis of the constructs of the study as well as the correlations among the constructs. Measured on a 7 point Likert scale, the result revealed a mean score of 2.0 for voluntary motivation, with a standard deviation of 1.35. This result suggests that substantial number of respondents have

low voluntary motivation for choosing contract employment in the Nigerian banking industry. As envisaged, involuntary motivation and stepping stone motivation displayed moderately high mean scores of 4.47 and 4.74, with standard deviation of 1.87 and 1.74 respectively. This demonstrated that most employees were engaged in contract employment involuntarily, and a sizable number of these employees accepted the employment arrangement as a medium to gain permanent job placement within the organization. Also, as shown in table 1, work engagement has a relatively high mean score of 4.84 with a standard deviation of 1.20. This implied that contract employees were highly engaged in their work. Similarly, the respondents had moderately high perception of support from their host organizations; hence, a mean rating of 4.26 with a deviation from the mean of 0.92. For Customer-oriented organizational citizenship behavior, the respondents rated themselves high, with the mean score of 5.50 and standard deviation of 1.18.

In addition, Table 2 depicts the correlation among the constructs of the study. Based on the result of Pearson ( $r$ ) correlation, voluntary motivation exhibit positive and statistically significant correlation with work engagement ( $r = 0.172, \rho < 0.01$ ), while the result displayed a negative correlation between voluntary motivation and COOCB ( $r = -0.194, \rho < 0.01$ ). However, no evidence of correlation was found between voluntary motivation and involuntary motivation as well as stepping stone motivation. Moreover, involuntary motivation was positively correlated with stepping stone motivation ( $r = 0.384, \rho < 0.01$ ), work engagement ( $r = 0.398, \rho < 0.01$ ), and COOCB ( $r = 0.200, \rho < 0.01$ ). Additionally, stepping stone motivation showed a statistically significant positive correlations with work engagement ( $r = 0.408, \rho < 0.01$ ), and COOCB ( $r = 0.215, \rho < 0.01$ ). The result further indicated a significant positive correlation between work engagement and COOCB ( $r = 0.339, \rho < 0.01$ ).

Table 2 Results of descriptive statistics and correlations for study variables

	Mean	SD	1	2	3	4	5
1. VM	2	1.35	1				
2. INV	4.47	1.87	0.07	1			
3. SSM	4.74	1.74	0.08	.38**	1		
4. WE	4.84	1.2	.17**	.40**	.41**	1	
5. COOCB	5.5	1.18	-.19**	.20**	.22**	.34**	1

Note: VM = Voluntary Motivation; INV = Involuntary Motivation; SSM = Stepping stone Motivation; WE = Work engagement; COOCB = Customer-oriented organizational citizenship behavior; \* $\rho < 0.05$ ; \*\* $\rho < 0.01$

### Measurement Model

The measurement model was assessed using AMOS software version 23 with maximum likelihood estimation (MLE) to establish the overall model fit as an essential precondition before estimating the structural models in latent SEM as suggested by Anderson and Gerbing (1982, 1988). The result of the five-factor measurement model revealed that the model fit the data well ( $\chi^2 = 381.033, DF = 218, \chi^2/DF (< 5.0) = 1.748, GFI = .884, AGFI = .853, CFI = .957, NFI = .905, TLI = .950, RMSEA (< .08) = .055$ ). In addition to the assessment of model fits, tests for validity and reliability were conducted in measurement model evaluation.

### Convergent Validity

The test of convergent validity was conducted to discern the strength of relationships between items that are predicted to represent a single latent construct. The validity was assessed by examining the average variance extracted (AVE). Based on Fornell and Larcker (1981) criterion, a high AVE ( $> .5$ ) indicates high convergence validity. The result of the test, as shown in Table 3, revealed that the AVE for each exceeds the threshold of 0.5 indicating that there was evidence of convergent validity.

