

## **Career Management and Employees' Commitment of Insurance Companies**

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**Abstract:** Most employees recognize that if they are to be pleased in any business, they must have possibilities for growth and progress. Therefore, this study empirically examined the influence of career management on employees' commitment with a focus on Insurance companies in Akure Metropolis, Ondo State. Survey design was used in carrying out this study. The stratified probability random sampling techniques were used in selecting the sampled insurance companies. The data were analysed using descriptive and inferential statistical method. The hypotheses were tested using the multiple linear regression method. Result of statistical analysis showed that there was a positive insignificant relationship between employee training and development and employee commitment; there was a negative insignificant relationship between career counselling and employee commitment; there was a positive significant relationship between employee mentorship and employee commitment; positive insignificant relationship between career advancement and employee commitment in insurance companies in Akure Metropolis. However, from the regression test, the overall model is significant. It was concluded that career management has strong influence on employees' commitment of insurance companies registered in Akure Metropolis, Ondo State. This study recommended that employees should be involved in making job-related choices because it helps them feel like they're a part of the company and offers them the opportunity to set realistic goals that they'll work hard to achieve.

**Keyword:** Career Management, Employees' Commitment, Insurance Companies and Employees' Commitment

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### **1. Introduction**

The business world is going through remarkable change. Entities working in this perplexing business climate are continually occupied with rebuilding and downsizing processes, working with consolidations and acquisitions as well as accepting innovative headways to adapt to the powerful tensions of globalization. These progressions at the hierarchical level have raised the significance of overseeing individuals at work, and specifically, the preparation and overseeing of their careers (Chelangat and Gachunga, 2016).

Ostensibly, individuals are the most important asset in contemporary entities, and furnishing them with a drawn out stable career is a mutually advantageous arrangement for the entities and their employees. In any case, during the most recent couple of many years, the idea that people are responsible to oblige and construct their own careers, rather than leaving it completely to the entities to oversee, has been all around recorded (Dinku, 2018).

It is the objective of all standard organizations to give their workers better freedom to develop, both independently and as experts. Nothing has more noteworthy effect than employing the perfect individuals and having them grow at the same time with the organization's own development. This makes coherence of the executives and information and furthermore a climate for workers to flourish and develop (Dorant, 2015). It has been as often as possible shown that appreciation and development can be more grounded inspirations for an individual than monetary rewards and can bring about decreased employee turnover rate, enhanced client support, improved employee commitment and at last produces higher benefits for the organization (Galliers, 2016).

Moreover, individuals engage in personal career development in the recent past by getting involved in personal educational progress and professional training; which may or may not correspond with their current organizational aims. Organizations, on the other hand, may choose to train or develop their personnel in accordance with their current needs while also preparing them for future organizational demands (Mark & Nzulwa, 2018). The following were examined along with this study, determine the significant influence of

employee training and development on employees' commitment of Insurance companies in Akure Metropolis, Ondo State and examine the significant impact of career counselling on employees' commitment of Insurance companies in Akure Metropolis, Ondo State.

### Research Questions

- i. Does employee training and development have significant influence on employees' commitment of Insurance companies in Nigeria?
- ii. What is the significant impact of career counselling on employees' commitment of Insurance companies in Nigeria?

### Hypothesis Research

- i. **H<sub>0</sub>:** Employee training and development have no significant influence on employees' commitment of Insurance companies in Akure Metropolis, Ondo State.
- ii. **H<sub>0</sub>:** Career counselling has no significant influence on employees' commitment of Insurance companies in Akure Metropolis, Ondo State.

## 2. Literature Review

Career management is critical and beneficial to both organisations and people. From an organisational standpoint, managing and structuring people's careers allows the company to look after and develop its most vital and valuable assets. The requirement for high potential individuals may be more easily met by building a well-structured system for, among other things, filling job vacancies and promoting people to managerial roles (Dahie & Mohamed, 2017). As a result, one might claim that career management improves an organization's chances of achieving its goals by assuring a skilled workforce with high job satisfaction and loyalty to its employer.

