



Effect of Work Ethics on Employee Commitment in the Nigerian Insurance Industry

Philip Dewua¹, Asenge Emmanuel Lubem², Richard Yon Abata³ and Iorgema Shiebee Sunday⁴

^{1,2,3&4}Department of Business Management, Benue State University, Makurdi-Nigeria
Email: dewuaphil75@gmail.com

Abstract

This study investigates the effect of work ethics on employee commitment in the Nigerian insurance industry. The study examines the effect of accountability, integrity, and trustworthiness on employee commitment in the Nigerian insurance industry. The population of the study consists of 5,445 employees of thirty (30) insurance companies listed in Nigeria, and a sample size of 359 was determined using Krejcie and Morgans(1970) formula. The study adopts a survey design, and primary data were collected through a self-administered questionnaire. The validity and reliability of the instrument were done using construct validity and Crobach Alpha, respectively. Descriptive statistics were used for the presentation of data on demographic characteristics of the respondents, and regression analysis was used for the test of formulated hypotheses with the aid of the Statistical Package for Social Sciences (SPSS Version 23). The findings of the study revealed that accountability has a significant effect on employee commitment in the Nigerian insurance industry. The study also indicated that both integrity and trustworthiness have positive significant effect on employee commitment in the Nigerian insurance industry. The study concludes that work ethics in organizations significantly affects the commitment and productivity of employees. It recommends that the management of insurance companies in Nigeria should encourage the respect, and participation of employees in major decisions affecting them, which will enhance their commitment to the organization. Managers of insurance companies in Nigeria should possess a high level of integrity, and act in a reliable manner that will to a great extent, attract the commitment of their subordinates and enhance peaceful working conditions in their respective organizations.

Keywords: Accountability, Integrity, Trustworthiness, Affective Commitment, Continuance Commitment, Normative Commitment.

1.0 Introduction

Organizations nowadays have become more multifaceted because of changes in competition, societal expectations, consumer preferences, social responsibilities, and legal protection, and the right behavior of employees at work is imperative in determining the effectiveness of organizations. Organizations are increasingly paying attention to the issues

related to work ethics because a high-quality work climate is evaluated as a critical factor for organizations (Muhammad & Shakeel, 2021). Organizations are continuously striving for a better ethical atmosphere, which will enable employees to know the difference between what is acceptable and unacceptable in the workplace, and these standards are found within the code of ethics that are usually written in the form of



employee conduct and performance expectations (Odu & Akhigbe, 2018). Exceptional work ethics create employees who are highly self-driven and perform their duties with little or no supervision (Odongo & Wang, 2017).

Work ethics are incredibly vital issues facing both local and international organizations (Yusra, 2017). Today, work ethics is a prerequisite for conducting any type of business, particularly in the global market place since every business organization operates with multiple relationships including stakeholders such as customers, employees, suppliers, investors amongst others who perhaps would prefer their company to be ethical (Umar & Sha'awa, 2020). Ethics are a set of principles and values that guide organizations in their decisions, programmes and policies. Work ethics dimensions in organizations include trustworthiness, integrity, accountability and civility (Odu & Akhigbe, 2018); honesty, integrity, fairness, and concern for others (Toor & Ofori, 2009). Work ethics refer to the behavioural working conducts of employees and their positive moral involvement in doing a good job, through honesty, compassion, and loyalty (Owuor, Nyambegeera & Wainaina, 2020).

Employees want to be associated with managers that are honest, credible, respectful, and fair (Collins, 2010) and organizations can achieve better employee attraction and retention when employees have the opportunity to work for truthfully responsible, and ethical employers and this improves employee commitment (Upadhyay & Singh, 2010; Collins, 2011). Farouk and Jabeen (2018) affirmed that the significance of an ethical climate to achieve sustained competitive advantage has gained increased scholarly and practitioner interest. Singh and

Vitell (2013) explained that business organizations today have attempted to control challenges in the work place by institutionalizing ethics and implementing codes of conduct. Tellingly, organizational ethical behaviour and the prevailing system of employment relations in the workplace are very important for employee commitment (Umar & Sha'awa, 2020).

Employee commitment refers to a state in which an employee identifies with a particular organization and its goals and wishes to maintain membership in the organization (Crane & Matten, 2014). Commitment had been used by organizations to predict desired employee behaviour in the areas of performance, absenteeism, and emotional attachment. Meyer and Allen (1991) divided employee commitment into three components namely, affective, continuance, and normative commitment. The affective commitment represents the degree to which a worker identifies with, and enjoys membership in an organization. Continuance commitment refers to a worker's conscience as regards what it would cost that worker to leave the organization, and normative commitment involves a feeling of the moral obligation of workers to continue working for the organization (Meyer & Allen, 1991). Good work ethics can create a high commitment among the employees (Tripathi, 2004) and increases the capability of the organization's forecasting and also cause authentic, straight, and comprehensive confidence of society towards an organization (Hamid & Berhad, 2014). Every organization therefore needs good work ethics to improve the commitment of employees and performance.

1.1 Research Problem

The nature of the insurance business has to do with trust between them (insurers) and their clients (insured). Insurance business



plays a vital role in the Nigerian economy through risk-bearing, employment of labor, payment of tax, providing vehicles for investors, and other financial investment services (Hamadu & Mojekwu, 2010). Ethics in the insurance business is measured in terms of the standards on which insurance transactions are based. The management of insurance business in Nigeria is a serious challenge despite the relevance of this service in the country. Insurance business practitioners in Nigeria are usually confronted with numerous business decisions that possess ethical challenges (Green, 2004; Ouma, 2017).

Akinbola (2010) identified problems affecting insurance business to include lack of standards, poor management, and lack of integrity/trust and negative attitudes of Nigerians towards insurance services. Onaolapo (2005) states that unethical practices still abound, especially in the areas of business acquisition as prospective insured and intermediaries are always inclined to exploit the cut-throat competition in the industry. The majority of insurance professionals conduct their activities with absolute commitment. Still, there are practitioners in the insurance industry who have very diminutive regard for professionalism, and ethics in the conduct of their business activities (Irukwu, 2009).

Previous studies have been conducted in Nigeria on work ethics in different organizations (Isimoya, 2014; Wele, 2016; Agha, Nwekpa & Eze, 2017; Odu & Akhigbe, 2018) however; few studies have investigated on work ethics and employee commitment in Nigerian insurance industry. To fill the gap created, this study is carried out to examine the effect of work ethics on employee commitment in the Nigerian insurance industry. To achieve this objective, the study is set out to provide

answers to the following questions: To what extent does accountability affects employee commitment in the Nigerian insurance industry? What is the effect of integrity on employee commitment in the Nigerian insurance industry? How does trustworthiness affect employee commitment in the Nigerian insurance industry?

