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Human Resources Management Practices and Employee Engagement of Insurance Firms in South-South Nigeria

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Abstract **Original Research Article**

This study examined the relationship between human resource management (HRM) practices and employee engagement in insurance firms located in South-South Nigeria. Specifically, it assessed how recruitment and selection, training and development, compensation and rewards, performance management, and employee involvement influence employee engagement. A descriptive survey design was adopted, with data collected from 300 employees of selected insurance firms, of which 280 valid questionnaires were analysed. The data were analysed using descriptive statistics and regression techniques. The findings revealed that effective HRM practices have a positive and significant influence on employee engagement. Among the variables, training and development and employee involvement emerged as the strongest predictors of engagement, while recruitment and selection, compensation and rewards, and performance management also made significant contributions. However, improvements are required in employee benefits, appraisal fairness, and transparency in decision-making. The study concludes that well-designed HRM practices strengthen employees' skills, motivation, and organisational commitment, leading to improved engagement and better organisational outcomes. It recommends that insurance firms invest in continuous employee development, adopt transparent recruitment and performance evaluation systems, provide competitive compensation packages, and encourage greater employee participation in organisational decisions.

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Introduction

Human resource management (HRM) has become a fundamental driver of organisational effectiveness and long-term competitiveness. As organisations operate in increasingly dynamic environments, they recognise that their workforce is a strategic asset capable of enhancing innovation, productivity, and sustainable growth. Employees play a central role in achieving organisational objectives; therefore, effective HRM practices are essential for improving commitment, performance, and organisational success.

HRM comprises the policies and practices used to attract, develop, motivate, and retain employees (Sharma, 2023). Core HRM functions include recruitment and selection, training and development, performance management, compensation and reward systems, and employee involvement in organisational decision-making. When effectively implemented, these practices improve employee competence, job satisfaction, commitment, and overall organisational performance.

Employee engagement has emerged as a major area of interest in both organisational behaviour and human resource management research. It refers to the degree of emotional, cognitive, and behavioural commitment employees demonstrate toward their work and organisation (Ngozi & Edwinah, 2022). Engaged employees are enthusiastic about their responsibilities, willingly contribute beyond minimum expectations, and remain committed to achieving organisational goals.

High levels of employee engagement are associated with increased productivity, stronger customer relationships, reduced absenteeism, lower turnover intentions, and improved organisational performance (Alabi et al., 2024). Conversely, organisations with disengaged employees often experience declining morale, poor service delivery, reduced efficiency, and higher staff turnover. Consequently, organisations increasingly rely on strategic HRM practices to strengthen employee engagement.

The insurance industry is particularly dependent on an engaged workforce because service quality largely depends on employees' interactions with clients. Insurance personnel perform critical functions such as customer service, policy sales, claims processing, and financial advisory services. Their level of commitment directly influences customer satisfaction, organisational reputation, and business sustainability.

The insurance sector also plays a significant role in Nigeria's economic development by providing financial protection against risks faced by individuals, businesses, and public institutions (Majka, 2024). Despite its economic importance, the industry continues to face challenges, including low insurance penetration, limited public confidence, inadequate awareness, and operational inefficiencies. Many insurance firms also struggle with employee motivation, retention, and productivity, challenges often linked to ineffective human resource management.

South-South Nigeria is one of the country's major economic regions, hosting numerous financial institutions, multinational companies, and oil and gas organisations. Insurance firms operating within the region continue to experience challenges relating to employee satisfaction, career development opportunities, reward systems, and retention. These issues can significantly reduce employee engagement and organisational effectiveness.

Effective HRM practices provide practical solutions to these challenges. Sound recruitment and selection processes enable organisations to attract qualified and competent employees, while continuous training and development enhance employees' knowledge, skills, and performance (Sadewa & Ridwan, 2024). Likewise, competitive compensation and reward systems increase motivation and organisational commitment (Zawawi et al., 2024). Performance management systems that emphasise fairness, regular feedback, and professional development further encourage higher levels of employee performance (Bristol-Alagbariya et al., 2022). In addition, involving employees in organisational decision-making promotes ownership, trust, and commitment to organisational goals (Chakraborty et al., 2024).