### Internal Consistency Reliability

The measurement model also provides empirical evidence or otherwise of internal consistency reliability. As suggested by Hair et al. (2017) composite reliability scores were considered as the more appropriate measure of internal consistency. Composite reliability varies between 0 and 1, with higher values suggesting higher level of reliability. According to Hair et al. (2017) the values between 0.60 and 0.70 indicate an acceptable level of reliability. Table 3 presents the results of composite reliability test for the constructs. The results revealed that the constructs exhibit sufficient reliability as each construct has reliability score above 0.8.

Table 3 Convergent validity and Composite Reliability assessments

CONSTRUCTS	AVE	CR
Voluntary Motivation	0.697	0.919
Involuntary Motivation	0.662	0.885
Stepping stone Motivation	0.635	0.873
Work Engagement	0.662	0.854
Customer-Oriented OCB	0.58	0.904

Note: AVE = Average variance extracted; CR = Composite reliability.

**Discriminant Validity**

One of the critical aspects of measurement model evaluation involves establishing discriminant validity (Anderson and Gerbing, 1988). Discriminant validity represents the degree of distinctiveness of a construct from other constructs in a model. Discriminant validity was determined using the average variance extracted (AVE) method which involves comparison of AVE values with squared correlation values (shared variance) for constructs in a model. A case for discriminant validity can be made when the AVE for a construct is greater than its squared correlation ( $r^2$ ) values (shared variance) with any other constructs in the model (Hair et al., 2010; Bryne, 2010; Fornell and Larcker, 1981). Table 4 shows that the constructs of the study exhibit sufficient discriminant validity as squared correlations between constructs are lower than the AVEs of the individual construct.

Table 4 Construct/Composite Reliability, Average variance extracted (on the diagonal) and Squared Correlation Coefficient (on the off-diagonal) for Study Instruments

	CR	VM	INV	SSM	AC	WE	POS	COOCB
<b>VM</b>	0.919	<b>0.697</b>						
<b>INV</b>	0.885	0.008	<b>0.662</b>					
<b>SSM</b>	0.873	0.001	0.162	<b>0.635</b>				
<b>WE</b>	0.854	0.048	0.183	0.169	0.217	<b>0.662</b>		
<b>COOCB</b>	0.904	0.048	35	0.052	0	0.157	0.037	<b>0.58</b>

**Results of Structural Equation Modeling**

The hypotheses formulated for the study were tested using Analysis of moment structure (AMOS). The evaluation of the model fit for the hypothesized model exhibit a satisfactory fit - ( $\chi^2 = 368.760$ ,  $DF = 217$ ,  $\chi^2/DF (< 5.0) = 1.699$ ,  $GFI = .888$ ,  $CFI = .960$ ,  $TLI = .953$ ,  $RMSEA (< .08) = .053$ ). Table 5 below reveals the results of the hypotheses tests.

Table 5 Summary of Hypotheses Test Results

Model/Hypothesized Path	Beta	p	95% CI BC	
			LB	UB
<b>Direct Model</b>				
Voluntary Mot. → COOCB	-0.234	0		
Involuntary Mot. → COOCB	0.139	0.059		
Stepping St. Mot. → COOCB	0.168	0.023		
<b>Mediation Model</b>				
Voluntary Mot. → COOCB	-0.317	0		
Standardized indirect effect (SIE)	0.082	0.002	0.034	0.155
Involuntary Mot. → COOCB	-0.004	0.957		
Standardized indirect effect (SIE)	0.141	0	0.069	0.248
Stepping St. Mot. → COOCB	0.053	0.464		
Standardized indirect effect (SIE)	0.122	0.001	0.049	0.240

The results of the path analyses revealed, contrary to researcher expectation, a significant negative relationship between voluntary motivation and non-standard employee display of customer-oriented organization citizenship behavior (standardized path coefficient = -0.234, p-value = 0.000). Similarly, unlike what was predicted in hypothesis 1b, no significant relationship was established between involuntary motivation and COOCB (standardized path coefficient = 0.139, p-value = 0.059). Thus, no support was found for hypotheses 1a and 1b. Furthermore, as assumed in hypothesis 1c, the result of the path analysis revealed a significant positive relationship between stepping stone motivation and COOCB (standardized path coefficient = 0.168, p-value = 0.023). Therefore, the result of SEM confirmed the hypothesized relationship between stepping stone motivation and COOCB. This indicates that non-standard employees who accepted the employment arrangement with the view to securing permanent employment exhibit citizenship behavior toward customers. Thus hypothesis 1c was supported.

