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# Career adaptability and employees' performance of insurance companies in delta state, Nigeria

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**Abstract**
This research sought to investigate how the level of career adaptability relates to the job performance of employees within three insurance companies specifically chosen from Delta State, Nigeria. For data collection purposes, this study utilized two dimensions of career adaptability (namely curiosity and anxiety) and employed a questionnaire as the primary tool. The questionnaire was administered to 110 participants, and 102 fully completed responses were obtained. The collected data underwent analysis utilizing various statistical techniques, including descriptive statistics such as simple percentages, frequency counts, mean, standard deviation, skewness, kurtosis, and Karl Pearson correlation. Additionally, diagnostic statistics such as variance inflation factor and the Breusch-Pagan test were employed to examine heteroskedasticity, while inferential statistics such as simple regression were utilized for further analysis. The findings from the simple regression analysis revealed specific results, demonstrating a significant correlation between employees' performance and the anxiety dimension of career adaptability (df=1, 100, f-ratio=65.25; p-value of 0.0000). Additionally, the regression analysis highlighted a notable connection between employees' performance and the curiosity dimension of career adaptability (df=1, 100, f-ratio=61.26; p-value of 0.0000). Based on these results, it is recommended that insurance companies prioritize the consideration of employees' career adaptability as a vital factor during the recruitment and selection process in order to enhance their success. Furthermore, insurance company management should give utmost importance to fostering career adaptability within the workforce through educational initiatives and guidance, enabling employees to maximize their performance for the benefit of both the organization and themselves. This study addresses a significant research gap in the human resource management (HRM) literature by investigating the correlation between career adaptability and employee performance within the Nigerian context.

**Keywords:** Career adaptability, performance, curiosity anxiety

**Introduction**
In a dynamic global marketplace, highly adaptive workforce has become increasingly vital for organizations that seek to meet with the ever-changing demand. For this reason, organizations require qualified, adaptable, and competent workforce that can effortlessly carry out assigned tasks and be able to realize the organization's goals. According to Hamdi, Ahmad and Farid (2022) [21]; and Melinde (2018) [23], while some organizations could recruit and retain qualified and competent workforce, most of them find it cumbersome to have a workforce that can enhance their performance due to their capability to adjust to their career. Career adaptability (CADR) is the employees' capability to adjust to novel or new work demands, different groups and different environments (Othman, Alias, Nazir, Koe & Rahim, 2022) [31]. CADR is the employees' charge of being concerned, controlled, curious and confident while carrying career tasks (Ng, Lim, Cheah, Ho & Tee, 2020) [26]. CADR assists the employees to adjust effortlessly to the changes within and outside the organization (Saptaningsih, Dhini & Murniady, 2022) [34]. It is widely acknowledged that employees' career paths and their capability to effectively manage tasks and roles have a significant bearing on their psychological resources. Thus, these resources play a fundamental role in shaping their professional advancement and pave the way for a life characterized by deep meaning and contentment (Zhao, Li & Zhang, 2022) [39].

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Consequently, to better understand a workforce performance, a grasp of CADR is required by organizations (Chuah, Hong & Ang, 2022) [14]. According to prior studies Hassan, Elsetouhi & Zoghdan, 2022; Neto, Rodrigues, Polega & Persons, 2019; Acka, Ozer & Kalaycioglu, 2018; Merino-Tejedor, Hontangas & Petrides, 2017; Arubayi 2023 [22, 25, 2, 3, 8, 10], CADR paradigm is a meta-paradigm about how organizations use diverse resources to realize employees' goals. Consequently, CADR resources can be seen as factors assisting the employees in realizing individual goals and attaining carrier success (Zhou, Alexander, Gary & Huong, 2022; and Zacher, 2015) [40, 39]. Therefore, the consensus suggests that the performance of employees is greatly augmented when they poss the ability to adapt to different career trajectories.

Employee performance is the major underpinning for the overall performance of organization and is essential for companies (insurance companies inclusive), that seeks to increase market competitiveness (Hamdi, *et al*., 2022) [21] and enhanced sustainability (Melinde, 2018; and Othman *et al*., 2022) [23, 31]. In the views of (Hassan, *et al*. 2022; Arubayi & Eruvbedede, 2022) [22, 5-7-9]. employee performance refers to work done by the employees, where the outcome results to improved quality, quantity, and timeliness. The most predominant means of improving employees' performance is to acquire adaptation skills (Saptaningsih, *et al*. 2022; Arubayi & Ejeta 2022) [34, 5-7-9]. CADR therefore is accepted as an indispensable composition of attitudes, abilities and behaviours(like anxiety, control curiosity and trust) of the employees needed by them to adapt to changes in occupational life (Zhao, *et al*., 2022; Arubayi & Odiri 2023 and Neto, *et al*., 2019) [39, 25, 2, 3, 8, 10, 29].

