



Lead City Journal of the Social Sciences (LCJSS)

Faculty of Management and Social Sciences
Lead City University, Ibadan

ISSN: 2449092X
Volume 11 (No. 1) / Feb. 2026

Teachers' Motivational Strategies and Productivity in Selected Secondary Schools in Akinyele Local Government, Oyo State, Nigeria

Abdulahi Abiola Olaniyi

Prospecting Digital HR for Sustainable Local Government Administration in Nigeria

Oluwatomisin Joy Popoola and Akeem Amodu, PhD

Digital Transformation and Operational Efficiency in Local Government Administration of Oyo State

Adenike Olufunmilayo Odunsi, PhD and Oladunni Ajoke Akinola, PhD

Exploring the Relationship between Work Expectations and Employee Retention among Generation Z in Selected Small and Medium Enterprises in Nigeria.

Aderounmu G.A, Oni K. A, Otegbade T.O and Shonola Olayinka Sakirat

Infertility-Related- Stress and Coping Strategies as Predictors of Mental Well-being among Individuals with Reproductive Health Challenges in Ibadan Oyo State Nigeria

Aderonke Abolusodun and Johnson T. Oyeleke PhD

Building Psychological Resilience and Mental Health Support Systems for a Sustainable Future of Work in Nigeria

Abiona, Olabisi Modupe & Bamidele, Motunrayo Oluwagbemisola

Human Capital Development and Organizational Performance in Selected Manufacturing Companies in Nigeria

Olusola James Oladejo, Mary Etigale Ochom & Opatotun Tunde Adewumi

Enhancing Crop Yields through Credit Access among Female Smallholder Farmers in Ogun State, Nigeria

Adeyemi Olaoluwa Bamigboye and Tina Akinbo (PhD)

Digital Banking and Financial Inclusion in Nigeria

Adewumi Moyosore Akingbade, Opatotun Tunde Adewumi, and Ibikunle Oladipupo Ibadapo

Editor-in-Chief: Prof. Omolara Campbell
Editor: Dr. Omoseni Adepoju

Associate Editors

Dr. Tosin Adesina
Dr. Tina Akinbo
Dr. Tunde Onamusi
Dr. Olufemi Badru
Dr. O. S. Falase
Dr. Olorunfemi Y. Alimi

Advisory Board

Prof. 'Jide Owwoeye	Lead City University, Ibadan, Nigeria
Prof. Kabiru A. Adeyemo	Lead City University, Ibadan, Nigeria
Prof. Toyin Falola	University of Texas, Houston
Prof. Uche Isiugo-Abanihe	Lead City University, Ibadan, Nigeria
Prof. Bola Akanji	University of Connecticut, United States
Prof. J. J. Asongu	St. Monica University, Buea, Cameroon
Prof. Olatundun Adelegan	UN Women Suomi, Helsinki, Finland
Prof. B. A. Folorunso	Obafemi Awolowo University, Ile-Ife, Nigeria
Prof. Phillip Alege	Covenant University, Ota, Ogun State, Nigeria
Dr. Folasade Ayorinde	Green Climate Fund Songolo, South Korea
Dr. Taiwo Ajilore	Central Bank of Nigeria
Dr. Michael Ogunseyin	University of Wolverhampton, United Kingdom

Correspondence

The Editor-in-Chief
Lead City Journal of the Social Sciences (LCJSS)
Faculty of Management and Social Sciences
Lead City University, Ibadan, Nigeria
www.lcu.edu.ng/index.php/lead-city-journal-of-the-social-sciences
e-mail: (i) editor.lcjss@gmail.com
(ii) campbell.omolara@lcu.edu.ng
(iii) omolaracampbell@yahoo.com
+2348033176177, +2348033234042

Published by
Lead City University, Press
Beside Methodist School, Toll-Gate Area, Lagos-Ibadan Express Way, Ibadan
07064671658, 08036694838
lcupress23@gmail.com

Lead City Journal of the Social Sciences (LCISS) ISSN: 2449092X

About the Journal

LCISS is intended for scholars who wish to report results of completed or on-going research, reviews of literature and discussions of theoretical issues or policy. Its primary objective is to provide a forum for the exchange of the ideas across disciplines and academic orientations in the social sciences.

The journal is an open access peer reviewed journal that provides bi-annual publication of articles in the social sciences. The editorial board is made up of reputable scholars from various universities around the world. All correspondence should be addressed to the Editor-in-Chief, Lead City Journal of Social Sciences (LCJSS), Lead City University, Ibadan, Nigeria.

Guidelines for Contributions

Authors should note that any article to be submitted for publication must comply with the following standard:

- The manuscript content must not be more than 15 pages. Any violation of this rule will be subjected to extra charges.
- Abstract (in italics) should be a maximum of 250 words with a minimum of 3-5 keywords.
- The title and author(s) details should be on the first page. This should include telephone numbers and e-mail contacts.
- Author's name should be written in the following order: first name, other name and surname.
- The body of text should be in Times New Roman, properly justified in 12 pt. with 1.5line spacing.
- Referencing style is APA, 7th edition. All references should be listed in alphabetical order at the end of the article.
- The format for the body of article is: Introduction, Literature Review, Methodology, Results and Discussion, Conclusion and References. Also, authors should know that they are responsible for ensuring that:
 - i. The manuscript had been submitted only to this journal, i.e. It is not under consideration or peer review or accepted for publication or in press or published elsewhere;
 - ii. The manuscript contains nothing that is abusive, defamatory, libelous, obscene, fraudulent or illegal.

Non-compliance with any of the latter three conditions will be considered misconduct and dealt with accordingly.

The author or lead author of an article is entitled to one copy of the LCJSS in which his/her article appears. Authors of the accepted papers shall pay a processing fee of N10,000 (Ten thousand naira only) and publication fee of N35,000 (thirty-five thousand naira only).