Furthermore, the study proposed a mediation hypothesis that the relationship between motivation types (voluntary, involuntary, and stepping stone motivations) and COOCB is mediated by work engagement. To test the mediation hypothesis, the study utilized bootstrapping technique with 95% bias-corrected confidence interval recommended by Preacher and Hayes (2004, 2008). Following the recommendation by Hayes (2009) the study used 5000 bootstrap samples. The result of the analysis indicated a statistically significant indirect effect from voluntary motivation to COOCB via work engagement, and the bootstrapping confidence interval did not straddle a 0 in-between the lower and upper bounds {Standardize indirect effect ( $\beta = -.234$ ,  $p - \text{value} = .002$ ), 95% bootstrap CI (.034, .155)}. Thus, the result lends support to hypothesis 2a, suggesting that work engagement mediates the relationship between voluntary motivation and COOCB. Similarly, the bootstrap analysis results revealed that standardized indirect effect from involuntary motivation to COOCB through work engagement is statistically significant, and the lower and upper bounds of the 95% bias-corrected confidence intervals do not contain 0 {Standardize indirect effect ( $\beta = .141$ ,  $p - \text{value} = .000$ ), 95% bootstrap CI (.069, .248)}. Finally, the result of the bootstrap analysis further demonstrated that standardized indirect effect from stepping stone motivation to COOCB through work engagement is statistically significant, and the lower and upper bounds of the 95% bias-corrected confidence intervals do not contain 0 {Standardize indirect effect ( $\beta = .122$ ,  $p - \text{value} = .001$ ), 95% bootstrap CI (.049, .240)}. The result indicates that the relationship between stepping stone motivation and COOCB is mediated by work engagement. Thus, we conclude that work engagement could be considered as alternative mechanism explaining the relationship between motivation for accepting non-standard employment and COOCB.

#### **Assessment of Coefficient of Determination ( $R^2$ )**

Coefficient of determination ( $R^2$ ) represents the combined effects of all the exogenous latent variables on the endogenous variable(s). The  $R^2$  measures the amount of variance in the dependent variable(s) explained by all the independent variables linked to it (Hair et al., 2017). According Hair et al. (2017), although the  $R^2$  values ranges from 0 to 1, with higher values representing higher predictive accuracy, it is somewhat problematic to provide rules of thumb for acceptable  $R^2$  as this is contingent upon the complexity of the model and also the research discipline. However,  $R^2$  values of 0.75, 0.50, or 0.25 for endogenous latent variables can be considered as substantial, moderate, or weak respectively (Hair et al., 2011; Henseler et al., 2009).

The theoretical model of the study was assessed to establish the value of changes in the endogenous variables of the study (COOCB, and work engagement). The results revealed  $R^2$  value of 0.154 and 0.287 for COOCB and work engagement respectively. This implies that the combined effect of voluntary motivation, involuntary motivation, stepping stone motivation, and work engagement on COOCB is 15.4%, while 28.7% of variance in work engagement could be explained by voluntary motivation, involuntary motivation and stepping stone motivation. These results suggest that the change in endogenous variables as a result of the exogenous variables linked to each is weak (Hair et al., 2017).

#### **Assessment of the Effect Size ( $f^2$ )**

The assessment of the effect size ( $f^2$ ) is an attempt to evaluate the change in  $R^2$  value when an exogenous variable is eliminated from the research model. Thus, the assessment seeks to evaluate whether an exogenous construct has substantive impact on the endogenous constructs (Hair et al., 2017). The guideline for estimating effect size, as suggested by Cohen (1988), are that  $f^2$  value of 0.02, 0.15 and 0.35, represent small, medium and large effect respectively of the exogenous variable. Effect size values less than 0.02 show absence of any effect.

