

## **Job Insecurity and Work Engagement of Deposit Money Banks' Employees in the North-West Nigeria: The Mediating Role of Cyberloafing**

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### **ABSTRACT:**

Work engagement remains a critical determinant of organizational productivity and service quality, particularly in the banking sector where employees face increasing job demands and uncertainty. This study examines the effect of job insecurity on work engagement in deposit money banks in Nigeria, with cyberloafing serving as a mediating mechanism. The study was anchored on the Conservation of Resources (COR) theory, which explains how employees respond to perceived threats to valued resources such as job stability. A cross-sectional and survey research designs were adopted for the study. Due to the inability to obtain the exact population of bank employees across North-West geopolitical zone of Nigeria, Cochran's formula for an infinite population was used to determine a sample size of 384, which was increased by 15% to 442 to account for possible non-response. Data were collected using a structured online questionnaire administered through Google Forms, employing the snowball sampling technique over a nine-week period. A total of 394 valid responses were retrieved and used for analysis. The findings revealed that job insecurity has a negative and significant effect on work engagement among employees of deposit money banks. The results also showed that cyberloafing negatively and significantly influences work engagement. Furthermore, the study established that cyberloafing partially mediated the relationship between job insecurity and work engagement; indicating that employees experiencing job insecurity may engage in cyberloafing as a coping mechanism, which ultimately reduces their engagement at work. The study concludes that addressing job insecurity and regulating cyberloafing behaviour are essential for sustaining employee engagement in Nigeria's banking sector. The study recommends that the management of deposit money banks should implement strategies that reduce employees' perception of job insecurity in order to enhance work engagement.

**Keywords:** Job insecurity; Cyberloafing; Work engagement; Conservation of Resources Theory; Deposit Money Bank.

## 1. INTRODUCTION

Every organization's most valuable asset is its workforce, as employees serve as the driving force behind productivity, innovation, and long-term organizational sustainability. Through their competencies, knowledge, and commitment, employees transform organizational strategies into tangible outcomes, thereby contributing significantly to institutional effectiveness and competitiveness (Ojeleye et al., 2025). Engaged employees demonstrate high levels of vigour, dedication, and absorption in their work roles, which ultimately enhances service quality, operational efficiency, and customer satisfaction (Akpobire et al., 2025). They also contribute to organizational adaptability by generating innovative ideas, solving complex problems, and supporting collaboration within teams. Beyond operational contributions, employees embody the organization's values and culture, influencing both internal cohesion and external reputation (Ojeleye et al., 2024). Consequently, organizations that succeed in fostering high levels of employee engagement tend to experience superior performance outcomes compared to those with disengaged workforces.

Despite the recognized importance of work engagement, global statistics revealed a worrying decline in engagement levels across many industries. According to the Gallup Report (2025), only 21% of employees worldwide are engaged at work, while 62% are not engaged and 17% are actively disengaged. This widespread disengagement has severe economic consequences, costing the global economy approximately US\$438 billion annually in lost productivity (Gallup Report, 2025). The situation is particularly concerning in Sub-Saharan Africa as reported by Gallup Report (2025), where the regional engagement rate stands at 19%, slightly below the global average. Within the region, Nigeria's employee engagement level is estimated at 17%, placing it among countries with relatively low engagement levels. In contrast, several African countries report significantly higher engagement rates, including Senegal (43%), Rwanda (38%), and Liberia (37%), suggesting that Nigerian organizations face more severe challenges in fostering employee engagement compared with similar economies in the region. This disparity indicates growing dissatisfaction among Nigerian employees and highlights structural workplace challenges that undermine motivation and commitment.

Nigeria's banking sector, particularly deposit money banks, plays a pivotal role in facilitating economic growth, financial intermediation, and national development (Azolibe, 2022). However, the sector is also characterized by intense competition, demanding performance targets, restructuring, and increasing technological disruptions, which often create uncertainty regarding employees' job continuity (Ametepe et al, 2023). Such conditions frequently give rise to job insecurity, a psychological state in which employees perceive threats to the stability or continuity of their employment. Job insecurity has been widely associated with stress, reduced motivation, and declining commitment to organizational goals (Ghani et al., 2022). When employees

perceive their jobs as unstable, they are more likely to withdraw psychologically from their roles, thereby reducing their engagement and overall work performance.

The implications of job insecurity are particularly significant in Nigeria's banking industry, where employees are frequently exposed to organizational restructuring, digital transformation, mergers, and downsizing initiatives (Oladimeji & Olanitori, 2022). These developments often heighten employees' concerns about job stability, which may subsequently weaken their emotional attachment to their work roles (Lee et al., 2024). Reduced engagement among bank employees can negatively affect customer service delivery, operational efficiency, and institutional reputation (Ojeleye & Bakare, 2025). Given the strategic importance of deposit money banks in Nigeria's economic system, understanding factors that undermine employee engagement such as job insecurity is essential for improving organizational effectiveness and sustaining employee well-being.

Recent studies have increasingly examined the antecedents of declining work engagement (Ojeleye & Bakare, 2025; Ojeleye et al., 2024; Mustapha et al., 2024; Mokhtar et al., 2019). For example, several scholars have explored how workplace stressors such as workplace incivility, organizational injustice, and leadership style influence work engagement. Among these stressors, job insecurity has received growing attention due to its profound psychological and behavioural implications for employees (Stankevičiūtė et al., 2021; Nikmah & Martdiant, 2021; Yasami et al., 2024; Maalouf & Maalouf, 2025). Job insecurity refers to an employee's perceived threat of losing their job or valued job features in the future (Yasami et al., 2024). Employees who experience high levels of job insecurity often exhibit reduced organizational commitment, decreased motivation, and increased withdrawal behaviours. Such outcomes inevitably undermine employees' level of engagement and productivity within organizations (Maalouf & Maalouf, 2025).