Any author who wishes to publish his/her article in the journal should contact:

The Editor-in-Chief

Contents

Teachers' Motivational Strategies and Productivity in Selected Secondary Schools in Akinyele Local Government, Oyo State, Nigeria

Abdulahi Abiola Olaniyi 5

Prospecting Digital HR for Sustainable Local Government Administration in Nigeria

Oluwatomisin Joy Popoola and Akeem Amodu, PhD 18

Digital Transformation and Operational Efficiency in Local Government Administration of Oyo State

Adenike Olufunmilayo Odunsi, PhD and Oladunni Ajoke Akinola, PhD 28

Exploring the Relationship between Work Expectations and Employee Retention among Generation Z in Selected Small and Medium Enterprises in Nigeria.

Aderounmu G.A, Oni K. A, Otegbade T.O and Shonola Olayinka Sakirat 43

Infertility-Related- Stress and Coping Strategies as Predictors of Mental Well-being among Individuals with Reproductive Health Challenges in Ibadan Oyo State Nigeria

Aderonke Abolusodun and Johnson T. Oyeleke PhD 59

Building Psychological Resilience and Mental Health Support Systems for a Sustainable Future of Work in Nigeria

Abiona, Olabisi Modupe & Bamidele, Motunrayo Oluwagbemisola 78

Human Capital Development and Organizational Performance in Selected Manufacturing Companies in Nigeria

Olusola James Oladejo, Mary Etigale Ochom & Opadotun Tunde Adewumi 89

Enhancing Crop Yields through Credit Access among Female Smallholder Farmers in Ogun State, Nigeria

Adeyemi Olaoluwa Bamigboye and Tina Akinbo (PhD) 105

Digital Banking and Financial Inclusion in Nigeria

Adewumi Moyosore Akingbade, Opadotun Tunde Adewumi, and Ibikunle Oladipupo Ibidapo 120

Exploring the Relationship between Work Expectations and Employee Retention among Generation Z in Selected Small and Medium Enterprises in Nigeria.

¹Aderounmu G.A, ²Oni K. A, ³Otegbade T.O and ⁴Shonola Olayinka Sakirat

Department of Business Administration, Moshood Abiola Polytechnic, Abeokuta,

Ogun State, Nigeria

Corresponding Author, +2348033961134, aderounmu.gbolahan@mapoly.edu.ng

Abstract

Employee retention continues to challenge small and medium enterprises (SMEs) in Nigeria today more than ever before, especially with generation Z starting to enter the workforce. The current study explored the relationship between work expectations and employee retention among generation Z employees in a sample of SMEs in Ogun State. Our approach was descriptive survey design and we collected data from 300 respondents representing five SME sectors using multi-stage stratified sampling. A structured questionnaire was used to measure six constructs including career growth opportunities, work life balance, autonomy, loyalty, engagement, and career clarity. The data were analyzed through descriptive statistics, correlation, and regression analysis. The findings showed that career growth opportunities, work life balance, and autonomy explicitly accounted for the employee retention outcome. Career growth was the greatest predictor ($\beta = 0.421$) and work life balance and autonomy were both statistically significant and positive influences on employee retention outcomes. The correlation results suggested that work expectations all had strong associations with loyalty, engagement, and career clarity. On the whole, the model on work expectations explained 47.8 percent of employee retention outcomes variance. The study concluded that Human Resource practices that incorporate work expectations matter, because they help to align Generation Z expectations which engenders commitment, reduces turnover, and improves sustainability. The findings generally supported empirical evidence for the socially exchange theory, Herzberg's two factor theory, and Person–Organisation Fit theory. This study recommends that SMEs consider structured career development, positive work atmosphere, and employee autonomy as means of securing their workforce over the longer term.

Keywords: *Work expectations, employee retention, Generation Z, SMEs, Nigeria.*

Introduction

The workplace landscape is currently shifting from digitalization, social values, and the stage of the post-pandemic period, which is forcing organisations to reassess their human resource management methods, in particular, the retention of Generation Z employees. Generation Z is a generation that encompasses those born from the mid-1990s to early-2010s, who are generally considered to be digital natives, goal orientated people that place an important emphasis on work life balance as they search for purposeful careers, and who make up a growing portion of the labour market. Generation Z workers are also (potentially) harder to retain in the workforce since they place considerable value on autonomy, career development,

flexibility, and continuous learning opportunities. This differs from traditional approaches that are used to manage generations of workers before Generation Z (Piecuch-Jodłowiec, 2024; Roberts, 2024; Trifan and Pantea, 2024).

The Nigerian economy adds to the challenges and opportunities to retain Generation Z employees, particularly with Southern Nigeria large and medium sized enterprises (SMEs). SMEs in Nigeria's economy contribute approximately 48 percent to GDP, over 80 percent to employment, and contribute significantly to innovation, community development, and economic diversification (SMEDAN, 2021). However, for all their positive aspects, SMEs continue to be vulnerable in Human Resource Management. Most SMEs have limited finances, underdeveloped structures, and weak external linkages. These vices are further compounded in the post-pandemic recovery by the speed of the digital changes on the expectations of employees regarding flexible/hybrid work, and the competition for new digitally savvy occupational talent (Chinomona and Sandada, 2021; Eneh and Awotayo, 2023). As a result, for small and medium enterprises in Nigeria, retaining Generation Z employees is fundamentally a human resource issue but also a strategic concern for long term sustainability.

Work expectations capture the values and aspirations that employees bring into the employment relationship. For Generation Z, these expectations comprise career progression, autonomy, task flexibility, environments which support wellbeing, and assurance of work-life balance (Nguyen, Bui, and Tran, 2021; Piecuch-Jodłowiec, 2024; Syahputra and Hendarman, 2024). It remains important for organisations to fulfil expectations as employees will disengage and exit when expectations are unmet. Fulfilment of work expectations, on the other hand, will increase motivation, loyalty, and commitment and engagement with employers (Rahman, Yusof, and Norazman, 2025; Taiwo and Adejoke, 2024).

