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FLEXIBLE WORK PRACTICES AND EMPLOYEE RETENTION OF INSURANCE FIRMS IN RIVERS STATE

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Abstract
This study examined the relationship between flexible work practices and employee retention of insurance firms in Rivers State. The study specifically examined the relationships between flexible work practices and measures of employee retention such as intention to stay and loyalty. A cross-sectional survey design was adopted, with a population of 120 employees from 12 selected insurance firms in Rivers State. A sample size of 92 was determined using the Krejcie and Morgan formula, while 81 copies of the structured questionnaire were successfully retrieved and analysed. Data were collected using a four-point Likert-scale questionnaire, with instrument reliability established through Cronbach's alpha coefficient of 0.74. The hypotheses were tested using Spearman Rank Order Correlation at the 0.01 level of significance. The findings revealed a significant positive relationship between flexible work practices and intention to stay ($r = .771$, $p < .01$). The study also established a significant positive relationship between flexible work practices and employee loyalty ($r = .593$, $p < .01$). The study concluded that flexible work practices significantly enhance employee retention among insurance firms in Rivers State by strengthening employees' intention to stay and loyalty. It recommended that insurance firms strengthen flexible working hours, remote work and hybrid work arrangements while providing adequate digital resources, managerial support and fair implementation to enhance employee retention.

Keywords: Flexible work practices, employee retention, intention to stay and loyalty

INTRODUCTION
Employee retention has become an important concern for organisations because the ability to retain competent employees affects organisational continuity, service quality, productivity and long-term competitiveness. Employee retention refers to the organisational capacity to encourage valued employees to remain in employment rather than seeking alternative jobs, and it is particularly important in knowledge-intensive service industries where employees possess firm-specific experience and customer relationships (Pepple et al., 2025; Haines et al., 2024). In the insurance industry, retaining competent employees is important because insurance operations depend substantially on employees' knowledge of underwriting, claims administration, risk assessment, marketing, customer relations and regulatory requirements. The Nigerian insurance industry has continued to expand, with gross premium written reaching approximately ₦2.3 trillion in 2025, representing a 47.3% increase over 2024, indicating the growing economic significance and competitive intensity of the sector (National Insurance Commission [NAICOM], 2026).
As the industry expands, insurance firms require experienced and committed employees who can sustain relationships with policyholders, process claims efficiently, develop new products and respond to changing market conditions. However, employee retention cannot be taken for granted because employees increasingly evaluate not only financial rewards but also the flexibility, autonomy and quality of working arrangements provided by their employers. Employee retention can be reflected through employees' intention to stay and loyalty. Intention to stay represents an employee's willingness or plan to continue working for an organisation, whereas employee loyalty

reflects the employee's attachment, commitment and willingness to support and remain with the organization (Miqdarsah & Indradewa, 2024; Pepple et al., 2025). These aspects of retention are particularly important because an employee may be physically present in an organisation while simultaneously developing an intention to leave or demonstrating weak organisational loyalty.

The issue of retention is relevant to Nigerian insurance firms because previous research has identified employee retention as an important organisational concern within the industry. Chukwuka and Nwakoby (2024) examined human resource management practices and employee retention in the Nigerian insurance industry and noted the problem of employee turnover and its implications for organisational productivity and operating costs. Similarly, Alagah and Tende (2017), in a study of insurance companies in Port Harcourt, established that talent retention was significantly associated with organisational agility, emphasising the importance of retaining valuable employees for organisational flexibility and responsiveness.

Earlier evidence from insurance firms in Rivers State has also demonstrated that organisational practices can influence employees' willingness to remain with their employers, with studies examining compensation and other retention practices among insurance employees in Port Harcourt. Thus, retention represents a significant human resource issue for insurance firms operating within the Rivers State business environment. The challenge is further heightened by changing employee expectations concerning how, when and where work should be performed. Flexible work practices have consequently emerged as an important human resource strategy through which organisations can respond to employees' changing expectations while maintaining organisational effectiveness. Flexible work practices refer to arrangements that provide employees with some discretion over their working time, location or scheduling of work. They may include flexible working hours, remote work and hybrid work arrangements, which enable employees to perform their responsibilities with greater flexibility than the traditional fixed-location and fixed-time employment model.