A successful career management system benefits both the organisation and the individual employee. Career, as noted by Kurniawan and Abdul (2018) may help people by providing structure, direction, meaning, and purpose to their everyday activities. Having a career can also have other crucial implications, such as the financial return on time and effort put in the company. A well-functioning career management system will therefore contribute to both an organized working environment and the fulfillment of fundamental economic requirements as well as higher goals such as self-actualization and personal development.

### Employees' Commitment

There have been several efforts to define employee commitment. Meyer, *et al.* (2012) and, Kaya and Megha (2020) provided one of the most complete definitions, taking a multifaceted approach to commitment and considering it from emotional, continuance, and normative viewpoints. The affective dimension of commitment is defined as an emotional attachment to and involvement with an organisation; continuance commitment is defined as the perceived costs of leaving an organisation; and normative commitment is defined as the felt responsibility to support and remain a member of an organisation.

Employees' commitment has been posited by Kim and Yim (2015) as a relationship between the employee and the organisation in which the employees want to continue serving the organisation and assist it in achieving its goals. Various authors have accurately conveyed the value of employee commitment. Employees with strong organisational commitment sentiments have a favourable impact on organisational performance, in line with Yilmaz and Okluk-Bökeolu (2008) and Kathuya, *et al.* (2019) since they reduce the frequency of negative behaviour and increase service quality. It can as well be argued that a devoted employee is more compatible and productive, with better levels of satisfaction, loyalty, and accountability. They continue to note that organisational commitment not only boosts effectiveness in a certain function, but also motivates individuals to take various voluntary acts that are required for organisational life and high system success.

Committed workers, as opined by Obeidat, *et al.* (2014) are more likely to engage in organisational citizenship behaviours (OCBs), or extra-role behaviours like creativity and innovation, which are frequently what keep businesses competitive. Bosio and Sad (2013) also pointed at committed employees as those individuals who are devoted to the company, share its values, and are aligned with its aims. As a result, they have few motivations to quit. Employee commitment was thus linked to acceptance of organisational change.

### Career Management

Career management is a method of assisting individuals in learning about their skills (strengths and weaknesses), determining their professional objectives (workers' ambitions and wishes), and engaging in career activities and processes to achieve those objectives. Employee development is an important part of a company's operations and is tied to its overall strategy (Nasution, *et al.*, 2015). Many career stages indicate the interaction

between the individual and the organisation, which not only serves the demands of the individual but also of the company. To plan out its workers' careers, an organisation uses a number of activities, techniques, and programmes, which helps to maintain a balance between an individual's need (job stability, growth, and progress) and the company's need (loyalty, trust, and dedication). Career management activities and development programmes can give a supportive climate for development. Organizational development culture integrates to individual development (Saud, *et al.*, 2017).

Career management is posited by Veronica, *et al.* (2021) as the process through which people gain insight into themselves and their surroundings, set career objectives and plans, and get feedback on their progress. Dita, *et al.* (2020) added that career management is the process of developing and implementing goals, plans, and strategies that enable HR professionals and managers to meet workforce demands and help individuals accomplish their career goals. This study then perceives that individuals establish execute, and track professional objectives and strategies through the process of career management.

## **Theoretical Review**

### **Social Exchange Theory**

Social exchange theory was developed by George Homans, a sociologist. It first appeared in his essay "Social Behaviour as Exchange," in 1958. Social exchange theory reflects "voluntary activities" that may be triggered by an organization's treatment of its workers with the hope that the employees will be required to repay the good of the company (Guthrie, *et al.*, 1998). The concept of social exchange theory describes voluntary activities that are triggered by an organization's treatment of its workers, with the idea that the employees will be required to repay the organization's good deeds. The viewpoint of this theory in relation to career management and employee commitment is that job relationships are made up of social or economic transactions and these entails the exchange of financial rewards to compensate employees' efforts, and are frequently based on legally binding contracts (Gould-Williams, 2007).

