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Moderating role of organizational trust in the relationship between perceived job insecurity and proactive behaviour

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ABSTRACT

This study examined the moderating role of organizational trust in the relationship between perceived job insecurity and proactive behaviour of bank employees. Six hundred and twenty-nine commercial bank employees (409 men and 220 women) in Akwa Ibom state, South-South, Nigeria participated in the study. They were selected from a population of 1,074 employees using purposive sampling technique, while the banks were selected using systematic sampling technique. Three instruments were used for data collection, namely, Job Insecurity Scale (JIS), Organizational Trust Inventory (OTI), and Proactive Personality Scale (PPS). Data generated were analyzed using Hayes' regression-based PROCESS macro for SPSS in order to test the hypotheses. Result of the study revealed that job insecurity was positively related to proactive behaviour. Similarly, organizational trust was positively related to proactive behaviour. Contrary to expectation, organizational trust did not moderate the relationship between job insecurity and proactive behaviour. Based on the above relevant findings, strategies to encourage trust in the organization by workers were suggested.

Introduction

In these times of ambiguous tasks, economic recession, and increased business uncertainties, work organizations rely heavily on proactive employees who work outside stipulated and guided tasks descriptions. For organizations to achieve their objectives in the present changing environment, employees need to effectively develop their skills and knowledge and mould their organization to keep their jobs (Frese & Fay, 2001). According to Page (2003), the concept of proactive behaviour came to the front burner in 1946 through Dr. Victor Frankl, an Australian existential neuropsychiatrist. Dr. Victor Frankl, in a book titled "*Man's Search for Meaning*" used the concept to discuss an individual who accepted blame for his or her actions without putting such blames on others. The Austrian neuropsychiatrist also emphasized the importance of being courageous, tireless and coming to terms with the existence of many opportunities and choices, irrespective of the circumstances employees find themselves. Proactive behaviour can be distinguished from reactive or passive behaviour in two obvious ways. The first is acting in advance. Proactive employees think, deliberate, plan, calculate, and act in advance with foresight about events in the future even before such events happen. The second remarkable way is to create anticipated effect. Hence, proactive employees desire to have a noticeable impact on themselves and/or the organization in order to make a meaningful difference (Crant, 2007).

Available literature on proactive behaviour gives far-reaching proofs of the various ways employees can demonstrate proactive behaviour, such as feedback (Ashford, Blatt, & Vande-Walle, 2003), being enterprising in handling personal and group goals (Frese & Fay, 2001), effectively adjusting to

new circumstance (Wanberg & Kammeyer-Mueller, 2010), being vocal (Lepine & Van Dyne, 2011), bringing useful ideas (Dutton & Ashford, 1993), being in control (Crant, 2010), acting beforehand to impact co-workers and the organization (Kipnis & Schmidt, 1988), and enlarging tasks (Parker, Wall & Jackson, 1997). Other ways of acting proactively include changing roles (Staw & Boettger, 1990), being skillful (Frese, 2006), networking and doing things differently (Morrison, 2006), displeasing persons and groups (Griffin & Lopez, 2015), taking risk and ensuring that ideas are implemented and solutions given to problems (Williams & Turner, 2016). These different works done by scholars show that proactive behaviour is visible in organizations, influencing results for both the employees and their organizations.

Although available literature gives a great deal of characteristic evidence of proactive employees (e.g., Seibert, Kraimer, & Crant, 2011), there is however, not much information as to what behaviours are proactive (Crant, 1995). Many scholars have different views as to what actually constitute proactive behaviours. For instances, Frese and Fay (2011), see proactive behaviour as being characterized by perseverance in pursuing a goal. When there is no action, it means there is inactivity, and when there is no personal initiative, there is no proactivity since the presence of proactivity involves acting in advance (Frese, 2006). This definition makes one to understand proactive behaviour in two important perspectives. First, instead of considering the personality profiles of perspective employees, personal initiative considers the totality of proactive behaviour (Seibert et. al., 2011). Second, what is given in the personality literature is for less than what personal initiative has conceptualized as

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proactive behavior. While Frese and Fay (2001) bring in important description that proactive behaviours are anticipatory and futuristic, Bateman and Crant (1993) described the same concept as behaviours that bring about change in the way things are done in organizations.