Contemporary research indicates that flexible work arrangements can influence employees' decisions concerning whether to remain with or leave an organisation. Haines et al. (2024), for example, found that flexibility was associated with greater job control and work engagement, which were subsequently associated with lower turnover intentions, although the effects of telecommuting could vary depending on work-to-family conflict. Similarly, Yang et al. (2024) identified flexible work arrangements as an increasingly important organisational response to employee turnover in the post-pandemic employment environment. Flexible work practices may therefore enhance intention to stay by allowing employees to better coordinate work with personal responsibilities, reduce unnecessary commuting pressures, increase autonomy and improve perceptions of organisational support. They may also strengthen employee loyalty when workers perceive that their organisation trusts them and is willing to accommodate legitimate personal and professional needs. Evidence from Miqdarsah and Indradewa (2024) further indicates that flexible working arrangements can influence employee loyalty, with employee satisfaction playing an important role in the process. Within Nigeria, empirical evidence is also beginning to demonstrate the relevance of flexible work arrangements to employee retention. Pepple et al. (2025), for instance, found that work-hours flexibility, remote-hybrid work options and flexible time-off had significant positive effects on employee retention among employees of Access Bank Plc in Calabar. Although this evidence was obtained from the banking sector rather than insurance, it demonstrates that flexible work practices are becoming relevant to employee retention within the Nigerian financial-services environment.

The relevance of such practices to insurance firms is strengthened by the increasingly digital character of insurance operations, where activities such as customer communication, documentation, marketing, data processing and some administrative functions can be undertaken through digital platforms. Nevertheless, not every insurance activity can be performed remotely because claims assessment, customer-facing activities, field marketing and some underwriting functions may require physical interaction. Consequently, the effectiveness of flexible work practices may depend on how appropriately firms match flexibility with job requirements. The Nigerian Labour Act also provides scope for working hours to be determined through mutual agreement or collective bargaining, thereby providing a basis for organisations to develop appropriate working-time arrangements within applicable legal requirements. For insurance firms in Rivers State, where Port Harcourt serves as a major commercial centre and where insurance companies operate alongside the oil and gas, banking, construction and service sectors, competition for competent employees can make retention particularly important.

Existing evidence specifically from Port Harcourt has established that talent retention is associated with organisational agility among insurance companies, but there remains limited empirical attention to whether contemporary flexible work practices can strengthen employees' intention to stay and loyalty within these firms. This creates a contextual gap because much of the recent empirical evidence on flexible work arrangements and retention has focused on other sectors or non-Nigerian settings. Furthermore, flexible work practices do not automatically produce positive retention outcomes; recent evidence shows that remote work can sometimes increase work-to-family conflict or even intention to leave when other workplace conditions are unfavourable (Haines et al., 2024; Schloetzer et al., 2026). Therefore, this study examined the relationship between flexible work practices and employee retention of insurance firms in Rivers State.

Statement of the Problem

The Nigerian insurance industry, which recorded substantial growth in premium income in 2024 has continued to operate within a challenging economic and competitive environment. This Day Newspaper reported that the Nigerian insurance industry was confronted by persistent challenges, including public trust concerns and pressure to improve the quality and reliability of insurance services (Nwoji, 2025). Such pressures can increase demands on insurance employees and make the retention of experienced and competent personnel important for sustaining effective customer service and organisational performance. Similarly, Igbokwe (2025) reported that Nigerian businesses, including insurance companies, continue to experience challenges associated with high staff turnover, employee workload and inadequate investment in employee development and supportive working conditions. These circumstances may manifest in employees' intention to stay, reflected in their willingness to continue working for their organisations, and loyalty, reflected in their attachment and commitment to the organisation. When employees perceive their work arrangements as excessively rigid, they may experience difficulties balancing work responsibilities with personal and family demands, potentially weakening their intention to remain with the organisation. Among others, flexible work practices, such as flexible working hours, remote work and hybrid work arrangements, may therefore provide organisations with an alternative approach to improving employees' work experience and encouraging retention. However, despite the growing relevance of flexible working arrangements in contemporary employment, there remains limited empirical evidence establishing whether these practices enhance intention to stay and loyalty among employees of insurance firms in Rivers State. Therefore, this study examined the relationship between flexible work practices and employee retention of insurance firms in Rivers State.