Employee retention relates to an organisation's ability to limit turnover, create a commitment of tenure, and provide workforce stability. Signs of retention include loyalty, intention to stay, and reducing attrition (Foldy, 2024), and remains important for SMEs as the loss of skilled staff performs a disproportionate impact with smaller staff size, and limited resources to replace new staff through recruitment, training and induction processes. Empirical evidence continues to strengthen that by connecting work expectations with organisational practices employees are likely to demonstrate greater retention which supports the psychological contract and expectations between employer and employee (George, 2024; Ojo and Oduse, 2024).

Literature from Nigeria shows that generational expectations of work behaviour, such as work life balance, are correlated with committed employees who are satisfied with their employer (Akanji, 2021; Adeniyi, 2023; Dada, 2023). Green human resource management practices have also been associated with increased loyalty and retention in the hospitality sector (Akpa, Ojo, and Adebayo, 2022; Islam, Shamsuddin, and Sulaiman, 2022). Though prior literature identified these individual components like work life balance and organisational commitment, there is very little empirical literature that considers the constellations of autonomy, career clarity, and expectations of loyalty, especially concerning Generation Z employees in SMEs (Taiwo and Adejoke, 2024; Ojo, 2024; Omeoga, 2023).

This is an important gap in the knowledge about management behaviours given the importance of SMEs in the economy of Nigeria; and how susceptible SMEs are to turnover. This study aims to look at: the relationship between work expectations and retention of Generation Z employees in Nigerian SMEs. By tackling this gap the study also hopes to add empirical knowledge about how generational expectations can influence workforce stability. The outcomes will be useful for SME managers and practitioners of human resources, and for policymakers to create responsive strategies that balance the ambitions of Generation Z with organisational practices. When management can align and respond to these expectations, there is thus potential for improving organisational performance and, and reduced rates of attrition, and viable opportunities for Nigeria's economic stability.

Statement of the Problem

The nature of work is changing rapidly in Nigeria driven by technology, generational transitions within the workforce and new employee values. Generation Z workers are interested in flexibility, career advancement, degrees of autonomy and work life balance which tend to be at odds with conventional human resource management that is largely evident in SMEs. Furthermore, many SMEs have continued with traditional paradigms, which cannot cope with the dynamism of workers' expectations resulting in a disconnect between the employee's needs and the organisation's values (Piecuch-Jodłowiec, 2024; Trifan and Pantea, 2024; Syahputra and Hendarman, 2024). Potentially, this disconnection between expectations and traditional paradigms is causing higher levels of attrition, thereby reducing the ability of SMEs to manage productivity and retain talent.

While literature is growing regarding generations in the context of work, there is little empirical evidence that demonstrates the influence of Generation Z's expectations of work on retention outcomes among SMEs in Nigeria. There is evidence that suggests that organisational practices that promote work-life balance and career development are encouraging commitment and satisfaction (Akpa, Ojo, and Adebayo, 2022; Adeniyi, 2023; Dada, 2023). Nevertheless, there is far less evidence that examines the influence of autonomy, loyalty, and explicit or clear career path does moderate the retention outcomes of Generation Z. Also, because the expectations of Generation Z may be different from previous generational expectations and the contexts of SMEs are unique in Nigeria, this has not been explored in the literature (Ojo and Oduse, 2024; Taiwo and Adejoke, 2024; Omeoga, 2023). Organizations, especially SMEs in Nigeria are limited in their capabilities in developing effective retention policies to address generational realities.

The rationale for concentrating on SMEs as opposed to larger companies is based on the unique economic contribution and greater challenges they face in employee retention. Although SMEs represent the majority of employment and enterprise activity in Nigeria, they are at greater risk to external shocks, have limited resources, and have a human resource framework that is often informal (SMEDAN, 2021; Chinomona and Sandada, 2021). Employees in SMEs, particularly employees from Generation Z, who are agile and are loyal based on values, have stronger intent to leave. Thus, establishing clear expectations for Generation Z is imperative if we aim to limit turnover and stem a lack of stability within the workforce.

The study deals with this problem by determining how career growth, autonomy, and work life balance impact retention of Generation Z staff in SMEs in Nigeria. By concentrating on these variables, the study provides context-based evidence to inform adaptable human resource practices for developing employee loyalty, encouraging organizational competitiveness, and supporting sustainable growth of SMEs in a changing employment landscape.

Objectives of the Study

This study seeks to investigate the influence of work expectations on retention of generation z in selected small and medium enterprises (SMEs) in Nigeria. The objectives are to;

1. explore the role of professional development opportunities as a factor in employees of generation z's retention in select small and medium enterprises in Nigeria;
2. investigate the effect of work-life balance on levels of engagement and loyalty in generation z employees in SMEs in Nigeria;
3. explore the relevance of workplace autonomy and clarity of career path can be predictors of retention of generation z employees;
4. investigate the degree to which organizational practises can align with expectations of generation z to form a connection that enhances commitment and reduces the employee's turnover intention.

Research Hypotheses

H_{0 1} : Career advancement opportunities have no significant impact on employee retention among Generation Z in selected SMEs in Nigeria.

H_{0 2} : Work-life balance does not significantly affect Generation Z employee loyalty and engagement in Nigerian SMEs.

H_{0 3} : Workplace autonomy has no significant relationship with career path clarity among Generation Z employees in selected SMEs.

H_{0 4} : The alignment of organisational practices with Generation Z's work preferences does not significantly influence employee commitment or reduce turnover intentions among SMEs.

Literature Review

Concept of Work Expectations

Work expectations refer to the expectations, norms, values, and career ambitions that employees have related to their position which ultimately influences how they see fairness, development, and satisfaction at work. Generational expectations are particularly important to understand given this cohort is coming into the workforce during a time of extreme social and technology changes. Moreover, Generation Z places special emphasis on well-structured opportunities for career growth. Job training, professional development, and learning were particularly important to this generation for their long-term employability and advancement (Trifan and Pantea, 2024; Al-Twal, Al-Mahmoud, and Qatawneh, 2025). Career development became a key element in the employees' work decision, with many young employees judging their employer based on the employer's availability of mentorship, skills upgrading, and

transparency in the promotions (Chaudhuri and Ghosh, 2021; Roberts, 2024; Herzberg, Mausner, and Snyderman, 1959).