This definition is limited in the way it is applied to proactive behaviour. According to researchers (Frese, 2006; Frese & Fay, 2001), only behaviours that support the organization should be included, that is additions that will harm others and the organization but benefit self, should be excluded from proactivity definitions. Not including these behaviours narrows the range of proactive behaviour, making it to be less robust. It is a fact that employees engage in proactive behaviour to benefit themselves first; their actions are also achieved to sometimes harm rather than build their organizations (Spector & Fox, 2015). For an employee to be proactive does not always mean such an employee must display personal initiative. Hence defining proactive behaviours requires an integrative conceptualization to bridge any missing link. It was on this basis that Parker, Williams, and Turner (2006) made bold to conceptualize proactive behaviour as any anticipatory action taken by employees to affect themselves and/or their organization.

The definition above makes proactive behaviour different from what is generally advanced for reactive, passive behaviour in two distinctive ways. The first remarkable way is acting in advance. There is this argument among social scientists that people often project what is theirs and that many behaviours exhibited by humans are unknown to them, since there is no evidence of such behavioural refinement (Ashforth & Fried, 2017). Proactive behaviour, therefore, involves a part of behaviour that makes employees become social progenitors of their actions (Frese & Fay, 2001). Proactive behaviour sees into the future, that is, it is foresighted and very mindful of any actions engaged in (Stenberg, 2010). With this in mind, proactive employees become very thoughtful, coordinated, calculative, and good planners with foresight concerning future events in their organization before they take place. Anticipating and envisioning a future consequence make employees to change the current event in order to bring about the anticipated result (Little, Samera-Aro, & Philips, 2005). The second remarkable difference between proactive behaviour and reactive, passive behaviour is the intended impact. Bateman and Crant (1993) and Crant (2010) opine that proactive behaviour brings about change; employees effectively thrive to impact themselves and/or the organization that engaged them. This they do so as to produce a difference that is seen and felt (Crant, 2010). When proactive employee behave in this way, they become fulfilled for contributing meaningfully to themselves, others, or the prevailing circumstance (Crant, 2010).

Many Scholars have agreed with the truth about the definition given above that proactive behaviour is not tied to a particular set of behaviours, such as networking, feedback seeking or being controlled. Instead, proactive behaviour as process can be used at anytime in any situation, using any set of actions, provided an impact is created. Employees are given boundaries as they are assigned tasks. Any action that occurs beyond these boundaries, according to Crant (2010), is considered as a proactive behaviour. It should however, be noted

that conceptualizing proactive behaviour in this way has a sharp contrast with what the citizenship behaviour literature presents. Hence, research sees proactive behaviour as purely extra-roles. According to these scholars (e.g., Ojo, 2017; Weick, 2009), proactive behaviours are defined as extra-roles since in-roles are assigned roles by others: management or organizational representatives. This may not be said to be conclusive since in-role tasks can be executed in a proactive way. For instance, an employee may reasonably decide to finish his task ahead of time. Also, there is no clear distinction between what constitute in-role and extra-role behaviours (Weick, 2009) as many behaviours can either be viewed as in-role or extra-role depending on how they are coined by job incumbent or supervisor.

It is evident from literature that majority of work done on proactive behaviour have often compared personal initiative with the personalities of proactive employees, productivity, satisfaction with one's job, task mastery, clear roles and group dynamics (Kammerlyer-Mueller & Wamberg, 2013; Thompson, 2015). Also evident is the fact that the relationship between organizational characteristics such as job insecurity and proactivity seem not to be fairly treated. The reason why these issues are not fully addressed is not known. However, since proactive behaviour gingers employees to action and increases their attachment to the organization (Babcock-Roberson & Strickland, 2010), it is proposed in the present study that proactive behaviour could be predicted by perceived job insecurity.

Employees' working life is tied to their organizations and it is subjected to changes in the economy resulting from increased inter-dependence among nations. With increasing economic dependency, changing consumer markets, and high demand by companies and countries, many firms have resorted to taking various measures to meet these new business demands and remain vibrant in the complex and unpredictable environment. The options open to many firms are to either step up their profit or reduce costs of production, mainly through reduction in the companies' workforce (Burke & Cooper, 2010). Although restructuring is handled differently by organizations, it has the same aim: reducing the size of employees, making employees live with worries and anxieties about their future and faith in their organizations. Organizations that are known for insecurity risk their survival and the future existence of employees' current jobs and the features of the jobs. Although different names have been coined – downsizing, restructuring, personnel or workforce reduction, by definition, they all carry similar package. Kefs de Vries and Balazs (1997) conceptualized downsizing or any similar term as any carefully planned method of getting rid of jobs or job positions. Cameroon, Freeman, and Mishra (1991) opined that while downsizing reduces the size of the workforce, it equally instills sanity and improves organization's performance and those actions or decisions by organization are not accidental but intentional and deliberate.