Although numerous studies have examined HRM practices and employee engagement across sectors, relatively few have focused on Nigeria's insurance industry, particularly within the South-South region. Existing research has largely concentrated on banking, manufacturing, and public sector organisations, creating a gap in understanding how HRM practices influence employee engagement within insurance firms.

Insurance employees operate in demanding environments characterised by sales targets, customer expectations, regulatory compliance, and ethical responsibilities (Elomari, 2024). Without effective HRM practices, these pressures may contribute to stress, burnout, reduced motivation, and lower engagement. Understanding how HRM practices influence employee attitudes and behaviours is therefore essential for improving organisational performance within the sector (Ahmad et al., 2024).

This study seeks to contribute to existing knowledge by examining the influence of recruitment and selection, training and development, compensation and reward systems, performance management, and employee participation on employee engagement among insurance firms in South-South Nigeria. The findings are expected to provide useful evidence for managers, policymakers, and researchers seeking to strengthen HRM policies and improve organisational effectiveness.

Statement of the Problem

Despite the acknowledged importance of human resource management in promoting employee engagement, many insurance firms in South-South Nigeria continue to experience challenges that affect workforce performance and organisational productivity. Persistent issues such as high employee turnover, low job satisfaction, inadequate motivation, and declining commitment negatively affect service quality, sales performance, and overall organisational effectiveness.

One major concern is the ineffective implementation of recruitment and selection practices, which sometimes results in employing individuals whose competencies and expectations do not align with organisational requirements (Chataut, 2022). Such mismatches often reduce employee commitment and job performance.

Another challenge relates to inadequate training and development opportunities. In many organisations, training programmes are either insufficient or poorly aligned with employees' professional development needs, limiting skill enhancement and career progression (Gutterman, 2023). This situation often contributes to declining motivation and employee disengagement.

Compensation and reward systems also present significant concerns. Employees who perceive remuneration and recognition as inadequate or inequitable are less likely to remain motivated and committed to organisational objectives (Kumari). Similarly, ineffective performance management systems characterised by inconsistent evaluations, subjective assessments, and weak feedback mechanisms reduce employee confidence and engagement (Uraon & Kumarasamy, 2024).

Furthermore, limited employee involvement in organisational decision-making diminishes employees' sense of belonging and ownership, thereby weakening commitment and reducing engagement (Atiku et al., 2024).

Although previous studies have examined the relationship between HRM practices and employee engagement in other sectors of Nigeria's economy, empirical evidence relating specifically to insurance firms in South-South Nigeria remains limited. This gap restricts managers' ability to develop evidence-based HRM strategies capable of improving employee engagement, organisational performance, and the overall competitiveness of the insurance industry. Accordingly, this study investigates the relationship between human resource management practices and employee engagement among insurance firms in South-South Nigeria.

Literature Review

Human resource management (HRM) practices encompass the policies, procedures, and strategies organisations adopt to attract, develop, motivate, and retain employees while achieving organisational objectives (Kareska, 2023). According to Armstrong (2020), HRM practices are designed to maximise employee performance and organisational productivity through effective workforce management (Shrestha & Prajapati, 2023). In the insurance industry, these practices are particularly important because employees are responsible for delivering quality services, maintaining customer relationships, and contributing to organisational success.

Recruitment and selection involve identifying workforce requirements, attracting qualified applicants, and selecting individuals whose knowledge, skills, and abilities align with organisational needs (Sousa et al., 2023). Effective recruitment enables organisations to employ competent personnel who can contribute meaningfully to organisational performance (Dessler, 2019). Within insurance firms, selecting employees with strong technical knowledge, communication skills, and customer service orientation is essential for sustaining employee engagement and service quality.