Conceptual Framework

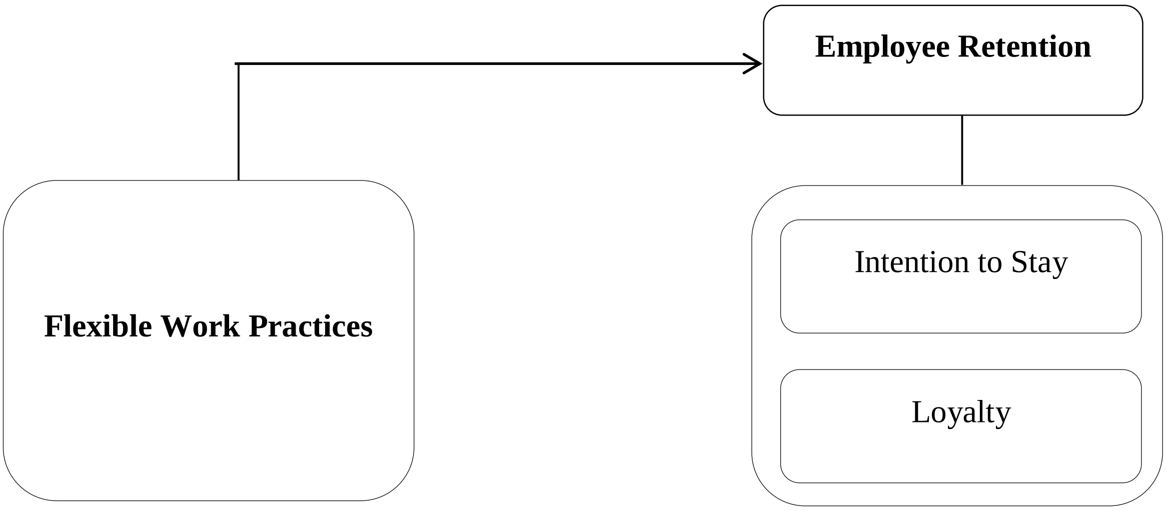

Fig. 1.1: Conceptual Framework Showing Relationship between Flexible Work Practices and Employee Retention
Source: Researcher's Conceptualisation (2026); adopted from Haines et al. (2024); Miqdarsah & Indradewa, (2024); Pepple et al. (2025).

Aim and Objectives of the Study
The aim of the study was to examine the relationship between flexible work practices and employee retention of insurance firms in Rivers State. The specific objectives of the study were to:
1.
2. determine the relationship between flexible work practices to stay of insurance firms in Rivers State.
3. examine the relationship between flexible work practices and loyalty of insurance firms in Rivers State.

Research Questions
The following research questions were raised for the study:
1. What is the relationship between flexible work practices and intention to stay of insurance firms in Rivers State?
2. What is the relationship between flexible work practices and loyalty of insurance firms in Rivers State?

Research Hypotheses
The following hypotheses were tested to guide the study:
Ho_1: There is no significant relationship between flexible work practices and intention to stay of insurance firms in Rivers State.
Ho_2: There is no significant relationship between flexible work practices and loyalty of insurance firms in Rivers State.

REVIEW OF RELATED LITERATURE

Conceptual Review

Concept of Flexible Work Practices

Flexible work practices refer to organisational arrangements that provide employees with greater discretion over when, where, and, in some cases, how they perform their assigned work compared with conventional fixed-time and fixed-location employment arrangements. Recent scholarship conceptualises flexible work arrangements as conditions that allow employees to complete their contracted work outside the temporal and spatial boundaries of traditional work arrangements (Harrop & Overall, 2026). The concept has become increasingly important because technological advancement, changing employee expectations and the experience of the COVID-19 pandemic have transformed conventional assumptions about where and when work should be performed. Flexible work practices therefore represent a shift from the traditional model in which employees are expected to work at a designated workplace during predetermined hours. They can involve flexibility in working time, working location, or a combination of both.