Job insecurity is not a new thing, the world over. Cascio (1998) reports that even in the industrialized economies, millions of workers were laid off some decades ago through downsizing. In the United States alone, in the 1980s and 1990s, over 3 million white-collar workers lost their jobs (Riftkin, 1995). Also, in the 1980s and 1990s, a lot of people

perceived their job as insecure (Office for Economic Cooperation and Development (OECD, 1997). With global economic recession employers are apt, especially in industrialized economies, to employ persons either as contract or short-term staff (Sverke, Gallagher, & Hellgren, 2010). The present economic realities caused by COVID-19 pandemic have in fact, brought changes in the way things are done in organizations.

Following the changes described above, job insecurity now appears to be one of the commonly discussed topics by employees and researchers from mostly behavioural disciplines who frequently do most of their researches in this area (Sverke, Hellgren, & Naswaini, 2012). The definition of job insecurity is given variously even as employees' working life has changed. In the 1960s and 1970s job insecurity was considered to be a motivator, not a stressor (Greehalgh & Rosenblatt, 1984). According to Greenhalgh and Rosenblatt (1984), the concept later changed from being seen as a motivator to being regarded as a stressor. In this regard, research efforts started to increase, and development of theories blossomed (Sverke et al., 2012). Sverke and his colleagues described the concept as an involuntary perception of situations subjectively, as against Heaney, Israel, and Houss's (1994) definition of the construct as a worker's experience of a likely threat to maintaining or keeping his or her present employment.

It is needful to say that no economy – third world or advanced, is exempted from the experience of job insecurity as even general unemployment could be regarded as job insecurity. The difference, however, is in the number, and the third-world countries appear to experience more impact than the industrialized and advanced nations. Be that as it may, it is assured in these various definitions, that, individuals who are in insecure jobs perceive more job insecurity than those in safer and secure employment (Heaney et al., 1994).

The role of organizational trust in mitigating between job insecurity and proactive behaviour cannot be ruled out. Research evidence (e.g., Pitariu & Russ, 2013; Trussell, 2015) indicate that trust served as a significant moderator in the relationship between burn-out and the willingness to leave the organization and also moderated, not only the effects of stress but of other outcomes. Also, a review of literature shows studies on trust in organizations as a system with many parts (Huff & Kelley, 2003). For instance, organizational trust can be elicited from one's personality and valued culture operating within an organization at a particular time. With this, the organization in question can, from time to time, open communication channels with its employees, and the employees will, as a response, communicate their feelings to management (Zucker, 1996).

Trust as defined by Gills (2003), is the trustor's willingness to be vulnerable to the trustee, with the belief that the trustee is competent, trustworthy, and reliable based upon the terms and conditions of the contract. In organizational setting, the employees are often regarded as the trustors, while the organization is seen as the trustee. In other cases, these roles can change. Many employees' lives are tied to their jobs such that if any unfortunate thing happens, such employees stand to lose everything. In fact, it is a two-way affair because we hear about employees running away with monies entrusted to them by their employers.

Despite the huge benefits of organizational trust, empirical evidence (e.g., Sitkin & Roth, 1993) assumes that the workplace is still marred by distrust and suspicion which are common and recurring problems. According to Zucker (1996), lack of faith in the other person results in distrust and suspicion. To remove this distrust, organizational systems have to be designed in such a way that organizational members and the organization see each other as partners in progress (Lindenberg, 2010; Okpara, 1984, 2002; Pfeffer, 2008). It is on this basis that the present study aims at establishing the moderating role of organizational trust in the relationship between perceived job insecurity and proactive behaviour among Nigerian commercial bank workers. It is hypothesized that (a) perceived job insecurity will significantly predict proactive behaviour of bank employees. (b) Organizational trust will significantly predict proactive behaviour among bank employees. Also, (c) Organizational trust will moderate the relationship between perceived job insecurity and proactive behaviour among bank employees.

Method

Participants and procedure

Six hundred and twenty-nine commercial bank employees (409 men and 220 women) in Akwa Ibom state, South-South, Nigeria participated in the study. They were selected from a population of 1,074 employees in the state using purposive sampling technique. The banks were selected using systematic random sampling technique. Their ages ranged from 20 to 55 years, with a mean of 31.5 years. The average job tenure was 6.03 years. Ninety-six of the participants were senior staff, while 533 were junior staff. Three hundred and twenty-four of them had NCE and below, while three hundred and five had HND and above. The minimum and maximum educational qualifications of the participants were General Certificate of Education (G.C.E.O' Level) and master's degree respectively.