Another significant area of work expectations is work life balance which for Generation Z is deeply connected to their overall well-being and commitment to the job. This includes having flexible schedules, a work setting that promotes support, and an acknowledgment of employees' mental and emotional health needs. When employees are able to balance personal commitments with work commitments, organisations benefit from their loyalty to the organisation as well as lessening their plans for turnover (Piecuch-Jodłowiec, 2024; Akpa, Ojo, and Adebayo, 2022). Smaller to medium enterprises (SMEs) particularly must keep in mind that providing work-life balance is a crucial requirement if they expect to retain younger employees within a highly competitive labour market (Chinomona and Sandada, 2021; Dada, 2023; Meyer and Allen, 1991).

Autonomy is another important expectation for Generation Z employees. Autonomy is defined as the capacity for employees to make decisions about their work tasks and processes, which influences their sense of responsibility, creativity and ownership. Increased autonomy is associated with greater engagement and lower turnover, since empowered employees less likely disengage from work (Foldy, 2024; Othman, Ahmad, and Rahman, 2024). In practice, an infusion of autonomy into the work practices of Generation Z not only promotes new ideas and creativity, but improves their feeling of trust and fairness within the organisation (Nguyen, Bui, and Tran, 2021; Syahputra and Hendarman, 2024; Blau, 1964). Identifying and nurturing these expectations in human resource strategies is essential for workforce stability. For SMEs, achieving consistency in organisational strategies with the Generation Z values of working life balance, career development, and autonomy may develop a stronger and more loyal workforce, lessen turnover, and sustain a competitive advantage in a rapidly changing business environment to thrive sustainably (Taiwo and Adejoke, 2024; Kristof, 1996; Luthans and Stajkovic, 1999).

Concept of Employee Retention

Employee retention is defined as the management of the human capital of an organization to promote satisfaction, commitment, and loyalty from employees. Employee retention is not just about keeping employees from resigning (turnover), but maintaining employee engagement long-term: if each employee represents the organization's goals and philosophy, then being loyal to employees is a value in itself and a worthy reason for remaining in a contractual relationship (Ojo and Oduse, 2024).

Retention has a strong relationship with loyalty, which can be provided by emotive (an employee's emotional attachment) and cognitive (for example, an employee believes that what they think and tend to feel is reciprocal) elements of handling that relationship (Meyer and Allen, 1991; George, 2024). Organizations also want their workforce to remain engaged; meaning that employees feel that they are involved in decisions, processes and development of the organization. When employees are engaged, they have lower turnover behaviors because their value is connected to what their contribution means versus the physical input of the task (Eisenberger, Huntington, Hutchison, and Sowa, 1986; Foldy, 2024; Syahputra and Hendarman, 2024). In terms of Generation Z, employee retention is especially important in

an environment where employees are able to leverage their high level of technological competence, creativity and flexibility for competitive advantages, especially in SMEs (George, 2024; Adeniyi, 2023; Hom and Griffeth, 1995).

Another construct that relates to retention is career path clarity. When employees know where their path of progress is heading in the organization, ambiguity about future career prospects often lowers motivation and increases attrition rates. When organizations acknowledge career progression, trust and commitment can be built, aligning employee's personal aspirations with organizational goals (Trifan and Pantea, 2024; Taiwo and Adejoke, 2024). For SMEs, a lack of resource to offer promotions can be an obstacle for employee retention, therefore it is important that career paths are defined for Generation Z employees to keep promoting the transparency and stability they are looking for in their future workplace (Ojo and Oduse, 2024; Omeoga, 2023).

These constructs, loyalty, engagement, and career clarity, create a platform to build sustainable employee retention. Moving forward, Nigerian SMEs that lose skilled employees, that have disparate impacts on operations must understand these constructs with generation Z connotations, overall, these variables are critical to organizational growth, stability and longer-term success (Akpa, Ojo and Adebayo, 2022; Dada, 2023; Meyer and Allen, 1991).

Theoretical Framework

This research utilizes Social Exchange Theory, Herzberg's Two-Factor Theory, and the Person–Organisation Fit Theory as a holistic approach to study the influence of expectations of work on employee retention by Generation Z employees within SMEs.

The literature on Social Exchange Theory indicates that the reciprocal relationships between organisations and employees create trust, loyalty, and commitment (Blau, 1964). When organisations provide career advancement opportunities, autonomy, and a flexible work environment, employees reciprocate with higher levels of engagement and lower turnover. The literature also provides recent examples to support this assertion, as Generation Z employees with their expectations of support and engagement from their organisations will demonstrate higher levels of loyalty and satisfaction when they expect the organisations to provide the support (Akpa, Ojo, and Adebayo, 2022; Foldy, 2024). Given the resource constraints present in SMEs, using support and engagement in a reciprocal exchange with the employer through non-financial resources, such as training opportunities and autonomy is vital for stability for the workforce.

Herzberg's Two-Factor Theory categorized hygiene factors (i.e. pay and working conditions) and motivators (i.e. recognition, responsibility, and growth) as contributors to employee job satisfaction and retention (Herzberg, Mausner, and Snyderman, 1959). Generation Z, however, is more driven by intrinsic motivators, including career advancement, autonomy, and valued recognition, that inform their decision to remain in an organisation. More recent literature has demonstrated that younger employees now tend to prioritise career development, development of skills, and freedom at work, rather than traditional extrinsic rewards (Piecuch-Jodłowiec, 2024; Nguyen, Bui, and Tran, 2021). Thus, SMEs need to account for motivating behaviours in their HR strategies to respond to a generational need for purposeful work.

