Talent Management, Employee Commitment and Migration Opportunities: Qualitative Insights into Employee Retention among FinTech Startups in Lagos, Nigeria.

ICHA Abraham Onyema[1]
ODETUNDE Oladimeji Jamiu[2]
GBAJUM-SHERIFF Mariam[3]

[1, 2 & 3]Department of Employment Relations and Human Resource Management (ERHRM), Faculty of Management Sciences, University of Lagos, Nigeria

Corresponding Author: [1]abeicha.ai@gmail.com
[2]oodetunde@unilag.edu.ng, [3]mariam_gbajumo@yahoo.com

https://doi.org/10.63725/ijhrm.v10i2.13

Abstract

Employee retention remains an important concern for technology based organisations operating in competitive labour markets. This study explores employees' perceptions of how talent management practices, employee commitment and migration opportunities relate to retention in Lagos FinTech startups. A qualitative research design was adopted, involving semi structured interview responses from eight employees representing eight of 12 purposively selected FinTech organisations in Lagos State: PalmPay, Moniepoint, OPay, Kuda, Paystack, Flutterwave, FairMoney and PiggyVest. The data were analysed thematically across five research questions to identify recurring patterns in participants' experiences and perceptions. The findings suggest that training, career development, recognition, rewards, supportive working conditions and employee wellbeing are perceived as important considerations in employees' decisions to remain. Employee commitment emerged as a recurring mechanism through which positive talent management experiences were associated with stronger intentions to stay, particularly where employees reported emotional attachment to organisational goals and opportunities for professional growth. Participants also indicated that migration opportunities may weaken the perceived retention value of internal talent management when alternative employment offers better remuneration, career prospects or working conditions. The study contributes contextual qualitative evidence showing that employee retention in Lagos FinTech startups is perceived as a dynamic outcome of internal organisational practices and external labour market opportunities.

Keywords: Talent management; Employee retention; Employee commitment; Migration opportunities; FinTech startups

Introduction

Employee retention has become an important concern for organisations competing for skilled and experienced employees. The issue is particularly relevant to technology intensive industries where employees possess transferable knowledge and skills and can access employment opportunities across organisations and geographical locations. For organisations operating in such environments, retaining capable employees requires more than providing employment. It requires practices that support employee development, recognise contributions, provide satisfactory working conditions and create opportunities for meaningful career progression.

The strategic human resource management literature provides considerable evidence that human resource practices influence employee and organisational outcomes. Huselid (1995) established that high performance human resource practices were associated with employee turnover, productivity and corporate financial performance. Delery and Doty (1996) similarly demonstrated the importance of strategic human resource practices while showing that their effects may depend on organisational circumstances. Jiang et al. (2012) subsequently demonstrated that human resource management influences organisational outcomes through employee skills, motivation and opportunities to contribute.

Talent management has therefore become an important component of strategic human resource management. Collings and Mellahi (2009) conceptualised strategic talent management around the identification of pivotal positions, development of talent pools and differentiated human resource practices that support sustainable organisational performance. Talent management consequently encompasses practices through which organisations attract, develop, motivate and retain employees whose capabilities are important to organisational success.

The Nigerian context provides additional justification for examining this issue. Recent studies continue to associate talent management with employee turnover and retention. Amaugo (2024), for example, examined talent management strategies and employee turnover in Nigerian commercial banks, while Olaolu and Bamigbaiye Elatuyi (2025) found that compensation, performance appraisal and employee empowerment significantly influenced employee retention in Nigerian Bottling Company Plc. Ekweozor and Omah (2025) also reported a positive relationship between strategic talent management and employee retention in Nigerian oil and gas servicing firms.

Employee commitment provides another important perspective for understanding retention. Meyer and Allen (1991) conceptualised organisational commitment in terms of affective, continuance and normative commitment. Affective commitment concerns employees' emotional attachment to their organisation, continuance commitment reflects the perceived costs of leaving, while normative commitment relates to a sense of obligation to remain. These dimensions demonstrate that employees may remain with organisations for different reasons (Ayoade & Agwu, 2022).

