Introduction

The banking industry occupies a crucial position in any nation’s economy because it sets the financial pace for other sectors to follow. It is the backbone of the economy and plays the role of financial intermediary and facilitator for the implementation of every other monetary policy. Success of the sector engenders the development of other sectors it serves, while failure may orchestrate a threat to the development of the rest of the economy. In what is now known as Nigeria, the sector has been in existence since 1892 following the establishment of the African Banking Corporation that later became known as Standard Bank (Ogujiuba & Obiechina, 2011).

The establishment of Standard Bank served as an impetus for other banks to commence operation in Nigeria. This gave rise to the establishment of indigenous banks and the sector began to grow to a point where there were more than 20 indigenous banks in 1947 (Samuel, Osinowo, & Chipunza, 2009), but the growth was not without a problem. In fact, between 1947 and 1952, for reasons related to corruption, abuse of power and improper regulations, and so on, 21 indigenous banks collapsed leaving only 4 banks in operation (Samuel et al., 2009).

Nigeria obtained its independence in 1960 and soon after experienced an oil boom that seemingly normalized the sector. This was short-lived again following in part to the collapse of the global oil market that the nation heavily relied on, and on the other hand, the economic crunch orchestrated by poor planning and recklessness on the part of leaders during the oil boom (Fapohunda, 2012; Ogujiuba & Obiechina, 2011). The distress in the economy led to the introduction of Structural Adjustment Programme (SAP) in 1986. The distress further resulted in major reforms in the banking sector (Fapohunda, 2012; Ogujiuba & Obiechina, 2011).

The reforms gave rise to deregulation and neo-liberal policy by the then government that attracted many people into the banking sector. The reforms and the eventual introduction of contract employment marked the point of departure for job insecurity in the Nigerian economy. Irrespective of the reforms, the sector was still ailing, and this gave rise to other reforms in the 1990s. A major feature of the reforms is that each time it takes place, bank workers will lose their jobs. Between 1996 and 1998, the sector witnessed six mergers (due to different reforms) and lost “88 net job” (Gunu & Olabisi, 2011, p. 35). The sector continued to lose staff due to failures of banks to the point that, between 1990 and 2000,
24,222 bank employees lost their positions and the major reason for this was that in 1998, 26 banks ceased operation due to bankruptcy (Gunu & Olabisi, 2011).

The failure in the sector, therefore, necessitated another reform in 2004, and the Central Bank of Nigeria (CBN) in charge of the reform mandated each of the 89 existing banks to recapitalize to increase their capital reserve from two to twenty-five billion naira. This recapitalization was to be completed before December 31, 2005, or the failed bank would be liquidated (Abefe-Balogun & Nwankpa, 2012; Oguguja & Obiechina, 2011). This led to bank mergers or acquisitions, and that reduced the number from 89 to 25, while 14 that could not beat the deadline were liquidated (Elumilade, 2010). This merger meant a major threat to jobs (Gunu & Olabisi, 2011) because it precipitated massive retrenchment. The postconsolidated era that began in 2006 engendered internal reforms among the surviving banks and all the banks adopted different aggressive measures to ensure they remained relevant in business.

There was a massive explosion of technology that gave rise to “techno-based banking” (Dumbili, 2013). This is because the surviving banks began to acquire information and communication technology (ICT) that never existed in the preconsolidation era and aggressive marketing and extreme competition became the norms. Emphasis on efficiency and the need to satisfy customers at the shortest possible time now attracted attention (Dumbili, 2013). The innovation led to the introduction of an electronic banking system nationwide (Abefe-Balogun & Nwankpa, 2012), and one of the impacts was that many bank employees lost their jobs, while those who were lucky not to have been sacked began to live in fear of losing their jobs any time. Although few recent studies (e.g., Adeleye, 2011; Adenugba & Oteyowo, 2012; Gunu & Olabisi, 2011) have pointed out different reasons for the job insecurities, however, there is inconsistency in the line of their arguments on the causal factors.

Against this backdrop, the article draws on Ritzer’s McDonaldization thesis to examine how and why the rationalization of the sector leads to the incessant job insecurity in the Nigerian banking industry. This article, which draws on secondary materials and personal observation, argues that even though the sector has experienced job insecurity prior to 2005, the postconsolidated era that incorporated ICT-based banking in quest for efficiency and cost cutting, increased the malaise. The article aims at examining the extent to which the introduction of techno-based banking and other features of McDonaldization (since consolidation began) in quest for efficiency facilitated massive retrenchment, and may have continued to perpetuate job insecurity in the Nigerian banking industry. It is worthy of note to my knowledge that this is the first attempt to examine how and why the McDonaldization of the Nigerian banking sector engenders job insecurity.

The article makes a sociological contribution to the debates on job insecurity in the Nigerian banking sector by revealing the role of McDonaldization that postconsolidated banks pursued as the creator of job insecurity in the sector. It not only contributes to the literature by exploring this in light of a developing economy but also furthers the debate by explicating how and why McDonaldization process and consolidation can generate more job insecurities in a fragile economy such as Nigeria than it does in a more stable economy. The article is divided into five sections. The section “Theoretical Framework” will deal with an overview of the theoretical framework that will be followed by the conceptual clarification of job insecurity. Then, it examines based on available evidence how and why the McDonaldization process engenders job insecurity in the consolidated Nigerian banking industry in the section “McDonaldization of the Nigerian Banks and Job Insecurity” before the concluding remark.