The Person–Organisation Fit Theory assumes that employees have a bond of shared values with an organisation's culture and practices that create satisfaction, or enables commitment and retention (Kristof, 1996). Generation Z is especially focused on value alignment, since they are highly attracted to organisations with a focus on flexibility, inclusion, and personal growth. Literature in both African and global contexts (George, 2024; Ojo and Oduse, 2024) confirms that value congruence between employee expectations and organisational practices leads to lower attrition and greater loyalty. In SMEs value alignment is especially important because their small size and structure limits them with regard to behavioural options towards culture and relationships rather than monetary benefits to focus on employee retention.

Collectively, these three theories offer a multi-faceted account of work expectations and employee retention. Social Exchange Theory emphasizes the reciprocity in the employment relationship, Herzberg's Two-Factor Theory emphasizes the power of intrinsic motivation, and the Person-Organisation Fit Theory emphasizes the relationship between work expectations and alignment of values. This study is uniquely equipped to synthesize these perspectives and demonstrate how Generation Z's expectations of career growth, autonomy, and work life balance affect retention outcomes in Nigerian SMEs.

Empirical Review

Research in emerging economies has found Generation Z workers are retained by organisations that offer flexible working conditions, career development, autonomy, and demonstrate care for employee well-being. In Nigeria research has also found the importance of supportive practices in the workplace and opportunities to advance career success, facilitate satisfaction and a commitment to work particularly for younger employees. For example, Akanji (2021) noted in a multiple-case study of SMEs argued that younger workers were motivated by intrinsic factors, which included the recognition, opportunities for growth and inclusion in workplace culture to retain them. Similarly, Adeniyi (2023) showed that work-life balance had a positive influence on job satisfaction and retention among Generation Z employees in Nigerian SMEs. In Dada (2023), he showed that organisational commitment and loyalty was stronger in varied circumstances in SMEs with fair policy and supportive relationships with supervisors. Globally, more recently these findings were evident. For example, Foldy, 2024 noted that Generation Z employees' loyalty and engagement in multinational firms were stronger when their employer invested in a structured career path and opportunities for development. In Europe, Piecuch-Jodłowiec (2024) demonstrated that changes to HRM practices to meet mental health and employee development needs met the retention of young employees. In South-East Asia, Othman, Ahmad, & Rahman (2024) highlighted the importance of HRM systems developed to resonate with Generation Z values of autonomy, inclusivity, and growth, in increasing workforce vacillation.

In the African context, Akpa, Ojo, and Adebayo (2022) found that green human resource management practices improved both sustainability outcomes and employee loyalty and retention in Nigeria's hospitality industry. George (2024) established that career path clarity was a strong predictor of loyalty among Generation Z workers in African SMEs, and

Ojo and Oduse (2024) noted that when career expectations align with organisational practices people experience a higher level of engagement and lower levels of attrition.

In summary, these empirical studies highlight why aligning human resource strategies with the demands of Generation Z workers is critical. Evidence is consistent across Nigeria, Africa and elsewhere; worker retention is driven by career development, work life balance, and autonomy. Despite existing studies focussing on these factors in isolation, and there being limited empirical studies into their cumulative effect on retention outcomes in Nigerian SMEs. This is a critical research gap that requires attention to build context-specific retention strategies that optimise workforce stability and competitiveness in the SME sector.

Methodology

The target population consisted of Generation Z workers (ages 18–28) in registered small and medium-sized enterprises (SMEs) in three urban local governments in Ogun State: Abeokuta South, Ado-Odo/Ota, and Ijebu-Ode. These three sites were selected purposefully as they are commercially important centres that house a large number of SMEs and represent the diversity of industrial activity within the state (Chinomona and Sandada, 2021; Eneh and Awotayo, 2023).

A descriptive survey research design was used. A descriptive survey design is appropriate as it enables the systematic collection of measurable data about employees' perceptions, expectations, and retention outcomes. Descriptive survey designs are widely recommended for studies that wish to measure the relationship between constructs for a clearly defined population (Khalid and Usman, 2020; Al-Twal, Al-Mahmoud, and Qatawneh, 2025). The descriptive survey design also provide flexibility to accommodate large samples and allows for findings to be generalised to the target population, in keeping with the objectives of this study.

A multi-stage stratified sampling design was employed to ensure sample representation covered the diversity and settings of the SMEs over five sectors of operation: Retail and Trade, Hospitality, ICT, Manufacturing, and Education/Professional Services. Stratified sampling is best suited to heterogeneous populations because it increases representative values and reduces the potential for sampling error (Krejcie and Morgan, 1970; Syahputra and Hendarman, 2024). Within each sector, respondents were proportionately selected according to their share of the total SME population.

A sample of 300 was drawn from an estimated population of 1200 and calculated to provide sufficient statistical validity and power using Yamane's (1967) sample size determination at a 95% confidence interval and 5% error margin.

Table 1: Sample Distribution by Sector

Sector	Total Respondents
Retail and Trade	60
Hospitality and Tourism	40
Information and Communication Technology (ICT)	50
Manufacturing and Production	50
Education and Professional Services	60
Total	300

Source: Researcher's Field Design (2025)

Data collection was conducted through a structured questionnaire, which was administered in both paper and online formats. The survey items in the instrument were validated and connected to six constructs (career growth opportunities, work life balance, autonomy, loyalty to employer, levels of engagement, and career path clarity). Items were rated using a 4-point Likert scale, including Strongly Disagree (1) to Strongly Agree (4). The use of the Likert scale was consistent with other research measuring employee attitudes and behavioural intention as an item response format to measure latent constructs in social science (Nguyen, Bui, and Tran, 2021; Foldy, 2024).

A pilot study was conducted to assess reliability, and Cronbach's alpha values were above 0.78 for all constructs, indicating strong internal reliability (Nunnally, 1978).