Existing research has continued to support the relationship between talent management and commitment. Venacio and Mtetwa (2024) examined the relationship between talent management and affective, continuance and normative commitment among employees in

Nelspruit banks and found positive relationships between talent management and two dimensions of commitment. Aremo et al. (2024) examined flexible working arrangements and continuance commitment among employees of selected FinTech firms in Lagos. Their findings showed that self-rostering and job sharing significantly influenced continuance commitment, whereas telecommuting did not have a significant effect.

The retention challenge becomes more complex in a labour market where skilled technology employees can access opportunities beyond their current organisations. For Nigerian FinTech firms, competition for digital talent extends beyond local employers as global remote work, international recruitment and cross border employment create wider mobility options. Recent Nigerian initiatives connecting digital professionals with global employers illustrate this expanding demand for Nigerian talent. This is particularly relevant to Lagos FinTech employees whose technology, financial and analytical skills are transferable across organisations and geographical boundaries. Skilled migration can therefore affect the availability and allocation of human capital across countries (Beine, Docquier, & Rapoport, 2008).

Although existing studies have established relationships between talent management, employee commitment and retention, limited qualitative evidence explains how these relationships are experienced within Nigeria's emerging FinTech environment. In particular, less is known about how external mobility opportunities shape employees' perceptions of the retention value of internal talent management practices. This gap matters because favourable organisational practices may not secure continued attachment where employees perceive more attractive opportunities elsewhere. This study therefore explores employee retention in Lagos FinTech startups through employees' experiences and perceptions of talent management practices, employee commitment and migration opportunities, contributing contextual qualitative evidence on retention within an increasingly mobile digital labour market.

The study addresses five research questions:

i. How do employees perceive the role of talent management practices in their decision to remain with the organisation?
ii. What talent management practices do employees experience within their organisations and how do they perceive these practices in relation to their commitment?
iii. How do employees describe the relationship between their commitment to the organisation and their decision to remain?
iv. How do employees perceive the role of employee commitment in the relationship between talent management practices and employee retention?
v. How do employees perceive migration opportunities in relation to the extent to which talent management practices support employee retention?

Literature Review

Talent Management and Employee Retention

Talent management has become increasingly important as organisations seek to attract, develop and retain employees whose capabilities support organisational objectives. Collings and Mellahi (2009) conceptualised strategic talent management around identifying strategically important positions and developing talent pools to fill them, thereby linking talent development with organisational sustainability. Earlier strategic human resource management evidence also established an association between high performance human resource practices and reduced turnover (Huselid, 1995), while Delery and Doty (1996) demonstrated that the outcomes of strategic HR practices vary according to organisational contexts. Jiang et al. (2012) further argued that HR practices operate through employee skills, motivation and opportunities to contribute, suggesting that retention is better understood as a process involving employee responses rather than as a simple direct outcome of HR practices. Recent evidence reinforces this more nuanced view. In South Africa, talent management practices involving acquisition, development, performance management and retention were associated with lower turnover intentions, indicating the importance of employees' perceptions of organisational practices (2022). In Nigeria, Amaugo (2024) reported that talent management strategies were relevant to the continuing turnover challenge in commercial banks, while Bamigboye and Abdulazeez (2023), using semi structured interviews, identified remuneration, work flexibility, workload, career development and recognition as important considerations in talent retention. However, findings are not uniformly positive. Moses and Iorpuu (2024) found that talent management had a negative but insignificant relationship with turnover intention among commercial bank employees in North Central Nigeria, suggesting that the retention value of talent management may depend on how particular practices are implemented and experienced. More recent evidence from Nigerian banking also links talent management with employee retention through development, empowerment and organisational learning, reinforcing the importance of intervening employee experiences rather than talent management alone.

The emerging African technology context adds another dimension. Gabraha and Awuah (2026), reviewing recent evidence on African tech startups, identified talent shortages, compensation constraints, informal HR practices and retention difficulties as recurring challenges, while emphasising the need for stronger alignment between talent management and organisational strategy. Taken together, the literature suggests that talent management can support retention, but its value is context dependent and mediated by how employees perceive development, recognition, rewards, career opportunities and working conditions. Yet most recent Nigerian evidence remains concentrated in banking and other established sectors, with limited qualitative evidence from FinTech startups. This study therefore examines how employees in Lagos FinTech startups experience and perceive the relationship between talent management and retention, providing context specific insight into how internal talent practices are understood within a rapidly evolving technology based labour market.