**Theoretical Framework**

**The McDonaldization Theory**

This was a sociological term coined in 1993 by George Ritzer, the American sociologist, in his book *The McDonaldization of Society* (Ritzer, 2000), where he explained the increasing rationalization of modern human society. Ritzer used McDonaldization to reconceptualize Weber’s rationalization of bureaucratic organizations and how it operates in McDonald’s restaurants. He went further to show how the McDonaldization process has spread to every sphere of postmodern society (Ritzer, 2000). He pointed out that the process of McDonald’s fast-food industry, which is highly rationalized, has increasingly dominated, not just American life, but is becoming widely spread globally.

McDonaldization to him is “the process by which the principles of fast-food restaurant[s] are coming to dominate more and more sectors of American society as well as of the rest of the world” (Ritzer, 2000, p. 1). Ritzer explained that in a typical McDonalds restaurant, four main principles direct the operation of food production from preparation, serving, and down to the consumption of food. These principles are efficiency, calculability, predictability, and control (Ritzer, 2000) or replacement of human with nonhuman technology (Ritzer & Stillman, 2001). He added that the applications of these principles often result in the fifth dimension that (mostly unintended) he referred to as irrationality of rationality (Ritzer, 2000). McDonaldization connotes increasing rationalization of everything or departure from traditional to modern to achieve maximum result at the shortest time. Though this term was an extension or reconceptualization of Max Weber’s rationalization, it connotes extreme rationalization. Against this backdrop, he posited that McDonald’s success is hinged on the fact that the restaurants offer consumers, workers, and managers: “efficiency, calculability, predictability, and control” (Ritzer, 2001, p. 198) in a much rationalized manner.
Just as Weber posited that bureaucracy is the best for the modern social organization because it is operated along rational lines (Lippmann & Aldrich, 2003), Ritzer explained that McDonaldization of McDonald’s fast-food industry involves similar principles, but the difference is that the latter involves extreme-level rationalization (Ritzer, 2000; Weaver, 2005). Just as rationalized bureaucratic organizations are expected to be efficient because they follow standardized rules and homogeneous ways of operation, a McDonaldized setting should be more efficient. This is because of the involvement of homogenized and standardized processes and services, but this homogenization of the mode of operation that engenders mass similarities (Lyon, Taylor, & Smith, 1994; Ritzer, 2000) equally hinders diversity that humans naturally long for (Ritzer, 2000). In the next section, I will further elucidate these five features and then explore how and why their pursuit engenders job insecurity in the Nigerian banking industry.

**Efficiency**

This means the “optimum method for getting from one point to another” (Ritzer, 2000, p. 12). It connotes the selection of most favorable ways to achieve a desired result at the shortest time. In a McDonald’s, customers are provided with optimal and the fastest ways to get satisfied when they are hungry. This is done by providing an already-made food that is efficiently prepared and served. To ensure efficiency is achieved, McDonald’s restaurants set rules that employees and customers are required to follow efficiently (Ritzer, 2000). For example, preparation of food is guided by already-made procedures and timetables that must be followed because deviation can interrupt the whole process, cause delay, and results in customers’ dissatisfaction (Weaver, 2005). This is why the top employees are trained in McDonald’s Hamburger University (Ritzer, 1998), so they can train and supervise junior employees to follow the rules of the organization to guarantee efficient work (Ritzer, 2001). Customers are also expected to efficiently, eat their meal as fast as possible or take it home, and this is why they provide drive-through so as to allow fast services (Ritzer, 2000).

**Calculability**

According to Ritzer (2001), this is “an emphasis on the quantitative aspects of products sold (portion size, cost) and service offered (the time it takes to get the product)” (p. 199). In a McDonald’s, an emphasis is always placed on the number or quantity as against quality. This makes quality to be sacrificed for quantity. It is believed that more a service is rendered quickly by saving time for more services to be provided, the best it will be (Ritzer, 2000). In this setting, those doing the Mcjobs also emphasize quantification than quality of jobs, that is, how quick jobs can be done irrespective of the quality of the job to satisfy employers (Ritzer, 1998). It connotes the ability to reduce everything to quantifiable degree.

**Predictability**

In a McDonald’s, there is an assurance that product and service delivery will be homogeneous every time and everywhere (Ritzer, 2000, 2001). Customers can therefore predict what they will eat and how it will taste like in every McDonald’s restaurant in all places (Ritzer, 2000). Workers’ behavior is expected to be predictable because of standardization and homogenization of the mode of operations. Their behaviors are predictable because they follow rules and are guided by scripts; thus, what they do or say, how they will do or say it, is highly predictable (Ritzer, 2001).

**Control**

Ritzer (2001) posited that control is the “substitution of nonhuman for human technology” (p. 200). Due to the fact that human actions are most times unpredictable, control aimed at the eradication of possible uncertainty through technology becomes inevitable (Ritzer, 2000). In a McDonald’s restaurant, the preparation of food is highly mechanized (Ritzer, 2000). This is why the nature and quality of food “machines” offer often appear similar and this is what customers will eat. Therefore, customers are controlled by the menu McDonald’s offers because they have no other option. A typical feature of this setting is that consumers are prosumers (Recuber, 2012; Ritzer, Dean, & Jurgenson, 2012) who are meant to serve themselves as the working customers (Rieder & Voß, 2010), and get unpaid (Ritzer, 2000). This is why a McDonaldized setting employees few staff and use technology to control them at will. This replacement of human with nonhuman technology encourages job flexibility, which is a major character of a McDonald’s (Ritzer, 2000). The reason behind this is to cut cost and make more profit but this exposes its capitalistic principles (Ritzer & Stillman, 2001).