In response to workplace stressors such as job insecurity, employees may engage in various coping mechanisms to manage stress and protect their psychological resources. One such behaviour is cyberloafing, which refers to employees' voluntary use of organizational internet resources for non-work-related purposes during working hours (Lim & Teo, 2024). The widespread availability of internet access, smartphones, and digital communication platforms has increased opportunities for employees to engage in cyberloafing activities such as browsing social media, online shopping, or accessing entertainment content during work hours (Lim et al., 2021). Although cyberloafing has traditionally been viewed as counterproductive behaviour that reduces employee productivity, recent studies suggest that it may also function as a coping mechanism that enables employees to temporarily escape workplace stress and restore depleted psychological resources (Ojeleye & Bakare, 2025; Kwala & Agoyi, 2024; Sao et al., 2020).

However, cyberloafing also presents significant challenges for organizations. Studies (e.g., Kumar, 2024; Putrie & Rahayu, 2024; Mustapha et al., 2024; Oosthuizen et al., 2018) indicated

that excessive cyberloafing can expose organizations to productivity losses, cybersecurity risks, and misuse of organizational resources. Some organizations have reported disciplinary actions or even termination of employees due to inappropriate internet usage during work hours (Putrie & Rahayu, 2024). Nonetheless, emerging perspectives argued that moderate cyberloafing may provide short mental breaks that help employees manage stress, enhance creativity, and regain focus (Kwala & Agoyi, 2024). As such, cyberloafing may serve as a behavioural response to workplace pressures such as job insecurity.

Although existing literature has explored the relationship between job insecurity and work engagement, many studies have focused primarily on direct relationships without examining the underlying behavioural mechanisms through which job insecurity affects employee engagement (e.g., Stankevičiūtė et al., 2021; Nikmah & Martdianty, 2021; Yasami et al., 2024). Similarly, research on cyberloafing (e.g., 2024; Putrie & Rahayu, 2024) have largely concentrated on its direct effects on productivity and organizational outcomes rather than its potential role as an intervening mechanism linking workplace stressors to employee attitudes. This creates a notable gap in the literature regarding how employees' perceptions of job insecurity may trigger cyberloafing behaviours that subsequently influence their level of engagement at work.

To address this gap, the present study examines the effect of job insecurity on work engagement in Nigeria's deposit money banks, with particular emphasis on the mediating role of cyberloafing. The study adopts the mediation typology proposed by Baron and Kenny (1986), which posits that a mediating variable explains the mechanism through which an independent variable influences a dependent variable. In this context, the study proposes that cyberloafing explains the mechanism through which job insecurity leads to reduced work engagement among employees. Employees who perceive their jobs as insecure may engage in cyberloafing as a coping strategy to temporarily escape workplace stress, which in turn may reduce their involvement, dedication, and enthusiasm toward their work roles.

The study is further anchored on the Conservation of Resources (COR) Theory, which posits that individuals strive to obtain, protect, and conserve valuable resources such as employment stability, psychological well-being, and professional identity (Hong et al., 2024). According to COR theory, when employees perceive a threat to these resources such as the risk of job loss, they experience stress and attempt to protect remaining resources by adopting coping strategies. Cyberloafing may therefore represent a behavioural strategy through which employees attempt to manage stress and conserve psychological energy in the face of perceived job insecurity.

As such, drawing on the Conservation of Resources theory and the mediation framework of Baron and Kenny (1986), this study investigates whether cyberloafing serves as the explanatory mechanism linking job insecurity to work engagement among employees of deposit money banks in Nigeria. By doing so, the study contributes to the growing body of literature on

workplace behaviour and employee engagement while providing practical insights for managers seeking to enhance employee engagement and reduce counterproductive workplace behaviours within the Nigerian banking sector.

## **2. REVIEW OF RELATED LITERATURE AND THEORETICAL FRAMEWORK**

This section reviews related literature on concepts of work engagement, job insecurity, cyberloafing, empirical reviews and theoretical framework.

### ***2.1 Concept of Work Engagement***

Work engagement has been conceptualized by several scholars as a positive psychological state that reflects employees' energy, involvement, and commitment to their work roles. Kahn (1990), first described engagement as the harnessing of employees' physical, cognitive, and emotional selves in the performance of work roles, where individuals express themselves fully while carrying out job tasks. Building on this foundation, Schaufeli et al. (2002), defined it as a positive, fulfilling, work-related state of mind characterized by vigour, dedication, and absorption. Similarly, Bakker and Demerouti (2008), described work engagement as a persistent and pervasive affective-motivational state that motivates employees to invest high levels of effort and enthusiasm in their work activities. Macey and Schneider (2008), viewed it as a desirable organizational condition in which employees demonstrate passion, commitment, and discretionary effort toward achieving organizational goals. In another perspective, Saks (2006), defined work engagement as the degree to which individuals are attentive and absorbed in the performance of their job roles, reflecting the investment of cognitive, emotional, and physical resources. Furthermore, Rich et al. (2010), conceptualized it as the simultaneous investment of employees' physical, emotional, and cognitive energies into job performance, resulting in heightened involvement and improved work outcomes. Ojeleye and Ojeleye (2024), described it as motivating force defined by active involvement, devotion and alignment of personal goals with corporate objectives. Ojeleye et al. (2023), defined it as a positive state of mind that leads to positive work-related outcomes such as commitment, job involvement and satisfaction. Collectively, these definitions emphasized that work engagement represents a multidimensional psychological state characterized by high energy, strong identification with work, and deep concentration in job activities.

### ***2.2 Concept of Job Insecurity***

Job insecurity has been widely examined in organizational behaviour literature as a significant workplace stressor that reflects employees' perceptions of uncertainty regarding the continuity and stability of their employment. Greenhalgh and Rosenblatt (1984), conceptualized job insecurity as the perceived powerlessness to maintain desired continuity in a threatened job situation. Expanding on this perspective, Davy et al. (1997), described it as employees' anticipation of a fundamental and involuntary event related to job loss that threatens their continued employment. Similarly, Spurk et al. (2022), viewed it as employees' subjective

perception and concern about the future stability of their jobs. Khudaykulov et al. (2024), described job insecurity as the perceived threat of losing one's job and the related worries about the continuation of employment in the future. In addition, Chirumbolo et al. (2022) noted it is a psychological condition arising from uncertainty about the permanence of one's job and the fear of job loss. Furthermore, Peng and Potipiroon (2022), defined job insecurity as the perceived threat to the continuity and stability of employment, accompanied by feelings of helplessness and concern about potential job loss. Summarily, these definitions emphasized that job insecurity is primarily a subjective perception of uncertainty and threat regarding the future of one's job, which can significantly influence employees' attitudes, behaviour, and work outcomes within organizations.