Employee Commitment and Retention

Employee commitment represents an important psychological dimension of organisational retention. Meyer and Allen (1991) distinguish affective, continuance and normative commitment. Affective commitment reflects an employee's emotional attachment to the organisation, continuance commitment concerns the perceived cost of leaving, while normative commitment relates to a perceived obligation to remain. The three component framework is useful for understanding the different reasons employees may remain with organisations. An employee may stay because of emotional attachment to the organisation, because leaving would involve significant personal or professional costs, or because the employee feels a responsibility to remain. Alfes et al. (2013) demonstrate the importance of employees' perceptions of human resource management practices in shaping engagement and employee behaviour. Their findings suggest that the way employees experience organisational practices can influence their attitudes towards work and the organisation.

Existing evidence further supports this relationship. Venacio and Mtetwa (2024) examined talent management and employee commitment among employees of banks in Nelspruit, South Africa. Their findings indicated positive relationships between talent management and continuance and normative commitment. The authors recommended attention to recognition, career development, growth and a positive working environment as mechanisms for strengthening employee commitment.

The relationship is particularly relevant within FinTech. Aremo et al. (2024) examined flexible working arrangements and continuance commitment among employees of selected FinTech firms in Lagos. Their findings showed that self rostering and job sharing significantly influenced continuance commitment, whereas telecommuting did not have a significant effect. This demonstrates that specific organisational practices may have different implications for employee commitment even within the same industry.

Migration Opportunities and Employee Retention

Employee retention also needs to be understood within the wider labour market. Organisational practices may encourage employees to remain, but attractive opportunities elsewhere can alter their decisions. This is particularly important for skilled employees who possess qualifications and competencies that are demanded across organisations and countries. Beine et al. (2008) demonstrate that skilled migration has important implications for developing countries because migration prospects can influence human capital decisions and the movement of skilled workers. Although their study focuses on migration and human capital rather than organisational retention specifically, its argument provides useful context for understanding why skilled employees may consider opportunities outside their current employment environment.

Allen et al. (2010) similarly argue that employee retention requires organisations to understand the actual factors that influence employees' decisions to leave. Retention strategies should therefore be based on evidence concerning employee needs, workplace experiences and external alternatives rather than assumptions about turnover. The issue is

particularly important within technology intensive sectors. Employees with specialised digital, financial and technical skills may have opportunities to move between organisations and geographical locations. Consequently, talent management may strengthen organisational attachment without completely eliminating the influence of external labour market opportunities.

Theoretical and Conceptual Framework

This study is primarily anchored in Social Exchange Theory (SET) (Blau, 1964), which explains employee responses to organisational treatment through reciprocity. In the present context, talent management practices such as training, recognition, career development and supportive working conditions may foster employee commitment and strengthen willingness to remain. Human Capital Theory (Becker, 1964) complements this perspective by explaining how investment in employees' skills increases their value and may simultaneously expand their mobility opportunities. The study also draws on Meyer and Allen's (1991) three component model of commitment, while recognising that the qualitative evidence places greater emphasis on affective commitment.

Conceptually, the study therefore views talent management practices as the internal organisational condition, employee commitment as the linking mechanism and employee retention as the outcome, while migration opportunities represent an external labour market condition that may alter the retention value of talent management. This framework provides the basis for examining how employees perceive and experience retention within the competitive Lagos FinTech environment.

Conceptual Framework



Figure 1: Conceptual framework of employee retention in Lagos Fintech startups
Source: Researcher's conceptualization based on Balu (1964), Bcker (1964) and Meyer and Allen (1991).

The framework conceptualises talent management practices as the internal organisational condition, employee commitment as the linking mechanism, employee retention as the outcome and migration opportunities as an external labour market condition that may shape the retention value of talent management.