The customers who will not buy take-away are also meant to eat fast and leave so as to give way for other customers. This is achieved via the provision of seats that are not comfortable to sit on for a long time (Ritzer, 2000). Those who do the Mcjobs are mainly and openly exerted control over by this technology. They are trained to operate preprogrammed machines willy-nilly and their skills are not necessary and this is why workers are disenchanted (Ritzer & Stillman, 2001). McDonald’s also controls employees by “threatening to use, and ultimately using nonhuman technology to replace human workers” (Ritzer, 2001, p. 201).

**Irrationality**

The rationalization of society is prominent globally because of the pleasure of efficiency and other benefits accompanying it (Ritzer, 2003a); it also creates some negative consequences
(Bruenderman, 2009; Weaver, 2005). This in part is because a rationalized world is a “social construct” and not a natural phenomenon and this makes it sometimes problematic or irrational (Lippmann & Aldrich, 2003). Irrationality of rationality means that the increasing rationalization process will most likely produce an outcome that is unplanned or unfavorable. This is why Ritzer (2001) posited that this can be taken as the fifth dimension of McDonaldization because a rational system is not always producing rational outcomes.

Efficiency leads to inefficiency, calculability ends in incalculability, predictability generates unpredictability, while control leads to lack of control and everything culminates in irrationalities of rationality (Ritzer, 2000) because “rational systems serve to deny human reason; rational systems often are unreasonable” (Ritzer, 2001, p. 201). Some of the irrationalities of rationality found in a McDonaldized setting are “dehumanization of work, red tape, poor quality of products and misguided anger of employees and customers” (Lippmann & Aldrich, 2003, p. 140). Others are disenchantment of workers and job insecurities due in part to cost cutting (Ritzer, 2000).

To better situate this discourse on disenchantment, Ritzer (2000) noted that humans in the pre-modern era lived and enjoyed “a world dominated by enchantment, magic, and mystery” but in modern world, “everything seems clear, cut-and-dried, logical, and routine” (p. 132). Thus, while enchantment is associated with natural world, quality, and so on, disenchantment is the direct opposite—a departure from natural world, quality, magic, and so on en route to a world that is void of “capacity for meaning” (Ritzer, 2000, p. 132).

One of the reasons workers in McDonald’s are disenchanted is because jobs are scripted in quest for efficiency. Thus, interaction becomes void of empathy and this is the hub of a McDonaldization (Ritzer, 2000). In addition, because workers act, behave, speak, and so on in routine base on invincible scripts, they are further disenchanted because the relationships they have with their fellow workers are devoid of Jameson’s emotion and affect, culminating in what Ritzer (2000) called “false fraternization” (p. 130). The implication of this “false friendliness” is that workers are distressed, disillusioned, and further deskilled because all they do in workplace is stage-managed and unnatural (Ritzer, 2000, p. 130). Another implication is that though they may be in one organization, they are distanced from one another and may not be able to unite and question the status quo. Thus, this control degrades the value of labor and further leads to worker’s dissatisfaction.

Elsewhere, the author has demonstrated how this scripted interaction manifest in the relationship between employees and customers in the Nigerian society and how the customers most times fall into an illusion of thinking that the greetings from this invincible scripts are real (Dumbili, 2013). Another aspect of this irrationality is the emphasis on quantity rather than quality. Here, McDonald’s “menu” presents list of delicacies of which customers have no choice than to select from the efficiently prepared less-quality food. What matters to McDonald’s is profit and the health of the customers is immaterial (Ritzer, 2000). One unique feature of this menu is its homogeneity everywhere; thus, the natural ability of humans to choose from variety is eliminated. This further engenders disenchantment of workers who are deskilled because of doing predictable, routinized jobs of producing and serving predictable food.

Job Insecurity—Conceptual Clarifications

Many scholars have offered diverse definitions of what job insecurity means, but a consensus is yet to be reached (De Witte, 1999). Despite the foregoing, some of these definitions are worth noting so as to give the article conceptual clarity and guide our examination of its existence in the Nigerian banking industry. To Greenhalgh and Rosenblatt (1984), job insecurity is “the perceived powerlessness to maintain the desired continuity in a threatened job situation” (p. 438). Hartley, Jacobson, Klandermans, and Van Vuuren (1991) posited that job insecurity is “a discrepancy between the level of security a person experiences and the level she or he might prefer” (p. 7).

It has also been defined as “one’s expectations about continuity in a job situation” (Davy, Kinicki, & Scheck, 1997, p. 323) while Martínez, De Cuyper, and De Witte (2010) said it involves “threat to job continuity” (p. 198). Job insecurity involves the uncertainty of one’s future in a particular job situation; it simply means that though one is working yet she or he is being chased by the ghost of unemployment. It has been dichotomized into the subjective and objective job insecurity (Klandermans & Van Vuuren, 1999), multidimensional and global job insecurity (Sverke, Hellgren, & Näswall, 2006), while Hartley et al. (1991) differentiated job insecurity from job loss.