### ***2.3 Concept of Cyberloafing***

Cyberloafing has attracted considerable scholarly attention in organizational behaviour literature due to its implications for employee productivity and workplace discipline. Lim (2002), defined it as employees' voluntary use of organizational internet access during working hours for personal purposes unrelated to job tasks. Expanding on this concept, Blanchard and Henle (2008), described it as a form of workplace deviance involving employees' misuse of company internet resources to engage in non-work-related online activities such as browsing websites, emailing friends, or accessing social media. Similarly, Batabyal and Bhal (2020), conceptualized cyberloafing as intentional internet use by employees during work hours for personal interests rather than organizational responsibilities. Lim and Teo (2024), further defined it as employees' involvement in online activities that are not related to work tasks while they are expected to be performing their official duties. In another perspective, Koay (2018), described cyberloafing as employees' use of digital technologies and internet-enabled devices during working hours for personal communication, entertainment, or information seeking that is unrelated to work responsibilities. Additionally, Lim et al. (2021), refer to it as employees' intentional behaviour of accessing the internet at work for personal activities during working hours, which may reduce productivity and organizational efficiency. Collectively, these definitions underscore cyberloafing as a voluntary and non-work-related use of organizational internet resources by employees during work hours, which may function either as counterproductive workplace behaviour or as a coping mechanism for workplace stress.

### ***2.4 Job Insecurity and Work Engagement***

Empirical studies have consistently examined the relationship between job insecurity and employee engagement or performance, with most findings indicating adverse outcomes. For instance, Maalouf and Maalouf (2025), investigated the influence of job insecurity on employee performance across a diverse workforce drawn from multiple industries using cross-sectional research designs and reported a strong, significant, and negative direct relationship between job insecurity and job performance. Similarly, Yasami et al. (2024), explored the effect of job insecurity on the work engagement of frontline hotel employees in 36 four- and five-star

international hotel chains in Phuket, Thailand, and employing survey and cross-sectional research designs found that perceived job insecurity significantly diminishes employees' work engagement and leads to psychological withdrawal behaviours. In the same vein, Nikmah and Martdianty (2021), using a survey research method determined the influence of job insecurity on work engagement and reported a significant negative relationship between the two constructs. Consistent with these findings, Stankevičiūtė et al. (2021), examined robotised production line operators in the Lithuanian furniture industry and found that job insecurity exerted a negative and significant influence on employees' work engagement. Likewise, Yu et al. (2020), in a study involving 341 employees from firms in China, reported a negative relationship between job insecurity and employee engagement. However, a contrasting finding was reported by Kusmuni et al. (2024), who investigated non-civil servant employees of RSUD Dr. H. Moh. Anwar Sumenep and found that job insecurity stimulates employees to become more engaged and perform better, possibly due to increased motivation to secure their positions. Overall, the majority of empirical evidence suggests that job insecurity tends to reduce employees' engagement and performance, although contextual factors may occasionally produce different outcomes. The study hypothesized that:

**H1<sub>a</sub>:** Job insecurity significantly predicts work engagement of deposit money bank employees in Nigeria

### ***2.5 Cyberloafing and Work Engagement***

Empirical literature has increasingly examined the relationship between cyberloafing and work engagement, with most studies reporting a negative association between the two constructs. For instance, Mustapha et al. (2024), applied self-determination theory to investigate the effect of cyberloafing on work engagement among employees of insurance companies in Nigeria. Using a survey-based cross-sectional design with a sample of 384 employees drawn from an infinite population, the study employed structural equation modeling to analyse the relationships among the variables. The findings revealed that cyberloafing has a significantly negative relationship with work engagement, suggesting that excessive non-work-related internet usage during working hours reduces employees' dedication and involvement in their tasks. Similarly, Putrie and Rahayu (2024), examined the influence of cyberloafing on work engagement among employees of PT. Mitratani Dua Tujuh in Jember using cross-sectional research design and reported that cyberloafing significantly and negatively affects work engagement. In another study, employing the same research method Shaikh and Kumar (2024), explored the relationship between cyberloafing and work engagement among private college faculty members in India and found that increased engagement in cyberloafing behaviours tends to reduce employees' concentration and commitment to work activities. Earlier evidence by Oosthuizen et al. (2018), employing survey research design, investigated South African office workers in the retail and manufacturing industries, also revealed that work engagement is negatively related to cyberloafing. In summary, these studies suggest that employees who frequently engage in cyberloafing activities during working hours are likely to experience lower levels of work

engagement, as such behaviours divert attention away from work responsibilities and reduce psychological involvement in job tasks. The study hypothesized that:

**H1<sub>b</sub>:** Cyberloafing significantly predicts work engagement of deposit money bank employees in Nigeria

### ***2.6 Cyberloafing as a Mediator***

Empirical evidence increasingly recognizes cyberloafing as an important mediating mechanism through which workplace and psychological factors influence employee attitudes and organizational outcomes. Several studies have demonstrated that cyberloafing serves as a behavioural pathway linking work-related conditions to employee responses. For example, Masykur et al. (2025), employing survey research design reported that cyberloafing mediated the relationship between creativity and employee performance, suggesting that brief engagement in online activities may help employees refresh their cognitive resources and stimulate innovative thinking that ultimately enhances performance. Similarly, Aladwan et al. (2021), found that cyberloafing mediated the relationship between psychological and physical workload and organizational commitment, indicating that employees may resort to internet use as a coping strategy when confronted with demanding workloads in their cross-sectional research study. In the same vein, Mila and Muafi (2023), deploying survey research design established that cyberloafing mediated the relationship between job stress and employee performance, highlighting its potential role as a stress-relief mechanism that allows employees to maintain productivity despite unfavorable working conditions. Furthermore, Mustapha et al. (2024), using employing cross-sectional and survey research designs revealed that cyberloafing fully mediated the relationship between workplace boredom and work engagement, suggesting that employees experiencing boredom may engage in cyberloafing to regain psychological stimulation and sustain engagement. Complementing these findings, Ojeleye and Bakare (2025), reported that cyberloafing partially mediated the relationship between workplace bullying and employee engagement. Ultimately, these studies indicate that cyberloafing functions as a complex behavioural strategy through which workplace stressors and psychological conditions influence important organizational outcomes such as employee commitment, engagement, creativity, and performance.