2. Literature Review

2.1 Concept of Work Ethics

Work ethic is a set of values based on hard work and diligence. It is also a belief in the moral benefit of work and its ability to enhance character. Workplace ethics is the application of moral principles and standards of behavior or set of beliefs concerning proper conduct in the firm as individuals and in a group setting (Odu & Akhigbe, 2018). A work ethic is a set of moral principles employees use in their job. Work ethics refers to accepted standards of right and wrong in organizations (Wallace, 2011). Work ethic implies an array of attitudes toward one's working behavior that occupies a multidimensional phenomenon (Miller, Woehr & Hudspeth, 2001). Work ethic is also considered a set of characteristics and attitudes in which an individual worker assigns importance and merit to his or her work (Hill & Fouts, 2005). Parrot (2014) defined work ethics as the moral principles that guide individuals at their workplace. According to Amisano (2017), the success or failure of a business lies in its ability to execute proper work ethics.

Organizational ethics are part of the responsibilities of the organization and thus, expected employee commitments enclosed in the core values and principles of the organization. This suggests that, organizational ethics can be widely seen as the guideline an organization and its



executives can use to generate sound decisions. This is so because the organizational ethics comprises of the set standards articulated in law and regulations, internal policy, and procedures. Such ethics include, for instance, being honest, working with integrity, respect, and fairness are based on the principles, which are expected from employees and customers in terms of service delivery, product quality, health, safety, and efficiency (Agboola, Epetimehin, Akinyele & Ashipaoloye, 2015).

People who possess a strong work ethic embody certain principles that guide their work behavior, leading them to produce high-quality work consistently and commitment among employees. A good work ethic encourages employees' commitment, and it is considered as a source of self-respect, satisfaction, and fulfillment. In the business world, an organization sets standards for determining the difference between good, and bad decision-making and behavior (White, Sundblad & Finley, 2010). Work ethics enhances ethical values, clarifies role ambiguities, and provides a clear direction for truthful decision making in organizations that usually leads to higher levels of job satisfaction, and commitment among employees.

2.2 Dimensions of Work Ethics

The dimensions of work ethics include trustworthiness, integrity, and civility (Odu & Akhigbe, 2018). Honesty, integrity, fairness, and concern for others are the types of work ethics (Toor & Ofori, 2009). Work ethics is characterized by accountability, transparency, honesty, trustworthiness, conflict of interest, fairness, and equity in interpersonal (Ebitu, 2012). Bello (2012) also argued that work ethics involves such characteristics as honesty, transparency, and accountability. Van Ness, Melinsky, Buff, and Seifert (2010), stated that the seven

dimensions of work ethic are: (1) self-reliance, (2) morality/ethics, (3) hard work, (4) leisure, (5) wasted time, (6) centrality of work and (7) delay of gratification. It is argued that currently there exists no measure of work ethic, hence the need for comprehensive measurement of each dimension (Miller, Woehr & Hudspeth, 2001). In the current study, accountability, integrity, and trustworthiness are used as the dimensions of work ethics.

Accountability

The concept of accountability entails an obligation on the part of employees to report on the usage of organizational resources and answerability for failing to meet stated performance objectives (Osifo, 2012). In leadership roles, accountability is the acknowledgment and assumption of responsibility for actions, products, decisions, and policies including the administration, governance, and implementation within the scope of the role or employment position and encompassing the obligation to report, explain and be answerable for resulting consequences (Bello, 2012; Kelly, 2012; Cetin & Yetis, 2017). Consequently, accountability provides the essential framework which innovative ideas can flourish in an organization (Setiawan, Singh & Romijn, 2017).

Strong accountability in an organization ensures that resources are effectively and efficiently utilized for the interest of stakeholders (Osifo, 2012). Some countries have laws protecting organizations from public interest disclosure of any suspected or actual unethical conduct or misconduct by a civil servant or public official, to improve accountability (Osifo, 2012). Adeyeye, Adeniji, Osinbanjo and Oludayo (2015) asserted that accountability ensures strict reporting and allows for effective decision-



making and feedback mechanism that informs employees and other stakeholders about performance outcomes. Accountability helps to manage the diverse expectations and obligations generated both inside and outside public organizations, and influence individuals, groups, and organizations (Hong, 2016). In support of this, Ghazali (2015) explained that accountability significantly affects employee commitment in organizations.

Integrity

Integrity refers to virtuousness and the state of being perfect. It is an optimistic and comprehensive thought linked to ethics (Odu & Akhigbe, 2018). It is also described as the foundational value that is the engine behind getting things done in the organization; hence people that value integrity, get results, and steadily superior results (Guido, 2007). Guido (2007) emphasized that firms that value work ethics ought to be incorporating and constantly stressing the core values. Individuals that have integrity build trust in their relations with others; they become valued as friends, colleagues, mentors, and supervisors (Duggar, 2018). Bosch and Cavallotti (2016) explain that the concept of integrity has four common elements that include justice, coherence, ethical principles and appropriate motivation. Actions with integrity are actions that lead to rational principles and morals, outside of the judgment of a person, group or organization (Yulianti & Wuryanti 2015).

Wetik (2018) states that with integrity employees are honest, brave, wise and responsible in carrying out their duties and responsibilities, which increase their commitment. Syamsir and Embi (2020) argued that high integrity organizations are characterized as organizations that are collaborative, constructive, innovative,

transparent, with high employee morale, valued customer loyalty, and strong partnerships (Duggar, 2018). Organizations that exhibit integrity often follow through their decision, and when employees decide to follow through on what to say they will do and think differently about the commitments to make. Previous study by Way, Simons, Leroy, and Tuleja (2018) established that managers who exhibit high integrity will positively affect the performance of their subordinates. Correspondingly, Hadi, Hasan and Nadia (2019) found positive significant effect of organisational integrity and leadership behaviour on organisational excellence. Integrity among employees is positively related to organizational excellence. Similarly, Wahyuni and Syamsir (2020) in their study on the influence of integrity and human resource management on employee performance found significant relationship integrity and employee performance. Previous studies by Rosmi and Syamsir (2020), Tasi and Syamsir (2020), Febrina and Syamsir (2020), and Wahyuni and Syamsir (2020) showed significant effect of integrity on employee commitment and performance.