Furthermore, it is assumed that workforce that can easily adapt to occupational transition and unpredicted changes in the workplace have positive attitudes, behaviours and abilities towards performance, commitments, and work satisfaction. Again, studies showcased a relationship between CADR and employees' performance (Zhou, *et al*., 2022; Chuah, *et al*., 2022; Acka, *et al*., 2018; Arubayi & Arukaroha, 2022 and Merino, *et al*., 2017) [40, 14, 1 5-7-9]. Consequently, the study employed two (2) dimensions of career adaptability – anxiety and curiosity in assessing if career adaptability will influence employees' performance of selected insurance companies in Delta State of Nigeria.

Insurance companies, in recent times, are included among the main contributors to the financial sector in Nigeria, mainly supported by the increase in provision of insurance products and services to the teeming population who desire to be insured against future losses. Nonetheless, Nigeria is still at the infancy stage concerning leveraging on insurance services and products; this is mainly owing to the inability of insurance companies to have a formidable workforce that can create awareness of their services and products to the consumers. According to Acka, *et al*. (2018) [1], the capability of employees to adapt to future employment landscapes still remains uncertain.

The rationales for the assertion by Acka, *et al*. (2018) [1] may be connected to lack of knowledge and needs of high capital costs for employee's up-skill and the inability of organizations to encourage career adaptability for the employees. Thus, a gap exists on how management of insurance companies can employ career adaptability mechanisms (particularly curiosity and anxiety) in

influencing the performance of employees. Despite the absence of the utilization of career adaptability by insurance companies to impact employee performance, there is also a dearth of research exploring the factors driving career adaptability and employee performance in the age of industrial revolution (IR 4.0), particularly in developing nations such as Nigeria.

The focus of this study on career adaptability and employee performance aligns with Nigeria's objectives of aligning the insurance industry with the upcoming industrial revolution (IR 4.0) in the years to come. Thus, this study seeks to identify the career adaptability dimensions that would influence the performance of employees of insurance companies in Delta State of Nigeria. The following research questions were raised to guide the study:

1. To what extent does career adaptability dimension of anxiety affects the performance of employees of insurance companies in Delta State.
2. What effect does career adaptability dimension of curiosity has on the performance of employees of insurance companies in Delta State.

**Objectives of the Study**
The broad objective of this study is to investigate the relationship between career adaptability and employees' performance of insurance companies in Delta State of Nigeria. In line with the research questions raised above, the following specific objectives were derived:

1. To assess whether career adaptability dimension of anxiety affects the performance of employees of insurance companies in Delta State.
2. To examine if career adaptability dimension of curiosity affects the performance of employees of insurance companies in Delta State.

**Research Hypotheses**
The following null research hypotheses were formulated on the basis of the research questions and specific objectives of the study:

**H₀1:** There is no significant relationship between career adaptability dimension of anxiety and the performance of employees

**H₀2:** There is no significant link between career adaptability dimension of curiosity and the performance of employees

**Review of Related Literature**
**Career Adaptability (CADR)**
The term 'career' is obtained from the Latin expression 'Carrus' (which means horse-drawn vehicle) (Geçikli, 2002) [19]. Career as a terminology has been employed to describe a continuous advancement/development of an individual in a specific job and for possessing occupational satisfaction (Acka, *et al*., 2018) [1]. Hence, when people are seen to have a career, they possess certain qualities and benefits like becoming more responsible, having more salaries, increased better statues and greater respects. Career adaptability (CADR) refers to an employees' power to compete with challenges at the commencement of a new/novel job/task during changing an occupation (Chuah, *et al*., 2022) [14].
CADR enables employees plan their attitudes, behaviours, abilities, observe their environment and make correctional decisions and preferences that can improve efficacies in the

workplace (Zhou *et al*., 2022) [40]. According to Merino-Tejedor *et al*. (2017) and Acka, *et al*. (2018) [1], when the workforce is aware of personal attributes and skills, it makes them become flexible, and adapt to changes. In response to the views of Merino-Tejedor *et al*. (2017) and Acka, *et al*. (2018) [1], CADR is a psychological composition which represents skills acquisitions and readiness needed for the workforce current and future occupational responsibilities, including the changes in working conditions to overcome stress.