Objective job insecurity refers to the real event that threatens workers’ job situation. Using Nigeria as a case study, this event may include the overall economic situation in the country such as the austerity measures brought about by the SAP of 1986, recapitalization and consolidation reform of 2004/2005, acquisition/merger and internal restructuring as well as downsizing of an organization still going on in the Nigerian banking sector. According to Sverke et al. (2006), what underpins this objective job insecurity is that workers who found themselves in organizations that are primarily categorized as “insecure,” experience job insecurity more than workers who work in organizations that are safe from job insecurity. However, subjective job insecurity connotes “the process of perceptions and personal experiences of negative consequences, such event (e.g., downsizing, recapitalization, etc.) can have on the individual” (Martínez et al., 2010, p. 195).

This means that a worker can perceive a job threat while in reality such does not exist, or may exist and may not be perceived. In addition, global job insecurity means workers’
concern of the possibility of losing jobs in the nearest future while the multidimensional job insecurity has to do with evaluation of workers’ perceived threat on losing a job or job features such as reduced pay or other job incentives (Martinez et al., 2010). No matter the form it takes, job insecurity involves an uncertainty and fear about the future and therefore a stressor (De Witte, 1999, 2011).

To further expatiate this, Gisela Mohr offered a model with four ways of viewing job insecurity. The author said that (a) “job insecurity is a state of public awareness”—that is, a high level of unemployment in the community; (b) “Job insecurity at the company level”—is witnessed when a company faces instability in the economy; (c) “acute job insecurity at the individual level” is often experienced when there is an obvious fact that there will be job loss; and (d) “anticipation of job loss” that occurs when downsizing has begun in real terms (Mohr, 2000, p. 339). On their part, Hellgren, Sverke, and Isaksson (1999) distinguished between quantitative and qualitative job insecurity. The former stands for anxiousness of losing the job itself while the latter means anxiousness of losing job features such as cutting down salary, demotion, or reduced incentives.

While an array of definitions of the term job insecurity have been suggested by a myriad of scholars, this article will define job insecurity as any threat to continued worker’s existence in a workplace or a situation that makes an employee’s future in a job position uncertain due to situation(s) that is external to and beyond his control. In the Nigerian context, it will mean losing one’s job or uncertainty about continued existence of one’s job.

**Evidence of the McDonaldization Process of Nigerian Banks**

Evidence abounds to prove that the sector is undergoing McDonaldization process. The sector is becoming highly rationalized since consolidation began in 2005 and efficiency, predictability, calculability, control through technology, and irrationalities of rationality are all extant in the sector (Dumbili, 2013). The post-consolidation that began in January 2006 led many banks to acquire sophisticated banking technologies that were not extant in the period preceding 2005. This was aimed at aiding customers to do their transactions fast and to be cost efficient. Prior to 2005, banks in Nigeria depended mainly on human tellers. There were neither automated telling machines nor Internet banking (as it is presently) in all the bank branches in Nigeria. The post-consolidation triggered on the use of these facilities by “all the banks” that survived the recapitalization exercise. This was in quest for efficiency, calculability, predictability, and control that every McDonaldized organization pursues. The techno-based banking was achieved in part because banks were able to raise money mainly through the merger and the subsequent sale of shares in the form of initial public offers (Dumbili, 2013).

The innovation brought some advantages that are associated with McDonaldized businesses. It reduced incessant long queues in banking floors because services became faster. A major reason was because many customers got automated teller machine (ATM) cards and needed not to visit banking floors always because they were empowered by the technology to use the Internet banking for money transfer and other transactions at their convenience. However, customers were able to monitor their accounts due to short message service (SMS) or alert each bank sends. Another McDonaldization feature that became prominent was that banking operations became homogenized (predictability) in all the branches all over Nigeria. This meant that customers could predict how and what their visits to any bank branch would be like (Dumbili, 2013).

In addition to this, banks began to spread their branches (in and outside Nigeria) and the new technologies helped them to facilitate this. In sum, all the features of McDonaldized business became eminent because as they pursued efficiency, their activities became predictable (similarity of bank buildings, operations, products, services, workers’ uniform, etc.). The quest for maximum result within a minimum time led to the use of young staff (females in particular) as marketers to get customers to deposit money and promotion depended on the number (calculability) one attracts (Dumbili, 2013). As these processes yielded some positive results such as cost-efficiency (see Barros & Caporale, 2012), they also came with the irrationalities that often accompany any McDonaldized business (Ritzer, 2000). Some of the irrationalities are as follows: the increasing spending by customers due to multiple bank charges, myriad of techno-based crimes in the sector, job insecurities, and so on (Dumbili, 2013).