Trustworthiness

Trust is related to enthusiastic expectations about the effect of the event. Trust is the willingness of a trustee to be vulnerable to the action of the trusted, which is anchored on the anticipation that the trustee will carry out a particular act. Trustworthiness is an important concept in behavioural sciences and is one of the hefty sets of moral values held by employees in organization (Six, 2004). Hardin (2002) looked at it as one's commitment to fulfill another's trust. He further offered three general categories for fulfilling such a commitment. First is the internal inducement, where the actor adopts



the relevant disposition out of habit or character (bald and moral disposition), the second is the external inducement, through interest congruent arrangements and the mixture of internal and external inducements, by norms that motivate and sanction behaviour, which is the last. Ratu and Syamsir (2021) in their study found significant relationship between trustworthiness and employee performance. Six (2004) averred that trust is imperative because it enhances and enables successful cooperation, and it is center around an actor's interest in maintaining a relationship with another actor. In organizations, trust facilitates a worker to be more committed to the establishment. Wele (2016) stated that trustworthiness in workplace ethics is exceptionally vital because it encourages the involvement of employees in decision making and provide vital information concerning the organization. Fryxell, Dooley, and Li (2004) stated that managerial trustworthiness influences commitment in the workplace. A trustful climate prevails, along with evidence of enthusiasm, high commitment level, effectual commitment, and knowledge sharing (Sabolainen & Hakkinen, 2011). Employees that trust their leader work effectively and have a high level of loyalty also share ideas and knowledge (tacit knowledge in particular). A study by Mohd and Yajid (2020) showed that trustworthiness has significant effect on employee commitment and job performance.

2.3 Employee Commitment

Employee commitment refers to a set of behavioral intentions, a motivating force, or an attitude, influences many behavioral outcomes (Gould-Williams, 2007). Committed employees are deemed as those who share the shared values and beliefs espoused by the organization and who believe that their organizations would

continually offer them opportunities to grow in their career paths. It is the individual's psychological attachment to the organization. Robbins, Judge, and Sanghi (2008) defined employee commitment as the extent to which an employee seeks to identify with an organization, its goals, and aspiration and to become a part of and remain with it. It is an employee's emotional attachment to, identification with, and involvement in a particular organization (McShane & Von Glinow, 2012). Employees who are committed show good motives to work with their organization, and have no thought of leaving their workplace (Robbins & Coulter, 2003).

Employee commitment can be characterized by; a strong belief and acceptance of the organization's goals and values, willingness to put forth considerable effort for the sake of organization, and a strong desire to remain as a member of the organization. Employee commitment is related to increase in performance, satisfaction, and organizational adaptability and negatively affects absenteeism and employee turnover. Employee commitment is central to an organization since committed employees are likely to be more willing to make personal sacrifices for the sake of the organization (Odu & Akhigbe, 2018).

Organization's ethical values may also increase employees' commitment to the organization as employees might experience a stronger attachment to companies that adopt ethical values. Organizational commitment has contributed to the prosperity of many world-class businesses today (Robbins & Coulter, 2003); when employees in an organization are committed productivity tend to increase (Joiner & Bakalis, 2006) and commitment enhances quality services rendered (Klein, Becker & Meyer, 2009) and workplace effectiveness



(Meyer, Becker & van Dick, 2006). The ethical climate of a company can positively affect the commitment of employees (Cullen, Parboteeah & Victor (2003).

2.4 Measures of Employee Commitment

The three-component model of commitment by Meyer and Allen (1991) classified commitment as affective, normative, and continuance commitment. Affective commitment (emotional attachment), employees' psychological bond to the organization because they want to stay; continuance commitment (economic necessity), the perceived costs associated with leaving the organization, and normative commitment (moral obligation), the perceived obligation to remain in the organization because it is the correct and moral thing to do (Meyer & Allen, 1991).

Affective Commitment

Affective Commitment (AC) is defined as the employee's positive emotional attachment to the organization (Meyer & Allen, 1991). Affective commitment refers to workers' attachment to their workplace, how they identify with the organization, and their involvement in affairs of the organization. Workers are highly committed to stay in their workplace because they desire to (Meyer & Allen, 1991). In affective commitment, employees are inclined to associate themselves with the goals of the organization, see themselves as fit into the organization, and feel satisfied with their job. Workers, who are so affectively committed in their workplace, see themselves valued; as representatives for their organization, and superior assets for their organizations (Meyer & Herscovitch, 2001). An employee who is affectively committed strongly identifies with the goals of the organization and desires to remain a part of the organization.

Normative Commitment

Normative commitment (NC) is an obligation to remain with an organization for moral or ethical reasons. The individual commits to and stays with an organization because of feelings of responsibility. These feelings may derive from a strain on an individual before and after joining an organization (Meyer & Allen, 1991). For example, the organization may have invested resources in training an employee who then feels a 'moral' obligation to put forth effort on the job and stay with the organization to 'repay the debt.' It may also reflect an internalized norm, developed before the person joins the organization through family or other socialization processes, that one should be loyal to one's organization (Odu & Akhigbe, 2018).

Continuance Commitment

Continuance commitment (CC) is the perceived economic value of remaining with an organization compared to leaving it. It is a commitment that is dependent on the expenses that will be incurred or occur if the person leaves his workplace (Meyer & Allen, 1991). Continuance commitment refers to how much workers feel the desire to remain in their workplace. In continuance commitment, one of the reasons for being committed by employees is the desire to continue with the organization, which may usually be as a result of salary and wages in comparison with other organizations. For instance, when a worker spends most of its moment and money to acquire more knowledge which will be useful in its workplace or better still, there are no good work openings in place than the present one (Garcia-Gabrera & Garcia-Soto 2012).

Based on the above literature the study proposed three hypotheses:

Hypotheses

The following hypotheses have been stated in a null form to achieve objectives of the study:

H0₁: Accountability does not significantly affect employee commitment in the Nigerian insurance industry

H0₂: Integrity on has no significant effect on employee commitment in the Nigerian insurance industry

H0₃: There is no significant effect of trustworthiness on employee commitment in the Nigerian insurance industry

Conceptual Framework

The conceptual model of the relationship between work ethics dimensions (accountability, integrity, and trustworthiness) and employee commitment (affective normative and continuance commitment) is presented in Figure 1.