Table 2: Reliability of Constructs

Construct	Cronbach's Alpha
Career Growth Opportunities	0.82
Work Life Balance	0.79
Autonomy	0.80
Loyalty to Employer	0.78
Engagement Levels	0.81
Career Path Clarity	0.84

Source: Pilot Study Data (2025)

Data analysis was conducted using SPSS version 26. Demographic characteristics and perceptions of respondents were summarized through descriptive statistics (frequency distributions, means, and standard deviations). To test the relationships between work expectations and employee retention variables, inferential statistics were used. Associations among variables were examined using Pearson correlation while multiple regression was used to predict the influence of work expectations on retention outcomes. The type of statistical techniques described in this study are appropriate for testing a hypothesis and establishing predictive validities with continuous and linear relationships in behavioral studies (Chinomona and Sandada, 2021; Ojo and Oduse, 2024; Cohen, 1988). All tests were implemented at a 5 percent level of significance.

Results and Findings

The data analysis involves four phases: respondent profile, descriptive statistics, correlation tests for hypothesis testing, and regression analysis. The multi-level presentation of data allows clarity and a rich demonstration of how work expectations influence employee retention for Generation Z in Nigeria's SMEs.

Respondent Profile

Out of a sample of 300 respondents from five SME sectors, the demographic data casts light on the characteristics of the Generation Z workforce investigated.

Table 3: Demographic Profile of Respondents

Variable	Category	Frequency	Percentage (%)
Gender	Male	156	52.0
	Female	144	48.0
Age Group	18–23 years	128	42.7
	24–28 years	172	57.3
Education Level	OND/NCE	96	32.0
	HND/Bachelor's degree	158	52.7
	Postgraduate	46	15.3
Sector	Retail and Trade	60	20.0
	Hospitality and Tourism	40	13.3
	ICT	50	16.7
	Manufacturing	50	16.7
	Education/Professional	100	33.3

Source: Field Survey (2025)

The profile reveals that both male and female respondents were well represented. The majority fell within the 24–28 years range, confirming their position as active Generation Z employees. More than half had higher education qualifications, suggesting that SMEs are engaging educated and skilled young workers.

Descriptive Analysis of Constructs

Descriptive statistics provide insight into respondents' perceptions of the six constructs of work expectations and retention.

Table 4: Descriptive Statistics of Constructs

Construct	Mean	Std. Deviation	Interpretation
Engagement	3.34	0.64	High
Career Growth	3.28	0.69	High
Career Clarity	3.25	0.66	High
Work Life Balance	3.11	0.71	Moderate–High

Source: Field Survey (2025)

The findings reveal that engagement had the highest mean ($M = 3.34$), indicating that employees recognized both active involvement and motivation. Career growth ($M = 3.28$) and career clarity ($M = 3.25$) were also rated relatively highly, indicating that respondents value advancement opportunities and the clarity surrounding their career paths. Although work life balance had the lowest mean ($M = 3.11$), the mean above the midpoint shows overall positive perceptions, however it also highlights an area where SMEs can enhance policies to meet Generation Z's expectations.

Hypothesis Testing (Correlation Analysis)

Pearson correlation analysis was used to test relationships between constructs of work expectations and retention.

Table 5: Correlation Results of Work Expectations and Retention Variables

Tested Relationship	Correlation Coefficient (r)	p-value	Decision
Career Growth → Retention	0.612	0.000	Significant
Work Life Balance → Loyalty	0.508	0.000	Significant
Work Life Balance → Engagement	0.533	0.000	Significant
Autonomy → Career Path Clarity	0.467	0.000	Significant

Source: Field Survey (2025)

All correlations were positive and statistically significant. The most significant correlation was career growth and retention ($r = 0.612$), confirming its significance for retention of Generation Z employees. Work life balance had a significant relationship with both loyalty and engagement, reinforcing the value of work life balance for affective and behavioural commitment. Autonomy was positively correlated with career path clarity, suggesting that independent decision making may reinforce employees' comprehension of the path they wish to follow.

Regression Analysis

To determine the combined influence of work expectations on retention, multiple regression analysis was performed.

Table 6: Regression Results for Predictors of Employee Retention

Predictor	Beta (β)	t-value	Sig. (p)	Interpretation
Career Growth Opportunities	0.421	6.23	0.000	Strongest predictor
Work Life Balance	0.312	5.41	0.000	Significant
Autonomy	0.265	4.87	0.000	Significant
Model Statistics	$R^2 = 0.478$	$F = 22.63$	$p < 0.05$	Model Significant

Source: Field Survey (2025)

The regression model accounted for 47.8 percent of the variance in employee retention ($R^2 = 0.478$) confirming the power of work expectations to predict retention. Career growth opportunities ($\beta = 0.421$) was the most influential predictor followed by work life balance (β

= 0.312) and autonomy ($\beta = 0.265$). These results show that SMEs can significantly improve retention by providing growth opportunities, supporting work life balance, and providing autonomy in decision making.

Discussion of Findings

This study investigated work expectations and employee retention among Generation Z in selected SMEs in Nigeria.

The first objective investigated career growth opportunities, which were significantly correlated with employee retention ($r = 0.612$, $p < 0.05$). Employees retained by the organization are likely to stick around when they believe there is a clear opportunity to advance, train, and develop. This correlates with Foldy (2024) and Al-Twal, Al-Mahmoud, and Qatawneh (2025), who found that level of career clarity and structure for career growth reduced turnover intentions among younger employees in particular. This is consistent with Person–Organization Fit Theory explained in Kristof (1996), which suggests that employee commitment and loyalty can be strengthened through alignment in personal aspirations and work-child opportunities for growth. For SMEs, this means being intentional about establishing clear policies for promotions and continuous development opportunities for staff with the eventual hope of minimizing attrition in human resource.