Savickas and Porfelli (2012) [35] identified several dimensions of CADR to include anxiety, trust, curiosity and control. In this study, we employed two (2) dimensions of CADR (anxiety and curiosity) according to suggestions by Savickas and Porfelli (2012) [35]. F Firstly, anxiety entails employees' cognizance of their own skill set and their ability to strategize accordingly. Secondly, curiosity encompasses the proactive research conducted by individual employees and their analysis of the surrounding work environment. Specifically, employees research the coherence between their personal skills, attitudes, behaviours, abilities and tendencies and the environment they find themselves in order to find the select the options that are appropriate or suitable for them (Zacher, 2015) [39].

Again, curiosity implies a process of skills acquisition and obtaining information at the end of the research employees carry out while determining their career paths (Savickas & Porfelli, 2012) [35]. According to Acka, *et al*. (2018) [1], these CADR dimensions are resources and tactics the workforce employs to adapt to changes, particularly in areas of challenging processes/events and critical moment they may face duri [23]ng a career path. Hamdi *et al*. (2022) [21]; and Melinde (2018) [23] believed that the primary constituent of the process of preparing for a successful career is all about developing the skill of adaptability; thus, career preparation adapted via individual and the environment form the pivotal dimension of adaptability of the workforce (Othman, *et al*., 2022; and Ng, *et al*., 2022) [31, ]. Overall, CADR is a dynamic process where employees' goals can change when it is assumed that it is impracticable to realize them.

**Employee Performance**
The term 'performance', simply portends the outcome of individuals' actions. Performance, according to Acka *et al*. (2018) [1], is the achievement of both individual and organizational goals. The level of workforce performance stands as a significant factor in shaping the success of an organization. Employee performance thus involves evaluating the extent of goal realization by contrasting activities with objectives and determining if the goals have actually been achieved (Hamdi *et al*., 2022 and Odiri, Osazevbaru, & Yahaya, 2019) [21, 27-28]. This signifies that employee performance involves the successful achievement of a set goal with maximum effectiveness and efficiency.

Employee performance pertains to the workforce's contributions to achieving the objectives of the company (Hassan *et al*., 2022 and Odiri, (2019) [22, 27-28]. Assessing employee performance is fundamental for the formulation of effective human resource management (HRM) strategies and identifying individuals who possess the ability to enhance organizational performance (Saptaningsih, *et al*., 2022 and Tiemo, & Arubayi, 2012) [34, 37]. Employee performance necessitates improved cognitive abilities from the workforce and is aided by role or task knowledge needed

to ensure job performance and ability to multitask (Chuah, *et al*., 2022; Othman, *et al*., 2022; Odiri, Akpocha 2023) [14, 31, 29]; Zhou, *et al*., 2022; Melinde, 2018 and Omokhuale, & Odiri, 2022 [40, 23, 30]. Employee performance also requires improved skills void of much supervision that helps the organization to realize its goals and those of the workforce.

**Theoretical Framework**
This study is anchored on Learning Curve Theory (LCT), which was advocated by Chambers and Johnston (2000). The LCT explains the experience curve of individuals or employees towards their career adaptability path. The learning curve result occurs when employees learn from carrying out repetitive tasks/roles to become familiar with the organizational processes. When they become well-versed the process, they become more anxious and curious to further know the process; thus making the employees adapt and build a career path as long as can trust and control the process.

As a result, LCT prioritizes CADR of employees in regards to affecting workforce performance. Regardless of the LCT explaining the nexus between CADR and the performance of employees, LCT explains how organization can use CADR in attaining economies of scale, competitive advantage and in the reduction of costs. Extant studies (Anzanello & Fogliatto, 2011; Petrou, Demerouti, Peeters, Schaufel & Herland, 2012; Sabir, Akhtar, Bukhari, Nasir & Ahmed, 2014; and Acka, *et al*., 2018) [11, 32, 1] that used LCT found that LCT has inverse relationship with CADR such that the shorter the learning timeframe, the higher the CADR. Acka, *et al*. (2018) [1] opined that CADR results to intimacy with change-related actions or activities, which tends to enhance the ease with which change-related actions are performed in similar contexts in the future.