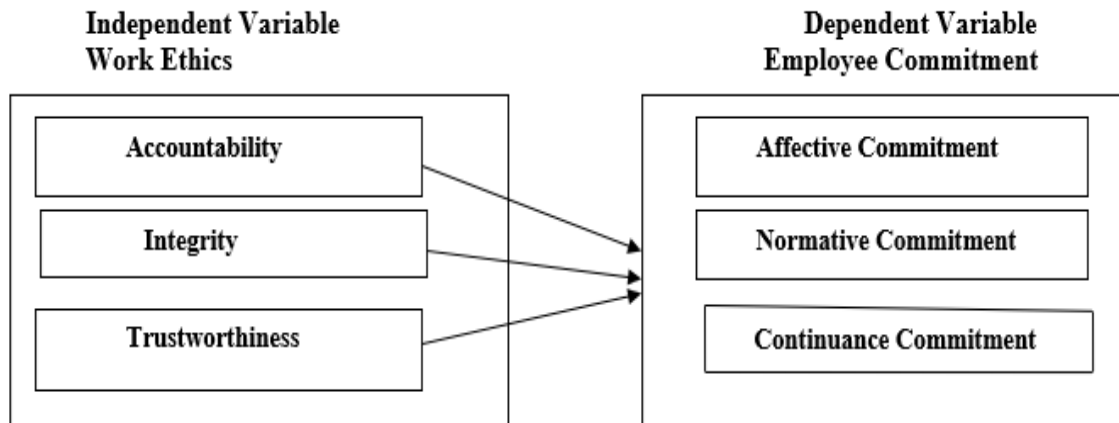


Figure 1: Conceptual Model of the Study

Source: Researchers' Design (2021)

The above model shows the relationship between work ethics and employee commitment. Previous studies conducted by Pettijohn and Charles (2008), Okpara and Wynn (2008), and Yousef (2001) established positive correlation between organizational commitment and employees' work ethics. A study by Komari and Djafar (2013) found a positive and significant effect of work ethics on employee commitment. They affirmed that work ethics enormously enhances the commitment of employees in organizations. Good work ethics can create a high organizational commitment among the employees, which encourages them to remain working with their organizations; it important in building a relationship with clients; and it helps to establish an entity's reliability and reputation with its clients (Akinbola, 2010).

Previous studies have shown that employees who feel that their values match the values of their organization are more satisfied with their jobs, identify with the organization, and seek to maintain the employment relationship (Edwards & Cable, 2009; Syamsir, 2020; Febrina & Syamsir, 2020). Employees report stronger organizational commitment when they perceive to be working in an ethical organization (Mayer, 2014). A positive ethical corporate culture improves morale among the workers in an organization, which could increase productivity and employee retention. More productivity enhances the efficiency of the organizations, and increased employee retention reduces the cost of replacing employees (Odu & Akhigbe, 2018). Also, a study by Tripathi (2004) showed a positive and significant effect of work ethics on organizational commitment.



Work ethics dimensions such as trust are the most important pre-requisite on which all authentic business success depends (Shahid & Azhar, 2013). They stated the trustworthiness lead to higher commitment and improved relationship. Organizations with integrity attract committed employees because they are reliable and dependable (Shahid & Azhar, 2013). Quigley (2007) affirmed that corporations with a culture of integrity offer support to employees through colleagues and processes in place and thus foster their affective commitment in the organization. Che (2016) established that leaders' behavioral integrity enhanced the commitment of employees. In their study, Ratu and Syamsir (2021) argued that workplace ethics such as accountability, integrity, transparency and trustworthiness significantly affect the commitment and productivity of employees in organizations.

3. Methodology

Research Design

This study utilizes a survey design to collect data from insurance companies in Nigeria. A survey research design is suitable for assessing the opinions and perceptions of respondents regarding the study variables.

Population of the Study

The population of this study was drawn from the Nigerian insurance industry, which comprises all the thirty (30) listed insurance companies in Nigeria that were in operation as of 31st December, 2019. The choice of these companies is based on the fact that they fully satisfied the listing requirement of the Nigerian Stock Exchange (NSE) and must have available data required for the study. The target population consists of 5,445 employees of these companies who were requested to respond to the questionnaires that were distributed to their respective companies.

Sample and Sampling Technique

The sample size from the population of the study was computed scientifically using Krejcie and Morgan's (1970) formula, as recommended by Biemer and Lyberg (2003). In this study, the acceptable amount of sampling error or precision is set at 0.05 or 5%. The equation is provided below:

$$S = \frac{X^2 NP(1-P)}{d^2+(N-1)+ X^2 P(1-p)}$$

where,

S = Sample size

X² = Z statistic value associated with the 95% confidence interval (1.96)

N = the population size

P = Population proportion assumed to be (50%)

d = the degree of accuracy expressed as a proportion (5%)

The sample size of the participants who are employees of listed insurance companies in Nigeria is computed as follows:

$$S = \frac{(1.96)^2 (5,445)(0.50)(0.50)}{(0.05)^2+(5,445-1)+ (1.96)^2 (0.50)(0.50)} = 359$$

A simple random sampling technique was used in the selection of the respondents. Using this technique, every member of the population has an equal chance of being selected to participate in the survey.

Instrumentation

Primary data were collected through a structured questionnaire distributed to employees of insurance companies. The research derived measures for key constructs from existing scales in the literature. Indicators in this study are a modified version of the indicators developed by Victor & Cullen (1988), and Ali (1988) for work ethics; and Allen & Meyer (1990) for organizational commitment. The questionnaire contains closed-ended questions developed on four-point Likert



scale measurements ranging from strongly disagree (1), disagree (2), agree (3), and strongly agree (4). The instrument was personally administered, through the use of resource persons, to the chosen respondents.

Validity and Reliability of Instrument

To ensure the validity of the instrument, the application of principal component analysis using SPSS was employed to investigate the latent factors linked to the items. The Kaiser-Mayer-Olkin and Bartlett's Test of Sphericity was carried out to check the strength and sufficiency of sample and relationship among variables. KMO is used to find whether data are suitable for applying the factor analysis or not and explains which variables should be drop to overcome the multicollinearity problem. Its value ranges from 0 to 1, where a higher value greater than 0.60, indicates the significance of the data, and factor analysis can be employed. If its value is less than 0.60 then several items should be deleted, which are unnecessary variables based on the anti-image values. Results of KMO and Bartlett's test indicate that variables are highly significant, and principal component analysis was suitable (Table 1).

To ensure the reliability of the instrument, the test-retest method of reliability was applied with Cronbach Alpha for each of the constructs calculated. The result gave reliability index of (0.847) indicating a high degree of consistency since it is above the recommended threshold (Table 2).

Table 1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.824
Bartlett's Test of Sphericity	Approx. Chi-Square	78.859
	Df	10
	Sig.	100

Source: Researchers' Computation from SPSS Output, 2021.

Table 2: Reliability Test Results

Variable	Cronbach's	
	Items	Alpha
Accountability	4	0.858
Integrity	4	0.846
Trustworthiness	5	0.853
Affective Commitment	4	0.819
Normative Commitment	4	0.864
Continuance Commitment	4	0.842
Total	25	0.847

Source: Researchers' Computation from SPSS Output, 2021.