**H2:** Cyberloafing mediates the relationship between job insecurity and work engagement of deposit money banks in Nigeria.

### ***2.7 Conservation of Resources Theory***

The Conservation of Resources (COR) Theory is a prominent stress and motivation framework developed by Stevan E. Hobfoll in 1989 to explain how individuals respond to stress, threats, and challenges in their environment (Hong et al., 2024). The theory posits that individuals strive to obtain, retain, protect, and accumulate valuable resources that help them function effectively in their personal and professional lives (Bickerton & Miner, 2023; Hobfoll et al. 2018). These resources may include objects (e.g., tools and technology), personal characteristics (e.g., skills,

self-efficacy), conditions (e.g., employment, status), and energies (e.g., time, knowledge, and emotional capacity). According to the theory, stress occurs when individuals perceive a threat of resource loss, actual resource loss, or inadequate resource gain following resource investment (Mvana, 2024). Halbesleben et al. (2014), argued that the core argument of COR theory is that people are motivated to conserve and protect their limited resources, and when these resources are threatened, individuals adopt coping strategies to prevent further depletion.

The Conservation of Resources theory is particularly relevant to this study because it explains how job insecurity acts as a threat to employees' valued resources, particularly the stability of employment and financial security. When employees perceive uncertainty regarding the continuity of their jobs, they experience resource loss or the fear of losing critical resources. In response to this threat, employees may attempt to protect their remaining psychological and emotional resources by disengaging from demanding work tasks or diverting attention to less stressful activities. In this study, cyberloafing is conceptualized as a coping mechanism that employees may adopt to temporarily escape the stress associated with job insecurity. However, while cyberloafing may provide short-term psychological relief, it ultimately reduces employees' vigour, dedication, and absorption, thereby lowering their level of work engagement. Consequently, COR theory helps explain the behavioural pathway through which job insecurity leads to reduced work engagement via cyberloafing, providing a strong theoretical basis for the relationships examined in this study.

### **3. METHODOLOGY**

The study adopted a cross-sectional survey research design to examine the effect of job insecurity on work engagement among employees of deposit money banks in North-West Nigeria, with cyberloafing as a mediating variable. The cross-sectional design was considered appropriate because it allows the researcher to collect data from respondents at a single point in time and to examine relationships among variables within a defined population. The population of the study comprised employees of deposit money banks operating in North-West Nigeria. However, due to the difficulty in obtaining the exact number of employees across different banks in the region, Cochran's (1977) sample size formula for an infinite or unknown population was employed to determine the minimum sample size required for the study. Using Cochran's formula, a minimum sample size of 384 respondents was obtained. Considering the possibility of incomplete responses or non-response bias, it is recommended that researchers increase the calculated sample size by 10% to 30% to improve response adequacy (Israel, 2013). In line with this recommendation, the study increased the sample size by 15%, resulting in a final target sample size of 442 respondents ( $1.15 \times 384 = 442$ ). Data for the study were collected using a structured online questionnaire administered through Google Forms. The online approach was adopted to facilitate wider coverage and easy accessibility to bank employees across the region. The questionnaire was distributed using the snowball sampling technique, a non-probability sampling method suitable for reaching respondents within professional networks where a

comprehensive sampling frame is unavailable. Under this approach, a referral chain was utilized to access potential respondents. Initially, the Google Forms questionnaire link was shared with selected employees of deposit money banks through emails and WhatsApp platforms. These respondents were subsequently encouraged to share the questionnaire link with their colleagues within their respective professional and organizational WhatsApp groups. The data collection process lasted for nine weeks, during which respondents voluntarily completed the questionnaire. At the end of the data collection period, a total of 394 responses were received through the online questionnaire platform, representing 89% of the targeted sample size. All retrieved responses were screened for completeness and suitability, and the valid responses were subsequently used for the final data analysis.

### **3.1 Measures**

Validated instruments from prior research were adapted for use in this study, employing a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree). Work engagement was assessed using the nine-item Utrecht Work Engagement Scale (UWES-9), originally developed by Schaufeli et al. (2006), which measures overall engagement. The scale demonstrated acceptable reliability, with a Cronbach's alpha of 0.78 reported in the original study. A sample item includes, "At my work, I feel bursting with energy." Cyberloafing was measured using the 11-item scale developed by Lim (2002), with Cronbach's alpha values ranging from 0.85 to 0.90, indicating strong internal consistency. A representative item is, "I browse non-work-related websites during work hours." Job insecurity was measured using 4-item scale developed by De Witte (2000). Sample item is "I feel insecure about the future of my job" with reported Cronbach's alpha of 0.701. The reliability coefficient shows clearly that these scales are adequate and appropriate for the study.

## **4. RESULTS AND DISCUSSION**

Data were analysed using the Statistical Package for the Social Sciences (SPSS) and Smart-PLS, a structural equation modelling tool. SPSS was employed for preliminary data screening, including tests for outliers, normality, multicollinearity, non-response bias, and common method bias. These steps were undertaken to validate and prepare the dataset for subsequent analysis in Smart-PLS. The measurement and structural models in Smart-PLS were then applied to assess validity, reliability, and the hypothesized relationships among constructs.