Gap in Literature

Existing research has established important relationships between talent management, employee commitment and employee retention across different organisational contexts. However, much of the evidence is quantitative and focuses on whether relationships exist rather than how employees experience these relationships. Evidence specific to FinTech also remains limited, particularly regarding the interaction between internal talent management practices and external labour mobility.

A further gap concerns the role of migration opportunities. Conventional retention explanations tend to emphasise organisational practices and employee commitment, but employees in technology driven sectors may simultaneously evaluate internal employment conditions against opportunities offered by other organisations or labour markets. Limited qualitative evidence explains how employees make this assessment or how external opportunities may alter the retention value of talent management.

This study addresses these gaps by providing qualitative evidence from employees representing eight FinTech organisations in Lagos State. It examines how employees experience talent management, commitment and external mobility as interconnected aspects of retention, thereby providing a contextual explanation of retention in a highly mobile technology labour market

Methodology

Research Design

The study adopted a qualitative research design. The approach was considered appropriate because the study sought to understand employees' experiences, perceptions and interpretations of talent management practices, employee commitment and retention. Qualitative research is particularly useful where researchers seek to understand meanings and experiences within their organisational context, without the need to generalise findings (Creswell & Poth, 2018).

Participants and Data Collection

Participants were purposively recruited from 12 selected FinTech organisations in Lagos State. Eligible participants were employees aged 18 years or above with at least six months' work experience who were willing to provide informed consent. Interns, temporary staff with less than six months' tenure, employees outside Lagos State and individuals who did not consent were excluded. One eligible employee was initially approached from each organisation. Eight completed the interview exercise, representing PalmPay, Moniepoint, OPay, Kuda, Paystack, Flutterwave, FairMoney and PiggyVest. The four organisations without completed responses were Branch International, Cowrywise, Okra and Mono.

Data were collected through semi structured interviews using a common interview guide. Four participants were interviewed physically using the guide, while four completed the same questions online through Google Forms. No audio recording or transcription was involved and no follow up probing was conducted for the Google Forms responses. The eight completed responses constituted the final dataset. The focused research questions, specific

eligibility criteria and direct experience of participants provided sufficient information power for the qualitative analysis (Malterud, Siersma, & Guassora, 2016). Informed consent was obtained before participation. No identifying demographic information was collected because the interview schedule focused exclusively on the study variables. Participants were anonymised as P1 to P8.

The interview schedule consisted of five principal research questions and related probing questions. The questions examined the influence of talent management on retention, the practices used by organisations and their influence on commitment, the relationship between commitment and retention, the role of commitment in connecting talent management with retention, and the influence of migration opportunities on the retention process.

Data Analysis

The interview responses were analysed using reflexive thematic analysis following Braun and Clarke (2006, 2021, 2022). A hybrid approach was adopted. The five research questions served as deductive analytical domains, while codes and themes were developed inductively from participants' responses. The analysis involved familiarisation with the data, initial coding, grouping related codes, developing and reviewing candidate themes and defining the final themes. The researcher coded the responses manually without qualitative analysis software. Interpretations were reviewed against the original responses and research questions to ensure that themes remained grounded in the data. As reflexive thematic analysis recognises researcher interpretation as part of the analytical process, inter coder reliability was not employed.

Trustworthiness was ensured through credibility, dependability, confirmability and transferability. Credibility was supported by purposive participant selection and a common semi structured interview guide, while dependability was enhanced through systematic coding and repeated review of responses. Confirmability was strengthened by grounding interpretations in participants' accounts and supporting findings with selected quotations. Transferability was addressed through clear description of the study context, participant selection and represented organisations.

Findings

Talent Management Practices and Employee Retention

Most participants perceived talent management practices as relevant to their decisions to remain with their organisations. Training, incentives, recognition, work life balance, supportive working conditions, wellbeing and remuneration were the most recurring considerations. For example, P1 noted that human resource practices affect "how talents are treated, proper workplace culture, time management and care packages," while P4 highlighted "training, incentives, good/flexible working condition and wellbeing." A minority view placed greater emphasis on financial considerations, with P6 stating that an employee is more likely to stay "if the salary is ok with working conditions ok." Overall, the dominant view was that retention reflects a combination of developmental, financial and workplace factors rather than a single talent management practice.