Training and development focus on equipping employees with the knowledge, skills, and competencies required to perform current responsibilities while preparing them for future roles (Gutterman, 2023). According to Noe (2021), continuous learning opportunities enhance employee competence, confidence, commitment, and organisational performance. In insurance organisations, regular training on emerging insurance products, regulatory requirements, digital technologies, and customer relationship management strengthens employee effectiveness and engagement.

Compensation and reward systems refer to both financial and non-financial benefits provided in exchange for employees' contributions (Huda et al., 2024). These include salaries, bonuses, incentives, recognition programmes, and employee benefits. Milkovich, Newman, and Gerhart (2018) argue that equitable and competitive reward systems improve employee motivation, job satisfaction, and commitment. In the highly competitive insurance sector, fair compensation remains a critical factor in retaining talented employees and encouraging higher performance.

Performance management is a continuous process of setting performance expectations, monitoring progress, evaluating outcomes, and providing constructive feedback for improvement (Faozen & Sandy, 2024). Aguinis (2019) maintains that an effective performance management system aligns individual performance with organisational goals while promoting employee development and accountability. Transparent performance appraisal systems supported by regular feedback contribute significantly to employee motivation and engagement.

Employee participation refers to the extent to which employees are involved in organisational decision-making and problem-solving processes (Ullrich et al., 2023). According to Cotton (2020), involving employees in decisions affecting their work strengthens commitment, ownership, and organisational loyalty. In insurance firms, employee participation enhances collaboration, improves decision quality, and promotes stronger engagement.

Employee engagement represents the level of emotional, cognitive, and behavioural commitment employees demonstrate toward their work and organisation (Huang et al., 2022). Kahn (1990) described employee engagement as the investment of employees' physical, emotional, and mental energies into their work roles. Emotional engagement reflects employees' sense of attachment, belonging, and commitment to the organisation. Cognitive engagement refers to the level of concentration, attention, and intellectual involvement employees devote to their responsibilities (Huang et al., 2022). Behavioural engagement is reflected in employees' willingness to exert extra effort, support organisational objectives, and exceed formal job expectations (Abdou et al., 2023).

Employee engagement has been consistently associated with improved productivity, customer satisfaction, employee retention, innovation, and organisational profitability. In insurance organisations, highly engaged employees are more likely to deliver quality customer service, process claims efficiently, achieve sales targets, and strengthen organisational competitiveness (Wiktorsson, 2024).

Relationship Between HRM Practices and Employee Engagement

Existing literature consistently demonstrates a positive relationship between HRM practices and employee engagement. Effective HRM practices create supportive work environments that encourage employees' emotional, cognitive, and behavioural commitment to organisational goals (Saks, 2006). Transparent recruitment and selection processes foster trust and positive organisational perceptions from the point of entry (Raza et al., 2023). Continuous training and career development opportunities signal organisational investment in employees, thereby strengthening motivation and commitment. Similarly, fair compensation and reward systems reinforce desired behaviours and enhance job satisfaction, while effective performance management provides clarity, recognition, and opportunities for continuous improvement. Furthermore, employee participation in organisational decision-making promotes a sense of ownership, belonging, and shared responsibility, resulting in higher levels of employee engagement and organisational performance.

Theoretical Framework

This study is anchored on two major theories relevant to understanding the relationship between HRM practices and employee engagement:

Social Exchange Theory by (1964)

The Social Exchange Theory (Blau, 1964) posits that social behavior is a result of an exchange process in which individuals seek to maximize benefits and minimize costs in relationships (Wallenburg & Handfield, 2022). In the organizational context, employees reciprocate favorable treatment from the organization with positive attitudes and behaviors, including engagement. For instance, when employees perceive fair HRM practices such as equitable pay, training opportunities, and recognition they are likely to reciprocate with increased commitment, loyalty, and discretionary effort. While widely accepted, critics argue that the theory may oversimplify the complexity of human motivation by assuming that all behavior is driven by reciprocity. Nonetheless, the theory remains a robust framework for explaining employee engagement as a response to HRM practices. In insurance firms, implementing fair HRM practices can enhance engagement because employees perceive organizational support and reciprocate through higher involvement, effort, and loyalty.