### **4.1 Assessment of Measurement Model**

The measurement model was evaluated to examine the outer loadings, reliability, and validity of both exogenous and endogenous constructs. According to Hair et al. (2022), items with outer loadings of 0.7 or higher should typically be retained, while those below this value may be considered for removal. However, given that loadings below 0.7 are common in practice, they suggested that items with loadings between 0.4 and 0.6 may be retained depending on their impact on convergent validity and construct reliability. In contrast, Hulland (1999),

recommended a more lenient threshold of 0.5. Following Hulland's (1999) guideline, this study retained items with outer loadings of 0.5 or higher. Based on this criterion, items CL5, CL9, WE4, WE7, WE8, and JI were removed due to loadings falling below the 0.5 threshold. Convergent validity was assessed using the Average Variance Extracted (AVE). Fornell and Larcker (1981) suggested that an AVE value of 0.5 or higher indicates adequate convergent validity. As shown in Table 1, all AVE values exceed the 0.5 threshold, confirming that convergent validity was achieved. Construct reliability was evaluated using Cronbach's alpha, with Hair et al. (2022), recommending a minimum value of 0.7. As presented in Table 1, all Cronbach's alpha and composite reliability values exceed this benchmark, indicating satisfactory internal consistency. Additionally, the coefficient of determination ( $R^2$ ), which represents the proportion of variance in the endogenous variable explained by the exogenous variables, was 0.188 or 19%. According to Hair et al. (2022), this value reflects a moderate level of explanatory power.

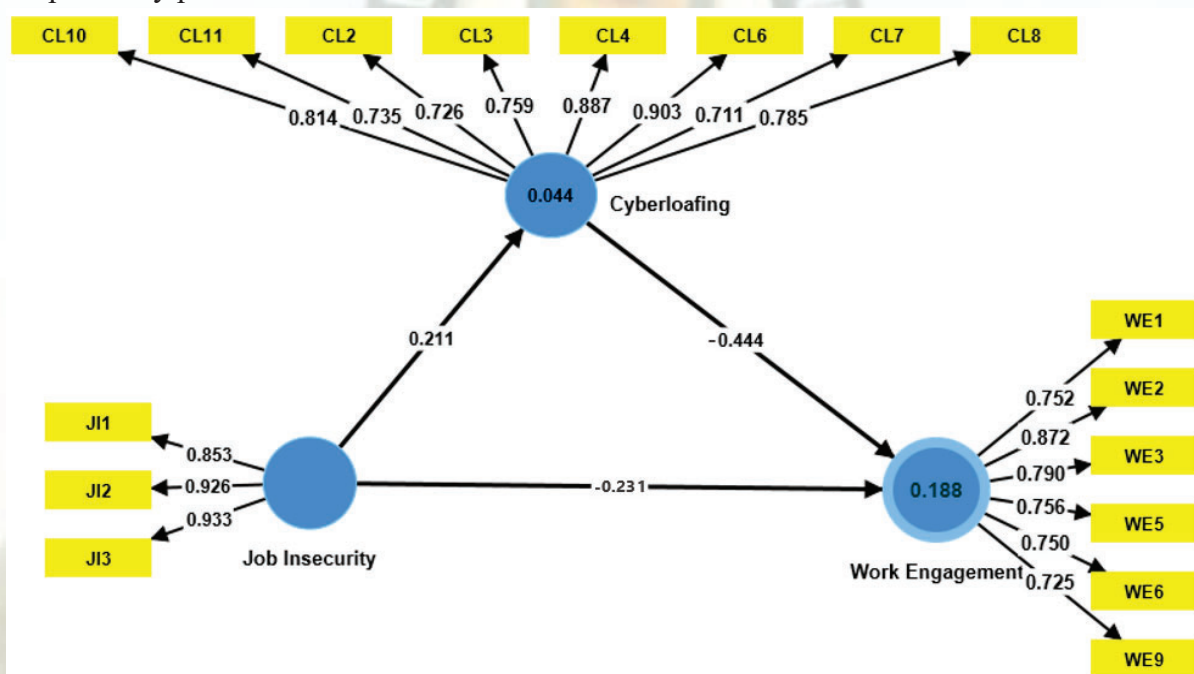


Figure 1: Smart-PLS Algorithm

Table 1: Outer Loadings, Reliability and Convergent Validity

Constructs	Indicators	Outer Loading	Cronbach's alpha	Composite Reliability	Average Variance Extracted	Decision
Cyberloafing	CL10	0.814	0.923	0.931	0.629	Accepted
	CL11	0.735				
	CL2	0.726				
	CL3	0.759				
	CL4	0.887				
	CL6	0.903				

	CL7	0.711				
	CL8	0.785				
Job Insecurity	JI1	0.853	0.890	0.931	0.819	Accepted
	JI2	0.926				
	JI3	0.933				
Work Engagement	WE1	0.752	0.871	0.900	0.602	Accepted
	WE2	0.872				
	WE3	0.790				
	WE5	0.756				
	WE6	0.750				
	WE9	0.725				

Source: Authors' Systemisation of Smart-PLS (2026).

Discriminant validity was assessed using the Heterotrait-Monotrait (HTMT) ratio of correlations. Henseler et al. (2015) advocated for the use of HTMT over traditional approaches such as the Fornell-Larcker criterion and cross-loadings, as these methods are less effective at detecting discriminant validity issues, particularly when indicator loadings range between 0.65 and 0.85. Two commonly applied HTMT thresholds have been proposed in the literature. Kline (2011), recommended a more conservative cutoff of 0.85 for constructs that are conceptually distinct, while Henseler et al. (2015) suggested a more liberal threshold of 0.90 for constructs that are conceptually similar. Given that the constructs in this study (cyberloafing, job insecurity, and work engagement) are conceptually distinct, the stricter criterion of 0.85 was applied. As presented in Table 2, all HTMT values fall below this threshold, thereby confirming discriminant validity.

**Table 2:** Heterotrait-Monotrait (HTMT) Ratio of Correlations Discriminant Validity

Construct	Job	
	Cyberloafing	Insecurity
Cyberloafing		
Job Insecurity	0.275	
Work Engagement	0.380	0.208

Source: Authors' Systemisation of Smart-PLS (2026).