**McDonaldization of the Nigerian Banks and Job Insecurity**

**Control, Efficiency, and Job Insecurity**

Suffice it to say that the consolidation reform orchestrated a sudden social change in the Nigerian banking industry by introducing a techno-based banking system. This resulted in job insecurity, and this is a feature of McDonaldization known for replacement of human with nonhuman technology or control (Ritzer, 2000). This is because as the technology increased in all the Nigerian banks, most of the duties previously done by staff were transferred to the machines or the customers through the use of such technologies. One of the main features of the McDonaldization process is cost cutting through the use of customers as “unpaid employees” or prosumers (Denegri-Knott & Zwick, 2012; Koeber, Wright, & Dingler, 2012; Ritzer et al., 2012), and this is because it is capitalist in nature (Ritzer & Jurgenson, 2010). This leads to the use of customers to create surplus value (Wu, 2009) for the capitalists. This further leads to exploitation of these unpaid customers (Rey, 2012) and job
insecurity for the staff because the former is taking over the duties of the latter group.

The McDonaldized Nigerian banks are presently doing this by using technology to aid customers to do these jobs at home, in their offices, and sometimes in the banking floor. This has severe consequences because by so doing, permanent employees are either rendered redundant (Wu, 2009) or replaced with these nonhuman technologies (control) so as to cut cost but this fuels job insecurity. This is what the banks in Nigeria have turned to in the postconsolidation era, because customers now do most of the transactions themselves with technologies such as ATM cards, and other Internet banking facilities.

Elsewhere, Dumbili (2013) has argued that McDonaldization of Nigerian society has left customers with no option than to utilize these technologies, especially ATM, which is not optional because whether a customer uses it or not, banks deduct monthly charges from the former’s account. Another reason is that many organizations in Nigeria work hand-in-hand with bank owners for arguably selfish reasons. Thus, employers mandate their employees to open salary account with these banks and any employee who refuses to operate an account with any specified bank (specified by employer) will not be paid his or her salary promptly. In addition, federal government’s organizations and employees in Nigeria have recently been mandated to switch over to e-banking without which salaries will not be paid. Though dearth of data may be evident in this debate as regard to the number of customers who utilize these technologies, it can be argued to be a majority of the customers. This is because all the banks in Nigeria have multiple ATMs. The spread of this technology is also evident in different cities because banks situate ATMs in churches, hotels, stadia, and so on. The reason is arguably for customers to do the banker’s job as Ritzer posited that McDonald’s often use customers as unpaid workers. One implication in the Nigerian context is that as these unpaid workers increase, bankers’ job will be threatened because of paradigm shift in their duties.

ICT such as the ATM and other e-banking equipment have been adopted as I noted earlier by all the banks in Nigeria, in the postconsolidation era, to ensure control and efficiency, but this has led to job insecurity among current workers (Ebiringa, 2010). Efficiency, which is the laying of emphasis on minimum time with maximum results (Ritzer, 2000), led to job insecurity in the Nigerian banks. This is because those who could not adapt quickly to such technobased banking were sacked as consolidation took effect, while those who could use them are daily tormented by fear of job insecurity, because they may soon be replaced by such technologies in quest for further efficiency and cost cutting. These are exactly what “acute job insecurity” and “anticipated job loss” mean (Mohr, 2000, p. 399). Another way that this technobased McDonaldized banking threatens job is due to the prevalent postconsolidated era’s fraud perpetuated through such technologies such as illegal withdrawal of money from customers’ account via ATMs (Adeyemo, 2012). This further threatens job security of any staff on duty when such happens irrespective of the fact that the staff may not be involved in the crime.

Without a doubt, consolidation has brought some advantages such as increase in banks’ profit through the reduction of transaction cost and equally increased bank branches (Barros & Caporale, 2012). It also reduced long queues and crowded banking floors of the preconsolidated era (Oladejo & Akanbi, 2012). It has as part of its advantage efficiency that is the core value of e-banking due in part because it brought an ICT-based banking. Good as these may be, they represent the hub of a McDonaldized society that Barros and his colleague failed to point out before recommending consolidation to other developing countries. The article therefore urges caution in considering this recommendation because McDonaldized businesses often pursue extreme cost-efficiency, by reducing spending and one of the ways Nigerian consolidated banks have attempted this is through the increasing reduction of their employees.

Furthermore, the employees who work with this technology are deskilled and disenchanted because their inputs are inconsequential (Ritzer, 2000) and this leads to lack of job satisfaction, which is tantamount to job insecurity. They are at risk of losing their jobs because disenchantment often results in poor health conditions that can threaten job security. The number of customers who use the ATMs daily also determines the amount of profit made from them by the banks. This is because SMS alerts’ fees, monthly ATM charges, and interbank fees are charged by banks as customers use this technology (Dumbili, 2013). This arguably is why banks increasingly encourage customers to use ATM machines in Nigeria to further reduce the need for human tellers. This drive toward efficiency often results in inefficiency such as the loss of money through ATM fraud, delayed payment due to a poor or unavailable network, and even job insecurity (Dumbili, 2013; Black, Lockett, Winklhofer, & Ennew, 2001) through the replacement of human beings (human tellers) with nonhuman technology (Ritzer, 2000, 2001; Ritzer & Goodman, 2004).

It is worthy of note that what this article argues (that other scholars have failed to point out), which is one of its contributions, is that as the banks in Nigeria embraced ICT (that consolidation engendered), it was expected to predict job insecurity, and this actually occurred. This is because as banking operations began to be technobased in quest for efficient with predictable services that can generate maximum profit at the shortest time, control of every internal and external factor that can hinder profit was inevitable. One of such factors that may reduce profit in a McDonaldized system is a high number of staff, and this led to downsizing through workers’ layoff so as to cut down cost (control and calculability).

