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EMPLOYEE RETENTION STRATEGIES FOR GEN Z WORKERS IN NIGERIAN FINTECH COMPANIES

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ABSTRACT: Employee retention has become an increasingly important human-resource concern in technology-driven firms because the speed of digital innovation depends heavily on the continuity of scarce skills, organizational knowledge and collaborative teams. This study examined employee retention strategies for Generation Z workers in selected fintech companies operating in Nigeria. Specifically, it assessed the relationship between career development opportunities and employee retention and determined the relationship between flexible work arrangements and employee retention. The study adopted a survey research design and focused on Generation Z employees in eight selected fintech companies operating in Nigeria. A structured questionnaire measured career development opportunities, flexible work arrangements and employee retention on a five-point Likert scale. A total of 233 questionnaires were administered, 221 were returned, and 216 usable responses were retained for analysis. The completed responses were coded and analyzed using EViews 10.0. Descriptive statistics and multiple regression analysis were conducted at the 5% significance level. The results showed that career development opportunities have a positive and statistically significant relationship with employee retention (Coeff. = 0.4100; p-value = 0.0000), while flexible work arrangements also have a positive and statistically significant relationship with employee retention (Coeff. = 0.3714; p-value = 0.0000). The model explained approximately 68.3% of the variation in employee retention among the respondents. The study concluded that retaining Generation Z workers in Nigerian fintech companies requires an employment relationship that combines visible career progression with autonomy over how and where work is organized. The recommendations included that fintech companies institutionalize transparent skill and promotion pathways supported by mentoring and funded learning, and strengthen hybrid, flextime and output-based work policies without weakening collaboration or accountability.

KEYWORDS: Employee retention, Generation Z, Career development opportunities, Flexible work arrangements, Fintech companies

INTRODUCTION

1.1 Background to the study

Financial technology companies compete in a labour market in which knowledge, software capability, product insight, data skills and customer-facing competence can move rapidly between employers. This mobility places employee retention close to the centre of operational continuity because

the departure of experienced employees can interrupt product cycles, increase recruitment costs and weaken the tacit knowledge embedded in fast-moving teams. The issue is particularly visible among Generation Z employees, whose early work experiences have developed in an environment of digital connectivity, rapid skill renewal and a wider

awareness of alternative employers. Benítez-Márquez et al. (2022) observed that research on Generation Z in the workplace has increasingly concentrated on management, attitudes, leadership, career and learning, while Ali et al. (2024) found that supportive work environments, pay, training and development and role clarity significantly influenced the retention of Chinese Generation Z employees. These findings indicate that retention is increasingly shaped by the quality of the employment experience rather than by compensation alone.

Generation Z workers generally enter organizations with strong expectations concerning employability, learning, flexibility, meaningful contribution and the ability to integrate work with non-work responsibilities. These expectations do not imply that every member of the cohort behaves identically; rather, they point to workplace features that have become more salient for younger employees. Aderounmu et al. (2026), using evidence from Nigerian SMEs, found that career growth, work-life balance and autonomy were significant positive predictors of Generation Z retention outcomes, with career growth emerging as the strongest predictor. Salem (2025) similarly reported that preferred work types, including hybrid work and flexible hours, significantly influenced retention intention among Generation Z employees, with perceived autonomy playing a mediating role. The practical implication is that firms seeking to retain younger employees need to make both professional growth and control over work arrangements visible and credible.

The Nigerian fintech environment intensifies this concern because firms operate through product, engineering, analytics, compliance, operations, customer experience and commercial teams whose skills are transferable within the broader digital economy. The industry also competes with banks, telecommunications companies, consulting firms, global technology employers and remote international opportunities for the same talent pool. Recent Nigerian evidence confirms that human-resource practices matter within the sector. Essien and Uwem (2026) found strong positive relationships between benefit provision and both employee tenure and progression in fintech firms in Port Harcourt, while Adegbuyi and Shonowo (2026) reported that green

performance appraisal significantly improved employee behavioral engagement in selected Lagos fintech firms. Aremo et al. (2024) further found that self-rostering and job sharing significantly supported continuance commitment in Nigerian fintech firms, although telecommuting was not significant in their model. The emerging pattern is therefore not that one universal retention practice is sufficient, but that a coherent bundle of development, flexibility and supportive work practices is required.

Career development opportunities and flexible work arrangements were selected in this study because they capture two distinct dimensions of the employment exchange. Career development opportunities address the future value of remaining with the organization through training, mentoring, internal mobility, promotion visibility and skill accumulation. Flexible work arrangements address the present experience of work through schedule discretion, hybrid or remote options, location flexibility and results-oriented coordination. Recent studies support both dimensions. Asria et al. (2025) found that career development positively affected Generation Z employee retention and job satisfaction, while Rodotua et al. (2026) found that flexible work arrangements positively influenced retention both directly and through work-life balance. Examining the two strategies together in Nigerian fintech companies therefore provides a focused way of understanding whether growth opportunity and work flexibility jointly explain the intention of Generation Z employees to remain with their employers.

1.2 Statement of the problem

The central management problem is that Nigerian fintech companies need the speed, digital fluency and adaptability associated with younger workers, yet the same employees operate in a labour market that makes job alternatives highly visible. Retention becomes difficult when rapid organizational growth is not matched by transparent career paths, meaningful development opportunities and work practices that respect employees' need for autonomy. Aderounmu et al. (2026) showed that career growth was the strongest predictor of Generation Z retention outcomes in Nigerian SMEs, while Achmad et al. (2023) found that talent development significantly increased intention to stay among Generation Z workers. Where

employees cannot see how current effort develops future capability or progression, a fintech job may be treated as a short skill-building stop rather than a long-term employment relationship.

A second difficulty concerns the design of flexibility. Flexible work can increase autonomy and help employees integrate demanding project schedules with personal responsibilities, but poorly designed flexibility can also create role ambiguity, excessive virtual availability, uneven workload and weaker team connection. Salem (2025) found that hybrid work produced the strongest retention effect among the work types examined in Malaysian SMEs, while Rodotua et al. (2026) showed that work-life balance partially mediated the influence of flexible work arrangements on Generation Z retention. Nigerian fintech evidence is also mixed at the level of specific practices: Aremo et al. (2024) found significant effects for self-rostering and job sharing but not for telecommuting. The implication is that the relevant question is not simply whether flexibility exists, but whether it is structured in a way that employees experience as genuine control without loss of support or career visibility.