Flexible working time, often referred to as flextime, allows employees some discretion over their starting, finishing or scheduling of working hours. Flexible location, on the other hand, allows employees to perform their duties away from the conventional organisational workplace, including from home or another suitable location. Recent empirical research identifies working from home and flexible starting and finishing times as important forms of flexible work arrangements (van der Lippe et al., 2024). Remote work or telecommuting is another important form of flexible work practice in which employees use information and communication technologies to perform work outside the traditional office. Hybrid work extends this arrangement by combining office-based work with remote work. Recent scholarship describes hybrid work as involving continuing movement between traditional and non-traditional work modes and distinguishes it according to differences in work modality, location and temporality (Wang et al., 2025).

Flexible work practices can also include compressed workweeks, part-time work, job sharing, self-scheduling and other arrangements that modify conventional work schedules or locations (Çivilidağ & Durmaz, 2024). The essential feature of these practices is that flexibility is introduced without necessarily reducing employees' contractual responsibilities or expected work outcomes. Instead, employees are provided with greater autonomy to determine aspects of their work arrangements within organisationally established boundaries. This autonomy can help employees coordinate employment responsibilities with family, social and personal obligations, potentially improving work-life balance and psychological well-being. A recent systematic review and meta-analysis involving 38 studies from 19 countries found that flexible work arrangements are associated with important employee outcomes, including work-life balance and organisational commitment, although the effects vary according to the type and implementation of flexibility.

Flexible work practices may also benefit organisations by improving employee satisfaction, commitment, engagement and performance. Çivilidağ and Durmaz (2024), after reviewing 21 empirical studies, reported a significant positive association between flexible working arrangements and employee performance and noted positive implications for productivity, job satisfaction, work-family harmony and organisational commitment. Nevertheless, flexibility should not be regarded as universally beneficial because its outcomes may depend on job characteristics, employee preferences, managerial support and the manner in which the arrangements are implemented. Unequal access to flexibility, excessive work intensification, unclear expectations and difficulties separating work from personal life can reduce its potential benefits. In the context of insurance firms, flexible work practices are particularly relevant because some insurance activities, including customer communication, marketing, documentation, data processing, underwriting support and administrative tasks, can increasingly be facilitated through digital technologies, while other activities may still require physical presence.

Flexible work practices can consequently enable insurance firms to accommodate differences in job requirements while providing employees with greater control over aspects of their work. From an employee-retention perspective, such practices may strengthen employees' willingness to remain with their organisations by increasing autonomy, supporting work-life balance and demonstrating organisational responsiveness to employee needs. Recent evidence specifically links flexible work arrangements with retention-related outcomes, suggesting that flexibility can contribute to sustainable employment when supported by appropriate organisational practices (Wahba et al., 2026). Thus, flexible work practices can be conceptualised as a strategic human resource practice through which organisations provide employees with controlled discretion over working time and/or working location while maintaining expected organisational responsibilities and performance standards.

Concept of Employee Retention

Employee retention refers to the ability of an organisation to encourage and sustain the continued employment of valued employees over a period of time. It represents the extent to which employees choose to remain with their organisation rather than voluntarily seeking employment elsewhere. Contemporary retention research distinguishes the question of why employees stay from the traditional focus on why employees leave, thereby recognising retention as an active organisational and employee process (Pepple et al., 2025. Hom & Kiazad, 2025). Employee retention is important because the loss of experienced employees can result in knowledge loss, recruitment costs, training expenses, disruption of work processes and difficulties in maintaining organisational effectiveness. Retention is influenced by several interconnected factors, including job satisfaction, organisational commitment, leadership, career opportunities, compensation, work environment, work-life balance and human resource practices (Ghosh & Sen Gupta, 2025).