Several studies provide empirical evidence linking HRM practices to employee engagement, both globally and within Nigeria:

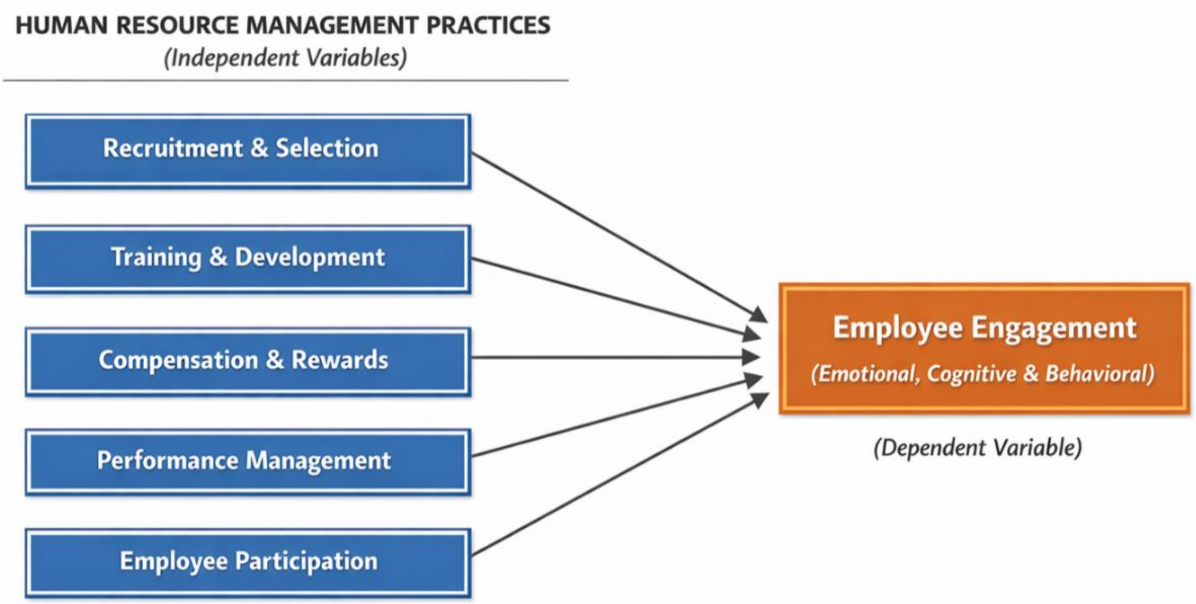
Ahmad, et al., (2021) found that HRM practices, including training, performance management, and rewards, positively influence employee engagement in service industries. Similarly, Sajjad, (2025). emphasized that engagement is a direct outcome of HR policies that promote recognition, growth, and fairness.

Studies in South Africa and Kenya indicate that HRM practices significantly affect employee engagement, particularly in banking and service sectors (Kamau,et al., 2021). Effective training, equitable rewards, and participatory management contribute to higher engagement levels.

Research by Isimoya, et al., (2020) in Nigerian banking firms found that recruitment, training, and performance appraisal positively influence engagement. However, limited studies focus specifically on the insurance sector, highlighting a gap in empirical evidence.

Notwithstanding evidence from other industries, the distinctive operational and customer-centric characteristics of insurance companies require specialised research. It is necessary to examine the impact of HRM practices on employee engagement within the insurance sector in South-South Nigeria.
The research delineates HRM practices as independent variables and employee engagement as the dependent variable. The paradigm posits that recruiting and selection, training and development, remuneration and rewards, performance management, and employee participation directly affect employee engagement. Factors such as organisational culture, leadership, and work environment may also influence outcomes.