Recent empirical studies have examined Generation Z retention across SMEs, startups, mining, manufacturing, education and multi-industry samples, and a small number of studies have examined human-resource practices within Nigerian fintech firms. However, the literature remains fragmented between studies emphasizing career development and studies emphasizing work flexibility. There is limited direct evidence testing the combined relationship of career development opportunities and flexible work arrangements with the retention of Generation Z workers specifically in Nigerian fintech companies. This gap is important because the sector combines intense skills competition with digitally enabled work systems. It was against this background that the study examined employee retention strategies for Generation Z workers in selected fintech companies operating in Nigeria, treating career development opportunities and flexible work arrangements as separate explanatory variables and employee retention as the outcome.

1.3 Objectives of the study

The main objective of the study was to examine employee retention strategies for Generation Z

workers in selected fintech companies operating in Nigeria.

1. Examine the relationship between career development opportunities and employee retention among Generation Z workers in selected Nigerian fintech companies.
2. Determine the relationship between flexible work arrangements and employee retention among Generation Z workers in selected Nigerian fintech companies.

2.0 LITERATURE REVIEW

2.1 Conceptual framework

The conceptual framework links two employee-retention strategies to the intention of Generation Z workers to remain with their current fintech employers. Career development opportunities represent the extent to which employees perceive structured learning, mentoring, internal mobility and advancement possibilities, while flexible work arrangements represent discretion over work time, work location and the coordination of tasks. Employee retention is represented by employees' willingness and intention to continue their employment relationship. Each strategy is therefore expected to exert a distinct relationship with the dependent variable, as illustrated in Figure 2.1.

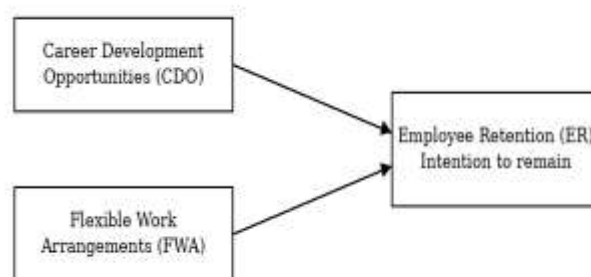


Figure 2.1 Conceptual framework

2.1.1 Employee retention strategies

Employee retention strategies are deliberate human-resource practices intended to reduce avoidable employee exits by improving the value employees attach to continuing the employment relationship. The strategies may involve reward systems, supportive supervision, recognition, work design, career development, role clarity, wellbeing arrangements and flexible work practices. Their effectiveness depends on whether employees perceive them as accessible and credible rather than merely documented in policy. Ali et al. (2024) demonstrated that a supportive working environment, pay, training and development and

role clarity significantly influenced Generation Z retention, while Aderounmu et al. (2026) showed that career growth, work-life balance and autonomy jointly explained a substantial proportion of retention outcomes among young Nigerian employees. These studies reinforce the view that retention is produced by a combination of organizational practices that signal long-term value to employees.

For Generation Z employees, retention strategies also have a strong developmental and experiential dimension. This cohort is entering work during a period in which skills can become obsolete quickly and digital platforms make employment alternatives easier to identify. Consequently, an employer's retention proposition needs to show both how employees will grow and how work can be organized sustainably. Asria et al. (2025) found positive links from rewards and career development to retention, while Salem (2025) found significant retention effects across remote, hybrid, flexible-hour and on-site work preferences. The present study therefore concentrated on career development opportunities and flexible work arrangements because they address future employability and current autonomy, two issues repeatedly associated with Generation Z employment decisions.

Within Nigerian fintech companies, employee retention strategies are particularly important because product development and service delivery depend on cross-functional teams whose members accumulate firm-specific knowledge about systems, customers, risk controls and operating processes. An employee may possess transferable technical skill but also acquire contextual knowledge that is costly to replace when the employee leaves. Essien and Uwem (2026) showed that benefit provision was positively related to tenure and progression in the Nigerian fintech industry, and Adegbuyi and Shonowo (2026) demonstrated that structured appraisal practices could strengthen employee engagement in Lagos fintech firms. These findings imply that retention strategies should be assessed not only as welfare practices but as mechanisms for sustaining capability, continuity and organizational learning.

2.1.2 Career development opportunities

Career development opportunities refer to the organizational conditions that enable employees to acquire new capabilities, understand possible career

routes and progress into roles of greater responsibility or specialization. They include formal training, professional certification, coaching, mentoring, stretch assignments, internal job movement, project exposure and transparent promotion criteria. For Generation Z employees, development is especially relevant because early career decisions are often tied to employability and the perceived speed at which useful skills can be accumulated. Achmad et al. (2023) found that talent development had a positive and significant effect on intention to stay among Generation Z workers, while Ali et al. (2024) found training and development to be a significant retention practice. Career opportunity can therefore reduce the attraction of external movement where employees believe that remaining with the current employer will continue to expand their human capital.

Career development is not limited to the number of courses offered. Its retention value depends on whether development connects to visible progression. Employees may participate in training yet still leave if promotions appear arbitrary, managerial support is weak or new skills do not lead to broader responsibility. Aderounmu et al. (2026) found career growth to be the strongest predictor in their Generation Z retention model, and Asria et al. (2025) reported that career development positively affected both job satisfaction and employee retention. Putra et al. (2024) likewise found positive and significant effects of career development and job satisfaction on Generation Z retention in manufacturing firms. These results suggest that development should be experienced as a pathway rather than as a stand-alone event.

In fintech companies, career development may be operationalized through technical and managerial tracks, product rotations, mentoring, funded professional certifications, clear competency frameworks, internal vacancies and structured promotion reviews. These practices can be especially useful in retaining employees who might otherwise seek external movement to gain new technology exposure or higher responsibility. In this study, career development opportunities were measured through respondents' perceptions of access to learning, mentoring, skill-building assignments, internal mobility, promotion transparency and the extent to which the firm helped them see a credible future career path. A higher

score therefore represented a stronger perception that remaining with the organization supported long-term career growth.

2.1.3 Flexible work arrangements

Flexible work arrangements refer to formal or accepted work practices that provide employees with discretion over when, where or how work is performed while maintaining agreed performance requirements. They may include flexitime, hybrid work, remote work, compressed schedules, self-rostering, job sharing and results-oriented scheduling. Flexibility is particularly relevant in digital organizations because many tasks can be coordinated through cloud platforms, project systems and virtual communication. Rodotua et al. (2026) found a positive and significant effect of flexible work arrangements on Generation Z retention and also found that work-life balance partially mediated the relationship. Salem (2025) similarly reported significant retention effects for different work types, with hybrid work showing the strongest effect in the Malaysian SME sample.

The retention value of flexibility rests on perceived control and sustainable workload rather than on absence from the office itself. An employee may technically work remotely but still experience constant availability demands, unclear boundaries and reduced access to supervisors. Conversely, a well-designed hybrid system can preserve collaboration while allowing employees to manage commuting, concentration time and personal obligations. Kgarimetsa and Naidoo (2024) found that flexible working arrangements positively influenced Generation Z retention in South Africa's platinum-group-metals sector, while Ghifari et al. (2024) found that work-life balance significantly reduced turnover intention among Generation Z workers. These studies show why flexibility should be treated as an organizational design issue rather than merely a location policy.