For example, in 2005 alone, more than 8,641 employees were sacked in the Nigerian banking sector (Guna & Olabisi,
This massive job loss in 2005 was orchestrated by recapitalization, acquisition, merger, and so on that led to technological innovations (Atiku, Genty, & Akinlabi, 2011) in quest for efficiency, predictability, and calculability through a reduction of cost. The banks in Nigeria have not stopped using technologies since 2005. In fact, they are making efforts to turning every operation into techno-based. One of the reasons arguably is that some have branches in the United Kingdom, the United States, UAE, and so on. As their representatives in these foreign countries see and use state-of-the-art banking technologies, they try to introduce such in their mother companies in Nigeria. One of the reasons arguably is to be distinct, and this may be due to extreme competition among postconsolidated banks in Nigeria. As more technology is introduced to make “every process” efficient, more humans are threatened because they may soon be sacked.

Available research findings revealed that the Nigerian banking industry is synonymous to job insecurity of which a major cause is the McDonaldization process. Even the uninformd in Nigeria knows that a banker today is a “potential unemployed tomorrow.” The situation is so precarious to the extent that bankers sleep and wake in fear of who is the next in line to go. Ngutor (2011) posited that, in Nigeria, “bank workers can no longer guarantee where the next meal will come from” (p. 2). Though there is job insecurity in other sectors of the economy, the banking industry has remained the most volatile. Irrespective of the fact that insecurity had been since the adoption of SAP in 1986, the trend has been increasing in geometric progression after consolidation as technology and cost cutting became rife in the sector. Mohr’s (2000) definition holds ground in Nigerian banking industry because job insecurity is widely known by bankers and the society at large. Part of the reason is that banks have been experiencing crises and unstable conditions that often result in acute job insecurity, and anticipation of job loss most especially since late 2004 that they were mandated to recapitalize in 2005.

The process of McDonaldization of fast food creates increasing Mcjobs (Ritzer, 1998), and hence the banking sector in Nigeria has been McDonaldized; Mcjobs are now inevitable in the sector. Mcjobs that require low skill involves routinized tasks with efficiency as the main focus. This is achievable by carefully calculating the quantity of time it will take to do such jobs. These jobs are scripted, and trained employees follow scripts to do the homogeneous jobs that of course disenchant them (Ritzer, 2000). This is because it leads to overrationalization of every operation and contributes to lack of job satisfaction. Workers are trained to interact with customers in a similar manner, act in the same way and even wear the same uniform from time to time (predictability).

The “scripting of work” is now extant in Nigeria, and this dehumanizes the workers who are not allowed to use their skills. One of the reasons is that it constrains variety and creativity that humans long for consistently (Ritzer, 2000). This leads to lack of job satisfaction, which has a link to increasing health problems (Selenko & Batinic, 2012) and poor performance (Khan, Nawaz, Aleem, & Hamed, 2012) that further threatens job security. Like the Hamburger University McDonald’s uses to train their managers who in turn train lower employees (Ritzer, 1998), every bank in Nigeria has its training school where employees are trained to use technologies to do routinized Mcjobs efficiently and predictably with carefully calculated time. This is because banks are in quest for efficiency, but this invariably leads to quality being sacrificed for quantity (irrationality; Ritzer, 2000). The training these bankers receive from the school equips them to do monotonous jobs that deskill them and may account for lack of job satisfaction. This lack of satisfaction, and the stress due to the fact that few employees now do many duties, may account for the way bankers treat customers with disrespect due to frustration in Nigerian banks.

In addition, the use of technologies such as the “CCTV” camera as a means of control hampers the freedom of labor union’s activities and breaches the privacy of employees (Wu, 2009) and this is presently evident in all the Nigerian banks, especially after consolidation. This lack of trade union activities created indirectly by the McDonaldization process (through control) threatens job security. With the use of technology as a means of control, workers are further reduced to human robots (Ritzer, 1998) and alienated from their colleagues. To demand fair treatment in the workplace, solidarity may have been in existence among workers, but this arguably does not exist presently in the sector.

The Irrationalities of Casualization of Labor, Job Flexibility, and Outsourcing

Another reason the McDonaldization process engenders job insecurity in Nigerian banking sector is that Mcjobs are characterized by part-time employment, high turnover of employees, and employment of young people as casual staff (Ritzer, 1998). These are the features that underpin Nigerian banking sector presently. Between 2009 and 2011, more than 8,000 bankers were sacked in some banks (Ngutor, 2011). Following the acquisition of Intercontinental Bank by Access Bank, 1,500 staff of Intercontinental Bank were retrenched in the first quarter of 2012 (Punch Newspaper, 2012) while 1,900 were encouraged to voluntarily resign. Why this may be pathetic is that many of the sacked workers were not promoted when they were still staff arguably because of reducing cost (calculability) and were sacked without due compensation. A McDonaldized business involves staff turnover because Mcjobs require flexibility and to achieve this, workers must be changed at intervals (Ritzer, 2000, 2001) so as to create room for low wages (Ritzer & Jurgenson, 2010).
As the sector is experiencing more mergers and restructuring in the postconsolidation era, permanent staff are reduced and replaced with technologies or casual staff. Mergers cause staff replacement rather than promoting the existing employees and once this happens, old people and more especially women are affected (Chowven & Ivensor, 2009; Gunu & Olabisi, 2011). The rationale for this arguably is to cut down cost and make more profit by employing younger casual employees who are paid lower wages. Another point is to reduce extra cost that may be incurred from maternity leave. Tetrick and Quick (2003, as cited in Sverke et al., 2006) argued that outsourcing, downsizing, layoff, and so on are options organizations take when they experience restructuring or changes in the society. This is evident in Nigeria since the restructuring (consolidation) in the banking sector started. The merger in Greece, according to Mylonakis (2006), was positive because it created more jobs but the reverse is the case in Nigeria where many workers are sacked regularly, a majority lives in fear of being fired, while others are nonstandard workers (Okafor, 2012b) or what Dakare, Udeozor, and Alaribe (2011) called modern slaves. That Barros and Caporale (2012) pointed out that the benefit of consolidation is country-specific is commendable, but they failed to take cognizance of the fact that in Nigeria, most of the banks employ casual/contract workers whom they pay low wage (in quest of cost-efficiency), but this will adversely affect the economy in the long run.