Diagram (conceptual model):



The conceptual framework illustrates the direct link between HRM practices and employee engagement, supporting the hypotheses that structured and effective HRM practices enhance engagement levels among insurance firm employees.

Methodology

A descriptive survey research design is suitable for studying insurance firms' human resource management strategies and employee engagement. Descriptive surveys let researchers collect data from respondents to analyse trends, patterns, and correlations (Creswell, 2014). The survey approach is ideal since it gives a snapshot of HRM practices and employee engagement in South-South Nigeria's insurance business and allows for generalisation to the population under consideration.

This research is done in Nigeria's South-South geopolitical zone, which includes Rivers, Delta, Bayelsa, Edo, Akwa Ibom, and Cross River States. This region is economically important, with several financial institutions, including insurance companies that serve individuals, businesses, and governments. This location was chosen for its concentration of insurance enterprises, diversified workforce, and HRM significance to insurance service delivery.

All licensed insurance firm personnel in South-South Nigeria are targeted. Because HRM policies touch all personnel and employee engagement is a fundamental organisational concern, the population includes claims, underwriting, sales, finance, customer service, and administration employees. NAICOM and industry databases estimate that the selected enterprises have 1,200 employees.

To represent employees from different departments and administrative levels, the study uses stratified random sampling. Stratification improves representation and lowers sampling bias.

To determine the sample size, the study uses Taro Yamane's formula for sample size calculation:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

- n = sample size
- N = population size (1,200 employees)
- e = margin of error (0.05)

$$n = \frac{1200}{1 + 1200(0.05)^2} = \frac{1200}{1 + 1200(0.0025)} = \frac{1200}{1+3} = \frac{1200}{4} = 300$$

Thus, a sample of **300 employees** will be drawn from the population.

A structured questionnaire provides main data for the investigation. Academic journal, industrial report, and official publishing data contextualise and theoretically support the study. Primary data is preferred since it provides firsthand insights into employee engagement and HRM views.

Main data gathering tool is a structured questionnaire. The questionnaire has two parts: Section A: Respondent demographics (age, gender, education, experience, job level) Section B measures HRM practices and employee engagement on a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree). Questions cover recruitment and selection, training and development, salary and rewards, performance management, employee participation, and engagement.

Three human resource management and organisational behaviour specialists review the questionnaire for content validity. Their feedback assures the instrument measures the variables and meets study objectives. Experts revise items before final administration. The questionnaire is pre-tested with 30 insurance personnel not in the main study. The Cronbach Alpha coefficient measures internal consistency. A reliability coefficient of 0.70 or higher is acceptable (Nunnally, 1978). Pre-tests assure consistent and trustworthy instrument outputs.

In selected insurance firms, the researcher distributes questionnaires directly. To maximise response rates, instructions and follow-ups are offered. For timeliness and accuracy, questionnaires are collected within two weeks of delivery.
Data is analysed using descriptive and inferential statistics in SPSS 25. Mean, standard deviation, and percentages describe respondents' demographics and HRM and employee engagement views. The association between HRM practices (independent factors) and employee engagement (dependent variable) is tested using regression analysis. Pearson correlation measures link strength and direction. The significance criterion for hypotheses is 5%.

Results and Discussion

Demographic Characteristics of Respondents

A total of 300 questionnaires were administered to employees of insurance firms in South-South Nigeria. 280 valid responses were returned, representing a response rate of 93%. The respondents' demographic characteristics are summarized in Table 4.1.

