




WORK ETHICS AND EMPLOYEES PERFORMANCE: EMPIRICAL STUDY OF SELECTED MONEY BANKS IN OGUN STATE, NIGERIA

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Abstract

This study examined the individual and combined effect of work ethics on employees' performance in selected money banks in Ogun State, Nigeria. It measured the constructs of Integrity, Moral Value and Trust as correlates of Job Commitment, Work Quality and Timeliness of Delivery respectively. For this, the study adopted survey research design on the target population of 800 employees of the selected banks. Stratified random sampling was used in

selecting the sample size of 481 employees. In assembling data, a structured and self-administered questionnaire was adapted, validated and employed. The response rate was 83% representing 399 responses. Cronbach's alpha coefficients of variables ranged between 0.81 and 0.91, and data were analyzed using descriptive and inferential statistics. The results revealed that integrity had positive and significant effect on employees job commitment in the selected money banks ($\beta=.682$, $F(1,396) = 68.141$, $R^2 = .147$, $p < 0.05$). Moral value had significant effect on quality of work in the selected money banks ($\beta= .862$, $F(1,396) = 88.311$, $R^2 = .182$, $p < 0.05$). Trust had significant effect on timeliness of delivery in the selected money banks ($\beta= .282$, $F (1,396) = 13.277$, $R^2 = .032$, $p < 0.05$). Integrity, moral value, and trust, have combined significant effect on employees performance of the selected money banks ($F (3,394) = 25.265$, $R^2 = .161$, $p < 0.05$). The results create awareness for the employees and management of the selected money banks to intensify on measures, policies, and programs that enhance better performance in their various organizations. This study is valuable as it contributes to knowledge on scholarly argument of work ethics and employees performance of selected money banks in a developing nation. Banking industries can embrace work ethics as customer winning strategies in their various organizations.

Keywords: Deposit Money Bank, Employees Performance, Integrity, Moral Value, Trust, Work Quality, Work Ethics

INTRODUCTION

Among the Nigerian Industrial Sectors, Deposit Money Bank is one of the most visible organization that arouse public interest as well as the interest of many researchers with respect to ethical challenges facing the industry. Management of work ethics and employees performance in the workplace is a persistent challenge facing Nigeria banking Industry, the weight of which has partly been attributed to loss of integrity as well as lack of moral value of employees and organizational system. These problems have a grave impact on the quality of service delivery of the institution. It has, however, been observed that the prevalence of ethics in organizations promotes collaboration, participation, innovation, improved processes, and enhance customer relations for sustainable competitive advantage. This is why organizations have begun to adopt ethical practices to enhance employees performance in various workplaces and to help manage the scourge of behaviors that affect performance.

Adeyemo (2012) opined that the banking sector is one of the most critical sectors commanding the heights of the Nigerian economy with the wide implications on the level and direction of economic growth and transformation of Nigeria. But time valued integrity and

survival of the basic functions of the Nigerian deposit money banks have been called to question due to the unethical practices, such as incessant frauds and accounting indignities. Ayozie (2011) opined that ceaseless frauds and other unethical behaviors in the deposit money banking sector has today become a source of discomfiture to the nation, as apparently depicted in the seeming attempts of the law enforcement agencies to successfully track down the felons. In that case, organizations that made a drastic exertion to thwart good ethical behavior by unscrupulous and illegal conduct are possibly going to experience fewer punishments should an employee be discovered guilty of flouting the rule. This disreputable conduct of one or two personnel can upset the whole organization (BOMI, 2020).

However, to maintain quality employees performance in the industry, flames consuming employees integrity, moral values, and trust need to be extinguished (Ron & Ronald, 2002). This is why many organizations tend to focus more on predicting employees performance rather than conceptualizing its dimensionality. Studies, correspondingly, affirmed a greater focus on predictors of employees performance (Olorunsola, 2010). Employees performance depends on several factors like job commitment, quality of work and timeliness of delivery (Muchinsky, 2003). This is a set of workers' behavior that can be monitored, measured, and assessed relatively to an individual's level of productivity. This is greatly influenced by the ethical culture imbibed by employees as laid down by organization.