Individuals attach themselves to their organisations in exchange for particular incentives, according to the exchange approach to organisational commitment. In order to better understand the reciprocal interaction that emerges between employees and the organisation, social exchange theory has been utilised to examine organisations (Herriot & Stickland, 1996). This means that if a company treats its employees fairly, honours their contributions, and creates a pleasant working environment, the employees will feel compelled to help the company accomplish its objectives. Employees' acts of support might include increased organisational commitment and loyalty, resulting in reduced levels of desire to quit (Gong & Chang, 2008). Furthermore, employees who do not receive any assistance from their employer are more likely to quit for a company that treats them better.

Continuous exchanges characterise the professional interaction between individuals and organisations. Social exchange theory (SET) provides a unifying framework for analysing a variety of organisational behaviours and may be utilised to better understand the employment relationship (Shore & Barksdale, 1998). More specifically, SET can be used to explain the relationships between various human resource practises and employees' commitment to the organisation and there is a growing interest in using this theory in studies examining the motivation behind employees' work attitudes and behaviours (Aryee, *et al.*, 2002).

The idea of social exchange will serve as the platform for looking at how career management, might assist to develop good employee attitudes, such as improved commitment to the company.

From a human resource perspective, the trust and commitment that develops via social exchanges may be considered as key building blocks in the job relationship. It is proposed that social exchanges are triggered by an organization's treatment of its employees, and that this treatment is followed by the expectation that such activities would be repaid by the employees at some point in the future (Baruch, 2004).

To put it another way, if the employment relationship is viewed as an exchange connection, one may anticipate workers to reciprocate with good views toward their employer when their company provides them with something they value, such as growth chances (Maurer & Lippstreu, 2006). It is also said that if employees believe their efforts and contributions are valued by their company, they will be more motivated to perform at a higher level and will be less inclined to willingly leave the organisation.

Previous research has looked at the exchange processes of various social exchange connections in the workplace. Among these ties is perceived organisational support, which is thought to foster faith that the company will honour its commitment to recognise and reward employee actions on behalf of the company (Eisenberger, *et al.*, 1986). However, it is recommended that not everyone will appreciate staff development support in the same way. For instance, an organization's values and culture may have a favourable impact on certain employees who share the organization's beliefs by strengthening their organisational commitment. The same organisational elements, on the other hand, may have negative effects for other employees who do not share the organization's ideals (Maurer and Lippstreu, 2016).

### 3. Methodology

#### Research Design

The research design used in carrying out this research is the survey design. This type of research design focused on generalizing the inferences drawn from the sample that is sufficient to represent the whole population of the study, which in this case are insurance companies in Akure Metropolis, Ondo State, Nigeria. A research population is generally a large collection of individuals or objects that is the main focus of a scientific query. The population of this study comprised of all the insurance companies registered in Akure metropolis, Ondo State. The insurance companies are: Capital Assurance Ltd, Lead way Assurance, NSITF, Linkage Assurance, STARCO Assurance, Mutual Benefits Assurance, Tangerine Insurance, Universal Assurance, Heirs Insurance Company Limited, AIICO Insurance Plc, Anchor Insurance, Niger Insurance, Niger Insurance, African Insurance, Prime Investment Insurance Brokers LTD, Social Insurance, Consolidated Hallmark Insurance LTD, Jacob and Caroline Insurance Brokers LTD, New Insurance and FBN General Insurance. 1 shows the insurance companies and the number of employees in each company.

Table 1: Population of Employees of insurance companies in Akure

Name of Company	Frequency
Capital Assurance Ltd	25
Lead way Assurance	23
NSITF	12
Linkage Assurance	14
STARCO Assurance	18
Mutual Benefits Assurance	26
Tangerine Insurance	10
Universal Assurance	14
Heirs Insurance Company Limited	12
AIICO Insurance Plc	15
Anchor Insurance	10
Niger Insurance	12
African Insurance	11
Prime Investment Insurance Brokers LTD	13
Social Insurance	8
Consolidated Hallmark Insurance LTD	11
Jacob and Caroline Insurance Brokers LTD	11
New Insurance	13
FBN General Insurance	42
<b>Total</b>	<b>300</b>

Source: Field survey (2024)

Therefore, the total population for this study was 300 employees of the above stated insurance companies registered in Akure metropolis, Ondo state.