The effect size ( $f^2$ ), which quantifies the magnitude of the influence exerted by an exogenous construct on an endogenous construct within the structural model, was evaluated following the guidelines established by Cohen (1988) and further endorsed by Hair et al. (2022).

**Table 3: Assessment of Effect Size ( $f^2$ )**

Constructs	Work Engagement	Degree
Cyberloafing	0.182	Medium
Job Insecurity	0.029	Small

Source: Authors' Systemisation of SEM output, 2026

Cohen (1988), suggested that 0.02, 0.15 and 0.35 depict small effect, medium effect and large effect sizes respectively. In Table 3 above when work engagement is the target variable, cyberloafing had medium effect size while job insecurity had small effect size. In practical terms, the outcome implies that cyberloafing plays a more substantial role in influencing work engagement compared to job insecurity, suggesting that interventions aimed at reducing cyberloafing behaviours may yield more meaningful improvements in employee engagement. Conversely, although job insecurity has a smaller effect, it remains a relevant factor that warrants attention, particularly in unstable employment contexts.

**Table 4: Model Fit**

	Saturated model	Estimated model
SRMR	0.052	0.052
d_ ULS	3.530	3.530
d_ G	1.900	1.900
Chi-square	140.392	140.392
NFI	0.945	0.945

Source: Authors' Systemisation of SEM output, 2026

The model fit results presented in Table 4 indicate that the structural model demonstrates a very good overall fit. The Standardized Root Mean Square Residual (SRMR = 0.052) is well below the recommended threshold of 0.08 as suggested by Hu and Bentler (1999), indicating minimal discrepancy between the observed and model-implied correlation matrices. This suggests that the model reproduces the empirical data with acceptable accuracy (Hair et al., 2022). The discrepancy measures, d\_ ULS (3.530) and d\_ G (1.900), reflect the Euclidean and geodesic distances between the saturated and estimated models, with their relatively low values supporting adequate model fit (Henseler et al., 2014). Although the Chi-square value ( $\chi^2 = 140.392$ ) is reported, it is important to note that chi-square statistics are sensitive to sample size; nevertheless, the magnitude does not indicate serious misfit. Additionally, the Normed Fit Index (NFI = 0.945) exceeds the recommended benchmark of 0.90, indicating strong comparative fit relative to the null model. Overall, these indices collectively confirm that the model exhibits satisfactory goodness-of-fit and is appropriate for interpreting the structural relationships.

#### 4.2 Assessment of Structural Model

The structural model was conducted to analyse the direct and the hypothesized relationship between cyberloafing, job insecurity and work engagement.

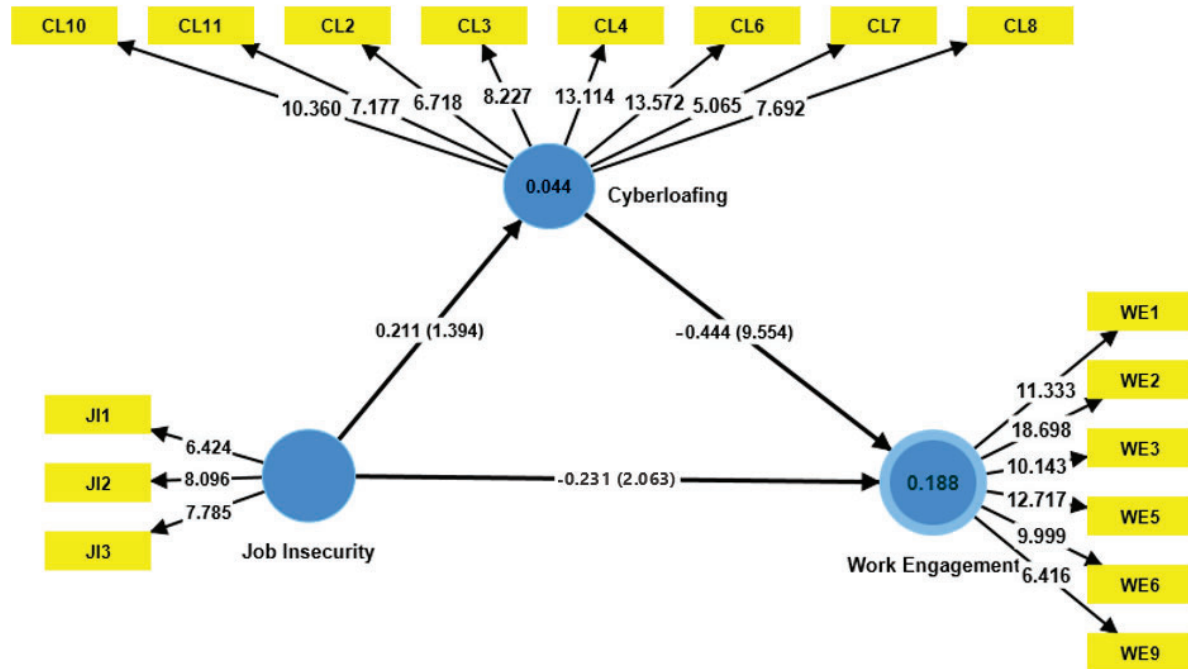


Figure 2: Structural Model

Table 5: Hypothesised Relationship

Hypotheses	Relationship	Beta	Standard Deviation (STDEV)	T Statistics	P Values	Confidence Interval		Decision
						2.5%	97.5%	
<i>H1<sub>a</sub></i>	Job Insecurity -> Work Engagement	-0.231	0.112	2.063	0.039			Supported
<i>H1<sub>b</sub></i>	Cyberloafing -> Work Engagement	-0.444	0.048	9.554	0.000			Supported
<i>H2</i>	Job Insecurity -> Cyberloafing -> Work Engagement	-0.182	0.048	3.792	0.000	-0.089	-0.263	Supported

$Q^2 = 0.104$

Source: Authors' Systemisation of SEM output, 2026

The results of the tested hypotheses showed varied outcomes. Hypothesis *H1a*, which proposed that job insecurity significantly influences work engagement, was supported ( $\beta = -0.231$ ,  $t = 2.063$ ,  $p = 0.039$ ). The  $p = 0.039$  depicts that the relationship is significant at 5% confidence level. This finding suggests that employees who experience greater job insecurity tend to report lower levels of engagement at work, highlighting the detrimental effect of perceived employment instability on employee motivation and involvement. Hypothesis *H1b* was also supported, indicating that cyberloafing has a significant negative relationship with work engagement ( $\beta = -0.444$ ,  $t = 9.554$ ,  $p = 0.000$ ). The  $p = 0.000$  shows that the relationship is significant at 1% confidence level. This strong negative path coefficient implies that engagement diminishes considerably as non-work-related internet activities during work hours increase, underscoring the potential distraction and disengagement associated with cyberloafing behaviours.