The results of the assessment, as presented in Table 6 revealed that voluntary motivation has small, and none effects on CO-OCB ( $f^2$  value = 0.056), and work engagement ( $f^2$  value = 0.000), respectively. Involuntary motivation has none effect on CO-OCB ( $f^2$  value = 0.004); however, the construct exhibits small effect on work engagement ( $f^2$  value = 0.101). Furthermore, the results revealed that the stepping stone motivation has small effect on both CO-OCB ( $f^2$  value = 0.060), and work engagement ( $f^2$  value = 0.049). Finally, the results showed that work engagement has small effect on CO-OCB with  $f^2$  values of 0.065.

Table 6 Effect Sizes ( $f^2$ ) of Endogenous latent constructs

Constructs	CO-OCB	( $f^2$ )	WE	( $f^2$ )
Involuntary Motivation	0.004	None	0.101	Small
Stepping Stone Motivation	0.060	Small	0.049	Small
Voluntary Motivation	0.056	Small	0.000	None
Work Engagement	0.065	Small		

## DISCUSSION AND IMPLICATIONS

The main aim of this study is to conduct a probe into the association between motivations for pursuing contract employment and COOCB, and to assess the mediation role of work engagement in the relationship between motivation types and COOCB. Anchored on Self-determination theory, the study hypothesized a positive relationship between voluntary motivation and COOCB. However, contrary to expectation, the study found a significant negative association between voluntary motivation and COOCB. This implies that non-standard employees with voluntary motivation for accepting the employment arrangement exhibit negative citizenship behavior towards the bank customers. The possible explanation for this finding could be that when an individual accepts contract employment voluntarily because of the freedom it offers to pursue other personal goals, its citizenship behavior may only be directed towards the organization rather than the customers. Thus, no support was found for Hypothesis 1a. Although, this finding is contrary to the postulation of SDT, it is consistent with the finding in the study by De Cuyper and De Witte (2008). De Cuyper and De Witte (2008) found negative relationship between voluntary motive for accepting temporary employment and job satisfaction and affective commitment. The possible explanation for this result could also be that contract employees with voluntary motivation may be committed to other important goals in life (e.g. *"I accept contract employment because it gives me more freedom to combine with other goals in life"*) which may have negative impact on the employee display of citizenship behavior particularly towards customers. Similarly, according to Chambel and Castanheira (2007), when temporary agency workers voluntarily chose temporary work status, they generally do not desire a permanent position; hence, may like customers.

Additionally, the result from SEM found no significant relationship between involuntary motivation and COOCB. Though this result is not in congruent with the assumptions of SDT, previous studies reported similar finding. For instance, the study by De Cuyper and De Witte (2008) found no significant relationship between forced choice (involuntary motivation) and outcome variables such as job satisfaction, affective commitment, and turnover intention. This finding can possibly be justified by the fact that vast majority of non-standard employees in the Nigerian banking industry accepted the work status involuntarily, perhaps because of tight labor market. The Nigerian economy is characterized by high level of employment. According to the National Bureau of Statistics (2021) the rate of unemployment among youths, between the ages of 15 – 34, stood at 42.5% as at the fourth quarter of 2020. Since working as NSE is not originally their choice, the action probably did not generate any voluntary employee behaviors from independent individual initiatives that can enhance service delivery and customer satisfaction.

Furthermore, the result of the structural equation modeling revealed, as predicted, a significant positive relationship between stepping stone motivation and COOCB. This finding showed that non-standard employees with stepping motivation display positive customer-oriented organizational citizenship behavior. This finding is congruous with the results reported from previous studies (Lopes and Chambel, 2014, 2015, and 2016; George et al., 2010; De Cuyper and De Witte, 2008, Tan and Tan, 2002). When temporary agency employees demonstrate lower voluntary motivation and higher desire to secure permanent employment in the organization (stepping stone motivation) they may want to enhance the likelihood of being considered for permanent employment by showing more positive attitude toward their work (Lopes and Chambel, 2015) and by extension toward customers.