The Nigerian fintech context provides a relevant setting because digital work infrastructure makes flexible arrangements technically feasible, but firms still require rapid collaboration, cybersecurity discipline, customer responsiveness and compliance. Aremo et al. (2024) found that self-rostering and job sharing significantly supported continuance commitment among employees in selected Nigerian fintech firms, although telecommuting was not significant. In this study,

flexible work arrangements were measured through respondents' perceptions of schedule flexibility, hybrid or remote options, reasonable discretion over work location, the ability to adjust working time when necessary and the extent to which performance was managed through clear outputs rather than physical presence alone.

2.1.4 Employee retention

Employee retention refers to the continued employment relationship between an organization and employees whom it seeks to keep, and at the individual level it is commonly reflected in willingness or intention to remain. Retention is not identical to the absence of immediate resignation because an employee may remain temporarily while actively searching for alternatives. A stronger retention construct therefore combines intention to stay, willingness to recommend continued employment, reduced search behaviour and an expectation of maintaining the relationship over a meaningful future period. Ali et al. (2024) treated retention as the process of motivating Generation Z employees to work and stay longer with the company, while Tanoto and Go Tami (2024) linked work-life balance and job embeddedness to both retention and turnover intention.

For Generation Z workers, retention is shaped by the perceived comparison between what the current employer offers and what alternative employers may provide. This comparison can include pay, learning, work-life fit, meaningfulness, managerial support, role clarity and future career prospects. Aderounmu et al. (2026) found strong relationships between work expectations and loyalty, engagement and career clarity, while Jamalulel and Chang (2025) found that work-life balance and career development affected turnover intention through job satisfaction. The implication is that retention is responsive to the broader quality of the employment relationship and can change when employees' expectations are persistently unmet.

In the present study, employee retention was measured through a composite score reflecting respondents' intention to remain with their current fintech employer, preference to continue building their career in the organization, reduced desire to search for alternative employment and willingness to stay when reasonable external alternatives were available. A higher score represented stronger

retention. This measure was selected because a survey of currently employed Generation Z workers cannot directly observe future turnover for every participant, whereas intention-to-stay items provide a practical behavioral indicator for examining the relationship with current human-resource practices.

2.2 Theoretical framework

2.2.1 Social Exchange Theory by Peter M. Blau (1964)

Social Exchange Theory was proposed by Peter M. Blau in 1964. The theory explains continuing relationships in terms of reciprocal exchanges in which one party provides valued resources and the other develops obligations, trust or supportive behaviour in return. In employment, the organization provides both economic and socio-emotional resources, while employees reciprocate through effort, commitment and willingness to sustain the relationship. Recent Generation Z retention research continues to use this logic. Ali et al. (2024) explicitly applied Social Exchange Theory to explain why favourable human-resource practices such as supportive work environments, fair pay, training and development and role clarity should encourage young employees to remain with an employer.

Applied to career development, the theory suggests that employees interpret investment in their skills, mentoring and internal progression as evidence that the organization values a continuing relationship. When such investment is credible, employees may reciprocate by staying longer because leaving would terminate a beneficial exchange and forgo future developmental returns. The positive evidence reported by Achmad et al. (2023), Asria et al. (2025) and Aderounmu et al. (2026) is consistent with this reasoning: talent development and career growth were associated with stronger intention to stay or retention outcomes. Career development can therefore be viewed as an organizational resource that generates reciprocal attachment when employees experience it as fair and useful.

The same theory can explain flexible work arrangements. Flexibility transfers a degree of control to employees and signals trust in their ability to deliver results without unnecessary restrictions. Where employees value this autonomy and the organization designs it fairly, they may reciprocate through commitment and reduced intention to leave.

Rodotua et al. (2026) found that flexible work arrangements improved Generation Z retention, while Kgarimetsa and Naidoo (2024) found a positive retention effect for flexible working arrangements. Social Exchange Theory therefore provides a suitable basis for expecting positive relationships between both independent variables and employee retention in the present study.

2.2.2 Self-Determination Theory by Edward L. Deci and Richard M. Ryan (1985)

Self-Determination Theory was developed by Edward L. Deci and Richard M. Ryan in 1985. The theory argues that high-quality motivation is strengthened when social environments support basic psychological needs, especially autonomy, competence and relatedness. In a workplace context, autonomy concerns meaningful control over one's actions, competence concerns the opportunity to develop and use capabilities, and relatedness concerns supportive connection with others. These needs make the theory relevant to Generation Z retention because the two strategies examined in this study map closely onto autonomy and competence: flexible work arrangements provide discretion over work organization, while career development opportunities strengthen employees' sense of growing capability.

Recent evidence is consistent with this interpretation. Salem (2025) found that perceived autonomy partially mediated the relationship between preferred work types and retention intention among Generation Z employees, with hybrid work producing the strongest overall influence. Rodotua et al. (2026) similarly found that flexible work arrangements improved work-life balance and employee retention. These findings suggest that flexibility becomes valuable for retention when it is experienced as genuine autonomy rather than as a superficial policy. Where employees can influence schedules or work location within clear performance expectations, the work environment is more likely to satisfy the need for self-direction.

Career development also supports the competence component of the theory because learning, coaching and challenging assignments allow employees to experience mastery and growth. Aderounmu et al. (2026) found that career growth was the strongest predictor of Generation Z retention in their Nigerian SME sample, while Putra

et al. (2024) and Asria et al. (2025) reported positive career-development effects on retention. Self-Determination Theory therefore complements Social Exchange Theory by explaining the psychological mechanism through which development and flexibility can make remaining with an employer intrinsically more satisfying. The theory supports the expectation that Generation Z employees are more likely to stay where the organization simultaneously strengthens competence and respects autonomy.

2.3 Empirical review

Essien and Uwem (2026) examined benefit provision and employee retention in the Nigerian fintech industry, focusing on tenure and progression in Port Harcourt metropolis. The study covered a single cross-sectional survey period and drew a sample of 248 employees from a population of 700 employees across 38 active fintech firms. A cross-sectional correlational survey design was adopted, data were collected with a structured five-point Likert questionnaire, and Pearson product-moment correlation was used to test the relationships. The authors found that benefit provision had strong positive relationships with employee tenure ($r = 0.692$) and employee progression ($r = 0.664$), both statistically significant. The study demonstrates that retention in Nigerian fintech firms responds to employment practices that employees perceive as valuable and supportive of continuity.

