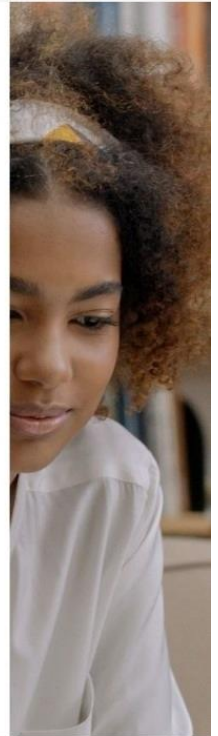




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THE IMPACT OF REMOTE WORK ON ORGANISATIONAL COMMITMENT: A CASE STUDY OF FLUTTERWAVE

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ABSTRACT

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The study examines the impact of remote work on organisational commitment, using Flutter-wave a leading Nigerian fintech firm as a case study. The rise of digital technologies, accelerated by the COVID-19 pandemic, has redefined traditional work structures and introduced new dimensions of flexibility, autonomy, and work-life balance. However, it has also raised concerns regarding employee engagement, communication efficiency, and sustained organisational loyalty. This study seeks to determine how remote work practices influence the affective, continuance, and normative dimensions of organisational commitment among Flutter-wave employees. A mixed-method approach combining quantitative surveys and qualitative interviews was adopted to provide a comprehensive understanding of employee experiences. Findings are expected to reveal that while remote work enhances job satisfaction and work-life balance, it may reduce social interaction and weaken employees' sense of belonging. The study concludes that effective virtual leadership, communication channels, and organisational culture reinforcement are critical for maintaining high levels of commitment in remote work settings. Recommendations include adopting hybrid work models, frequent virtual team bonding, and commitment-based performance management systems to sustain organisational loyalty in the evolving digital workplace.

Keywords: Remote Work; Organisational Commitment; Work-Life Balance; Flutterwave; Virtual Work; Hybrid Work Models.

Introduction

The global shift toward remote work represents one of the most profound transformations in organisational management in recent decades. Technological innovations, especially in the fintech industry, have made it possible for employees to perform tasks efficiently without being physically present in traditional office spaces. The COVID-19 pandemic further accelerated this trend, making remote work not just a necessity but a strategic organisational model for business continuity and productivity.

In Nigeria, companies like Flutter-wave, a prominent financial technology firm, have embraced remote work to enhance flexibility, attract global talent, and optimize operational efficiency. However, while remote work offers several benefits such as increased autonomy, reduced commuting stress, and improved work life balance it also presents challenges that may affect employees' commitment to their organisations.

Organisational commitment refers to the psychological attachment and loyalty an employee feels toward their organisation. It encompasses three key dimensions: affective commitment (emotional attachment), continuance commitment (perceived cost of leaving), and normative commitment (sense of obligation to remain). Remote work may alter these dimensions by influencing interpersonal relationships, communication flow, and the sense of belonging among team members.

Flutter-wave's fully digital and innovation-driven environment offers an ideal context to explore how remote work practices affect employees' organisational commitment. This study, therefore, investigates the relationship between remote work and organisational commitment within Flutter-wave, with the aim of identifying both the benefits and potential drawbacks of this modern work arrangement on employee loyalty and organisational cohesion.

Problem Statement

While remote work has become increasingly prevalent in Nigeria's fintech sector, there remains limited empirical evidence on how it influences employees' commitment to their organisations. The flexibility and autonomy associated with remote work may enhance employee satisfaction, yet they can also lead to isolation, communication breakdown, and reduced identification with organisational goals. In the case of Flutter-wave, a company that operates in a highly competitive and innovation-driven industry, sustaining a committed workforce is essential for maintaining creativity, service quality, and corporate reputation. However, the absence of physical interaction and the growing dependence on digital communication tools may weaken affective and normative commitment among remote employees. Additionally, as Flutter-wave expands across international markets, managing a dispersed workforce poses new leadership and cultural challenges. The question, therefore, arises: Does remote work strengthen or weaken organisational commitment among employees at Flutter-wave? This problem is further compounded by a lack of structured remote work policies, limited social cohesion, and potential role ambiguity that may affect employees' long-term attachment to the organisation. Hence, this study seeks to fill this gap by critically assessing the impact of remote work on the organisational commitment of Flutter-wave employees and to suggest strategic measures for sustaining employee loyalty in remote or hybrid work environments.