In determining the performance of banking system, therefore, work ethics is assumed to play a significant role. Ethical issues are principles that serve as guidelines for both individuals and organizations (Ayozie, 2013). Regrettably, the banking industry in Nigeria is perceived to have been dispossessed of these rules of conduct that guides employees in the performance of their professional duties to the organization and public at large. These specify the duties the practitioners of professional bodies owe to themselves and to the general public in practicing their professions. Mervyn (2009) established that without banking system and financial activities in an economy, such economy cannot survive and sustain its trade and industrial activities. This is why the reliance of an economy on a banking system has led some critics to speak of banking as a utility which indicates that an economy such as Nigerian might not function without ethical banking system.

It is based on the aforementioned that the researchers seek to examine the effect of work ethics on employees performance in selected deposit money banks in Ogun State, Nigeria. The specific intents of which are to determine the effect of integrity on employees job commitment, evaluate the effect of moral value on quality of work, examine the effect of trust on timeliness of delivery, and investigate the combine effect of integrity, moral value, and trust, on employees performance in selected deposit money banks in Ogun State, Nigeria.

EMPIRICAL REVIEW

This section reviews and critiques the contribution of various authors and researchers on work ethics and employees performance.

Integrity and Employees Job Commitment

Hian and Elfred (2014) examined the effect of organization integrity on employees job commitment and the results obtained indicate that organizational leaders use organizational ethics to generate favorable organizational outcomes. The study depicts positive link between integrity behavior, career success and job commitment. Hian and Elfred (2014) findings agreed with Kehinde (2010) in the study of impact of employees ethical conduct on organizational performance within the context of modern organizations challenges encountered through illegal and unethical business practices of various business transactions. The study expounds that code of ethics and integrity positively affects the conducts and commitment of employees, and revealed the significant effect of integrity behavior on employees job commitment.

Adeyeye, Adeniji, Osinbanjo and Oludayo (2015) worked on the same subject and the result showed significant relationship between integrity and employees job commitment. The same study agreed with the earlier findings of Adegunle (2009) on the similar subject, nonetheless, focused on the contemporary Nigerian Banking Industry, it was established that integrity is a correlate of job commitment. Furthermore, the work of Odhong (2018) regarding the influence of integrity on employees job commitment showed that integrity has significant influence on employees job commitment, the statement of which Ponnu and Tennakoon (2009) earlier affirmed that perceived ethical leadership behavior correlates with employees commitment, while examining the relationship between perceived ethical leadership and employees organizational commitment.

Furthermore, the study conducted by Toor and Ofori (2009) equally revealed that ethical leadership plays a mediating role in the relationship between organizational culture and employees performance. Ethical leadership is viewed here as a product of leadership effectiveness, job commitment, job satisfaction and job performance. Resick, Martin, Keating, Dickson, Kwan and Pen (2011) supported the same notion that ethical leadership influenced employees performance, intrinsic motivation and job responses. The study aligned with the work of Piccolo, Greenbaum, Den Hartog and Folger (2010) who observed the effect of leadership integrity on employees task performance. It was submitted that ethically committed leaders have strong influence on employees task autonomy and job characteristic. This result is not in variance to what O'Connell and Bligh (2009) earlier confirmed in a similar study on the effect of

ethical scandal, organizational success and employees job performance, as the study revealed that where leadership is perceived to be unethical, organization manifest impropriety.

Ruiz, Ruiz and Martinez (2011) examined the impact of management integrity and ethics on employees job commitment and performance. The researchers adopted survey research design to establish the fact that management integrity and ethics improve employees commitment and organizational productivity. It was further revealed that perceived top manager's good moral image and ethics have a positive effect on top management appreciation.

Moral Value and Quality of Work

Understanding the connection between value and behavior is difficult without clarity as to what value represents. Value refers to what is desirable and worthy, both socially and personally. Value is the stabilized belief of personally or socially acceptable behavior (Rokeach, 1973). This notion is a shared concept of what individuals believe to be good, desirable and righteous (Suar & Khuntia, 2010).