#### Sample Size and Sampling Technique

The sample size for this study was arrived at using Taro Yamane (1964) formula. This is expressed below:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n = Sample size

N = Population of the study

e = Tolerable level of error (5%)

Thus,

$$n = \frac{300}{1 + 300(0.05)^2}$$

$$n = \frac{300}{1 + 300(0.0025)}$$

$$n = \frac{300}{1 + 0.75}$$

$$n = \frac{300}{1.75}$$

$$n = 71.4 \text{ Thus, the sample size is 71.}$$

The study used stratified random sampling techniques to choose the 71 respondents from the total employees of 300 from the insurance companies in Akure, Ondo state.

The table below illustrates the 19 insurance companies and the number of respondents from each of the companies.

The questionnaire was pre-tested before being administered to the study sample. This method of pretesting of the questionnaire is to administer it to a pilot sample that will help validate its ability to measure the right concept that it intends to measure. The Study calculated the reliability using the Cronbach's Alpha technique. Also, the researchers administered and retrieved the questionnaire personally, thereby ascertaining the issues and concerns of the respondents. Therefore, below table shows that employee commitment has an alpha value of 0.755 while employee training and development, career counselling, career mentorship and career advancement has alpha values of 0.725, 0.745, 0.766 and 0.757 respectively.

Table 2: Reliability Test Scores of Variables

Variables	No. of Items	Cronbach's Alpha
Employee Commitment	5	0.755
Employee Training and Development	5	0.725
Career counselling	5	0.745
<b>Total</b>	<b>15</b>	

Source: Field survey (2024)

### Method of Data Analysis

The analysis of the data was carried out using simple percentages, frequencies and tables for descriptive data and multiple regression for test of hypotheses using SPSS (26) statistical software package.

### Model Specification

The following mathematical model was developed to capture the objectives of the study and to test the formulated hypotheses in order to provide interpretable findings. In this study, the functional model and econometrical model is illustrated below. The first model is on determinant of career management, the second is on influence of career management on employees' commitment as the dependent variable; the explanatory variables include; training and development career advancement (Anekwe, *et al.*, 2020), and career mentoring (Oladimeji and Olatunji, 2020). Thus, it is expressed below:

$$EC = f(ETM, CC) \dots\dots\dots 1$$

$$EC = \beta_0 + \beta_1 ETM_i + \beta_2 CC_i + U \dots\dots\dots 2$$

Where:

EC= Employee Commitment

ETM = Employee training and development

CC = Career Counselling

$\alpha$  = the constant term;

$\beta$  = the coefficient of the function;

U = Error Term.

$i$  = Sample of selected insurance companies

Thus, the Apriori expectation is stated below

$\beta_1, \beta_2 > 0$  the reason been that the variables used here is a process dimension

### Demographic Analysis

This section contains the information of the respondents as it relates to their gender, age, educational qualifications, years of working experience, their ranks and status in the selected companies.

Table 3. Demographic Information of the Respondents

	Frequency	Percent
<b>Gender of respondents</b>		
Male	28	56
Female	22	44
Total	50	100
<b>Age of respondents</b>		
20-30years	12	24
31-40years	27	54

41-50years	8	16
51 years and above	3	6
Total	50	100
<b>Highest Educational Qualification of respondents</b>		
NCE	5	10
HND	11	22
B.Sc.	26	52
M.Sc.	7	14
PhD	1	2
Total	50	100
<b>Working Experience of respondents</b>		
Below 1 year	11	22
1-5years	23	46
6-10years	8	16
11-15years	5	10
21years and above	3	6
Total	50	100
<b>Staff Level of Respondents</b>		
Junior Staff	23	46
Senior Staff	25	50
Top Management	2	4
Total	50	100

Source: Researcher's Computation (2024).

As shown in table 3, 28 (56 per cent) of the respondents accounted for male employees. The female gender represented 22 (44 per cent) respondents. It can be inferred that the insurance companies in Akure Metropolis exhibit gender equality amongst their employees.