Purpose of the Study

The purpose of this study is to examine the impact of remote work on organizational commitment within Flutter-wave. The study will evaluate how different forms of commitment affective, continuance, and normative are influenced by the remote work environment, using a case study approach.

Research Questions

1. How has the transition to remote work affected organizational commitment among Flutter-wave employees?
2. Which aspects of commitment (affective, continuance, normative) are most influenced by remote work?
3. What challenges and opportunities does remote work present for maintaining employee engagement at Flutter-wave?

Significance of the Study

This study will contribute to the understanding of remote work's implications for employee commitment in African tech firms, a context that is underrepresented in current academic literature. Insights from this research can inform human resource strategies for companies operating in similar socio-economic and cultural environments.

Literature Review

Organizational Commitment in the Modern Workplace

Organizational commitment continues to be a critical factor in understanding employee behavior, performance, and retention in today's dynamic work environments. Meyer and Allen's (1991) Three-Component Model affective, continuance, and normative commitment remains foundational, but recent studies have adapted it to reflect contemporary work trends such as hybrid and remote work (Xu & Thomas, 2022). Affective commitment, in particular, has become increasingly influenced by non-traditional work arrangements, as employees seek more autonomy, flexibility, and meaningful work (Saks, 2021).

Recent research emphasizes that in flexible work environments, employees' commitment is shaped less by physical presence and more by perceived organizational support, inclusion, and trust in leadership (Lee et al., 2023). This shift necessitates new HR strategies to maintain organizational cohesion when employees are no longer co-located.

Remote Work and Employee Experience

The rise of remote work has redefined how employees experience their roles, engage with colleagues, and connect to organizational culture. A study by Molino et al. (2020) found that remote work positively impacted job satisfaction and reduced work-related stress,

particularly when employees had access to digital collaboration tools and supportive leadership. However, challenges such as digital fatigue, work-home boundary blurring, and reduced spontaneous communication were also identified.

Similarly, Wang et al. (2021) argued that while remote work enhances autonomy and efficiency, it may compromise relational aspects of work especially in organizations that lack clear communication protocols and inclusive virtual practices. These factors are critical when assessing commitment in remote settings, especially affective commitment.

Remote Work's Influence on Organizational Commitment

Several studies have explored the relationship between remote work and organizational commitment. According to Kelliher, Richardson, and Boiarintseva (2019), flexible work arrangements tend to enhance affective commitment, as employees feel trusted and empowered. However, without strong social interaction and recognition systems, normative commitment may decline, as employees feel less obligated to remain with the organization long-term.

Additionally, a recent study by Haider, Jabeen, and Ahmad (2023) found that remote workers reported higher commitment levels when organizations provided strong communication structures, inclusive decision-making, and recognition systems. These findings suggest that the design of remote work—not just its existence determines its impact on commitment.

Contextual Factors in African Tech Firms

Despite a growing body of global research, there remains a limited but emerging literature on remote work and commitment in the African context. Research by Akinbode and Agu (2021) on Nigerian tech startups revealed that while employees appreciated the flexibility of remote work, many struggled with reduced team cohesion and lack of physical mentoring. Organizational commitment in these settings was closely linked to leadership style, cultural values, and the organization's ability to maintain a sense of shared purpose in virtual environments.

Given Flutter-wave's role as a pan-African fintech leader, understanding these dynamics is crucial. As the company operates across borders, it must address not only technological barriers but also cultural nuances that affect how commitment is built and sustained in remote teams.