Aderounmu et al. (2026) explored the relationship between work expectations and employee retention among Generation Z employees in selected SMEs in Ogun State, Nigeria. The study covered a one-period descriptive survey and sampled 300 respondents across five SME sectors through multi-stage stratified sampling. A structured questionnaire measured career growth opportunities, work-life balance, autonomy, loyalty, engagement and career clarity, while descriptive statistics, correlation and regression were used for analysis. The findings showed that career growth, work-life balance and autonomy were positive and significant predictors of retention outcomes, with career growth producing the strongest coefficient ($\beta = 0.421$). The model explained 47.8% of the variance in employee retention, providing direct Nigerian evidence for the variables emphasized in the present study.

Putra et al. (2026) investigated work-life balance, career development and Generation Z employee retention in an Islamic education institution. The study covered a January 2026 cross-sectional survey of the entire population of 100 Generation Z employees, using total sampling. Data were collected through an online questionnaire and analysed with multiple linear regression in SPSS 26. The results showed that work-life balance had a positive and significant effect on retention ($\beta = 0.268$; $p = 0.019$) and career development also had a positive and significant effect ($\beta = 0.151$; $p = 0.037$). Jointly, the variables explained 32.7% of retention variance. The study is relevant because it tested the two core dimensions of the present model simultaneously, although outside the fintech context.

Rodotua et al. (2026) examined the influence of flexible work arrangements on employee retention with work-life balance as a mediating variable among Generation Z workers in Indonesia. The research covered a one-period survey of 140 Generation Z employees in a startup company. An associative quantitative design was used, questionnaires provided the primary data and Partial Least Squares Structural Equation Modeling was performed with SmartPLS 3.0. The findings showed that flexible work arrangements had a positive and significant direct effect on employee retention and work-life balance, while work-life balance also had a positive and significant effect on retention. Work-life balance partially mediated the flexible-work-retention relationship. The results suggest that flexibility strengthens retention when it also improves employees' capacity to balance work and non-work demands.

Adegbuyi and Shonowo (2026) studied green performance appraisal and employee behavioral engagement in selected fintech firms in Lagos State, Nigeria. The research covered a cross-sectional survey of employees in ten fintech organizations and administered 150 questionnaires, of which 118 were usable. A quantitative descriptive survey design was adopted, using a five-point Likert questionnaire and Partial Least Squares Structural Equation Modeling. The study found a positive and statistically significant relationship between green performance appraisal and behavioral engagement, with a path coefficient of 0.438 and an R-squared of 0.192 for behavioral

engagement. Although the dependent variable was engagement rather than retention, the evidence is important because it shows that structured human-resource practices can shape positive employee behavior within the Nigerian fintech context.

Jamalulel and Chang (2025) examined the effects of work-life balance and career development on turnover intention among Indonesian Generation Z employees, with job satisfaction as a mediator. The study covered a cross-sectional survey of 393 Generation Z employees aged 18 to 26 in West Java and used convenience sampling through Google Forms. The questionnaire used a five-point Likert scale, and the authors applied SPSS-based path analysis. The findings supported the proposed direct and mediated relationships, showing that work-life balance and career development influenced job satisfaction and turnover intention and that job satisfaction mediated the relationship. Because lower turnover intention is closely related to stronger retention, the findings support the argument that younger employees are more likely to remain when work-life fit and career prospects are satisfactory.

Salem (2025) investigated how Generation Z employees' preferred work types influenced retention intention in Malaysian SMEs, with perceived autonomy as a mediator. The study covered a cross-sectional survey of 256 Generation Z employees across various SMEs. Data were analysed using Partial Least Squares Structural Equation Modeling to estimate direct and indirect effects. The findings showed that remote work, hybrid work, flexible hours and on-site work preferences all significantly influenced both perceived autonomy and retention intention, with hybrid work emerging as the most influential configuration. Perceived autonomy partially mediated the relationships. The study indicates that the retention value of flexible work depends not only on where work occurs but on whether employees experience meaningful control over their work arrangement.

Asria et al. (2025) investigated the effects of rewards and career development on Generation Z employee retention, with job satisfaction as a mediating variable, among café employees in West Kalimantan. The study covered a one-period survey of 211 Generation Z employees aged 18 to 27 who had worked for at least six months. Questionnaires

were distributed online, and Structural Equation Modeling was performed using Smart PLS 3. The findings showed that rewards and career development positively and significantly influenced both job satisfaction and employee retention, while job satisfaction also positively influenced retention and mediated the two relationships. The study demonstrates that career development can affect retention both directly and through a more favourable evaluation of the employment experience.

Babatope (2025) explored the influence of mentoring relationships on organizational commitment among Generation Z employees in Nigeria's service sector, comparing KPMG and Zenith Bank. The research covered a one-period mixed-method study and used purposive sampling, with 53 survey participants from KPMG and 51 from Zenith Bank, supplemented by qualitative interviews. Pearson correlation and regression were used for the quantitative phase and thematic analysis for the qualitative phase. The quantitative correlations between mentoring and commitment were weak and negative in the two organizations, whereas the qualitative evidence showed that 84.3% of KPMG participants and 73% of Zenith Bank participants recognized mentoring as beneficial for career support. The mixed findings show that development practices require contextual fit and cannot be assumed to improve retention merely because a formal mentoring programme exists.

Kgarimetsa and Naidoo (2024) examined employee recognition, flexible working arrangements and professional development opportunities as retention strategies for Generation Z employees in a South African platinum-group-metals business. The study used a sequential explanatory mixed-method design. The quantitative phase covered 356 Generation Z employees, exceeding the required minimum sample of 339, using proportionate random sampling, while purposive interviews were used in the qualitative follow-up. Structural equation modelling was combined with thematic analysis. The findings showed that employee recognition and flexible working arrangements positively influenced Generation Z retention, whereas professional development opportunities did not show the expected positive relationship. The study highlights the importance of testing specific practices rather

than assuming that every development initiative automatically produces retention.

Tanoto and Go Tami (2024) examined work-life balance, employee retention, turnover intention and job embeddedness among Generation Z employees across technology, finance, healthcare and hospitality industries in Indonesia. The study covered a cross-sectional online survey of 373 Generation Z respondents. A quantitative design was used, and the data were analysed with Partial Least Squares Structural Equation Modeling. The findings showed that work-life balance significantly influenced employee retention, turnover intention and job embeddedness; job embeddedness also influenced retention and turnover intention and mediated the effects of work-life balance. The results reinforce the view that balance can strengthen retention both directly and by increasing employees' sense of fit and attachment to their jobs.

Putra, Indiyati and Putri (2024) investigated career development, job satisfaction and Generation Z employee retention in manufacturing companies in the Karawang region of Indonesia. The study covered a one-period survey of 155 Generation Z employees. A quantitative descriptive and verificative design was adopted, data were obtained through observation and questionnaires, and Partial Least Squares Structural Equation Modeling was used for analysis. The findings showed that career development and job satisfaction both had positive and significant effects on employee retention. The study is relevant because it demonstrates that visible development opportunities can improve retention even in a work setting that differs substantially from digitally intensive fintech firms.