Also, the results of bootstrap analysis using 95% bias-corrected confidence interval revealed that relationship between motivation types and COOCB is mediated by work engagement. A further analysis revealed that work engagement mediated partially the association between voluntary motivation and COOCB, and fully mediated the relationship between stepping stone motivation and COOCB. However, the bootstrap result only confirmed the indirect effect of involuntary motivation on COOCB through work engagement.

The only study closely related to the current one, as best known to us, was the study conducted by Lopes and Chambel (2015). With a sample 2,320 Portuguese temporary agency workers and using structural

equation modeling, Lopes and Chambel (2015) investigated the mediating effect of work engagement in the relationship between motivation types and context free well-being. Consistent with the current finding, the study by Lopes and Chambel reported partial mediation effect of work engagement in the relationship between integrated motivation (analogous to voluntary motivation) and context free well-being, and also similar to the finding of this study, Lopes and Chambel (2015) found that work engagement fully explained the relationship between identified (analogous to stepping stone motivation) and the dimensions of context free well-being. This finding suggests that work engagement serves as the mechanism to explain the relationship between motivation types and outcome variables as confirmed in the current study.

Based on our results, it is clear that the main motivation which drives individuals to pursue non-standard employment in the Nigerian banks was to gain permanent placement in the organization. This motivation, as revealed in this study, predicts the employees' citizenship behavior toward customers, with the tendency to engender customer satisfaction and loyalty necessary to raise banks' performance. Thus, it is imperative for organizations to roll out programs that would beckon to these employees that the employment experience would immensely contribute to their skills development, enhance their employability and eventually heighten their prospect to gain permanent placement in the organization.

### **Theoretical Contributions**

Self-determination theory was developed from the perspective of standard employment relation. Thus, empirical studies using SDT as the underpinning theory were developed with permanent employees (Lopes and Chambel, 2016). Earlier studies on non-standard employee motivation for choosing the employment status, based on SDT, examined the relation between motivation and such outcome variables as affective commitment, job satisfaction, turnover intention, (De Cuyper and De Witte, 2008) work engagement, well-being (Lopes and Chambel, 2014; 2016) and context free well-being (Lopes and Chambel, 2015). The current study applied the theory to explain non-standard employee motivation and citizenship behavior of these employees towards customer in service sector. The findings of the study revealed that voluntary motivation has significant negative relationship with COOCB, while involuntary motivation was found to have significant positive relationship with COOCB. Similarly, stepping stone motivation reported significant positive relationship with extra-role behavior of non-standard employees towards customers.

Furthermore, the study revealed that work engagement is a mechanism explaining the relationship between motivation for accepting non-standard employment and display of citizenship behavior by these employees towards customers. Specifically, the study revealed that work engagement mediates the relationship between voluntary motivation and COOCB, and also mediates the relationship between involuntary motivation and COOCB, as well as stepping stone motivation and COOCB as reported earlier in Lopes and Chambel (2015). Sequel to the current research findings, the study further contributed to SDT by postulating that when an individual is motivated to accept non-standard employment involuntarily (involuntary motivation) with the desire to gain permanent appointment (stepping stone motivation), they exhibit high level of work engagement. Consequently, they gain higher level of work-related resources, which in turn leads to the display of positive behavior (spiral effect) toward the customers.

The current study also contributed to the existing literature in non-standard employment research in the Nigerian context. This is the first study to the best of the researcher's knowledge, which investigated the influence of motivation for accepting non-standard employment and COOCB in the Nigerian service sector. The result of the study revealed that majority of employees involved in the non-standard employment in the Nigerian bank accepted the employment status as a stepping stone to permanent employment, and these motivation types predict their customer-oriented citizenship behavior.