Model Specification

This study contains the dependent and independent variables. The independent variable (work ethics) comprises accountability, integrity, and trustworthiness, while the dependent variable (employee commitment) is measured using affective, normative, and continuance commitment. Employee commitment (EC) is regarded as a function of work ethics.

EC=f (WE)

where;

EC= Employee Commitment (dependent variable)

WE= Work Ethics (independent variable)

Given that work ethics comprises of three dimensions, the implicit form of the model is given as follows:

EC= f (AC, IT, TW)

where:

AC= Accountability;

IT = Integrity;

TW = Trustworthiness

Thus, the explicit form of the model for the study will be as follows:

$$EC = \beta_0 + \beta_1 AC + \beta_2 IT + \beta_3 TW + \varepsilon$$

where:

β_0 = intercept of the mode (Constant)

$\beta_1, \beta_2, \beta_3$ = regression coefficient

ε = error term

Techniques of Data Analysis

The study applied descriptive statistics as a tool to analyze bio-data of the respondents, and multiple linear regression was used to test hypotheses at 0.05 level of significance. All analyses were done through the application of the Statistical Package for Social Sciences (SPSS 23 version).

4. Results and Discussion

Demographic Characteristics of Respondents

The age distribution of the respondents as presented in Table 3 indicates that 50(13.9%) respondents were from 18-27 years, 88(24.5%) 28-37 years, 83(23.1%) 38-47 years while 71(19.8%) were from 48-57 years and 67(18.7%) were 58 years and above. This result implies that the participants who cut across different age groups and the majority of them were old enough to understand the topic under investigation. The distribution of the respondents by gender shows that 243(67.7%) were males, while 116(32.3%) were females. This result implies that more participants who are employees of insurance companies in Nigeria are males.

The educational distribution of the respondents indicates that 29(8.1%) have SSCE, 131(36.5%) have ND/NCE qualifications while 141(39.3%) have HND/Degree qualifications, and 58(16.2%) have postgraduate qualifications. This result implies that the majority of the participants was literate and has good knowledge of the topic under investigation.

Finally, the distribution of the respondents by experience shows that 51(14.2%)

respondents have experience from 1-5 years, 56(15.6%) 6-10 years, 52(14.5%) 11-15 years while the majority of the respondents 71(19.8%) have experience from 21-25 years and 61(17.0) have experience from 16-20 years. Also, 68(18.9%) respondents have experience from 26 years, and above and this implies that the participants have many years of experience working with the insurance industry.

Table 3: Demographic Attributes of Respondents (N = 359)

Attributes	Frequency	Percentage (%)
Age		
18-27	50	13.9
28-37 years	88	24.5
38-47years	83	23.1
48-57 years	71	19.8
58 years and above	67	18.7
Gender		
Male	243	67.7
Female	116	32.3
Educational Qualification		
SSCE	29	8.1
OND/NCE	131	36.5
HND/B.A./B.Sc	141	39.3
Postgraduate	58	16.2
Experience		
1-5 years	51	14.2
6-10 years	56	15.6
11-15 years	52	14.5
16-20 years	61	17.0
21-25 years	71	19.8
26 years and above	68	18.9

Source: Field Survey, 2021.

Regression Analysis Result

The result of the model summary in Table 4 shows an R² value of .631, meaning that 63.1% of the variation in the dependent variable is explained by the independent



variables. In comparison, 36.9 % is explained by other variables outside the model. This indicated that the model is a strong predictor. The R-value of 0.794 indicates that there is a strong positive

correlation between the dependent variable (employee commitment) and the set of independent variables (accountability, integrity, and trustworthiness).

Table 4: Model Summary

R	R-Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
.794 ^a	.631	.627	.414	1.743

a.Predictors (Constant), Trustworthiness, integrity, accountability

b.Dependent Variable: Employee Commitment

Source: Researchers' Computation from SPSS Output, 2021.

The result of the analysis of variance in Table 5 shows that the significance value is 0.000, which is less than 0.05. This result implies that the model is statistically significant in predicting how the independent variables (accountability,

integrity, and trustworthiness) affect the dependent variable (employee commitment). The F critical at 5 % level of significance was 201.969, indicating that the independent variables affect employee commitment in the Nigerian insurance industry.

Table 5: Analysis of Variance (ANOVA)

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	103.640	3	34.547	201.969	.000 ^b
Residual	60.722	355	.171		
Total	164.362	358			

a.Dependent Variable: Employee Commitment

b.Predictors (Constant), Trustworthiness, integrity, accountability

Source: Researchers' Computation from SPSS Output, 2021.

Test of Hypotheses

The result of data presented in Table 6 shows that taking all other independent variables at zero, a unit increase in accountability will lead to a 42.9% changes in employee commitment, a unit increase in integrity will lead to 62.2% change employee commitment and a unit increase in trustworthiness will lead to a 35.8% increase employee commitment. At 5 % level of significance and 95 % level of confidence, accountability showed a beta value of .223 and .000 level of significance, integrity showed a beta value of .678 and .000 level

of significance while trustworthiness showed a beta value of .370 and .000 level of significance respectively. The regression coefficient further shows that integrity has more effect on employee commitment in the Nigerian insurance industry. The three hypotheses formulated for the study were all rejected, and this implies that all the independent variables (accountability, integrity, and trustworthiness) have significant effect on employee commitment in the Nigerian insurance industry.

Table 6: Regression Coefficients

	Unstandardized Coefficients		Beta	Standardized Coefficients		Decision
	B	Std. Error		T	Sig.	
(Constant)	.715	.137		5.219	.000	
Accountability	.429	.049	.223	4.699	.000	Rejected
Integrity	.622	.039	.678	16.056	.000	Rejected
Trustworthiness	.358	.058	.370	6.812	.000	Rejected

a. Dependent Variable: Employee Commitment

Source: Researchers' Computation from SPSS Output, 2021.

Discussion of Findings

The result from the test of hypothesis one revealed that accountability has a significant effect on employee commitment in the Nigerian insurance industry. The result shows that accountability in the workplace helps in effective and efficient utilization of resources, thereby improving the commitment and productivity of workers. A study by Osifo (2012) affirmed that accountability in an organization ensures that resources are effectively and efficiently utilized for the interest of stakeholders. This is in agreement with Adeyeye *et al.* (2015). They found that accountability ensures strict reporting and allows for effective decision-making and feedback mechanism that informs employees, and other stakeholders about performance outcomes in organizations. The social exchange theory by Blau (1964) also shows the relationship between employees' accountability and performance. Ghazali (2015) established that accountability significantly affects employee commitment in organizations. Previous study by Setiawan, Singh and Romijn (2017) showed that accountability provides the essential framework which innovative ideas can flourish in an organization. In line with the result, Ratu and Syamsir (2021) found significant relationship between trustworthiness and employee performance. The implication of the result is clear that employees must be

involved in decision making, and organizations should regularly provide feedback of their activities to employees to help increase their commitment.