The table 3 also shows that 12(24 per cent) of the respondents were between the ages of 20 – 30 years. 27 (54 per cent) were between 31 – 40 years, 8 (16 per cent) were between 41 – 50 years and 3 (6 per cent) were of 51 years and above. From this, it can be observed that older citizens are not too much involved in insurance companies. It can also be seen that millennials are the major age groups, who understands the relationship between career management and employees commitment in present times and are expected to be innovative employee in their respective departments and the companies as a whole.

As regards the highest educational qualification of the respondents, it was noticed that the B.Sc holders were the highest as 26 (52 per cent) respondents possessed B.Sc., 5 (10 per cent) are NCE holders, 11 (22 per cent) are HND holders, 7 (14 per cent) had M.Sc. degree and 1(2 per cent) were PhD holders. This basically shows that the respondents are educated and are majorly degree holders. They could therefore, grasp the essence of the administered questionnaire on relationship between career management and employees commitment.

In the same vein, the highest respondents were 23 (46 per cent) who have work experience of between 1 – 5 years, 11 respondents have about one year working experience, 8 respondents have worked from 6 to 10 years, 5 (10 per cent) respondents had working experience of between 21years and more. Therefore, it can be inferred that the respondents having been in the insurance industry for some time and they have a good knowledge of career management and how it influences employees commitment from time to time.

Table also showed that 23 (46 per cent) of the respondents were junior staff, 25 (50 per cent) were senior staff and only 2(4 per cent) were top management officers.

### Training and Development

Table 4 Analysis of Research Questions on Training and Development

<b>Training and development programs are made compulsory for employees in your organization.</b>		
	Frequency	Percent
Strongly Agree	35	70
Agree	9	18
Undecided	6	12
Total	50	100
<b>Seminars and workshops are the main methods of training and development programs adopted by your organization.</b>		
	Frequency	Percent
Strongly Agree	29	58

Agree	19	38
Undecided	1	2
Disagree	1	2
Total	50	100
<b>Training and development programs are conducted for employees at least twice in a year.</b>		
	Frequency	Percent
Strongly Agree	26	52
Agree	16	32
Undecided	7	14
Disagree	1	2
Total	50	100
<b>The training methods adopted by your organization have positively impacted your skills.</b>		
	Frequency	Percent
Strongly Agree	36	72
Agree	8	16
Undecided	6	12
Total	50	100
<b>The quality of the training programs conducted by your organization has contributed positively to employees' job performance.</b>		
	Frequency	Percent
Strongly Agree	32	64
Agree	17	34
Undecided	1	2
Total	50	100

Source: Researcher's Computation (2024).

From the table 4, respondents that accounted for 35 (70 per cent) strongly opined that training and development programs are made compulsory for employees. 9 (18 per cent) agreed that training and development programs are made compulsory for employees. 6 respondents were indifferent.

Also in table 4, majority that accounted for 48 (96 percent) of the respondents cumulatively agreed that seminars and workshops are the main methods of training and development programs adopted by your organization. One respondent disagreed to this, while another respondent did not give an opinion regarding the statement.

Furthermore, 26 (52 per cent) of the respondents strongly agreed that training and development programs are conducted for employees at least twice in a year. 16 respondents agreed to the fact, 7 (14 per cent) did not give their opinion as to the number of times training and development programs are conducted for employees. Only one respondent disagreed that training and development programs are conducted for employees at least twice in a year.

It can be seen from Table 4 that there is a wide gap between those that agreed and those who did not give their opinion on whether the training methods adopted in their organization have positively impacted their skills. This is as 44 (72 percent) respondents cumulatively agreed and 6 (12 per cent) did not decided on their opinion to the statement. Thus, respondents perceive that training methods adopted in their organization have positively impacted their skills.

32 respondents strongly agreed that the quality of the training programs conducted by their organizations has contributed positively to employees' job performance. 17 respondents also agreed to the fact. Only one respondent was undecided.

### **Test of Hypotheses**

These hypotheses were tested by carrying out regression analysis in the SPSS 20.0. Each hypothesis result of the regression conducted is shown below:

Table 4.9 Regression Results

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.681 <sup>a</sup>	.464	.416	1.94096	
a. Predictors: (Constant), Career Advancement, Employee Training and Development, Mentoring and Training, Career Counselling					
ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.