Another feature of McDonaldization that has become rife in the Nigerian banking industry recently is the outsourcing of employment. These workers are employed based on nonstandard employment terms irrespective of the International Labour Organization laws against it (Okafor, 2012a, 2012b). For example, many if not all banks in Nigeria do not presently employ staff directly. This has been transferred to other firms with the intention of cutting cost (calculability). This is because by employing contract or casual workers who are mainly young people, banks avoid many benefits payable to permanent staff. A feature of this employment is that the terms do not allow for unionism (control) and other benefits. Another feature is that they are often poorly paid (calculability; Adeleye, 2011; Adenugba & Oteyowo, 2012; Gunu & Olabisi, 2011).

This short-term employment creates job insecurity and other related problems because the Nigerian labor law does not have provisions to protect casual or contract staff (Okafor, 2012b). Therefore, as one is signing her or his employment paper, the door of exit is widely opened because as soon as the employer feels her or his presence hinders profit by increasing cost, the latter will leave. The McDonaldized banks may be cashing in on the loophole in the labor law that does not protect these casual workers. In fact, McDonaldization leads to the reduction of labor to a commodity that can be purchased at will (Wu, 2009) so as to pay low wages and control employees, and this is evident in the sector where casual employees are contracted and disengaged without due compensation.

Adeleye (2011) revealed that the effect of globalization has left many bankers sacked, and their positions replaced with casual and contract staff who are employed through outsourcing. He added that this is to frustrate Trade Union activities (control) of collective bargaining and with the intention of cost reduction (calculability) because they are paid lower than the permanent staff. This makes it easier to pay low wages and get unwanted employee fired without compensation but this fuels job and social insecurities (Fapohunda, 2012). This creation of social insecurity is because casual workers are barred from union membership. Therefore, they are not part of any benefit accruable to permanent staff such as retirement benefits. Therefore, whenever their services are no longer needed, they go without due compensation. This is a complete reflection of a McDonaldized system that is capitalist driven (Ritzer & Jurgenson, 2010; Ritzer & Stillman, 2001) and this is to alienate staff so as to thwart any move toward making a concerted effort to demand fair wages (Ritzer, 2000). This increases job insecurity, and as long as it has become part of the Nigerian banking sector, it may continue to engender job and other insecurities.

Fapohunda (2012) in his recent study revealed that out of 16,056 staff of five main banks in Nigeria, 12,682 (79%) are casual workers. This lends credence to the fact that, in Nigerian banking sector, job insecurity is high because these casual workers will keep being reduced, replaced, or reshuffled at intervals in pursuit of efficiency, control, and cost cutting by the McDonaldized capitalist banks. What this article further argues is not that cost cutting is completely wrong or that technological innovation is bad. The line of argument is that they yield benefits for the capitalists who are the owners of the McDonaldized banks, at the detriment of the overlabored few workers, whose inputs actually generate the profit.

Globalization and capitalism driven by technological sophistication is the wheel by which McDonaldization is driven and for capitalism to survive, profit must be made at all costs. Mamman and Baydoun (2009) contended that globalization, although with many advantages, does not go without negative consequences. One of such consequences is job insecurity in the Nigerian context where many bankers were sacked in the wake of liberalization and consolidation that incorporated technology in quest for global relevance. This is in agreement with the Fapohunda’s (2012) assertion that a globalization economy is run through a flexible workforce. It also lends credence to Okafor’s (2007) position that it leads to a job reduction in most cases. The fact cannot be denied that McDonaldization and globalization are inseparable (Nancarrow, Vir, & Barker, 2005; Ritzer & Malone, 2000) because the latter spreads and perpetuates the former. It is through globalization that McDonald’s and other global capitalists spread their McDonaldized businesses globally.
Conclusion

The article has explored how and why the consolidation of the Nigerian banks in 2005 that engendered McDonaldization (techno-based banking) leads to the growing job insecurity in the sector instead of reducing it. Job insecurity in Nigeria’s banks has become a perennial problem with a hydra-headedness. It does not spare any cadre, but seems to be worse among the lower casual young employees since the recent merger begun. Many bankers work in fear of losing their jobs because of control through the replacement of human with nonhuman technology (Ritzer, 2000). This has serious implications in Nigeria presently because it leads to fraud among bankers (Benjamin & Samson, 2011) to “save for a rainy day” and also has other psychosocial implications (Kieselbach, Mannila, & Vuori, 2008; Kirves, De Cuyper, Kinnunen, & Nätti, 2011). Thus, the quest for efficiency in turn engenders inefficiency because banks’ profit is affected by the fraud and other extra expenses due to court cases and settlement.