Talent Management Practices and Employee Commitment

Participants generally associated talent management practices with stronger commitment, although the emphasis varied. Training and professional development were particularly prominent. P2 reported that the organisation sponsors "IT courses tied to AI cyber security" which "richly influence[s] my commitment to the job," while P5 noted that weekly training helps employees become "acquainted with organisation's objectives." Other participants emphasised onboarding, feedback, career development, internal mobility and performance based rewards. Thus, the dominant view was that commitment is strengthened when employees perceive investment in their capabilities and future growth, although participants differed in the specific practices they considered most meaningful.

Employee Commitment and the Decision to Remain

Most participants linked commitment with their willingness to remain, particularly through organisational mission, emotional attachment, career development, job security and alignment with organisational goals. P3 explained:

"When you care about the mission, staying feels less like a job and more like contributing to something bigger."

This reflects the affective dimension of commitment evident in several responses. However, a minority view showed that commitment does not necessarily imply complete satisfaction. P7 stated, "I am committed to my organisation but my organisation does not motivate me." The findings therefore suggest that commitment can support retention while employees may simultaneously assess whether organisational conditions continue to meet their expectations.

Employee Commitment as a Link between Talent Management and Retention

The dominant participant view was that effective talent management strengthens commitment which, in turn, encourages employees to remain. P4 summarised the relationship as: "Talent Management Practices, Build Employee Commitment, Commitment drives retention." Other participants associated this process with mutual commitment, remuneration, welfare, trust and confidence in the organisation. For example, P6 indicated that commitment involves "making employees believe in the system and having more confidence in the company." A minority perspective emphasised that organisations must fulfil their commitments to employees for this relationship to be sustained. Overall, the findings position employee commitment as an important mechanism through which employees perceive the retention value of talent management practices.

Migration Opportunities and the Retention Value of Talent Management

The findings indicate that external mobility opportunities may weaken the retention value of talent management. Participants referred both to moving to other employers within Nigeria and to international opportunities. Better remuneration was the most frequently mentioned driver, while career advancement, professional exposure, improved working conditions and quality of life were also identified.

P3 explained:
"Perceived migration can still make committed employees leave, especially if the opportunity is big enough. Commitment raises the bar for what it takes to leave, but it doesn't make the bar infinite."
Similarly, P4 stated that "employees will always move when they see greater opportunities and higher pay." The dominant view was therefore that good talent management and commitment can encourage employees to stay, but external opportunities may still attract them elsewhere. Migration opportunities consequently represent an external condition that can reduce the extent to which internal talent management translates into retention.

Table 1: Summary of the Emergent Themes

Research Question	Emergent Theme	Major Issues
RQ1	Talent management and retention	Training, rewards, recognition, work life balance and working conditions
RQ2	Talent management and commitment	Training, onboarding, feedback, career development and motivation
RQ3	Commitment and decision to remain	Organisational mission, emotional attachment, career growth and job security
RQ4	Commitment as a linking mechanism	Trust, satisfaction, reciprocity and confidence in management
RQ5	Migration opportunities and retention	Better pay, career opportunities, working conditions and external mobility

Discussion of Findings
The first major contribution of the study is that talent management is perceived as a broader retention experience rather than a collection of isolated HR practices. Participants associated retention with the combined experience of training, career development, recognition, rewards, work life balance and supportive working conditions. This is consistent with Huselid (1995), Delery and Doty (1996) and Jiang et al. (2012), as well as more recent Nigerian evidence from Amaugo (2024), Olaolu and Bamigbaiye Elatuyi (2025) and Ekweozor and Omah (2025). However, the qualitative evidence adds an important dimension by showing that employees interpret these practices collectively in deciding whether an organisation remains worth staying with. This is particularly relevant to FinTech startups where employees may value both rapid skill development and supportive employment conditions.
The second contribution concerns employee commitment as the experiential pathway between talent management and retention. Participants generally described commitment through emotional attachment, organisational purpose, confidence, development opportunities and supportive relationships. This supports Meyer and Allen's (1991)

conceptualisation, particularly the affective dimension, and is consistent with Alfes et al. (2013) and Venacio and Mtetwa (2024). At the same time, the finding that one participant reported being committed but not motivated challenges the assumption that commitment necessarily guarantees retention. It suggests that commitment can coexist with dissatisfaction and continued evaluation of employment conditions. Thus, commitment appears important but not sufficient for retention.