1	Regression	146.650	4	36.662	9.732	.000 <sup>b</sup>
	Residual	169.530	45	3.767		
	Total	316.180	49			
a. Dependent Variable: Employee Commitment						
b. Predictors: (Constant), Career Advancement, Employee Training and Development, Mentoring and Training, Career Counselling						
<b>Coefficients<sup>a</sup></b>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.310	1.152		2.006	.051
	Employee Training and Development	.254	.128	.244	1.983	.053
	Career Counselling	-.120	.084	-.195	-1.438	.157
	Mentoring and Training	.522	.131	.526	4.003	.000
	Career Advancement	.087	.109	.116	.800	.428
a. Dependent Variable: Employee Commitment						

Source: Author's Computation (2022).

As shown in table 4.9 indicated that, the R-squared of the variables was 0.464. This is the coefficient of determination, which denotes a goodness of fit measure for linear regression models and specifies the percentage of the variance in the dependent variable that the independent variables explain collectively.

As a measure of the overall fitness of the model, the R-squared indicated that, the model was capable of explaining 46 per cent of the systematic variation in the value of the dependent variable which could be traced to the independent variables and that about 54 percent of the variations in employees commitment were accounted for by other factors not captured by the model. This result was complimented by the adjusted R-squared of 41.6 per cent, which was the proportion of total variance that could be explained by the model.

Similarly, findings from the Fishers ratio (i.e. the F-Statistic) which is a proof of the validity of the estimated model presented a p-value of (0.000) less than 0.05; this invariably suggested clearly that simultaneously, the independent variables (training and development, career counselling, career advancement, and career mentoring) were significantly associated with the employee commitment.

### Hypothesis One

H<sub>0</sub>: Employee training and development have no significant influence on employee commitment of Insurance companies in Akure Metropolis, Ondo State.

Results of the statistical analysis shown in table 4.9 reveal that there was a positive insignificant relationship between employee training and development and employee commitment in insurance companies in Nigeria. This was evident from the coefficient (0.244) and P-value (0.053) which was higher than the benchmark of 5 percent specified for this analysis. This outcome basically implied that, with all other variables held constant, an increase or a change in the employee training and development by one unit resulted in a 0.244 unit increase in employee commitment. Hence, the null hypothesis which states that "Employee training and development have no significant influence on employee commitment of Insurance companies in Akure Metropolis, Ondo State" was accepted.

### Hypothesis Two

H<sub>0</sub>: Career counselling has no significant impact on employee commitment of Insurance companies in Akure Metropolis, Ondo State.

Results of the statistical analysis shown in table 4.9 reveal that there was a negative insignificant relationship between career counselling and employee commitment in insurance companies in Nigeria. This was evident from the coefficient (-0.195) and P-value (0.157) which was higher than the benchmark of 5 per cent specified for this analysis. This outcome basically implied that, with all other variables held constant, an increase or a change in the career counselling by one unit resulted in a 0.195 unit decrease in employee commitment. Hence, the null hypothesis which states that "Career counselling has no significant impact on employee commitment of Insurance companies in Akure Metropolis, Ondo State." was accepted.



### Conclusion

As can be inferred from the result of the analyses carried out in the previous chapter of the study, only employee mentorship had a significant impact on employee commitment while other independent variables do not have strong explanatory power to influence employee commitment. However, from the regression test, the overall model is significant. This was evident from the P-value (i.e.  $0.000 < 0.05$ ) associated with the independent variables which was lower than the benchmark of 5 per cent specified for the analysis. It can be concluded from that career management has strong influence on employees' commitment in insurance companies registered in Akure Metropolis, Ondo State.

### 5.3 Recommendations

This study recommended that employees should be involved in making job-related choices because it helps them feel like they're a part of the company and offers them the opportunity to set realistic goals that they'll work hard to achieve.

It is critical for insurance companies to reward employees who pursue higher education by increasing their compensation grades and providing incentives. This encourages employees to work for the organization's objectives.

Employee objectives should be carefully assessed, especially if the organizations contribute to this by failing to offer working tools and an acceptable working environment. Appraisals should also be honest and represent the genuine performance of employees; failures in employee targets should be well assessed.

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