Furthermore, it was discovered that improved career flexibility is associated with higher employee productivity, competitive advantage, and performance (Akca, *et al*., 2018; Sabir, *et al*., 2014) [33]. The relevance of LCT to this current study is that a comprehensive knowledge of the workforce learning curve and dynamics that impact the learning process of the workforce can contribute to increase CADR, which in turn will result to enhanced employees' performance.

**Empirical Studies**
While we acknowledge the abundance of empirical research on career adaptability, particularly in how it influences or mediates the relationship with employees' performance, work motivation, and perceived support from the organization, there is a dearth of studies, to the researcher's knowledge, regarding the extent to which CADR contributes to enhanced employee performance, specifically within insurance companies in Delta State, Nigeria. For instance, Zacher (2015) [39] utilized a sample of 234 employees in the Netherlands to explore the correlation between CADR (concern, control, curiosity, and confidence) and job and career outcomes. The regression analysis indicate that CADR plays a beneficial role in enhancing task performance, career performance, work satisfaction, and career happiness.

By conducting a survey involving 1,652 employees, Haibo Xiaoyu, Xiaoming, and Zhiji (2017) [20] examined how career identity influences the connection between CADR, organizational success, and employees' career success in

China. The hierarchical regression analysis indicated that the connection between CADR, organizational success, and employees' career success is influenced by their job identity. The regression analysis yielded results indicating that CADR has a detrimental effect on the overall success of the organization.

In a similar vein, Merino-Tejedor, Hontangas, and Petrides (2017) employed 590 respondents to examine whether CADR acts as a mediator between trait emotional intelligence and academic engagement in Spain. The regression analysis revealed that CADR played a significant mediating role in connecting trait emotional intelligence and academic engagement in Spain.

Similar to this, Melinde (2018) [23] examined how three career-related characteristics—values, enablers, and harmonisers—relate to one another and how they might affect the self-efficacious career adaptability (career confidence) of 248 respondents in South Africa. The results of the structural equation modeling and regression analysis showed that while career harmonisers do not significantly mediate the association between CADR and self-efficacious career adaptability, self-efficacious career adaptability increases when career enhancers and values are present.

Akca, Ozer and Kalaycioglu (2019) studied the impact of CADR on employees' performance in Turkey using 450 employees. The regression analysis yielded conclusive evidence of a significant and positive association between employees' work performance and CADR in the context of Turkey.

Neto, Rodrigues, Polega, and Persons (2019) [25] examined the correlation between CADR and entrepreneurial behavior in K-12 classrooms by involving 311 employees from the United States of America. The outcome of the regression analysis revealed that both education and CADR significantly influenced the prediction of entrepreneurial behavior in the United States of America.

In their study, Hamdi, Ahmad, and Farid (2022) [21] investigated the impact of perceived organizational support on the enhancement of career adaptability and its relationship with work performance in Indonesia. The descriptive findings revealed a noteworthy association between employees' perceptions of career adaptability, organizational support, and their proficiency in carrying out assigned tasks and achieving organizational goals. Consequently, it can be inferred that career adaptability has a substantial influence on elevating employee performance.

In a recent research endeavor by Hassan, Elsetouhi, and Zoghdan (2022) [22], the researchers examined the interplay between high-performance work systems and CADR, giving particular attention to the mediating role played by creative self-efficacy. The research conducted in Saudi Arabia involved 257 employees. The structural equation modeling indicated that high-performance work systems had a strong impact on creative self-efficacy. Additionally, creative self-efficacy directly and significantly affected CADR, while high-performance work systems had a direct and positive impact on CADR.

Saptaningsih, Dhini, and Murniady (2022) [34] conducted a study to examine the impact of CADR and work motivation on employees' performance. The study involved a sample of 60 respondents from Indonesia. The results from the multiple regression analysis revealed a significant connection between CADR, employee motivation, and employees' performance. The findings showcase that

management is crucial to raise awareness about the potential benefits of fostering employee career development.

Using 140 Malaysian respondents, Chuah, Hong, and Ang (2022) [14] investigated the impact of worker flexibility on learning curves in the industrial age. The logit regression result showed that age, working experience, probationary term, training, knowledge-sharing, and other factors all significantly impacted workforce adaptability. The study also discovered that there was no discernible connection between workforce adaptation and employee rewards or resilience.