Furthermore, Hypothesis *H2* was confirmed, demonstrating that cyberloafing mediates the relationship between job insecurity and work engagement ( $\beta = -0.182$ ,  $t = 3.792$ ,  $p = 0.000$ ). The  $p = 0.039$  reveals that the relationship is significant at 1% confidence level. This suggests that job insecurity not only directly reduces work engagement but also operates indirectly by encouraging cyberloafing behaviours, which in turn further diminish engagement. The specified confidence interval provides additional support for the mediation effect. Zhao et al. (2010) emphasized the importance of examining confidence intervals in mediation analysis, arguing that regardless of statistical significance, both the lower and upper bounds should be on the same side of zero. The 2.5% and 97.5% confidence intervals for Hypothesis *H2* ranged between -0.089 and -0.263. This range does not include zero, providing further evidence that the mediating effect of cyberloafing is statistically significant and reliable. This indicates that the indirect link between job insecurity and work engagement via cyberloafing is consistent across the sample, strengthening the validity of the mediation effect. This type of mediation can be characterized as partial mediation, as both the direct effect of job insecurity on work engagement and the indirect effect through cyberloafing are significant.

The model's predictive relevance was assessed using the  $Q^2$  value of 0.104, which exceeds the threshold of zero, indicating that the model has acceptable predictive power for the endogenous construct. This suggests that the exogenous variables job insecurity and cyberloafing collectively demonstrate meaningful relevance in predicting work engagement outcomes.

### **4.3 Discussion**

The findings of the study revealed that job insecurity has a negative and significant influence on employees' work engagement in deposit money banks in North-West Nigeria. The result also aligns with prior empirical studies (e.g., Stankevičiūtė et al., 2021; Nikmah & Martdianty, 2021; Yasami et al., 2024; Maalouf & Maalouf, 2025) which reported that job insecurity diminishes employees' performance, motivation, commitment, happiness and engagement in organizational activities. This result suggests that employees who perceive uncertainty regarding the continuity

or stability of their jobs are less likely to demonstrate high levels of vigour, dedication, and absorption in their work roles (Stankevičiūtė et al., 2021). When employees feel threatened by possible job loss or organizational restructuring, they tend to withdraw psychologically from their tasks as a way of protecting their emotional and cognitive resources (Yasami et al., 2024). This finding is consistent with the Conservation of Resources (COR) theory, which posits that individuals attempt to conserve and protect their valued resources when they perceive a threat of loss. Consequently, in the context of Nigeria's banking sector, where restructuring, technological transformation, and competitive pressures are common, perceived job insecurity may significantly undermine employees' enthusiasm and involvement in their work roles.

The study also found that cyberloafing has a negative and significant effect on work engagement. The finding is also in tandem with previous studies (e.g., Kumar, 2024; Putrie & Rahayu, 2024; Mustapha et al., 2024; Oosthuizen et al., 2018) which reported that cyberloafing reduces employees' attention to work tasks and ultimately weakens their engagement with organizational goals. This finding showed employees who frequently engage in non-work-related internet activities during working hours are less likely to remain focused and psychologically involved in their job responsibilities (Kumar, 2024). Cyberloafing behaviours such as browsing social media, online shopping, or accessing entertainment content during work hours may distract employees from their work tasks and reduce the level of concentration required for effective work engagement (Mustapha et al., 2024). As a result, employees' vigour and dedication toward their work roles decline, leading to lower levels of engagement (Rahayu, 2024). This finding supports the view that excessive cyberloafing can function as a counterproductive workplace behaviour that diminishes employees' work involvement and productivity.

Furthermore, the study established that cyberloafing significantly mediates the relationship between job insecurity and work engagement, indicating that cyberloafing explains the mechanism through which job insecurity influences employees' level of engagement. In line with the mediation typology of Baron and Kenny (1986), the findings suggest that employees who experience job insecurity may resort to cyberloafing as a coping behaviour to manage stress or temporarily escape workplace pressures. However, while cyberloafing may provide short-term psychological relief, it ultimately reduces employees' focus and involvement in their work roles, thereby leading to lower work engagement. This mediating effect highlights the behavioural pathway linking job insecurity to disengagement among employees. From the perspective of Conservation of Resources theory, employees facing job insecurity may attempt to protect their remaining psychological resources by diverting attention away from stressful work conditions through cyberloafing activities. Consequently, cyberloafing becomes a behavioural response to job insecurity that inadvertently weakens employees' work engagement within deposit money banks.

#### **4.4 Implications**

The findings of this study provide important practical implications for managers and administrators within deposit money banks in Nigeria. Since job insecurity was found to significantly reduce employees' work engagement, bank management should prioritize strategies that promote job stability and transparent communication regarding organizational decisions that may affect employees' job continuity. When employees are kept informed about organizational restructuring, technological transitions, or performance expectations, uncertainty and anxiety about job loss can be minimized. Additionally, managers should implement employee support programs such as career development opportunities, skills training, and counselling services to strengthen employees' confidence in their professional future within the organization. The finding that cyberloafing negatively affects work engagement also suggests that banks should establish balanced internet usage policies and create structured digital work environments that encourage productive technology use while discouraging excessive non-work-related online activities during working hours.