The concept is closely associated with employees' psychological decisions concerning whether to remain or leave an organisation. In this regard, intention to stay refers to an employee's conscious willingness or intention to continue working for the current employer and is widely regarded as an important indicator or precursor of actual retention (O'Keefe et al., 2025). Employee retention should, however, be distinguished from mere physical continuation in employment because an employee may remain in an organisation while demonstrating weak attachment or a strong desire to leave. Organisational commitment is consequently relevant because it represents an important indicator of employees' willingness to remain with their organisation and is associated with turnover behaviour (Kellerer & Süß, 2026). Employee loyalty is another important expression of retention because loyal employees demonstrate attachment to their organisation, willingness to support its interests and a desire to maintain their employment relationship. Recent systematic evidence shows that effective human resource practices can foster retention by strengthening job satisfaction, organisational commitment and loyalty (Ghosh & Sen Gupta, 2025). Retention is therefore not determined by a single organisational practice but develops from the interaction between employees' perceptions, experiences, organisational conditions and available employment alternatives. Contemporary retention theory also emphasises job embeddedness, which explains why employees remain when they are strongly connected to their organisation and community and perceive substantial value in maintaining existing employment relationships (Hom & Kiazad, 2025).

Evidence from Nigeria further demonstrates that organisational conditions and commitment are relevant to employees' intentions concerning whether to leave their workplaces (Abet et al., 2024). Therefore, employee retention can be conceptualised in the present study as an employee's willingness and psychological disposition to continue working for an organisation, reflected particularly in intention to stay and loyalty. This conceptualisation is appropriate for examining insurance firms because retaining experienced employees can help organisations preserve technical knowledge, customer relationships and organisational experience while reducing the disruptive consequences associated with employee turnover. However, this study measured employee retnetion in terms of intention to stay and loyalty.

Intention to Stay: Intention to stay refers to an employee's conscious willingness or perceived likelihood to continue working for the present organisation rather than seeking alternative employment. It reflects the employee's positive disposition toward maintaining the existing employment relationship over the long term (Qian & Balwi, 2024). As a measure of employee retention, intention to stay captures the employee's psychological decision to remain with the organisation. It is considered an important cognitive antecedent of actual retention because employees who intend to remain are less likely to voluntarily leave their organisation.

Loyalty: Loyalty refers to the employee's attachment, allegiance and willingness to remain committed to the organisation over time. It reflects the extent to which employees identify with organisational values, support organisational interests and desire to maintain their employment relationship. Employee loyalty is closely associated with retention because loyal employees are less inclined to seek alternative employment and are more willing to sustain their membership of the organisation. Recent evidence also indicates that loyalty can strengthen the connection between organisational commitment and employees' willingness to remain with their organisations (Shangze, 2024).

Theoretical Review

This study was anchored on Social Exchange Theory (SET). SET, originally developed by Peter Michael Blau in 1964, explains workplace relationships as reciprocal exchanges in which favourable treatment received from one party creates an expectation of positive reciprocation from the other. In an organisational context, employees evaluate how their employers treat them through policies, practices and the benefits provided to them. The implications of this theory is premised on the fact that when organisations provide supportive employment practices such as flexible working hours, remote work and hybrid work arrangements, employees may interpret these practices as evidence that the organisation values their welfare and is responsive to their needs. Recent evidence supports this theoretical position, showing that flexible work arrangements can strengthen organisational commitment and subsequently reduce employees' turnover intentions (Tsen et al., 2022). Therefore, SET provides an appropriate theoretical explanation for the present study because flexible work practices can be regarded as favourable organisational resources or benefits that employees may reciprocate through stronger loyalty and greater intention to stay. Applied to insurance firms in Rivers State, the theory suggests that when employees perceive that their organisations provide reasonable flexibility in working hours and location, they may develop a stronger sense of obligation, appreciation and attachment to the organisation, which can subsequently enhance their willingness to remain and their loyalty to the firm.