Methodology

Research Design

This study adopts a qualitative, theoretical case study approach to explore the impact of remote work on organizational commitment, using Flutter-wave as the focal organization. The case study method is suitable for examining complex social phenomena within real-life contexts, especially when the boundaries between the phenomenon and the context are not clearly defined (Yin, 2018). By using Flutter-wave a leading African fintech company as a case, the study investigates how remote work practices influence affective, continuance, and normative commitment, as outlined in Meyer and Allen's (1991) Three-Component Model.

Rationale for Theoretical Approach

Due to time and access constraints, this study does not involve primary data collection (e.g., interviews or surveys). Instead, it relies on a secondary analysis of existing literature, industry reports, and public information about Flutter-wave's operations and remote work practices. This approach allows for the development of conceptual insights grounded in current academic research, while still contextualizing findings within a real-world organizational example.

The study synthesizes recent scholarly work on remote work, organizational commitment, and African tech ecosystems (e.g., Haider et al., 2023; Akinbode & Agu, 2021; Wang et al., 2021), applying these findings to the Flutter-wave context. This method allows for analytical generalization rather than statistical generalization the goal is not to quantify relationships, but to interpret how theory applies in practice (Yin, 2018).

Data Sources

Secondary data sources include:

- Peer-reviewed journal articles published in the last seven years,
- Industry reports on remote work and fintech in Africa,
- Publicly available information about Flutter-wave from company reports, news articles, and interviews with executives.

All sources are evaluated for credibility, relevance, and academic rigor. Literature was accessed primarily through Google Scholar, JSTOR, and Science Direct.

Analytical Framework

The analysis is structured around Meyer and Allen's (1991) Three-Component Model of Organizational Commitment:

- Affective commitment (emotional connection to the organization),
- Continuance commitment (cost-benefit evaluation of staying/leaving),
- Normative commitment (sense of moral obligation to stay).

The study examines how remote work may influence each of these dimensions in the case of Flutter-wave, using insights drawn from the literature.

Limitations

While the theoretical approach enables broad conceptual analysis, it has limitations:

- Lack of empirical (primary) data restricts the ability to assess specific employee experiences at Flutter-wave.
- Findings are interpretive and may not fully capture organizational nuances or employee diversity.

Generalizability to other African firms may be limited, though the insights remain useful for theory development and future empirical studies.

Ethical Considerations

As the study relies entirely on secondary data from publicly available sources, no ethical approval was required. Care was taken to cite all information appropriately and avoid misrepresentation.

Findings and Discussion

Overview

Although no primary data was collected, this section presents conceptual findings based on the application of existing research to Flutter-wave's likely experience with remote work. As a rapidly expanding fintech company operating across several African countries, Flutter-wave offers a relevant case to examine how remote work influences employee commitment.

Drawing from recent literature, the discussion is structured around the Three-Component Model of organizational commitment (Meyer & Allen, 1991) affective, continuance, and normative commitment — and supported by insights from current research

(Haider et al., 2023; Xu & Thomas, 2022; Akinbode & Agu, 2021).

Affective Commitment: Mixed Outcomes in a Remote Environment

Affective commitment: the emotional attachment an employee feels toward their organization is highly sensitive to changes in work structure. In the case of Flutter-wave, the transition to remote and hybrid work models likely produced both positive and negative effects on affective commitment.

On the positive side, remote work may have improved work-life balance, reduced commute stress, and empowered employees with greater autonomy all of which are known drivers of affective commitment (Molino et al., 2020). As a tech-forward company, Flutter-wave's reliance on digital tools (e.g., Slack, Zoom, project management platforms) likely enabled smooth operational continuity, reinforcing employees' trust and satisfaction with the organization.

However, the absence of in-person interaction, weakened social bonds, and loss of team rituals may have decreased emotional connection to the organization, especially for newer employees (Lee et al., 2023). In African work cultures where communal engagement is significant, this erosion of workplace relationships could lead to reduced affective attachment over time (Akinbode & Agu, 2021).

Continuance Commitment: Stability vs. Flexibility

Continuance commitment refers to an employee's perception of the costs associated with leaving the organization. Remote work can influence this component in two conflicting ways.