Participants were drawn from Access Bank ($n=66$), Diamond Bank ($n=60$), Ecobank ($n=70$), First Bank ($n=80$), Guaranty Trust Bank (GTB) ($n=50$), Keystone Bank ($n=63$), Skye Bank ($n=70$), Standard Chartered Bank ($n=29$), Suntrust Bank ($n=31$), United Bank for Africa (UBA) ($n=70$), and Wema Bank ($n=40$). Seven hundred (700) copies of questionnaire were administered on initial pool of 700 respondents. Of the 700 copies of questionnaire, only 629 copies (representing 89.86%) were used for this study. Fifty-one copies of the questionnaire were not returned, while 20 copies were not properly completed, hence they were rejected. The researcher obtained the consent of the participants who volunteered to participate in the study. This came after the researcher had obtained permission from the heads of the eleven banks used for the study. The researcher employed the services of two research assistants who helped in the administration and collection of the questionnaire. Data generated from the study were collated and used for analysis.

Instruments

Questionnaire was used for data collection. The questionnaire was divided into two sections: the first section covered statements that elicited demographic information such as gender, age, marital status, rank, employment status, position, tenure, educational attainment, and place of employment.

The other section focused on measures of other variables of interest.

Job Insecurity Scale (JIS): The Job Insecurity Scale developed by Ashford, Lee, and Bobko (2001) was used to measure perceived job insecurity in organizations. It is a 26-item scale drawn on Greenhalgh and Rosenblatt's (1984) theoretical suggestions. The scale has a 5-point Likert-type response format. Items 1-13 are responded using the options of very unimportant (1) to very important (5); items 14-23 had responses of very unlikely (1) to very likely (5); and items 24-26 are responded with options of strongly disagree (1) to strongly agree (5). The alpha reliability coefficient of the scale in the present study was .88. Sample items are: "The quality of the supervision you receive?" "I have enough power in this organization to control events that might affect my job". Participants who score high on the JIS are said to have high level of perceived job insecurity, while those who score low on the same instrument have low level of perceived job insecurity.

Proactive Personality Scale: A shortened version of Bateman and Crant's (1993) Proactive Personality Scale (PPS) with ten items was used to measure proactive work behaviour. The original version of PPS is a 17-item questionnaire that measures proactive behaviour in organizations. The original questionnaire has a seven-point Likert type structure ranging from 1 (strongly disagree) to 7 (strongly agree). To make responses easier, a 5-point Likert response format was adopted for this study instead of the 7-point format proposed by the authors. A Cronbach's alpha reliability coefficient of .86 was obtained for the current sample by the researcher. Sample items in the PPS include the following: I can spot a good opportunity long before others can; If I believe in an idea, no obstacle will prevent me from making it happen; I am constantly on the look-out for new ways to improve my life. Participants who score high on the PPS are said to have high proactive behaviour, while those who score low on the same measure are said to have low proactive behaviour.

Organizational Trust Inventory (OTI): The Organizational Trust Inventory (OTI) developed by Nyhan and Marlowe, Jr. (1997) was used to measure organizational trust. It is a 12-item scale with 8 items measuring trust in supervisors and four items measuring trust in the organization as a whole. Items of the scale are scored on 7-point Likert type format. The developers reported a Cronbach's α coefficient of .79. The Cronbach's α reliability coefficient of the scale in the present study was .84. Sample items for the OTI include: My level of confidence in ----- to do the job without causing other problems

is ----- My level of confidence that this organization will treat me fairly is -----.

Design/Statistics

This was a survey research and cross-sectional design was adopted in the study. Pearson's correlation (r) analysis was conducted among the study's demographic, predictor and dependent variables while the Hayes' (2014) Regression-based PROCESS was applied for hypotheses testing. Urbina (2004) maintains that correlation analysis is a major tool in demonstrating linkages between: (a) scores on different tests, (b) test scores and non-test (demographic) variables, (c) scores on parts of tests and scores on whole tests, and (d) between scores on different parts of tests and non-test variables. Pearson's Correlation enables researchers to make predictions by implying a certain amount of common or shared variance (Urbina, 2004). It was used in this study to ascertain if proactive behaviour was bivariately related to organisational trust, and job insecurity. Furthermore, it was used to determine proactive behaviours' relationships to potential covariates which may be included as control variables in the tests of the hypotheses for the study (that is, covariates in PROCESS) (see Hayes & Preacher, 2014).