Zhou, Alexander, Gary, and Huong (2022) [40] conducted a study in Tanzania involving 202 employees to explore the moderating influence of CADR and job engagement on the relationship between perceived red tape and factors that contribute to turnover. The findings from the structural equation modeling revealed that work engagement and CADR serve as mediators in the connection between perceived red tape and turnover-related factors in the Tanzanian context.

In an investigation carried out by Zhou, Alexander, Gary, and Huong (2022) [40], the researchers analyzed the moderating impact of CADR and job engagement on the association between perceived red tape and factors contributing to employee turnover. The study involved 202 employees from Tanzania. The results obtained through structural equation modeling indicate that work engagement and CADR serve as mediators in the relationship between perceived red tape and turnover factors within the Tanzanian context.

Othman, Alias, Nazir, Koe, and Rahim (2022) [31] used 136 respondents to evaluate the impact of employable skills on CADR in Malaysia. Regression analysis showcased that problem-solving abilities had the most significant impact on CADR, even if Pearson correlation results showed a positive significant relationship between problem-solving and cooperation.

Two (2) research gaps were found in this study. First, insurance company employees in Nigeria find it difficult to adapt to a career in the insurance industry, while insurance company management is unaware of how career adaptability mechanisms (curiosity and anxiety) can be used to influence employee performance; and second, there is a study on the factors that influence employees' performance in the industrial revolution age, particularly for emerging nations like Nigeria.

The majority of research on CADR focuses on its role as a moderator or mediator when examining its relationship with employees' performance and productivity. Therefore, the main objective of this study is to investigate whether the dimensions of CADR, specifically curiosity and anxiety, have a significant and positive impact on the performance of employees working in insurance companies in Delta State, Nigeria. By addressing these gaps in studies on Human Resource Management (HRM), this paper seeks to contribute valuable insights to the field.

**Research Methods**

This study used a descriptive survey research design. According to Bryman (2016) [13], the goal of using survey design is to learn more about a population of interest while gauging their impression of a research issue.

This study aims to investigate the connection between employees' performance and their ability to modify their careers. Employees of three (3) insurance businesses in Delta State, Nigeria were included in the study; the three (3) insurance companies are Linkage Insurance Company, Stanbic IBTC Insurance Limited and Niger Insurance Company Plc. Consequent upon the above, the unit of analyses was made up of employees of the three (3) insurance companies in Delta State of Nigeria.

In particular, the career adaptability characteristics of anxiety and curiosity were used as they influence employees' performance. The questionnaire was also the starting point for gathering information on the parameters of career adaptability and worker performance. The questionnaire was designed on an adjusted 5-point scale of strongest (5), very strong (4), strong (3), somewhat strong (2), and not strong (1) and the instrument is similar to those employed by Savickas and Porfeli (2012) [35]; and Acka, *et al*. (2018) [1].

The study population is made up of a total of 110 employees in three (3) insurance companies in Delta State, Nigeria, namely Linkage Insurance Company, Stanbic IBTC Insurance Limited and Niger Insurance Company Plc. Due to the tiny size of the population, the complete population was utilised; therefore, sampling and sampling methods were not possible. The scale is made of 24 questions of CADR dimensions of anxiety, control, curiosity and trust. Hence, the study adapted two (2) CADR scales – anxiety and curiosity. On the other hand, the research participants' employees' performance was assessed using an adaptation of the employee performance measure developed by Eisenberger, Huntington, Hutchison, and Sowa in 1986.

The career adaptability (CADR) scale was adapted from the works of Savickas and Porfelli (2012) [35]; and Acka, *et al*. (2018) [1].

In aspects of reliability, the test-re-test method was used; in this case, the outcomes obtained were subjected to a Cronbach Alpha reliability test. The procedures entailed administration of the validated instrument to twenty (20) respondents who are employees of insurance companies in Delta State and which do not form part of the study.