The third and strongest contribution is the finding that migration opportunities qualify conventional talent management explanations of retention. Participants distinguished between moving to another employer and accessing opportunities beyond the Nigerian labour market, with higher remuneration, career advancement, professional exposure, working conditions and quality of life serving as potential external pulls. This extends the conventional view that effective internal talent management can secure retention by showing that employees may compare organisational benefits with opportunities available elsewhere. Consistent with Beine, Docquier and Rapoport (2008) and Allen, Bryant and Vardaman (2010), the findings indicate that external labour market opportunities matter, but the qualitative evidence shows how employees themselves make this comparison.

Taken together, the findings suggest that retention in Lagos FinTech startups is dynamic rather than automatic. Talent management can strengthen commitment and create reasons to stay, but those reasons are continuously evaluated against alternative opportunities. This is particularly significant in FinTech because employees with transferable technology and financial skills may face wider employment opportunities. The contradictory evidence therefore does not invalidate the role of commitment; rather, it indicates that commitment raises employees' threshold for leaving without eliminating the attraction of sufficiently favourable alternatives.

Limitations of the Study

This study has some limitations that should be considered when interpreting its findings. The analysis was based on eight completed responses from 12 initially selected FinTech organisations. The dataset was considered adequate in terms of information power given the focused research questions and specific participant group, but the eight of 12 participation rate may have introduced self-selection or non-response bias. Participant demographic and other contextual characteristics were not collected, limiting assessment of how individual characteristics may shape the reported experiences. In addition, four interviews were conducted physically while four were completed through Google Forms, and the latter could not be probed to the same extent. The study was also confined to FinTech organisations in Lagos State and reflects participants' experiences at a single point in time. Finally, only employee perspectives were captured, excluding management viewpoints. These limitations should be considered when interpreting the transferability of the findings.

Implications

i. Practical Implications: The findings suggest that FinTech organisations should adopt comprehensive talent management practices that include training, career development, recognition, competitive rewards, supportive working conditions and employee

wellbeing. These practices should be implemented consistently and fairly to sustain employee trust and commitment. Organisations should also monitor external labour market conditions and ensure that their rewards, development opportunities and career progression remain sufficiently competitive to reduce avoidable loss of skilled employees.

ii. Theoretical Implications: The study extends Social Exchange Theory (Blau, 1964) by suggesting that positive talent management experiences can strengthen employee commitment through perceived organisational support and reciprocity, but commitment does not operate independently of external opportunities. Consistent with Human Capital Theory (Becker, 1964), employees' skills and development may increase both their value to the organisation and their mobility in the wider labour market. Drawing on Meyer and Allen's (1991) commitment framework, the study therefore proposes a contextual explanation in which talent management strengthens commitment, while perceived external or migration opportunities shape whether that commitment ultimately translates into staying. This extends conventional retention explanations by linking internal organisational exchange with external labour mobility.

Conclusion

This study contributes qualitative insight into employee retention in Lagos FinTech startups by showing that retention is experienced not simply as an outcome of internal talent management but as an ongoing assessment of organisational experiences against opportunities available in the wider labour market. Its principal contribution is the contextualisation of employee commitment within this process: talent management may strengthen employees' attachment to their organisations, but external mobility opportunities can alter the value employees attach to remaining.

The findings have practical significance for FinTech organisations seeking to retain skilled employees in a competitive and mobile labour market. Retention strategies therefore need to consider both the quality of the internal employment experience and the external opportunities available to employees. Given the qualitative and context specific nature of the study, the findings should be interpreted as contextual insights rather than generalisable causal relationships. Future research could examine the proposed relationship quantitatively across a larger number of FinTech organisations and investigate how specific forms of external mobility shape the relationship between talent management, commitment and retention.

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