Table 4.1: Demographic Characteristics of Respondents

Demographic Variable	*Category*	*Frequency (f)*	*Percentage (%)*
Gender	Male	160	57.1
	Female	120	42.9
Age (years)	20–29	80	28.6
	30–39	120	42.9

	40–49	60	21.4
	50+	20	7.1
Education Level	Diploma	40	14.3
	Bachelor	160	57.1
	Master	70	25.0
	PhD	10	3.6
Work Experience	1–5 yrs	90	32.1
	6–10 yrs	100	35.7
	11–15 yrs	60	21.4
	16+ yrs	30	10.8

Analysis and Comments:

1. The workforce is slightly male-dominated, with 57.1% male respondents.
2. Most employees are in the 30–39 age range, suggesting a young and dynamic workforce.
3. The majority of employees hold a Bachelor's degree, indicating a relatively educated population.
4. Experience distribution shows that most employees have between 6–10 years of work experience, suggesting familiarity with organizational practices.

These characteristics provide context for understanding responses to HRM practices and engagement levels.

Research Question 1: ***What is the effect of recruitment and selection practices on employee engagement in insurance firms?***

Table 4.2: Responses on Recruitment and Selection Practices and Employee Engagement

Statement	***Strongly Disagree***	***Disagree***	***Neutral***	***Agree***	***Strongly Agree***	***Mean***	***SD***
Recruitment processes attract competent staff.	10	20	30	150	70	4.00	0.91
Selection procedures are transparent and fair.	15	25	40	130	70	3.91	0.97
Employees feel recruitment aligns with job requirements.	12	28	35	140	65	3.95	0.94
Recruitment improves employee engagement levels.	20	30	45	130	55	3.76	0.98

Analysis and Comments:

1. The mean scores range from 3.76 to 4.00, indicating general agreement that recruitment and selection practices positively affect engagement.
2. The highest agreement (Mean = 4.00) is for attracting competent staff, showing employees perceive recruitment effectiveness.
3. Lower mean (3.76) on recruitment improving engagement suggests that while recruitment is fair, its direct impact on engagement is slightly less visible.

Effective recruitment and selection practices ensure the right people occupy the right positions, which fosters engagement through better role fit and competence alignment.

Research Question 2: ***How do training and development programs influence employee engagement?***

Table 4.3: Responses on Training and Development Programs

Statement	***Strongly Disagree***	***Disagree***	***Neutral***	***Agree***	***Strongly Agree***	***Mean***	***SD***
The organization provides adequate training opportunities.	12	25	33	140	70	3.96	0.94
Training enhances my ability to perform tasks effectively.	10	20	30	150	70	4.00	0.91
Development programs prepare me for career growth.	15	30	35	130	70	3.88	0.98
Participation in training motivates higher engagement.	20	25	40	130	65	3.82	0.97
Training programs meet my professional needs.	18	28	37	135	62	3.84	0.95

Analysis and Comments:

1. Training and development are positively perceived, with mean scores above 3.8 for all items.
2. Employees agree that training enhances ability and performance (Mean = 4.00).
3. Career growth and motivation are slightly lower but still favorable, showing training is linked to engagement but may require customization for maximum impact.

Training and development programs provide employees with skills and opportunities to grow, which increases their emotional and cognitive commitment to the organization.

Research Question 3: ***What is the impact of compensation and reward systems on employee engagement?***

Table 4.4: Responses on Compensation and Rewards

Statement	*Strongly Disagree*	*Disagree*	*Neutral*	*Agree*	*Strongly Agree*	*Mean*	*SD*
Compensation is fair and competitive.	18	32	40	130	60	3.74	0.99
Reward systems recognize employee contributions.	15	28	38	140	59	3.83	0.95
Compensation motivates higher performance and engagement.	20	30	35	135	60	3.81	0.96
Benefits and allowances meet employees' expectations.	22	35	40	130	53	3.70	1.00

Analysis and Comments:

1. Mean scores range from 3.70 to 3.83, showing moderate agreement that compensation and rewards influence engagement.
2. The lowest score is related to benefits meeting expectations, suggesting gaps in satisfaction with allowances.
3. Employees recognize the motivational role of fair compensation but indicate room for improvement in reward structures.

While compensation and rewards positively influence engagement, insurance firms should evaluate the competitiveness of their packages to maximize employee commitment.