The result of the second hypothesis also found a positive significant relationship between integrity and employee commitment in the Nigerian insurance industry. Integrity is considered a fundamental ethical issue amongst insurance companies in Nigeria. The result agrees with Duggar (2018), who emphasized the need for integrity among employees of organizations, which will help to build strong partnership with other stakeholders. Quigley (2007) affirmed that corporations with a culture of integrity offer support to employees through colleagues which fosters commitment in an organization. Che (2016) also agreed that leaders' behavioral integrity enhanced the commitment of employees. Previous studies found significant relationship between integrity in the workplace and employee commitment and job performance (Wetik, 2018; Syamsir & Embi, 2020; Wahyuni & Syamsir, 2020; Rosmi & Syamsir, 2020). The implication of the above finding is that integrity emphasizes the need for one to be honest and fair where necessary. When employees decide to say what needs to be said, when it needs to be said, in a way that ensures others will hear it, they create respect, trust, and a



peaceful environment that shows commitment.

Finally, the findings of the study showed that trustworthiness significantly affects employee commitment in the Nigerian insurance industry. In support of this result, Shahid and Azhar (2013) averred that trust is the most important precondition for the success of business organizations. They argued that trustworthiness leads to higher commitment and improved relationship amongst employees in organizations. Corroboratively, a study by Mohd and Yajid (2020) showed that trustworthiness has significant effect on employee commitment and job performance. The implication of the result to the study is that organizations with a high level of integrity attract committed employees who are more reliable and dependable.

5. Conclusion and Recommendations

The study examines the effect of work ethics on employee commitment in the Nigerian insurance industry. From the findings of this work, it is palpable that a workplace that is characterized by accountability, integrity, and trustworthiness will have employees who are committed to the organization. The study concludes that accountability ensures that resources of insurance companies are effectively and efficiently utilized, thereby improving the commitment of employees. The study further concludes that there is a significant effect of integrity on employee commitment in the Nigerian insurance industry. Integrity ensures that employees of insurance companies are honest and fair in carrying out work. Lastly, the study concludes that trustworthiness enhances employee commitment at work. Employees work with open-mindedness when an organization is known to be trusted and reliable. Based on the findings and

conclusion of this work, the following recommendations are made:

1. Management of insurance companies in Nigeria should encourage the respect and participation of employees in key decisions affecting them, which will enhance their commitment to the organization. Also, the management of insurance companies should always provide feedback to employees on the activities of their organizations.
2. Managers of insurance companies in Nigeria should possess a high level of integrity and act in a reliable manner that will, to a great extent, attract the commitment of their subordinates and enhance peaceful working condition in their respective organisations.
3. Managers of insurance companies in Nigeria should have a high level of trust on their employee to sustain their commitment as this will help enhance overall success and effectiveness of the organization.

Suggested Areas for Further Research

The study focused on insurance companies in Nigeria hence the need for inclusion of a greater number of business organizations in future studies to allow for increased knowledge that different organizations have on work ethics and employee commitment. Further studies could focus on other work ethics practices such as transparency, conflict of interest and civility since the present study used only three dimensions of work ethics (accountability, integrity and trustworthiness).

References

- Adeyeye, J.O, Adeniji, A. A., Osinbanjo, A.O. and Oludayo, O.A (2015). Effects of Workplace Ethics on Employees and Organisational Productivity in Nigeria. *International Conference on African Development Issues*, 2(4), 267-273



- Agha, N.C., Nwekpa, K. C. and Eze, O.R. (2017). Impact of Ethical Leadership on Employee Commitment in Nigeria- A Study of INNOSON Technical and Industrial Company Limited Enugu, Nigeria. *International Journal of Development and Management Review*, 12(1), 202-214.
- Akinbola, O.E. (2010). Ethical issue: A problem in Nigeria insurance companies. A Masters Thesis in MBA Submitted to School of Management Blekinge Institute of Technology Sweden.
- Augustine, U. and Nwanneka J. M. (2011). Repositioning Insurance Industry for Operational Efficiency: The Nigerian Case. *Journal of Applied Finance & Banking*, 1(3), 134-147.
- Azmi, R.A. (2006). Business ethics as competitive advantage for companies in the globalization Era. Available from <http://ssm.com/abstract=1010073>.
- Bello, S.M (2012). Impact of Ethical Leadership on Employee Job Performance. *International Journal of Business and Social Sciences*, 3(11), 228-236
- Bosch, M. and Cavallotti, R. (2016). Es posible una definición de integridad en el ámbito de la ética empresarial? *Revista Empresa y Humanismo*, 12(2), 51-68.
- Cetin, H. and Yetis, Z. (2017). Evaluation of the Effectiveness of the Internal Control System in Hotel Businesses. *Proceedings of the Annual Vietnam Academic Research Conference on Global Business, Economics, Finance & Management Sciences*, 18(19), 1-16.
- Che, J. (2016). Impact of Behavioural Integrity on Organizational Identification, Management. *Research Review*, 39(6),672-619.
- Collins, D. (2010). Designing Ethical Organizations for Spiritual Growth and Superior Performance: An Organization Systems Approach. *Journal of Management, Spirituality & Religion*. 7(2), 95-117
- Crane, A. and Matten, D. (2007). *Business Ethics. Managing Corporate Citizenship and Sustainability in the Age of Globalization*, (2nd edn), New York, Oxford University Press Inc.,
- Cullen, J. B., Parboteeah, K. P. and Victor, B. (2003). The effects of ethical climates on organizational commitment: A two-study analysis. *Journal of Business Ethics*, 46(2), 127-141.
- Duggar, J.W. (2018). The role of integrity in individual and effective corporate leadership. *Journal of Academic and Business Ethics*, 2(2), 1-9.
- Ebitu E.T. (2012). Promoting ethical behaviour in business in Nigeria and International market. *International Journal of Innovation in Management Sciences*, 4(2), 126-130
- Ebitu, E.T. and Beredugo, S.B. (2015). Business Ethics and the Performance of Service Firms in Calabar, Cross River State, Nigeria. *European Journal of Hospitality and Tourism Research*, 3(2), 28-38.
- Edwards, J. R. and Cable, D. M. (2009). The value of value congruence. *Journal of Applied Psychology*, 94, 654- 677.
- Elia, A. (2005). *Integrity, Transparency and Accountability in Public Administration: Recent Trends, Regional and International Development and Emerging Issues*. Economic & Social Affairs United Nations Publication.
- Farouk, S and Jabeen, F (2018) Ethical climate, corporate social responsibility and organizational performance: evidence from the UAE public sector.