Empirical Review

Pepple et al. (2025) examined the relationship between flexible work arrangements and employee retention in Access Bank Plc, Calabar. It specifically investigated the effects of work hours flexibility, remote-hybrid work options and flexible time-off on employee retention. A cross-sectional research design was adopted and primary data were obtained from 323 employees of Access Bank Plc in Calabar through a structured questionnaire. The data obtained were analyzed using descriptive statistics while the hypotheses of the study were tested using multiple regression. The findings of the study revealed that work hours flexibility, remote-hybrid work options and flexible time-off had significant positive effects on employee retention in Access

Bank Plc. Hence, the study recommended that managers of commercial banks should implement work hours flexibility by offering options such as flexible scheduling, compressed workweeks, part-time work, and shift swapping, allowing employees to tailor their work hours to better fit personal commitments.

Miqdarsah and Indradewa (2024) analyzed the relationship between the influence of flexible and digital work environments on employee satisfaction and employee loyalty in IT companies in Jakarta, Indonesia. The respondents of this study were 165 IT employees in Jakarta. This research was analyzed using Partial Least Square-Structural Equation Modeling (PLS-SEM). This research found that flexible working arrangements and digital workplaces positively affect employee satisfaction and loyalty. Employee satisfaction has a positive effect on employee loyalty. Employee satisfaction can mediate the relationship between flexible working arrangements, digital workplaces, and employee loyalty. Researchers can then consider research in other industries or sectors.

Haines et al. (2024) examined the associations between flexible work arrangements (FWAs) and turnover intentions by testing four perspectives with consideration of the subprocess (i.e. indirect effects) that each conveys. Multilevel structural equation modeling (MSEM) was applied to test the direct, indirect, and total effects of flextime, telecommuting, and overall flexibility on turnover intentions (n_1 = 1,505 employees, n_2 = 64 work units). Support was found for the subprocesses that involved job control and work engagement. Flexibility was associated with more job control and work engagement which were in turn related to lower turnover intentions. That telecommuting was associated with higher work-to-family conflict and indirectly to higher turnover intentions raised questions about the net effects of flexibility. The discussion recasts the narratives that have guided research into the possible outcomes of work arrangements that provide flexibility.

Knowledge Gap

Existing studies have examined flexible work practices and employee outcomes such as engagement, satisfaction and turnover intention, but limited empirical attention has been given to employee retention measured through intention to stay and loyalty (Pepple et al., 2025; Miqdarsah & Indradewa, 2024; Haines et al., 2024). Furthermore, evidence specifically focusing on insurance firms in Rivers State remains limited, despite the growing adoption of flexible, remote and hybrid work arrangements in the sector. This contextual and empirical gap necessitates examining how flexible work practices influence intention to stay and loyalty among employees of insurance firms in Rivers State

METHODOLOGY

The study adopted a cross-sectional survey design while the population of the study was one hundred and twenty (120) employees of 12 selected insurance firms in Rivers State. The sample size of ninety two (92) was determined using Krejcie and Morgan formula. Primary source of data collection was adopted through structured questionnaire. A structured questionnaire titled "Flexible Work Practices and Employee Retention Index (FWPERI)". The questionnaire was designed in four point likert rating scale format with the following response options: Strongly Agreed (SA) 4, Agreed (A) 3, Disagreed (D) 2, and Strongly Disagreed (DS) 1. Validity of the research instrument was achieved through expert vetting. The reliability of the instrument (0.74) was ascertained through the Cronbach Alpha coefficient with a threshold of 0.7. 81 copies of distributed questionnaires were successfully filled and retrieved. Hypotheses were examined using the spearman rank order correlation coefficient with the aid of Statistical Package for Social Science (SPSS Version 25) at 0.01 level of significance.

RESULTS AND DISCUSSION OF FINDINGS

Ho_1: There is no significant relationship between flexible work practices and intention to stay of insurance firms in Rivers State.