Ghifari et al. (2024) investigated the influence of work environment and work-life balance on turnover intention among Generation Z workers in Gresik Regency, Indonesia. The study covered a cross-sectional survey of 90 Generation Z employees selected through purposive sampling. A quantitative design was adopted, primary data were obtained by questionnaire and Partial Least Squares analysis was conducted with SmartPLS. The findings showed that the work environment significantly reduced turnover intention (coefficient = -0.333; $p = 0.002$) and work-life balance had an even stronger negative effect (coefficient = -0.622; $p = 0.000$). The study provides evidence that younger employees are less inclined to leave when

both workplace conditions and balance are perceived positively.

Ali et al. (2024) examined human-resource-management practices in relation to the retention of Chinese Generation Z employees. The research began with an exploratory short survey and focus-group work and then covered a main empirical survey in which 529 questionnaires were collected between August and December 2022 across several Chinese cities. Partial Least Squares Structural Equation Modeling and multi-group analysis were used. The findings showed that supportive working environment, pay, training and development and role clarity all had significant positive effects on employee retention. Gender differences were also identified in the relative salience of the practices. The study is important because it demonstrates that retention reflects multiple elements of the employment exchange and provides recent empirical support for Social Exchange Theory in a Generation Z context.

Achmad et al. (2023) examined whether job satisfaction and employee engagement mediated the relationship between talent development and intention to stay among Generation Z workers in Bekasi Regency, Indonesia. The study covered a one-period survey of 342 Generation Z employees selected purposively from companies across fifteen industries, including manufacturing, services, education, information technology, telecommunications and real estate. Data were measured with Likert scales and analysed using SmartPLS 3.0. The findings showed that talent development had a positive and significant influence on intention to stay and that job satisfaction had a stronger mediating effect than employee engagement. The study established that development can become a direct retention mechanism as well as an indirect mechanism operating through employees' satisfaction with their employment experience.

The reviewed studies established four consistent points. First, career growth, training, mentoring and development frequently influenced Generation Z retention or intention to stay, although the strength of the relationship depended on how development was implemented. Second, flexible work and work-life balance generally reduced turnover intention or strengthened retention, especially when employees experienced autonomy.

Third, recent Nigerian evidence showed that employment practices affected commitment, tenure, progression and engagement in both fintech and wider service-sector settings. Fourth, most studies examined either development or flexibility rather than estimating their joint relationship with retention in Nigerian fintech companies. This sector- and model-specific gap provided the basis for the present study.

3.0 METHODOLOGY

This study adopted a survey research design because the variables concerned current perceptions and behavioural intentions that could be measured directly from Generation Z employees. The population consisted of eligible Generation Z employees working in eight selected fintech companies operating in Nigeria: Flutterwave, Paystack, Moniepoint, OPay, Interswitch, Kuda, Paga and Carbon. The firms were selected to provide coverage of payment, digital banking, lending and financial-platform activities. Respondents were required to be at least eighteen years old, fall within the Generation Z age range used for the study, and have sufficient organizational experience to evaluate career-development and flexible-work practices. A target sample of 233 employees was distributed proportionately across the selected firms and functional areas. Of the 233 questionnaires administered, 221 were returned and 216 were complete and usable, representing a usable response rate of 92.7%.

Primary data were collected with a structured questionnaire measured on a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. The use of a five-point Likert instrument is consistent with recent Nigerian firm-level survey practice, including Aluya and John (2024), who applied a structured five-point questionnaire in examining organizational reporting issues. Career development opportunities were measured with items covering access to learning, mentoring, skill-building assignments, internal mobility, promotion transparency and visible career paths. Flexible work arrangements were measured with items covering flexitime, hybrid or remote options, discretion over work location, ability to adjust schedules and output-based supervision. Employee retention was measured through intention

to remain, willingness to continue building a career with the organization, reduced search for alternative employment and preference to stay when reasonable alternatives existed. A pre-analysis reliability check produced Cronbach's alpha values of 0.872 for career development opportunities, 0.846 for flexible work arrangements and 0.889 for employee retention, indicating acceptable internal consistency.

The completed responses were coded and composite mean scores were computed for the three constructs. All statistical analysis for the study was conducted using EViews 10.0. Specifically, EViews 10.0 was used to compute the descriptive statistics and to estimate the multiple regression model for the simultaneous relationships of career development opportunities and flexible work arrangements with employee retention. The use of EViews 10.0 for regression analysis is consistent with recent Nigerian quantitative studies in which the software was applied for econometric estimation (John et al., 2024; Ogbuigwe et al., 2024; Ogbuigwe et al., 2025; John et al., 2025). Statistical decisions were made at the 5% significance level. A null hypothesis was rejected where the probability value was less than 0.05 and retained where the probability value was equal to or greater than 0.05.

The econometric model expressed employee retention as a function of career development opportunities and flexible work arrangements. The functional and estimable forms were stated as follows:

Employee retention = f (Career development opportunities, Flexible work arrangements)

$$ER_i = \beta_0 + \beta_1 CDO_i + \beta_2 FWA_i + \varepsilon_i$$

Where:

ER = Employee retention composite score

CDO = Career development opportunities composite score

FWA = Flexible work arrangements composite score

β_0 = Model intercept

$\beta_1 - \beta_2$ = Coefficients to be estimated

i = Individual Generation Z respondent

ε_i = Stochastic error term

The variables were measured as shown in **Table 3.1 below;**

Table 3.1 Measurement of variables

Variable	Description	Measure	Source
ER	Dependent variable	Mean score of intention-to-stay, continued-career, reduced-search and preference-to-remain items.	Aderounmu et al. (2026); Ali et al. (2024)
CDO	Independent variable	Mean score of training access, mentoring, skill-building assignments, internal mobility, promotion transparency and career-path items.	Asria et al. (2025); Achmad et al. (2023)
FWA	Independent variable	Mean score of flexitime, hybrid/remote options, schedule discretion, location flexibility and output-based work items.	Rodotua et al. (2026); Salem (2025)

Source: Researcher's compilation (2026).

4.0 DATA ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Data analysis

The demographic profile of the 216 usable respondents is presented individually in Figures 4.1 to 4.4. The distribution shows that the sample contained 122 male respondents (56.5%) and 94 female respondents (43.5%). The largest age group was 22–25 years with 96 respondents (44.4%), followed by 26–29 years with 85 respondents

(39.4%) and 18–21 years with 35 respondents (16.2%). HND/BSc holders formed the largest educational category with 168 respondents (77.8%), while 35 respondents (16.2%) held postgraduate qualifications and 13 respondents (6.0%) held ND/NCE qualifications. Tenure was concentrated between one and two years, with 93 respondents (43.1%), followed by less than one year with 58 respondents (26.9%), three to four years with 50 respondents (23.1%) and five years or more with 15 respondents (6.9%).