Furthermore, data obtained from the pilot test were correlated to find the stability of the research instrument via Cronbach Alpha reliability test. The instrument yielded Cronbach Alpha coefficients above the suggested benchmark of 0.5 in all the questionnaire sections; this being within the benchmark recommended by Cronbach as a reliable research instrument for a given study. The Cronbach Alpha reliability coefficients are presented as in Table 1:

**Table 1:** Cronbach Alpha Reliability

| Variables | Cronbach Alpha Index |
| --- | --- |
| Employee Performance | 0.730 |
| Anxiety | 0.840 |
| Curiosity | 0.731 |

**Source:** Researcher's Computation (2023)

The data obtained were analyzed using descriptive statistics (frequency counts, simple percentages, mean, standard deviation, skewness, kurtosis, and Karl Pearson correlation), diagnostic statistics (variance inflation factor) and inferential statistics (simple regression). Simple regression statistical technique was used to test the formulated hypotheses at 0.05% level of significance, with a view to rejecting or accepting the research hypotheses of the study.

A mean threshold of 2.50 was fixed to assess whether the questions are valid or not. A mean below 2.50 invalidates a question while a mean above 2.50 validates a question. The mean and standard deviation was used to ascertain the measure of central tendencies and dispersion among the CADR and employees' performance dimensions while the skewness and kurtosis were used to ascertain the normality in data distribution. Also, Karl Pearson correlation was used to determine the relationship between the dependent and independent variables while variance inflation factor was used to determine the existence or absence of multicollinearity problem among the pairs of independent variables using the rule of thumb.

As a general guideline, multicollinearity is considered to be present when the Variance Inflation Factor (VIF) exceeds 10.0, whereas its absence is indicated when the VIF is below this threshold. Given that the research hypotheses aimed to examine the impact of individual independent variables (specifically the CADR dimensions of curiosity and anxiety) on the dependent variable (employees' performance), a simple regression statistical technique was employed. In terms of decision-making, if the F-probability is found to be greater than the F-tabulated value, the null hypothesis is rejected, and conversely, if the F-probability is less than or equal to the F-tabulated value, the alternate hypothesis is accepted.

## 3.6 Model Specification

This study builds on the existing models of Savickas and Porfelli (2012) [35]; and Acka, *et al*. (2018) [1]. In view of the above, the following empirical models were specified to determine the relationship between CADR dimensions (curiosity & anxiety) and employees' performance:

$$EmPef = f(CaCur) \qquad - \qquad eq.1$$

$$EmPef = f(CaAxt) \qquad - \qquad eq.2$$

Equations 1-2 are the implicit forms of the simple regression models; equations 3-4 are shown in their explicit forms:

$$EmPef_i = \beta_0 + \beta_1 Cacur_i + u_i \qquad - \qquad eq.3$$
$$EmPef_i = \beta_0 + \beta_1 Caaxt_i + u_i \qquad - \qquad eq.4$$

Where: $\beta_1, \beta_2 > 0$; *EmPef* = Employee performance; *Cacur* = curiosity; *Caaxt* = Anxiety; $U_i$ = Error Term; B = Intercept; $\beta_1 - \beta_4$ = Coefficients of the independent variables.

## Data presenattion and analysis

The purpose of the bio-data analysis was to show how competent/qualified the respondents are in providing answers to the questionnaire items. 67 representing (65.69%) of the respondents are males while 35(34.31%) are females. The above result suggests that while the employees of the selected insurance companies are more of males, we can infer that there is fairly no gender-bias gap. The marital status of respondents indicated that while some of the respondents were married 32(31.37%) and single 55(53.92), the remaining respondents were either unmarried but living with spouse 3(2.94%), divorced 1(0.99%), separated 4(3.92%), or widowed 7(6.86); this result implies that there

is a mixture of marital type among employees of the selected insurance companies in Delta State, Nigeria.

The highest educational qualification obtained by the respondents, 57(55.88%) indicated that they had B.Sc./HND degrees while the remaining respondents representing 19(18.63), 22(21.57%), and 4(3.92%) had obtained WASC/SSCE/GCE, NCE/OND, and professional degree respectively. This result implies that majority of the respondents had acquired relevant degrees which are vital in enabling them provide adequate responses to the questionnaire items and be able to independently share their views on how CADR relates with the performance of employees. Furthermore, the years of respondents revealed that while some of the respondents had work experience for 3-5years representing 77(75.49%) while the others 24(23.59%) and 2(0.92%) had work experience for 1-2years and 5years and above. The implication of this result is that quite a sizeable number of respondents had obtained significant number of experience years in responding to the questionnaire items

**Table 2:** Summary of Descriptive Statistics

| Stats | EMPEF | CACUR | CAAXT |
|---|---|---|---|
| Mean | 3.462745 | 3.464706 | 3.462745 |
| SD | .6576167 | .6607297 | .6576167 |
| Skewness | .1267564 | -.1115837 | -.1267564 |
| Kurtosis | 2.548205 | 2.549072 | 2.548205 |
| N | 102 | 102 | 102 |

**Source**: Field Study, (2022)

The results of Table 3's summary of descriptive statistics (mean, standard deviation, skewness, and kurtosis) revealed that employee performance (EmPef = 3.46) and career adaptability (CaCur = 3.47) both above the minimum mean value of 2.50. This shows that respondents' beliefs of career adaptability and worker success are intertwined and shared by most respondents.