From a policy perspective, the findings highlight the need for organizational and institutional policies that address employee job security and responsible digital behaviour in the workplace. Regulatory authorities and banking sector policymakers, such as industry regulators and professional bodies, may encourage organizations to adopt labour-friendly policies that reduce excessive job uncertainty caused by abrupt restructuring or downsizing practices. Establishing policies that promote fair employment practices, transparent human resource management, and employee welfare can help strengthen employees' sense of stability and commitment. Furthermore, organizations should develop clear cyberloafing policies that outline acceptable internet usage during work hours while simultaneously recognizing the need for short mental breaks that support employee well-being. Such policies should focus on guiding responsible technology use rather than relying solely on strict surveillance or punitive measures, which may further reduce employee morale and engagement.

The study also provides significant theoretical implications for organizational behaviour and management research. First, the findings extend the application of the Conservation of Resources (COR) theory by demonstrating how perceived threats to employment stability, such as job insecurity, trigger behavioural responses that ultimately affect employee engagement. Specifically, the study shows that employees who perceive potential loss of job-related resources may attempt to cope through behaviours such as cyberloafing, which reflects an effort to conserve psychological resources. Second, the study contributes to the literature by applying Baron and Kenny's (1986) mediation framework to explain the mechanism through which job insecurity influences work engagement. By establishing cyberloafing as a mediating variable, the study advances understanding of the behavioural processes linking workplace stressors to employee engagement outcomes. Consequently, the study enriches existing theoretical discourse by integrating job insecurity, cyberloafing, and work engagement within a unified explanatory framework relevant to contemporary digital workplaces.

## 5. CONCLUSION AND RECOMMENDATIONS

This study examined the effect of job insecurity on work engagement among employees of deposit money banks in Nigeria, with cyberloafing serving as a mediating variable. The findings revealed that job insecurity significantly and negatively affects employees' work engagement, indicating that uncertainty about job continuity reduces employees' vigour, dedication, and absorption in their work roles. The results also showed that cyberloafing has a significant negative effect on work engagement, suggesting that excessive engagement in non-work-related online activities during work hours weakens employees' focus and involvement in organizational tasks. Furthermore, the study established that cyberloafing mediates the relationship between job insecurity and work engagement, confirming that employees experiencing job insecurity may resort to cyberloafing as a coping behaviour, which ultimately diminishes their engagement at work. Grounded in the Conservation of Resources theory and the mediation typology of Baron and Kenny (1986), the study concludes that addressing job insecurity and regulating cyberloafing behaviour in order to sustain employee engagement and enhance organizational effectiveness within Nigeria's banking sector is sacrosanct.

Based on the findings, the study recommended that:

- i. The management of deposit money banks should implement strategies that reduce employees' perception of job insecurity in order to enhance work engagement. Practically, this can be achieved through transparent communication about organizational policies, restructuring plans, and performance expectations. Management should also introduce career development programs, continuous professional training, and internal promotion opportunities that assure employees of long-term career prospects within the organization. When employees perceive greater stability and growth opportunities, they are more likely to demonstrate higher levels of vigour, dedication, and absorption in their work roles.
- ii. Bank management should regulate and manage cyberloafing behaviour in the workplace to prevent its negative impact on employees' work engagement. This can be achieved by establishing clear and balanced internet usage policies that define acceptable and unacceptable online activities during working hours. Additionally, organizations can introduce monitored digital work systems, productivity-focused software, and scheduled break periods that allow employees to briefly disengage from tasks without resorting to excessive personal internet use. Digital awareness training can also be provided to educate employees on responsible technology usage and its implications for work performance.
- iii. Organizations should address cyberloafing as a behavioural response to job insecurity by implementing supportive workplace interventions that reduce stress and improve employee engagement. Practically, banks can achieve this by creating supportive work environments that include employee assistance programs, stress management workshops, and open communication channels between employees and management. Furthermore,

supervisors should actively monitor employees' well-being and provide timely support when signs of job-related anxiety or disengagement emerge. By addressing the root causes of cyberloafing, particularly job insecurity, organizations can reduce counterproductive online behaviour and sustain higher levels of employee engagement.

### ***5.1 Limitations and Suggestions for Further Study***

This study has several limitations that should be considered when interpreting the findings. First, the study adopted a cross-sectional research design, which involved collecting data at a single point in time. While this design is useful for examining relationships among variables, it limits the ability to establish causal relationships between job insecurity, cyberloafing, and work engagement. Future studies may employ longitudinal research designs to observe changes in these variables over time and provide stronger evidence of causality. Second, the study utilized a survey method, which relied on self-reported responses from employees. Self-reported data may be susceptible to response bias such as social desirability or subjective interpretation of questionnaire items. Future research could complement survey data with mixed methods approaches, including interviews or observational techniques, to obtain deeper insights into employees' behavioural responses to job insecurity. Third, the study was limited to employees of deposit money banks, which restricts the generalizability of the findings to other sectors of the economy. Future studies may extend the investigation to other industries such as insurance, telecommunications, healthcare, manufacturing, and public sector organizations to determine whether similar relationships exist across different organizational contexts.

In addition, the study examined only job insecurity as the predictor variable and cyberloafing as the mediating variable influencing work engagement. However, several other contemporary job demands may also influence employee engagement in the workplace. Future studies should incorporate additional predictor variables such as technostress, role ambiguities, time pressure, work-family conflict, cognitive demands, workplace interruption, and work intensity in order to provide a more comprehensive understanding of factors that affect work engagement. Furthermore, future research could explore other potential mediating mechanisms, including emotional exhaustion, emotional dissonance, and job alienation, which may explain how workplace stressors influence employees' engagement levels. Similarly, scholars may consider examining the moderating roles of positive work-related resources such as job satisfaction, job enrichment, and self-efficacy, which may buffer or weaken the negative relationship between workplace stressors and work engagement. Incorporating these additional variables would broaden the theoretical and empirical understanding of employee engagement dynamics in contemporary organizational environments.

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