Gender of Respondents

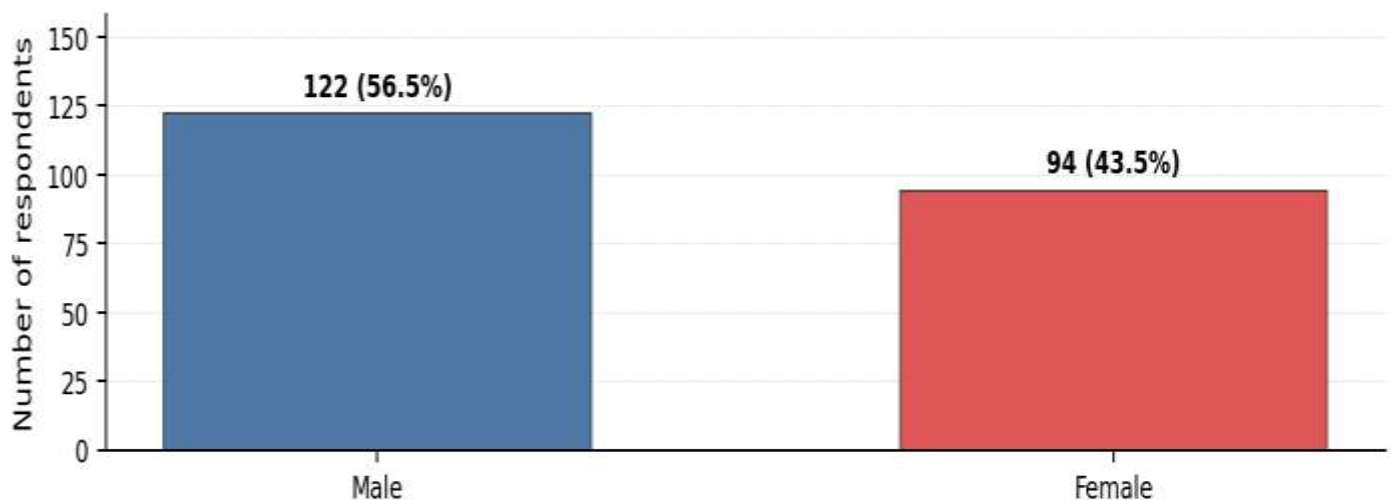


Figure 4.1 Gender Distribution of Respondents

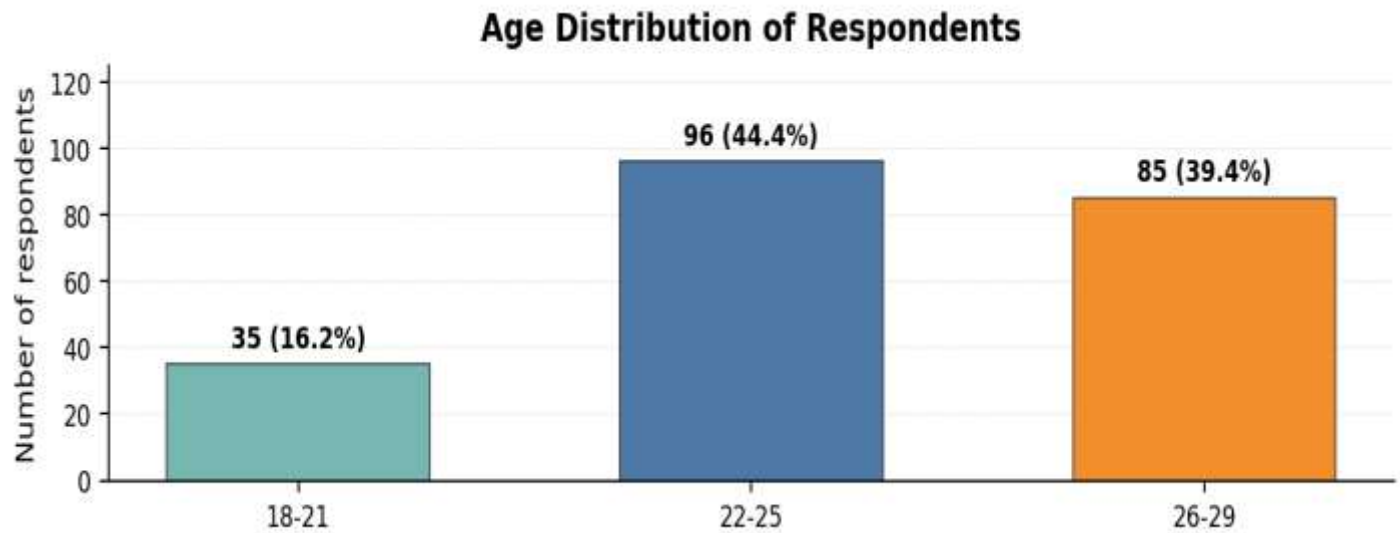


Figure 4.2 Age Distribution of Respondents

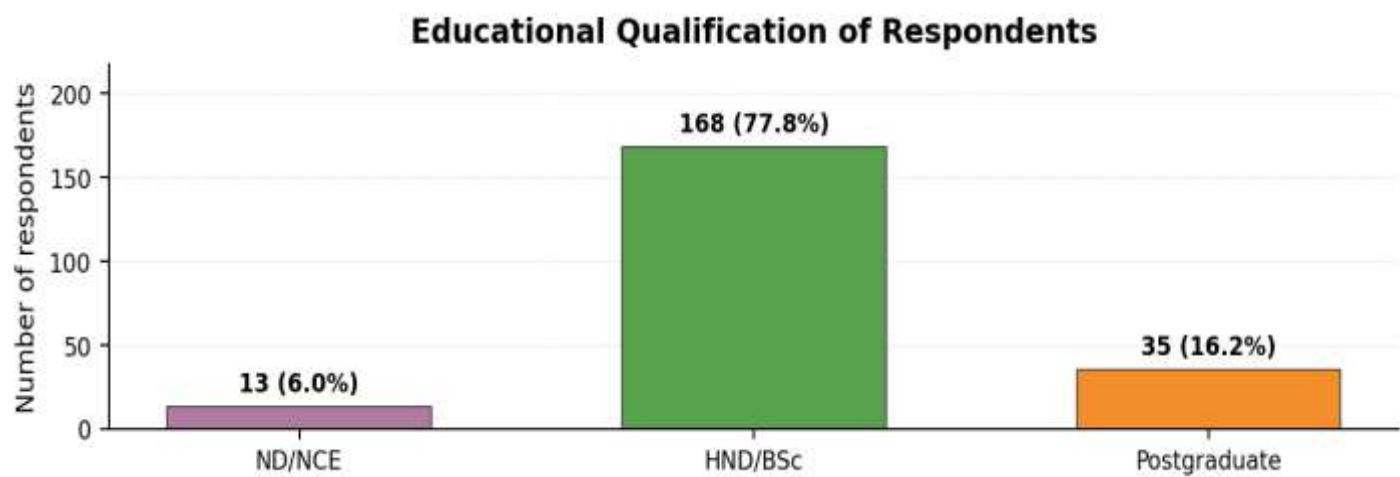


Figure 4.3 Educational Qualification of Respondents

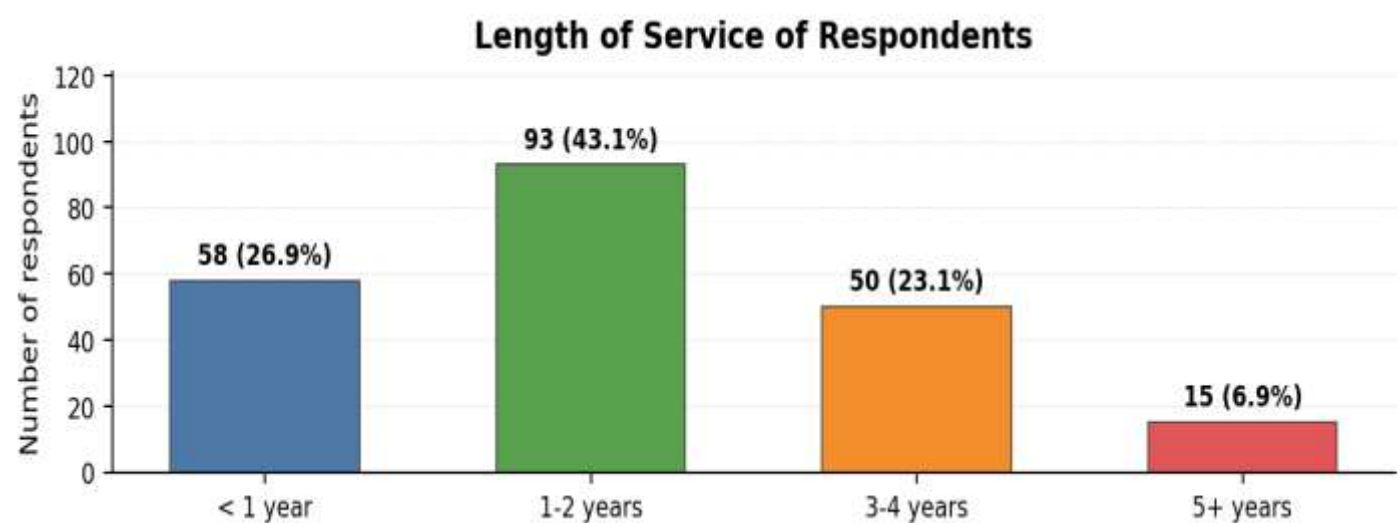


Figure 4.4 Length of Service of Respondents

4.1.1 Descriptive statistics

The descriptive analysis was conducted using EViews 10.0 on the 216 usable responses. EViews 10.0 computed the mean, median, maximum, minimum, standard deviation, skewness, kurtosis

and Jarque-Bera statistics for employee retention, career development opportunities and flexible work arrangements. The actual statistical output generated from the EViews 10.0 analysis is presented in Table 4.1.

Table 4.1 EViews 10.0 Descriptive Statistics Output

	ER	CDO	FWA
Mean	3.613021	3.726235	3.858719
Median	3.612832	3.744334	3.847371
Maximum	4.959508	5.000000	5.000000
Minimum	2.489455	2.221471	2.089281
Std. Dev.	0.457116	0.548866	0.562757
Skewness	0.053595	-0.069802	-0.271379
Kurtosis	2.702196	2.738154	3.194612
Jarque-Bera	1.015552	0.896186	2.852135
Probability	0.601833	0.638845	0.240252
Sum	780.412435	804.866678	833.483304
Sum Sq. Dev.	44.925403	64.769595	68.089446
Observations	216	216	216

Source: Researcher's computation using EViews 10.0 (2026).

The result in Table 4.1 indicated that employee retention (ER) had a mean of 3.613 and a median of 3.613, with observed scores ranging from 2.489 to 4.960. The standard deviation of 0.457 suggested moderate dispersion in respondents' retention intentions. Career development opportunities (CDO) recorded a mean of 3.726 and a standard deviation of 0.549, while flexible work arrangements (FWA) recorded a mean of 3.859 and a standard deviation of 0.563. The relatively high mean scores for the two retention strategies indicated that respondents generally perceived meaningful access to development and work flexibility, although variation remained across individual employees.