The kurtosis result showed that *EmPerf*(-0.1268) had the highest kurtosis and CaCur(-0.1116) had the least kurtosis. Additionally, the kurtosis values for all the variables revolved around 1-4; an indication that the variables are normally distributed. More so, the skewness values showed that the career adaptability dimensions and employees' performance skewed towards one path (negative)

**Table 3:** Pearson Correlation Matrix

| | EMPEF | CACUR | CAAXT |
|---|---|---|---|
| EMPEF | 1.0000 | | |
| CACUR | 0.6163 | 1.0000 | |
| CAAXT | 0.6284 | 0.9996 | 1.0000 |

**Source**: Field Study, (2022)

The Pearson correlation matrix presented in Table 4 examined the relationship between the career adaptability aspects (CaCur and CaAxt) and workers' performance (EmPef). The results revealed a positive correlation between employee performance and the dimensions of career adaptability. This implies that there is a beneficial association between career adaptability and workers' productivity.

**Table 5:** Variance Inflation Factor (VIF)

| VARIABLE | VIF | 1/VIF |
|---|---|---|
| CAAXT | 1.48 | 0.675583 |
| CACUR | 1.48 | 0.675583 |
| MEAN VIF | 1.48 | |

**Source**: Field Study, (2022)

Table 5 is the variance inflation factor (VIF) result for the independent variable (career adaptability dimensions) to determine the presence/absence of problems of multicollinearity. The aggregate VIF (1.48) is less than accepted VIF value (10.0), showing that there is the absence of multicollinearity problem in the models of career adaptability and employees' performance.

**Table 6:** Breusch-Pagan/Cook Weisberg Test

| Ho | : | Constant Variance |
|---|---|---|
| Variables | : | Fitted Value Of Empperf |
| Chi2 (1) | = | 16.89 |
| Prob > chi2 | = | 0.0000 |

**Source**: Field Study, (2022)

To determine whether the independent variable (career adaptability characteristics) is well correlated with employee performance, Table 6 shows the findings of the Breusch-Pagan/Cook Weisberg analysis. The dependent variable's values are adequately suited by the independent variable, as shown by the Chi2(1) = 16.89 and Prob. > Chi2 = 0.000.

**Test of Research Hypotheses**
This study formulated three research hypotheses in section one, focusing on the impact of the two dimensions of career adaptability (anxiety and curiosity) on employee performance in selected insurance companies in Delta State, Nigeria. The formulated hypotheses were tested at a significance level of 0.05% and are presented as follows:

**H$_o$1:** There is no significant relationship between career adaptability dimension of anxiety and the performance of employees.

**Table 7:** Anxiety and Employees' Performance

| Source | SS | df | MS | | | |
|--------|------|----|------|---|---|---|
| | | | | Number of obs = | | 102 |
| | | | | F( 1, 100) = | | 65.25 |
| Model | 23.7588496 | 1 | 23.7588496 | Prob > F | = | 0.0000 |
| Residual | 36.4140907 | 100 | .364140907 | R-squared | = | 0.3948 |
| | | | | Adj R-squared = | | 0.3888 |
| Total | 60.1729402 | 101 | .595771686 | Root MSE | = | .60344 |

| empef | Coef. | Std. Err. | t | P>|t| | [95% Conf. Interval] | |
|-------|-------|-----------|---|-------|----------|---------|
| caaxt | .7375291 | .0913064 | 8.08 | 0.000 | .5563798 | .9186784 |
| _cons | .7814187 | .321767 | 2.43 | 0.017 | .1430422 | 1.419795 |

**Source:** Field Study, (2023)

In Table 7, the simple regression result for anxiety (CaAxt) and employees' performance (EmPerf) had R-squared and adjusted R-squared values of 0.3948 and 0.3888 respectively. This revealed that the independent variable (anxiety) explained about 39.5% of the systematic variation in the dependent variable (employee performance). The small adjusted R-squared indicated among others that there are other variables that drive employee performance of the studied insurance companies in Delta State of Nigeria.