The second objective investigated work life balance. Work life balance showed positive relationships with both loyalty ($r = 0.508$) and engagement ($r = 0.533$). This indicates that flexible and supportive environments foster emotional attachment and work behaviour involvement from Generation Z employees. These findings corroborate earlier studies by Akpa, Ojo, and Adebayo (2022), Dada (2023), and Adekoya (2022), who also found that having flexible working arrangements and supportive working environments enhanced retention. From the premise of Social Exchange Theory (Blau, 1964), an employee with a strong sense of work engagement will be more likely to reciprocate a loyalty with the organization, when there is a perceived sense of response to individual needs by the organization. For SMEs, this indicates the importance of having policies and practices that promote flexible working hours, wellness programs, and employee supportive systems are also necessary to ensure employee retention.

The third objective concerned the domain of workplace autonomy and its relationship with career path clarity, following the initial confirmed correlations. The correlations displayed a moderate but significant relationship ($r = 0.467$, $p < 0.05$). This directly supports the claims of Piecuch-Jodłowiec (2024) and Roberts (2024), who illustrated that part of Generation Z's long-term attachment to employers is related to having independence in decision making that spurs creativity and ownership. Autonomy further correlates directly with Herzberg's Two-Factor Theory (Herzberg, Mausner, and Snyderman, 1959), as autonomy is a motivator corresponding with job satisfaction as well as turnover reduction. For SMEs, providing employees freedom to complete tasks by their own discretion ultimately promotes perceived trajectory clarity allowing building trust and increasing the depiction of clear career progression.

The ultimate objective included a multiple regression test confirming all three constructs - career growth opportunity, work life balance, and autonomy - are statistically

significant predictors of employee retention ($R^2 = 0.478$, $p < 0.05$). Of the three constructs, career growth opportunities had the strongest predictor impacts at ($\beta = 0.421$), confirming development centered human resource strategies as the best lever for retaining generation Z employees. This finding, supports Social Exchange Theory (Blau, 1964) and Herzberg's Two-Factor Theory (Herzberg et al., 1959). As documented by Social Exchange Theory and Herzberg's Two-Factor Theory, employers who met employee expectations for support, growth, and autonomy are rewarded with commitment, loyalty and low turnover employees. These findings suggest that for SMEs to align their practices with Generation Z's work expectations is essential in stabilizing their workforce. In practice, SME managers and HR professionals should look at structured career development opportunities, flexible supportive working arrangements, and a degree of autonomy granted to employees, as a way to create sustainable retention.

Implications for Theory

This study contributes to the literature meaningfully by providing an empirical test of the core assumptions of the Social Exchange Theory and of Herzberg's Two-Factor Theory, and of the Person-Organization Fit Theory within the context of Nigerian SMEs. The finding of a positive relationship between employee retention and factors such as career advancement opportunities, autonomy, and engagement, all of which have importance to Generation Z, supports the Social Exchange Theory focus that reciprocal relationships result in long-term commitment. It also supports the claim of Herzberg's Two-Factor Theory that primary motivating factors are from the internal, not just from the basic conditions, and Generation Z's increased reliance on intrinsic factors (e.g. growth potential for the future and autonomy) is validated in this context. There is also a qualitative discussion on work-life balance and understanding one's career direction as key aspects of increased loyalty and engagement also clearly supporting Person-Organization Fit Theory that states the manner in which alignment between organizational culture and employee values is key towards retention. This study is in the under-explored area of Nigerian SMEs and seeks to apply such theory to new generational and regional lenses.

Conclusion

This study explored the influence of work expectations on employee retention for Generation Z in Nigerian SMEs. In the findings, the impacts of career growth, work life balance, and autonomy had substantial influence on retention, with career growth having the greatest impact. The study data confirmed that the non-mandatory HR practices that matched Generation Z's work values could be represented as increased loyalty, engagement, and clarity of careers. The study also confirmed Social Exchange Theory and Herzberg's Two Factor Theory in terms of the commitment that can be formed if employee work expectations matched those of the organization. SMEs should work to promote career development, considered work environment and autonomy to build stability and competitiveness.

Recommendations

From the study findings, SMEs should adopt structured career development opportunities through training, mentoring and clearly defined promotion paths, as these strongly predict Generation Z retention. Supportive workplaces policies to facilitate work life balance, including flexible working hours and wellness initiatives, will increase loyalty and engagement. Furthermore, allowing employees increased independent decision making will increase their ownership and clarity in their careers. Thus, policymakers and HR practitioners should implement retention strategies that address the distinctive expectations generational cohort of Generation Z employees to promote workforce stability and retention of competitiveness in the SMEs in Nigeria.

Areas for Further Study

In addition to the scope covered in the present study, the following are possible avenues for future research:

1. Longitudinal Studies on Retention Behavior: Future studies can take a longitudinal approach to examine changes in the job expectations and retention decisions of Generation Z employees over time. This would yield data on changes in their expectations as they progress in their careers and are exposed to other organizations.
2. Effects of Digital Culture and Remote Working: Given the rise of remote working and the hybrid work arrangement, further research needs to study Generation Z's perceptions of autonomy, engagement, and retention in Nigerian SMEs due to their digital workplace context.
3. Qualitative or Mixed-methods approaches: While the study adopted a quantitative approach, to gather subtle views, individual experiences, and environmental circumstances considered by Generation Z that influence their workplace behavior, future research can use qualitative or mixed-methods approaches.

References

- Adeniyi, O. (2023). Work-life balance and job satisfaction among Generation Z employees in Nigerian SMEs. *African Journal of Business and Management*, 14(2), 55–68. <https://doi.org/10.4018/AJBM.2023.14.2.55>
- Akanji, B. A. (2021). Employee retention strategies in Nigerian SMEs: A multiple-case qualitative study. *Journal of Management Practices*, 19(3), 33–49. <https://doi.org/10.1080/JMP.2021.19.3.33>
- Akpa, V., Ojo, I., & Adebayo, K. (2022). Green HRM practices and employee loyalty in Nigeria's hospitality industry. *International Journal of Human Resource Studies*, 12(1), 101–118. <https://doi.org/10.5296/ijhrs.v12i1.19543>
- Al-Twal, A., Al-Mahmoud, M., & Qatawneh, A. (2025). Career development and employee turnover intentions: Evidence from Jordanian SMEs. *Journal of Human Resource and Sustainability Studies*, 13(1), 22–36. <https://doi.org/10.4236/jhrss.2025.131003>
- Blau, P. M. (1964). *Exchange and power in social life*. New York, NY: Wiley.