- Social Responsibility Journal*. 14(4) 738-752
- Febrina, D. and Syamsir, S. (2020). The Influence of Integrity and Commitment Organizational on Employee Performance. *International Journal of Research and Analytical Reviews (IJRAR)*, 7(1), 799-805.
- Fryxell, G.E., Dooley, R.S. and Li, W. (2004). The role of trustworthiness in maintaining employee commitment during restructuring in China. *Asia Pacific Journal*, 21(4), 515-533.
- Garcia-Gabrera, A. and Garcia-Soto, G. (2012). Organizational commitment in MNC subsidiary top managers: antecedents and consequences. *The International Journal of Human Resource Management*, 23(15), 3151-3177.
- Ghazali, N. A. (2015). The influence of a business ethics course on ethical judgments of Malaysian accountants. *Journal of Asia Business Studies*, 9(2), 147-157.
- Gould-Williams, J. (2007). HR practices, organizational climate and employee outcomes: Evaluating social exchange relationships in local government. *International Journal of Human Resource Management*, 18(9), 1627-1647.
- Green, C.F. (2004). Business Ethics in Banking. *Journal of Business Ethics*, 8(8), 634.
- Hadi, A., Hasan, A. and Nadia, A. (2019). Effect of organisational integrity and leadership behaviour on organisational excellence: Mediator role of work engagement. *International Journal of Organizational Analysis*, 6(2), 11-22.
- Hamadu, D. and Mojekwu, J. N. (2010). An investigation of Nigerian insurance stock option prices. *Medwell Journals of International Business Management*, 4(1), 1-8.
- Hardin, R. (2002). Trust and trustworthiness, Russell sage foundation series of trust. New York: Russell sage foundation; 2002.
- Henry, P. (2003). Importance of Business Ethics. Retrieved from <http://www.asqsandiego.org/articles/ethics1.htm>
- Hill, R. B. and Fouts, S. (2005). Work ethic and employment status: a study of job seekers, *Journal of Industrial Teacher Education*, 2(3), 34-46.
- Irukwu, J.O. (2003). The evolution of insurance in Nigeria. The compendium of insurance business in Nigeria. Published by The Financial Service Group LCCI + CBS Consulting. pp: 23-31.
- Irukwu, J.O. (2009). Professionalism in the Nigerian insurance industry: The Challenge for This Millennium.
- Isimoya, O. (2014). Business Ethics in Insurance Industry in Nigeria. *International Journal of Management and Sustainability*, 3(6), 341-359.
- Joiner, T. A. and Bakalis, S. (2006). The antecedents of organizational commitment: the case of Australian casual academics. *International Journal of Education Management*, 20(6), 439-542.
- Kelly, M. (2012). A review of the literature concerning ethical leadership in organizations. *Emerging Leadership Journals*, 5 (15), 56-66
- Klein, H. J., Becker, T. E. and Meyer, J. P. (2009). Commitment in organizations: Accumulated wisdom and new directions. New York, NY: Taylor & Francis.
- Kristof-Brown, A.L., Zimmerman, R.D. and Johnson, E. C. (2005). Consequences of individuals' fit at work: A meta-analysis of person-job, person-organization, person-group, and



- person-supervisor fit. *Personnel Psychology*, 5(8), 281–342.
- Lane, C. (1998). Introduction; theories and issues in the study of trust in. Oxford: Oxford University press; 1998. .
- Low, T.W., Ferrell, L. and Mansfield P. (2000), A Review of Empirical Studies: Assessing Ethical Decision Making in Business. *Journal of Business Ethics*, 25(3), 185-204.
- Mayer, D. M. (2014). A review of the literature on ethical climate and culture. In Schneider, B., & Barbera, K. M. (Eds.), *The Oxford handbook of organizational climate and culture*. Oxford University Press, pp. 415–442.
- McShane, S. and Von Glinow, M. (2012). Organizational behavior: Emerging knowledge. Global reality. (6th ed., p. 112). New York, NY: McGraw-Hill/Irwin.
- Meyer, J. P. and Allen, N. J. (1991). A Three-Component Conceptualization of Organizational Commitment, *Human Resource Management Review*, 1, 61 – 89.
- Meyer, J. P. and Herscovitch, L. (2001). Commitment in the workplace. Toward a general model. *Human Resource Management*
- Meyer, J. P., Becker, T. E. and van Dick, R. (2006). Social identities and commitments at work: Toward an integrative model. *Journal of Organizational Behavior*, 27, 665– 683
- Meyer, J.P. and Allen, N.J. (1991). A three-component conceptualization of organizational commitment. *Human Resource Management Review*, 1, 61-89.
- Meyer, J.P., Stanley, D.J., Herscovitch, L., and Topolnytsky, L. (2002). Affective, continuance, and normative commitment on the organization: A meta-analysis of antecedents, correlates, and consequences. *Journal of Vocational Behaviour*, 6(1), 20-52.
- Miller, M., Woehr, D. and Hudspeth, N. (2001). The meaning and measurement of workethic: Construction and initial validation of a multidimensional inventory. *Journal of Vocational Behavior*, 59, 1-39.
- Mohd, S. and Yajid, A. (2020). How do Perceived Ethics, Trust and BSR Commitment Influence Organizational Performance in Nigeria?. *Systematic Reviews in Pharmacy*, 11(1), 640-645.
- Muhammad, H.M. and Shakeel, B.C. (2021). Impact of Work Ethics and Work Environment on Project Success with the Moderating Role of Job Engagement. *Science Journal of Business and Management*, 9(1), 15-25.
- Odongo, N. H., & Wang, D. (2017). Public resources management and sustainable development in Kenya. *International Journal of Management Research and Reviews*, 7(3), 183
- Odu, A.G. and Akhigbe, O. J. (2018). Workplace Ethics and Employee Commitment of Oil Servicing Firms in Nigeria. *Social Science Learning Education Journal*, 3(3), 16-24.
- Okpara, J.O. and Wynn, P. (2008). The impact of ethical climate on job satisfaction, and commitment in Nigeria. Implications for management development. *Journal of Management Development*, 9(27), 935-950.
- Onaolapo, W. (2005). Insurance: How professional. A Workshop Paper Delivered in Chartered Insurance Institute of Nigeria Port Harcourt.
- Osifo, O.J. (2012). The Effects of Ethical Governance on Public Trust: A Comparative Analysis Of Anti-Corruption Policies And Procedures In