The robust PROCESS macro for SPSS is suitable for measuring the moderation or interactive effects (Hayes, 2013), and it is preferable to the normal regression analysis in moderation research. PROCESS conducts regression-based path analysis and creates product terms to analyze interaction effects, automatically centering the predictor variables prior to analysis. The Hayes PROCESS is currently the gold standard in tests of moderation analysis in organizational psychology and management sciences research. If a product term was significant, it would mean that the association between the relationship variable (e.g., job insecurity) and the outcome variable (proactive behaviour) was either stronger or weaker in the presence of the moderator (organizational trust), depending on the direction of the relationship (Hayes, 2014).

Results

The results of the findings of this study are here presented. The correlations of the demographic variables and study variables are shown in Table 1. In the correlations, relevant demographic variables were included in the analysis. Those that were significantly correlated with bank employees' proactive behaviour will be included in the PROCESS module as covariates (i.e., control variables) in order to marshal out their effects. Hayes multiple regression statistical results are shown in Table 2.

Table 1: Pair-wise correlations of demographic and study variables

| Variables | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|-------------|--------|---------|---------|---------|------|--------|---------|--------|--------|--------|--------|--------|
| 1 Gender | - | | | | | | | | | | | |
| 2 Age | -.03 | - | | | | | | | | | | |
| 3 Rank | .14*** | -.43*** | - | | | | | | | | | |
| 4 ES | .15*** | -.08* | .23*** | - | | | | | | | | |
| 5 Education | -.02 | .23*** | -.34*** | -.04 | - | | | | | | | |
| 6 Tenure | .12** | .57*** | -.54*** | -.12** | .09* | - | | | | | | |
| 7 JI | .07 | -.08* | -.07 | -.20*** | .07 | -.09* | - | | | | | |
| 8 OT | -.04 | -.04 | .02 | -.08 | .01 | -.16** | -.17*** | .18*** | .25*** | .14*** | .19*** | - |
| 9 PB | .01 | -.01 | -.00 | -.02 | .08 | -.10* | .52*** | .12*** | .16*** | .09* | .14*** | .16*** |

Note. *** $p < .001$; ** $p < .01$; * $p < .05$; For gender: 1 = Male, 2 = Female; For Rank: 1 = Senior staff, 2 = Junior staff; ES = Employment status (1 = Permanent staff, 2 = Temporal staff); For Education: 1 = NCE and below, 2 = HND and above; JI = Job Insecurity OT = Organizational Trust; PB = Proactive Behaviour.

Being a female employee was associated with being a senior staff (rank), and a permanent staff in terms of employment status, as well as having more years of work. Older workers were more educated, senior staff, permanent staff, and had spent more years at work; and had less job insecurity. Being a junior staff was associated with being a temporary or contract staff, having lower educational attainment, and less years of work. Employees who were

permanent staff had less job insecurity. Higher educational qualification was associated with more job tenure. Higher number of years spent at work was related to less job insecurity, lower organizational trust, and lower proactive behaviour. Employees who had higher perceptions of job insecurity had less organizational trust but they were more proactive at work. Finally, organizational trust had a positive relationship with proactive behaviour.

Table 2: Hayes' PROCESS Macro results predicting proactive behaviour from job insecurity and organizational trust

| Predictors | B | SE | t | p | 95% CI |
|---------------------------|------|-----|-------|------|-------------|
| Job insecurity (JI) | .24 | .02 | 12.57 | .000 | [.20, .28] |
| Organizational trust (OT) | .03 | .03 | 1.25 | .212 | [-.02, .08] |
| JI x OT | -.00 | .00 | -1.51 | .131 | [-.02, .00] |
| Job tenure | -.12 | .11 | -1.02 | .307 | [-.34, .11] |

Note. (a) Total $R^2 = .28$, $F(4, 624) = 54.00$, $p < .001$.