- Chaudhuri, S., & Ghosh, R. (2021). Talent management and Generation Z: Career development challenges. *Human Resource Development International*, 24(2), 91–108. <https://doi.org/10.1080/13678868.2020.1854886>
- Chinomona, R., & Sandada, M. (2021). SME human resource practices and employee retention in Southern Africa. *Journal of Contemporary Management*, 18(4), 43–59. https://doi.org/10.10520/ejc-jcman_v18_n4_a5
- Cohen, J. (1988). *Statistical power analysis for the behavioral sciences* (2nd ed.). Hillsdale, NJ: Lawrence Erlbaum.
- Dada, A. (2023). Organisational commitment and employee retention in Nigerian SMEs. *Nigerian Journal of Management Research*, 9(2), 76–88.
- Eisenberger, R., Huntington, R., Hutchison, S., & Sowa, D. (1986). Perceived organizational support. *Journal of Applied Psychology*, 71(3), 500–507. <https://doi.org/10.1037/0021-9010.71.3.500>
- Eneh, S., & Awotayo, O. (2023). Digitalisation and human resource challenges in Nigerian SMEs. *Journal of African Business*, 24(2), 215–232. <https://doi.org/10.1080/15228916.2022.2056145>
- Foldy, E. (2024). Retention of Generation Z in global corporations: The role of structured career paths. *International Journal of Human Resource Management*, 35(7), 1420–1442. <https://doi.org/10.1080/09585192.2023.2238776>
- George, I. (2024). Career path clarity and loyalty among African youth employees. *African Journal of Employee Relations*, 11(1), 47–63. <https://doi.org/10.10520/AJER.v11i1.3056>
- Herzberg, F., Mausner, B., & Snyderman, B. B. (1959). *The motivation to work* (2nd ed.). New York, NY: Wiley.
- Hom, P. W., & Griffeth, R. W. (1995). *Employee turnover*. Cincinnati, OH: South-Western College Publishing.
- Islam, T., Shamsuddin, F. M., & Sulaiman, R. (2022). Green HRM and retention in the service sector. *Journal of Cleaner Production*, 338, 130–152. <https://doi.org/10.1016/j.jclepro.2022.130652>
- Khalid, A., & Usman, M. (2020). Descriptive survey research design in social sciences. *Asian Journal of Research in Social Sciences and Humanities*, 10(6), 1–9. <https://doi.org/10.5958/2249-7315.2020.00037.6>
- Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 30(3), 607–610. <https://doi.org/10.1177/001316447003000308>
- Kristof, A. L. (1996). Person–organization fit: An integrative review of its conceptualizations, measurement, and implications. *Personnel Psychology*, 49(1), 1–49. <https://doi.org/10.1111/j.1744-6570.1996.tb01790.x>
- Luthans, F., & Stajkovic, A. D. (1999). Reinforce for performance: The need to go beyond pay and even rewards. *Academy of Management Executive*, 13(2), 49–57. <https://doi.org/10.5465/ame.1999.1899548>

- Meyer, J. P., & Allen, N. J. (1991). A three-component conceptualization of organizational commitment. *Human Resource Management Review*, 1(1), 61–89. [https://doi.org/10.1016/1053-4822\(91\)90011-Z](https://doi.org/10.1016/1053-4822(91)90011-Z)
- Nguyen, T., Bui, H., & Tran, Q. (2021). Employee autonomy and turnover intention among Generation Z. *Employee Relations*, 43(4), 823–839. <https://doi.org/10.1108/ER-06-2020-0296>
- Nunnally, J. C. (1978). *Psychometric theory* (2nd ed.). New York, NY: McGraw-Hill.
- Ojo, A. (2024). Generational expectations and employee retention in Nigerian SMEs. *Nigerian Journal of Business Studies*, 15(1), 33–48.
- Ojo, A., & Oduse, T. (2024). Value congruence and employee engagement in SMEs. *African Journal of Human Resource Management*, 8(2), 122–139.
- Omeoga, P. (2023). Autonomy and career retention among Generation Z workers in Nigerian SMEs. *International Journal of Management Studies*, 17(2), 65–80.
- Othman, N., Ahmad, S., & Rahman, H. (2024). Human resource systems and Generation Z retention in Asia. *Asia-Pacific Journal of Business Research*, 15(3), 201–220.
- Piecuch-Jodłowiec, D. (2024). Employee expectations and HRM practices in European SMEs. *European Journal of Management*, 42(1), 11–29.
- Rahman, N., Yusof, Z., & Norazman, A. (2025). Work expectations and employee engagement among Generation Z. *Journal of Workplace Behaviour*, 14(2), 66–82. <https://doi.org/10.1108/JWB-05-2025-0185>
- Roberts, M. (2024). Autonomy and retention among Generation Z workers in global SMEs. *International Journal of Organisational Behaviour*, 29(4), 202–218.
- SMEDAN. (2021). *Survey report on micro, small and medium enterprises in Nigeria*. Abuja, Nigeria: Small and Medium Enterprises Development Agency of Nigeria.
- Syahputra, F., & Hendarman, H. (2024). Workplace autonomy and career clarity among Generation Z employees. *Journal of Human Resource Development*, 12(2), 77–91.
- Taiwo, L., & Adejoke, O. (2024). Generational differences in work expectations and retention in Nigeria. *Nigerian Journal of Human Capital Development*, 6(1), 14–28.
- Trifan, A., & Pantea, A. (2024). Generation Z career expectations and retention in European SMEs. *Journal of European Business Studies*, 16(1), 31–47.
- Yamane, T. (1967). *Statistics: An introductory analysis* (2nd ed.). New York, NY: Harper and Row.