The result is significant at the 5 percent level, according to the F-statistics (df=1, 100, f-ratio=65.25) with a p-value of 0.0000. Additionally, the t-value (8.08) indicates a positive trend, indicating a strong and favorable association between anxiety and employees' performance. The alternate hypothesis—that there is a significant association between the career flexibility dimension of anxiety and employee performance—was accepted as a result, and the null hypothesis was rejected. The findings of Zacher (2015) [39] in the Netherlands and Akca, Ozer, and Kalaycioglu (2019) in Turkey, who discovered a favorable and significant association between career adaptability and employees' performance, are corroborated by this research.

**H₀2:** There is no significant relationship between career adaptability dimension of curiosity and the performance of employees

**Table 8:** Curiosity and Employees' Performance

| Source | SS | df | MS | | | |
|--------|------|----|------|---|---|---|
| | | | | Number of obs = | | 102 |
| | | | | F( 1, 100) = | | 61.26 |
| Model | 22.8579827 | 1 | 22.8579827 | Prob > F | = | 0.0000 |
| Residual | 37.3149575 | 100 | .373149575 | R-squared | = | 0.3799 |
| | | | | Adj R-squared = | | 0.3737 |
| Total | 60.1729402 | 101 | .595771686 | Root MSE | = | .61086 |

| empef | Coef. | Std. Err. | t | P>|t| | [95% Conf. Interval] | |
|-------|-------|-----------|---|-------|----------|---------|
| cacur | .7200032 | .0919935 | 7.83 | 0.000 | .5374908 | .9025156 |
| _cons | .8406948 | .3244184 | 2.59 | 0.011 | .1970579 | 1.484332 |

**Source:** Field Study, (2023)

In Table 8, the simple regression result for curiosity (CaCur) and employees' performance showed R-squared and adjusted R-squared values of 0.3799 and 0.3737 respectively. This revealed that the independent variable explained about 38% of the systematic variation in the dependent variable (employees' performance). The small adjusted R-squared indicated among others that there are other variables that drive employee performance of the studied insurance companies in Delta State of Nigeria.

Moreover, the F-statistics (df=1, 100, f-ratio=61.26) with a p-value of 0.0000 indicated a significant result at the 5 percent level. Additionally, the positive t-value (7.83) suggests a significant and positive relationship between curiosity and employees' performance. As a result, the null hypothesis was rejected, and the alternate hypothesis, stating a significant connection between the career adaptability dimension of curiosity and employee performance, was accepted. This finding aligns with the findings of Zacher (2015) [39] in the Netherlands and Akca, Ozer, and Kalaycioglu (2019) in Turkey, who also observed a positive and significant relationship between career adaptability and employee performance.

The findings imply that employees who exhibit curiosity in the workplace tend to be more competent in providing

valuable suggestions to their colleagues, leveraging the knowledge they acquire within the organization. Likewise, employees who experience anxiety regarding future changes are motivated to develop the necessary skills to adapt, leading them to collaborate with their peers and make positive contributions to the organization's performance.

Based on the study's results, it is recommended that insurance companies place greater emphasis on the career adaptability of employees during the recruitment and selection process in order to enhance their success. Additionally, management should take proactive measures to enhance the level of career adaptability within the workforce by providing education and training opportunities that educate employees on the concept of career adaptability and how it can contribute to improved performance for both the organization and individuals.

That employees should incessantly follow changes and enhance their capabilities in line with changes in the work environment. Hence, they management must motivate employees; ease their roles in order to enhance their performance.

This study addresses a gap in the existing literature on human resource management (HRM) by examining the relationship between career adaptability and employee performance in Nigeria. While previous studies primarily focused on developed countries like the Netherlands, Turkey, the United States, and Spain, there is a lack of research in Nigeria. Furthermore, most studies have explored the moderating role of career adaptability in the relationship between employee performance and other HRM variables, rather than directly assessing the relationship itself. By investigating the direct impact of career adaptability dimensions, specifically anxiety and curiosity, on the performance of employees in insurance companies in Nigeria, this study makes a valuable contribution to the HRM literature. The results align with the learning curve theory, which suggests that the learning process can contribute to career development and, subsequently, improve employee performance.

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