Table 1 Relationship between Flexible Work Practices and Intention to Stay

		Flexible Work Practices	Intention to Stay
Flexible Work Practices	Correlation Coefficient	1.000	.771**
	Sig. (2-tailed)	.	.000
	N	81	81
Intention to Stay	Correlation Coefficient	**.771****	1.000
	Sig. (2-tailed)	.000	.
	N	81	81

**. Correlation is significant at the 0.01 level (2-tailed).
Source: Survey Data, 2026

Table 1 above shows r value of 0.771 at a significance level of 0.00 which is less than the chosen alpha level of 0.01. Since the significance value 0.000 is less than the alpha level of 0.01, the null hypothesis (Ho_1) which states that there is no significant relationship between flexible work practices and intention to stay of insurance firms in Rivers State was rejected and the alternate hypothesis accepted. This implies that there is a significant relationship between flexible work practices and intention to stay of insurance firms in Rivers State.

Ho_2: There is no significant relationship between flexible work practices and loyalty of insurance firms in Rivers State.

Table 2 Relationship between Flexible Work Practices and Loyalty

		Flexible Work Practices	Loyalty
Flexible Work Practices	Correlation Coefficient	1.000	.593**
	Sig. (2-tailed)	.	.000
	N	81	81
Loyalty	Correlation Coefficient	**.593****	1.000
	Sig. (2-tailed)	.000	.
	N	81	81

**. Correlation is significant at the 0.01 level (2-tailed).
Source: Survey Data, 2026

Table 2 above shows r value of 0.593 at a significance level of 0.00 which is less than the chosen alpha level of 0.01. Since the significance value 0.000 is less than the alpha level of 0.01, the null hypothesis (Ho_2) which states that there is no significant relationship between flexible work practices and loyalty of insurance firms in Rivers State was rejected and the alternate hypothesis accepted. This implies that there is a significant relationship between flexible work practices and loyalty of insurance firms in Rivers State.

Discussion of Findings

The analyses of data revealed that there is a significant relationship between flexible work practices and employee retention of insurance firms in Rivers State. This finding suggests that employees are more likely to remain with insurance firms when they are provided with flexibility regarding when and where work is performed. The finding is consistent with Haines et al. (2024), who found that flexible work arrangements increased job control and work engagement, which were associated with lower turnover intentions. It also agrees with Miqdarsah and Indradewa (2024), who found that flexible working arrangements were associated with employee loyalty, with employee satisfaction contributing to this relationship. Evidence from Nigeria similarly supports the finding, as Pepple et al. (2025) reported that work-hours flexibility and remote-hybrid work options had significant positive effects on employee retention among employees of Access Bank in Calabar. The finding is further supported by evidence from South-South Nigeria showing that flexible work arrangements can enhance employee commitment, which is closely connected with retention and loyalty. However, the finding should not be interpreted to mean that flexibility automatically improves retention, since Makridis and Schloetzer (2026) found that remote work was associated with higher intention to leave after controlling for compensation, occupation and workplace characteristics. This suggests that the retention benefits of flexible work practices depend on how effectively they are implemented and supported by other organisational conditions. In the context of insurance firms in Rivers State, the finding implies that flexible working hours, remote work and hybrid arrangements may strengthen employees' intention to stay and loyalty when they provide meaningful autonomy without compromising communication, supervision and service delivery. Finally, the finding supports social exchange theory, as employees who perceive flexibility as favourable organisational treatment may reciprocate through stronger loyalty and willingness to remain with the organisation.

CONCLUSION

The study concludes that flexible work practices significantly enhance employee retention in insurance firms in Rivers State by strengthening employees’ intention to stay and loyalty. Therefore, insurance firms that provide appropriate flexibility in working hours and work location are more likely to retain experienced and committed employees.

RECOMMENDATIONS

Based on the conclusions, the following recommendations were made:

1. Insurance firms in Rivers State should strengthen flexible working hours and hybrid work arrangements by allowing employees reasonable control over when and where they perform their duties, where job requirements permit, in order to improve work-life balance and strengthen employees’ intention to stay with the organisation.
2. Management of insurance firms should implement remote and hybrid work practices fairly and supportively, providing employees with adequate digital resources, trust, communication and managerial support to foster a sense of organisational care and attachment, thereby enhancing employee loyalty.

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