### **Practical Contributions**

The findings of the study have shown that the main motivation which drives individuals to pursue non-standard employment in the Nigerian banks was to gain permanent placement in the organization, i.e., stepping stone motivation. This motivation, as revealed in this study, predicts the employees' citizenship behavior toward customers, with the tendency to engender customer satisfaction and loyalty necessary to raise banks' performance. Thus, it is imperative for the management of these banks to design human resource management policy, particularly recruitment policy, with respect to non-standard employees, that would provide this category of employees the opportunity to transit from non-standard status to permanent

employment status. For instance, the management can consider relying on internal recruitment which provides NSE to chances to gain permanent placement within the organization. In addition, sequel to the findings of this study, banks can design training policy for contract employees to enhance their skills development and increase their employability, both internal and external employability.

However, the study revealed that employees with voluntary motivation, who consider the employment arrangement as the type of employment that offers them the required flexibility to combine work with other personal goals, display poor citizenship behavior towards customers. This finding suggests that organization should endeavor to discern the driving force behind the individual choice and maintenance of non-standard work arrangement, and establish human resource practices to elicit the display of citizenship behavior from voluntary non-standard employees.

In summary, it was observed that stepping stone motivation provides highest contribution in explaining COOCB, and it was equally clear from the results that work engagement is a mechanism which explains the relationship between motivation types and COOCB; therefore, it is pertinent to design employment policies that consider non-standard employees for employment first, whenever the need to increase permanent workforce arises, before external candidates.

### **Limitations**

Although this study has important strengths, it is not without some limitations. The study relied on cross-sectional data gathered at one point in time, thereby circumscribing the ability to make causality inferences about key relationships (Hair et al., 2010).

In addition, the study relied exclusively on self-reported questionnaires, which have the potentials to contaminate the findings of the study, because of the tendencies of the respondents to respond in a consistent manner. In other words, the study relied on same respondents to provide measures of both the predictor and criterion variables; thus, common method variance (such as social desirability, leniency biases etc.) might be present. However, the study attempted to overcome response bias by protecting the respondents' anonymity. According to Hair et al. (1998) response bias can be mitigated through assurance of respondents' anonymity.

### **Suggestions for Future Study**

Based on the limitations of the study highlighted above, the following suggestions are made to provide direction for future research efforts:

Future research should conduct longitudinal design to assess these causal relationships. This would not only attenuate the demerits of cross-sectional research design, but also provide better understanding on the effect of motivation types on COOCB over time.

In addition, future studies can consider multiple sources of measure to mitigate the phenomenon of common method variance. Using multiple sources, the measure for the predictor variables can be gathered from the respondents, while the measures of criterion variable (COOCB) can be obtained from other source such as the supervisors, customer rating etc. This would significantly minimize the methodological problem of respondents' bias.

Furthermore, future studies should employ method triangulation which integrates both qualitative and quantitative methods. Rather than relying on only one source of data, future research can consider combining different data sources such as interview and questionnaire survey. This approach would provide quality data to enrich our understanding about the phenomenon under study.

Finally, future research should examine the COOCB of other forms of non-standard employees such as direct hire temporary employees, casual employees etc. Future study can also examine motivation and job behavior of non-standard employees in other industries such as Oil and Gas, and Communication sectors. These sectors also rely heavily on non-standard employment relations.

## **CONCLUSION**

This study was designed to examine the influence of individual employee motivation for accepting non-standard employment on the employee display of citizenship behavior towards customers. Our findings revealed that various motivations for pursuing non-standard employment have implications for the employees'

citizenship behavior directed towards customers. The study specifically demonstrates that non-standard employees who accept the work arrangement with the desire to transit to permanent employment position (stepping stone motivation) exhibit positive behavior. Our results also show that work engagement provides a better understanding of how motivation types influence nonstandard employees' COOCB. In other words, work engagement was found to be mechanism explaining the relationship between motivation types and COOCB.

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