- Nigeria, Ghana And Cameroon. *Public Management* 17, Acta Wasaensia
- Ouma, C. A. (2017). Ethical leadership and organizational: Literature Perspective. Retrieved from <http://usiuservicedesk.usiu.ac.ke/handle/11732/3394>
- Owuor, A. E.I., Nyambegera, S. and Wainaina, G. (2020). The Effect of Work Ethics on Productivity Level and Fiscal Sustainability in Kenya's Public Sector Wage Bill Management Institutions. *International Journal of Management and Leadership Studies*, 2(3), 9-17.
- Parrott, L., (2014). *Values and ethics in social work practice*. Learning Matters.(3rd Edition) Sage, London UK
- Pettijohn, M. and Charles, B. (2008). Salesperson perceptions of ethical behaviors: Their influence on job satisfaction and turnover intention. *Journal of Business Ethics* 78(4), 547-557.
- Quigley, J.H. (2007). Trust-an essential asst: crating individual and corporate value. The Raytheon leadership and corporate value. The Raytheon leadership in business ethics.
- Randall, D.M. and Cote, J.A. (1991). Interrelationship of work commitment constructs. *Work and Occupations*, 18(2), 194- 211.
- Ratu, M. and Syamsir, A. (2021). The Influence of Integrity on Employee Performance. *Asian Journal of Behavioural Sciences*, 3(1), 97-104.
- Robbins, A. and Coulter, T. (2003). *Management* (7th ed. ed.): Prentice-Hall, Englewood Cliffs, NJ.
- Robbins, S.P., Judge, T.A. and Sanghi, S.S. (2008). *Organization Behaviour*, Pearson. Delhi: prentice Hall.
- Rosmi, A. and Syamsir, G. (2020). The Influence of Integrity and Work Experience on Employee Performance. *International Journal of Research and Analytical Reviews* (IJRAR), 7(1), 789-794.
- Rupal, J. (2010). Good Ethics makes Good Business. Retrieved from [http://EzineArticles.com/?Expert=christina Cruble](http://EzineArticles.com/?Expert=christina+Cruble).
- Sabolainen, T. and Hakkinen, S. (2011). Trustworthiness and its impact on leadership. *Technology Innovation Management Review*, 2(2), 24-31.
- Shahid, A. and Azhar, S.M. (2013). Integrity and trust: the defining principles of great workplaces. *Journal of Management Research*, 5(4), 64–77.
- Sims, R. R. (2013). *Ethics and corporate social responsibility: Why giants fall*. Westport, CT: Praeger Publishers
- Singh, P. and Vitell T (2013). Influence of the leaders' emotionally intelligent behaviours on their employees' job satisfaction. *The International Business & Economic Research Journal*, 12(7), 799-814
- Six, F.E. (2004). *Trust and trouble, building interpersonal trust within organization*. Rotterdam: Erasmus research institute of management,
- Smith, M. (2017). *Research methods in accounting*. (4th Edition) Sage, London UK
- Syamsir, A. and Embi, M.A. (2020). Integrity Development Trough PSM For Corruption Prevention Among Public Servant. *International Journal of Psychosocial Rehabilitation*, 24(8), 356-370.
- Tasi, R. and Syamsir, S. (2020). The Influence of Integrity and Loyalty on Employee Performance. *International Journal of Research and Analytical Reviews* (IJRAR), 7(1), 774-779.
- Toor S. and Ofori G. (2009). Ethical Leadership: Examining the Relationships with Full Range Leadership Model, Employee



- Outcomes, and Organizational Culture. *Journal of Business Ethics*, 90, 533–547.
- Tripathi, A. (2014). *Workplace Environment: Consequences on Employees*. Retrieved from <http://www.linkedin.com/pulse> on 02/04/2020.
- Umar, A.I. and Sha'awa, M. (2020). Effect of Organizational Ethics on Employee Performance in Airline Industry: A Nigerian Perspective. *International Journal of Business Marketing and Management*, (IJBMM), 5(1), 1-12.
- Upadhyay Y. and Singh S.K. (2010). In Favour of Ethics in Business: The Linkage between Ethical Behaviour and Performance. *Journal of Human Value*, 16(1), 9-19
- Van Ness, R., Melinsky, K., Buff, C., & Seifert, C. (2010). Work ethic: Do new employees mean new work values?. *Journal of Managerial Issues*, 22(1), 10-34.
- Verquer, M. L., Beehr, T. A. and Wagner, S. H. (2003). A meta-analysis of relations between person-organization fit and work attitudes. *Journal of Vocational Behavior*, 6(3),473–489.
- Wahyuni, R.S. and Syamsir, S. (2020). The Influence of Integrity and Human Resource Management towards Employee Performance. *International Journal of Research and Analytical Reviews (IJRAR)*, 7(1), 780-785.
- Wahyuni, R.S. and Syamsir, S. (2020). The Influence of Integrity and Human Resource Management towards Employee Performance. *International Journal of Research and Analytical Reviews (IJRAR)*, 7(1), 780-785.
- Wallance, A.M. (2011). *Personal Development for life and work*. New: Delhi: Cengage learning.
- Way, S.A., Simons, T., Leroy, H., & Tuleja, E.A. (2018). What is in it for Me? Middle Manager Behavioral Integrity and Performance. *Journal of Business Ethics*, 150(3), 765–777
- Wele, E.C. (2016). Workplace ethics and employee involvement practices among maritime workers in Lagos and Rives State. An unpublished doctoral dissertation. University of Port Harcourt, Port Harcourt.
- Wetik, Stanislaus Wembly. (2018). Analysis of the Influence of Commitment and Integrity on Performance through Employee Competence at the Port Authority and Harbor Authority Office of the City of Manado. *Journal of Management*, 1(3), 137-151.
- White, M.G., Sundblad, D. and Finley, A. (2010). Definition of Business Ethics. Retrieved from http://business.lovetoknow.com/wiki/A_Definition_for_Business_Ethics
- Yousef, D.A. (2000). Organizational commitment and job satisfaction as predictor's attitudes toward organizational change in a non – western setting. *Personnel Review*, 29(5), 56-70.
- Yulianti, T. and Wuryanti, N. (2015). The Influence of Transformational Leadership, Behavioral Integrity and Trust in Leaders in Improving HR Performance. *Leadership Journal*, 2(4), 282–300.
- Yusra, T. (2017). Impact of Business Ethics on Employee's Performance: An Empirical Study of Jordanian Public Universities. *Arabian Journal of Business and Management Review*, 4(2), 44-51.