Research Question 4: ***How do performance management practices relate to employee engagement?***

Table 4.5: Responses on Performance Management Practices

Statement	*Strongly Disagree*	*Disagree*	*Neutral*	*Agree*	*Strongly Agree*	*Mean*	*SD*
Performance appraisals are conducted regularly.	12	28	45	140	55	3.81	0.96
Feedback from supervisors enhances my engagement.	10	25	35	150	60	3.92	0.92
Goals and expectations are clearly communicated.	15	30	40	135	60	3.83	0.95
Performance management motivates me to perform better.	18	32	38	135	57	3.78	0.97

Analysis and Comments:

1. Mean scores indicate moderate to strong agreement that performance management affects engagement.
2. Feedback from supervisors shows the highest impact (Mean = 3.92), emphasizing the importance of constructive evaluation.
3. Regular appraisal and goal clarity are slightly lower but positive, suggesting implementation inconsistencies.

Effective performance management, including goal setting and feedback, strengthens employee engagement by providing clarity, recognition, and motivation.

Research Question 5: ***What role does employee participation in decision-making play in engagement?***

Table 4.6: Responses on Employee Participation in Decision-Making

Statement	*Strongly Disagree*	*Disagree*	*Neutral*	*Agree*	*Strongly Agree*	*Mean*	*SD*
Employees are encouraged to contribute ideas.	10	20	35	145	70	4.00	0.90
Participation in decisions increases my commitment.	12	25	38	140	65	3.91	0.94
Management values employees' opinions.	15	28	40	135	62	3.85	0.95
Decision-making processes are transparent.	18	30	45	130	57	3.77	0.98

Analysis and Comments:

1. Mean scores range from 3.77 to 4.00, indicating that employees agree participation positively affects engagement.
2. Employees feel their input is valued and that participation fosters commitment, highlighting the importance of inclusive management.
3. Slightly lower mean for transparency suggests opportunities to improve clarity in decision processes.

Employee participation enhances engagement by fostering a sense of ownership and belonging within the organization.

Findings and Discussion

The findings indicate that effective HRM practices significantly enhance employee engagement in insurance firms. Fair recruitment and selection improve job fit and commitment (Entekhabi, 2024). Continuous training and development strengthen employees' competence and loyalty (Hasyim & Bakri, 2024). Competitive compensation and recognition increase motivation, although improvements are needed in benefits and allowances (Adesina & Egbuta, 2025). Transparent performance management, supported by regular feedback and clear expectations, promotes accountability and engagement (Bristol-Alagbariya et al., 2022). Furthermore, employee involvement in decision-making fosters ownership, trust, and stronger organisational commitment (Ogu, 2024).

Overall, training and development, together with employee participation, emerged as the strongest drivers of engagement (Hosen et al., 2024). The findings support both the **Social Exchange Theory**, which suggests that employees reciprocate supportive HR practices with greater commitment, and the **AMO Theory**, which emphasises that employee engagement improves when organisations enhance employees' ability, motivation, and opportunity to contribute.

Conclusion

This study examined the relationship between HRM practices and employee engagement in insurance firms in South-South Nigeria. The findings confirm that recruitment and selection, training and development, compensation, performance management, and employee participation all contribute positively to employee engagement. Among these, training and development and employee participation had the greatest influence. The study concludes that organisations with effective HRM practices are more likely to achieve a motivated, committed, and productive workforce. Continuous improvement of HR policies is therefore essential for enhancing organisational performance and sustaining competitiveness.

Recommendations

Based on the findings, the study recommends that insurance firms should:

1. Adopt transparent and merit-based recruitment and selection procedures.
2. Invest in continuous training and professional development programmes.
3. Maintain fair, competitive, and performance-based compensation systems.
4. Implement transparent performance appraisal systems with regular feedback.
5. Promote employee participation in organisational decision-making to strengthen engagement and commitment.

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