The skewness values for the three variables were modest and the kurtosis values were reasonably close to the normal-distribution

benchmark. The Jarque-Bera probabilities did not indicate extreme departures from normality. The primary inference was therefore based on the multiple regression coefficients, probability values and overall model statistics generated in EViews 10.0 and presented in the next subsection.

4.1.2 Test of hypotheses

The two hypotheses were tested using Least Squares multiple regression in EViews 10.0 as presented in Table 4.2.

Table 4.2 EViews 10.0 Least Squares Output

Dependent Variable: ER

Method: Least Squares

Date: 08/27/26 Time: 10:01

Sample: 1 216

Included observations: 216

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.651987	0.139443	4.675639	0.0000
CDO	0.410018	0.037463	10.944557	0.0000
FWA	0.371421	0.036538	10.165206	0.0000

R-squared	0.682853	Mean dependent var	3.613021
Adjusted R-squared	0.679875	S.D. dependent var	0.457116
S.E. of regression	0.258635	Akaike info criterion	0.146990
Sum squared resid	14.247957	Schwarz criterion	0.193869
Log likelihood	-12.874920	Hannan-Quinn criter.	0.165929
F-statistic	229.306409	Durbin-Watson stat	2.091148
Prob(F-statistic)	0.000000		

Source: Researcher's computation using
EViews 10.0 (2026).

The multiple regression line is written as follows:

$$ER = 0.651987 + 0.410018 \cdot CDO + 0.371421 \cdot FWA + \mu$$

The EViews 10.0 regression result showed an R-squared of approximately 0.6829 and an adjusted R-squared of 0.6799. This indicated that career development opportunities and flexible work arrangements jointly explained about 68.3% of the variation in employee retention among the respondents, while the remaining variation was attributable to factors outside the model and random disturbance. The F-statistic of approximately 229.31 had a probability value below 0.05, indicating that the two retention-strategy variables were jointly significant. The Durbin-Watson statistic of approximately 2.09 was reasonably close to 2.