Results of the PROCESS module in Table 2 showed that job insecurity was positively associated with proactive behaviour of bank employees ($B = .24$, $t = 12.57$, $p < .001$), indicating that for every one unit rise in job insecurity, proactive behaviour increases by .24 units. Organizational trust was not significantly associated with proactive behaviour of employees ($B = .03$, $t = 1.25$, $p > .05$). The interaction effect of job insecurity and organizational trust in relation to proactive behaviour was not significant ($B = -.00$, $t = -1.51$, $p > .05$), which means that organizational trust did not moderate the relationship between job insecurity and bank employees' proactive behaviour. Job tenure was included in the analysis as a control variable due to its significant correlation with proactive behaviour (see Table 1). In Table 2, job tenure was not associated with proactive work behaviour ($B = -.12$, $t = -1.02$, $p > .05$). All the variables in the model explained 28% of the variance in proactive behaviour among the workers ($R^2 = .28$).

Discussion

Moderating role of organizational trust in the relationship between perceived job insecurity and proactive behaviour of bank employees was investigated in this study. The first hypothesis which stated that perceived job insecurity will significantly predict proactive behaviour of bank employees was accepted. The result showed that job insecurity significantly related with proactive behaviour. This implies that a rise in job insecurity leads to a rise in proactive work behaviour. In these days of widespread unemployment, people who are already in one form of employment or the other try as much as they can to keep their jobs by engaging in extra role behaviours. This result agrees with earlier findings that job insecurity motivates employees to increase their work performance (Crant, 1995; Thompson, 2005), be visionary (Parker, 1998) and participate in organizational cooperate and social responsibilities (Bateman & Crant, 1993). Thompson's (2005) finding also agrees with the result of this study that employees who are stressed and at the same time challenged, receive the motivation to work even harder. Job insecurity is a stress-inducing event and proactive behaviour is a motivator. There is, therefore, the tendency for proactive behaviour to rise even as perceived loss of employment rises. A threatening work environment is likely to produce

proactive behaviour in employees even as the result of this study and other results seem to suggest.

The second hypothesis which stated that organizational trust would significantly moderate the relationship between perceived job insecurity and proactive behaviour of bank employees was rejected. The result of the present study revealed that organizational trust could not moderate the relationship between perceived job insecurity and proactive behaviour of bank employees. The result of this study disagrees with Trussell's (2015) study which showed that trust played a significant role in moderating the relationship between burnout and the desire to leave the organization. An earlier work by Pitariu and Rus (2013) on the role of organizational trust in stress related events, not only moderated the effects of stress but also of other outcomes. As a unidimensional variable, this researcher is aligned to the view that trust is a strong moderating variable as previous studies suggest.

The findings of the present study show that employees see job insecurity differently because this factor impacts on them differently. Employees who have the disposition to be proactive might not see the presence or absence of job insecurity as anything compared to those employees who do not have this personality disposition. People respond to events in different ways. Persons who see their employment as threatening may react negatively and be stressed up. The nexus of this study is that employees with a predisposition to be proactive may not perceive job insecurity even in an insecure workplace. This, however, does not mean that organizations must take things for granted. They must refrain from the habit of hiring and firing employees at will without considering how such employees might feel.

The results of the present study also support the consistency of previous findings (e.g., Huff & Keller, 2003; Stecher & Rosse, 2005). Much of the previous work was motivated by a concern to assess the damages caused by workplace insecurity, how to help develop skills in employees for them to be able to visualize the future by becoming proactive, and how trust could mediate possible relationships between proactive behaviours and other organizational characteristics. From a different angle, the present study was predicated on the need to reduce employees' anxiety by stemming the tide of job insecurity and enhancing employees' proactive behaviour. It is very sad to see that the labour market is awash with

unemployed but qualified Nigerians whose hope of getting employment is almost not there. Persons who were once working have been laid off their jobs even as many firms had long closed their gates.

Implications and Conclusion

From the results of the present study, job insecurity, is clearly seen as a threat to employees' well-being. This is a challenge, therefore, for organizations and their representatives, especially one that has to do with workforce reduction. There should be adequate framework to explain to employees why certain actions are taken, and the procedures adopted to reach such a decision. Efforts should be geared towards providing a conducive working environment for employees at all levels by employers of labour. More importantly, individuals who are trained and experienced should be placed at key positions in organizations to handle all matters affecting employees and their welfare. Personnel experts should be charged with the responsibility to oversee all issues affecting employees in organizations. All change matters, including staff rationalization, should be discussed with those representing the interest of workers and adequate incentives should be paid to affected employees to cushion the negative effect such change or rationalization might cause.

It is suggested that further research on the subject in Nigeria should make use of employees from other industries. Replication studies using an experiment or longitudinal causality design should be adopted so that whatever happens to proactive behaviour, before or after perception of insecurity, can be attributed to a particular cause.

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