On one hand, remote work enhances flexibility and allows employees to stay with an organization despite relocation or personal obligations potentially increasing their desire to remain (Wang et al., 2021). At Flutter-wave, the ability to work remotely may appeal to tech talent across multiple countries, increasing retention among geographically dispersed employees.

On the other hand, remote work can reduce job embeddedness, making it easier for employees to switch companies especially in the tech industry, where remote job opportunities are abundant (Saks, 2021). For Flutter-wave, this means that while remote work can help attract talent, it may also intensify the "war for talent" and increase turnover risks if commitment is not actively nurtured.

Normative Commitment: A Decline in Loyalty?

Normative commitment is driven by a sense of moral obligation to stay with the organization. This dimension is often shaped by organizational culture, mentorship, and socialization, all of which are more challenging to cultivate remotely (Xu & Thomas, 2022).

At Flutter-wave, employees working remotely may feel less obligated to remain, especially if they perceive fewer opportunities to contribute to company culture or participate in strategic decisions. Additionally, junior staff may lack mentoring experiences that traditionally instill loyalty (Kelliher et al., 2019).

However, Flutter-wave's strong pan-African identity and its mission to simplify digital payments across Africa could reinforce normative commitment among employees who identify with the company's values and social impact, even in a remote setting (Akinbode & Agu, 2021).

Implications for Practice

The conceptual analysis suggests that for Flutter-wave and similar firms:

- Affective commitment can be maintained through consistent communication, employee recognition, and virtual socialization activities.
- Continuance commitment requires structured career development, internal mobility, and long-term incentives.
- Normative commitment can be fostered by reinforcing the company's mission, inclusive leadership, and remote mentoring programs.
- Without these strategies, remote work may unintentionally weaken employee loyalty over time.

Conclusion

This theoretical case study examined the impact of remote work on organizational commitment within Flutter-wave, using Meyer and Allen's (1991) Three-Component Model as a framework. Based on a synthesis of recent academic research and contextual insights into African tech firms, several conclusions emerge:

Affective commitment at Flutter-wave likely experiences mixed effects from remote work. While greater autonomy and work-life balance can enhance emotional attachment, the loss of face-to-face social interactions may weaken employee engagement, especially in cultures valuing interpersonal relationships.

Continuance commitment benefits from the flexibility remote work offers, enabling talent retention across

geographic locations. However, it also increases employees' mobility and exposure to external job opportunities, potentially heightening turnover risk if not managed effectively.

Normative commitment may decline due to reduced opportunities for socialization, mentorship, and cultural integration in remote settings. Nevertheless, a strong organizational mission and inclusive leadership could help maintain employees' sense of loyalty and obligation.

Overall, remote work at Flutter-wave presents both opportunities and challenges for sustaining organizational commitment. The success of this work arrangement depends largely on the company's ability to adapt its human resource practices to the unique demands of virtual collaboration and African workplace culture.

Recommendations

To strengthen organizational commitment among remote employees, Flutter-wave and similar organizations should consider the following strategies:

1. Enhance virtual communication and socialization by creating regular informal check-ins, virtual team-building activities, and platforms for peer recognition, to foster affective commitment.
2. Develop clear career pathways and support professional growth remotely through mentoring programs, training sessions, and internal mobility opportunities, thereby bolstering continuance commitment.
3. Reinforce organizational values and mission by involving employees in decision-making processes and emphasizing the social impact of their work, nurturing normative commitment.
4. Invest in leadership training to equip managers with skills for effective remote supervision, trust-building, and inclusion, which are vital for sustaining commitment in virtual environments.

Suggestions for Future Research

This study highlights the need for empirical research investigating:

- The live experiences of remote workers in African tech firms like Flutter-wave,
- The role of cultural factors in shaping organizational commitment remotely,
- Longitudinal studies tracking changes in commitment as remote work matures in these contexts.

Such research would provide richer, data-driven insights to complement the theoretical analysis presented here.

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