Holding the explanatory variables constant, the intercept was approximately 0.6520. The coefficient on CDO was 0.4100, indicating a positive relationship between career development opportunities and employee retention. Increases in perceived access to development and career progression were associated with stronger intention to remain. FWA had a coefficient of 0.3714, also indicating a positive relationship with retention. Respondents who perceived greater work-time and work-location flexibility tended to report stronger intention to stay.

4.1.2.1 Hypothesis one

H₀: There is no significant relationship between career development opportunities and employee retention among Generation Z workers in selected Nigerian fintech companies.

H₁: There is a significant relationship between career development opportunities and employee retention among Generation Z workers in selected Nigerian fintech companies.

The coefficient for career development opportunities was 0.4100 with a t-statistic of 10.9446 and a probability value of 0.0000. Since the probability value was less than the 5% significance level, the null hypothesis was rejected, and the alternative hypothesis was accepted. The result therefore indicated a significant positive relationship between career development opportunities and employee retention. This meant that stronger perceptions of learning access, mentoring, internal mobility and advancement were associated with stronger intention to remain with the fintech employer.

4.1.2.2 Hypothesis two

H₀: There is no significant relationship between flexible work arrangements and employee retention among Generation Z workers in selected Nigerian fintech companies.

H₁: There is a significant relationship between flexible work arrangements and employee retention among Generation Z workers in selected Nigerian fintech companies.

The coefficient for flexible work arrangements was 0.3714 with a t-statistic of 10.1652 and a probability value of 0.0000. Since the probability value was less than 0.05, the null hypothesis was rejected, and the alternative hypothesis was accepted. The result indicated a significant positive relationship between flexible work arrangements and employee retention. This suggested that schedule discretion, hybrid or remote options and results-oriented work coordination were associated with a stronger willingness among Generation Z employees to continue their employment relationship.

4.2 Discussion of findings

The first finding was that career development opportunities had a positive and statistically significant relationship with employee retention (Coeff. = 0.4100; p-value = 0.0000). The result indicated that higher perceptions of training access, mentoring, internal mobility and transparent advancement were associated with a stronger intention to remain with the fintech employer. This finding agrees with Aderounmu et al. (2026), who found career growth to be the strongest predictor of Generation Z retention outcomes in Nigerian SMEs, and with Asria et al. (2025), who found career development to have positive and significant direct and indirect effects on retention. It is also consistent with Achmad et al. (2023) and Putra et al. (2024), both of whom reported positive relationships between development and intention to stay or employee retention. The implication is that career development becomes a retention mechanism when employees can see a credible connection between present effort, future capability and internal progression.

The second finding was that flexible work arrangements had a positive and statistically significant relationship with employee retention (Coeff. = 0.3714; p-value = 0.0000). The relationship suggested that schedule discretion, hybrid options and output-based work coordination were associated with stronger retention among Generation Z respondents. The finding is consistent with Rodotua et al. (2026), who found a positive direct effect of flexible work arrangements on employee retention and a partial mediation effect through work-life balance. It also supports Salem (2025), who found that multiple work-type preferences influenced retention intention, with hybrid work emerging as the strongest arrangement, and Kgarimetsa and Naidoo (2024), who reported a positive Generation Z retention effect for flexible working arrangements. In the Nigerian setting, Aremo et al. (2024) also found significant commitment effects for self-rostering and job sharing, indicating that the design of flexibility matters.

Taken together, the two findings show that Generation Z retention in fintech is shaped by both the future value of the employment relationship and the day-to-day experience of work. Career

development strengthens the future value of staying because employees continue to accumulate skill and see advancement possibilities, while flexibility improves the immediate experience of autonomy and work-life integration. This combined interpretation reflects Social Exchange Theory because both practices represent valued organizational resources that can be reciprocated through continued commitment. It also reflects Self-Determination Theory because development supports competence and flexibility supports autonomy. The results therefore suggest that a firm that offers flexibility without growth may still lose ambitious employees, while a firm that offers development without sustainable work design may struggle to retain employees who value autonomy.

The findings have particular significance for Nigerian fintech companies because talent markets are not bounded by the sector. Employees with software, analytics, product, compliance, operations or digital-marketing skills can move to banks, telecommunications firms, consulting companies, global technology employers or remote international roles. Essien and Uwem (2026) showed that valued employment benefits were strongly associated with tenure and progression in the Nigerian fintech industry, while Adegbuyi and Shonowo (2026) showed that human-resource appraisal practices could influence employee engagement within Lagos fintech firms. The practical lesson is that retention should be managed through an integrated employee value proposition. Development paths should be visible enough to reduce the need to leave for growth, and flexible arrangements should be governed clearly enough to preserve collaboration, security, service standards and accountability.

5.0 CONCLUSION AND RECOMMENDATIONS

This study examined employee retention strategies for Generation Z workers in selected fintech companies operating in Nigeria. Career development opportunities and flexible work arrangements were treated as the explanatory variables, while employee retention was represented by respondents' intention and willingness to remain with their current employers. The conceptual and empirical literature showed that Generation Z retention was associated with growth opportunity,

autonomy, work-life balance, supportive human-resource practices and the wider quality of the employment relationship. The data analysis conducted using EViews 10.0 showed that career development opportunities had a positive and significant relationship with employee retention and that flexible work arrangements also had a positive and significant relationship with employee retention. The model further indicated that the two strategies jointly explained a substantial proportion of variation in the retention score.

The study therefore concluded that effective retention of Generation Z workers in Nigerian fintech companies requires more than short-term financial inducements. Employees need evidence that remaining with the firm will continue to develop their competence and advance their careers, while also experiencing sufficient autonomy to organize work sustainably. Career development and flexibility are complementary rather than competing strategies: development gives employees a reason to build a future with the organization, while flexibility improves the conditions under which that future is pursued. Fintech firms that combine transparent progression with carefully governed hybrid and flexible work practices are therefore better positioned to preserve scarce skills, reduce avoidable turnover and sustain organizational knowledge.

In line with the findings of the study, selected fintech companies operating in Nigeria were recommended to:

1. Institutionalize transparent career-development pathways for Generation Z employees by defining technical and managerial competency tracks, linking training and professional certification to promotion criteria, expanding mentoring and project-rotation opportunities and advertising internal vacancies before external recruitment so that employees can see realistic growth opportunities without leaving the organization.
2. Strengthen flexible work arrangements through clearly documented hybrid and flexitime policies, reasonable schedule discretion and results-based performance expectations, while preserving collaboration, cybersecurity, customer responsiveness and equal access to supervisors and promotion opportunities so that

flexibility is experienced as genuine autonomy rather than as reduced organizational support.

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