In addition, job insecurity results in too many precarious conditions such as lack of motivation (Rizvi, Javed, & Siddiqui, 2012), depression, ill-health, and even suicide. It affects men more than women (De Witte, 1999; Rosenblatt, Talmud, & Ruvio, 1999). This may not be unconnected to the fact that men shoulder more family responsibilities, especially in developing societies. It also affects young workers between the age bracket of 30 and 40 (De Witte, 1999) and leads to lack of well-being of temporary staff (Bernhard-Oettel, Rigotti, Clinton, & de Jong, 2012). An undeniable fact is that the majority of bankers in Nigeria are contract employees who are also within this age bracket. The consequences are enormous, and extant researches have associated job insecurity with psychological distressing effect (Vander Elst, Bosman, De Cuyper, Stouten, & De Witte, 2012; Vander Elst, Van den Broeck, De Witte, & De Cuyper, 2012), because the fear of losing one’s job affects the workers severely as not working at all does (De Witte, 1999).

Other perilous effects are anxiety and depression (D’Souza, Strazdins, Lim, Broom, & Rodgers, 2003), heart disease (Lee, Colditz, Berkman, & Kawachi, 2004), and increased medical consultation (Catalano, Rook, & Dooley, 1986). It does not just affect the workers’ well-being and satisfaction (Fatimah, Noraisiah, Nasir, & Khairuddin, 2012), but the work organization suffers as well because it reduces the workers’ commitment (Martinez et al., 2010). This is due to psychological withdrawal of the employees (Hartley et al., 1991) that leads to reduced job satisfaction (Buitendach & De Witte, 2005) and output. Though empirical evidence on this discourse does not exist due to the dearth of studies in this area in Nigeria, it can be argued to account for the ways bankers treat customers with disrespect in many Nigerian banking floors as pointed earlier. Because employees are not sure of the future in the workplace and at the same time are forced to act unnaturally due to scripts, many tend to treat customers with uttermost disrespect. An implication of this that may be peculiar to the Nigerian society is that customers most times do not know how to resist the former group. This is likely to be due to the high level of illiteracy in Nigeria, or that people do not trust the legal system in Nigeria due to corruption. Thus, they have no other option than to remain in this “iron cage.”

Replete in the literature is the fact that dismissed people encounter many challenges to adapt to their new status without external help (Kieselbach et al., 2008), and this external assistance (e.g., welfare package) is not readily available in Nigeria. There is no formal welfare system, and with the current casualization of many workers, things may become worse because their salaries are too meager to make savings possible.

A McDonaldized system pursues efficiency, predictability, and calculability, and involves the use of sophisticated technology and the replacement of human labor with machines to cut cost and guarantee efficiency. This arguably means that more workers will lose their jobs, and those that are made redundant will continue to live in fear of insecurity of job because as more machines are used to aid customers do their transactions efficiently, the less staff will be needed. This is what the Nigerian banking sector has experienced since consolidation was achieved in 2005. It may continue to experience it because McDonaldization is capitalistic in the nature of which striving for profit at the lowest cost is the common practice. Therefore, if there will be any glimpse of hope, it will come from the total resistance of the McDonaldization process, especially those that replace human with nonhuman technology and the panacea will be the customers who are the unpaid laborers.

This may be difficult, but it may not be totally unachievable. This is because Ritzer (2003b) pointed out that there are ways to exit from McDonaldization if one wishes to escape. Another point is that McDonaldization has a limit, and this can further make the exit doors a bit wider (Ahuvia & Izberk-Bilgin, 2011). Customers should begin to refuse to be used as unpaid staff, especially when they visit banks. Some of the duties such as depositing money via ATMs and registering the deposit slip that were previously done by human tellers, but have been transferred to the customers should be resisted. Though many customers may prefer to do this not just because of convenience but due to ignorance, they need to realize that as they continue to serve themselves, unemployment and job insecurity will be perpetuated. Similarly, other developing countries should be cautious in adopting consolidation policies. This is because as it reduces cost and generates profits for the entrepreneurs, it may negatively affect the workers by either resulting in job insecurity or job-related stress due to many responsibilities due to few staff because a rational system often culminates in irrationalities.

It is worthy to point out the limitations to this study. First, it is based on secondary materials and personal observation. Therefore, a study that will accommodate more rigorous empirical data is needed. Another limitation is that it focuses
on a single predictor of unemployment and job insecurity (McDonaldization process) whereas there may be other factors that engender unemployment in the sector. Irrespective of the above limitations, the article has pointed out available proof to show that the sector is insecure presently, and McDonaldization that came through consolidation is mainly responsible.

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Notes
1. McJobs: This is a derivative of McDonald’s and connotes low-skilled and low-paid jobs.
2. Prosumer: This was Alvin Toffler’s (1980) coinage which means that customers take part in producing what they end up using. That is, they are proactive in the production process.
3. Outsourcing: As used in this article, it is the process banks use to contract out employment processes they previously did to other specialized organizations.

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