However, Buckeridge (2002) examined the impact of moral value on students' performance in United Kingdom. The study revealed that students with good moral perform better than students without good moral. The study also established that university teachers who apply moral in teaching deliver quality teaching better than those who do not. In knowledge management context, Ribiere and Tuggle (2005) examined moral value which included different types. Using survey research design, the study established that organizations that possess high moral value achieved firm performance. The implication of this as revealed by the study is that companies with high organizational moral value are more successful in knowledge management initiatives than organizations with lower moral value. Almond (1999) correspondingly argued that if morality is judging what is good and right, ethics is the reason behind it.

Pidwimy (2006) studied the impact of ethics on employees work quality based system theory. The study used primary data to generate information on analysis of ethics and work quality. It was established that organization ethics significantly improve employees work quality. The work of Williams (2005) on ethical leadership, employees moral value and employees work quality is not alien to Pidwimy (2006) assertion. It was established that moral value behavior in employees increases employees work quality. It was further established that significant relationship exists between employees moral value, employees quality of work and organization productivity. Goveas (2011) agreed with this assertion while establishing that quality of work plays an important role in the achievement of any business and can be achieved when the organization have work ethics policies in place.

Adeleke and Aminu (2012) examined the effect of moral value on quality of work. The sample data were delivered from questionnaire survey of 345 managers in Nigeria. The study used survey research design and employed regression method of data analysis. The finding revealed that there is a significant effect of moral value on quality of work in Nigeria. When Adeyemo (2012) conducted a similar study on the same topic, his study described how many modern organizations deals with moral value of employees in their organization. Using a quantitative method with survey research design and employing regression method of analysis, the findings revealed that moral value has effects on the work quality of the selected organizations and that good ethical and integrity behavior has a positive correlation with job commitment and organizational outcomes.

There is no variation in outcome the study carried out by Adeyeye, et al. (2015) on moral value and work quality in Nigeria when compared with previous studies mentioned above. A descriptive survey research method was adopted using one hundred and eleven valid questionnaires, and administered on employees in Government Establishments, Organised Private Sector, Asian and Lebanese Companies operating in Ikeja, Oshodi, Ikorodu, Isolo and Iganmu Industrial Estates of Lagos State, Nigeria. The results showed significant relationship between moral value and work quality among the selected organizations in Nigeria. The same outcome was established by Akinbode and Fagbohunbe (2012) on the same dependent and independent constructs. Results from the analysis showed that moral value has significant effect on work quality and organizational performance. In gaining better understanding of the theoretical and empirical relationship on the subject matter, Anstett and Guest (2007) alluded to the fact that there is a positive relationship between moral value and work quality.

Trust and Timeliness of Delivery

Trust is a sacred and emotional relationship between people; the expectation of faith that individuals have on the organization and leadership (Darcy, 2010). Trust is the foundation for constructive conflict, goal commitment, personal accountability, and achieving collective goals (Lencioni, 2005 cited in Collins, 2010).

Omisore and Oyende (2015) examined the effect of trust on service delivery in the Nigerian public service. This study adopted content analysis as a method of data gathering and analysis. The analysis revealed that trust enhances timely service delivery. The work of Omisore and Oyende (2015) is congruent with Shahrul, Mohd, Siti and Siti (2016) who empirically conducted a similar research on the relationship between work ethics, trust, and service delivery. The study employed a structural model and survey research design and found that work ethics and trust affects service delivery significantly.

Adeyeye, et al. (2015) investigated the effects of workplace ethics and organization trust on service delivery and organizational productivity in Nigeria. The results showed significant relationship between organization trust and service delivery in Nigeria. On a wider view, Amin, Tulus, Asri, and Mugi (2013) embarked on a study on the impact of trust on performance using firm service delivery and affective commitment as mediating variables. The variables include multidimensional organization trust profile as (independent variables), service delivery and affective commitment as (mediating variables), and performance as (dependent variable). The findings revealed that not all dimensions of multidimensional organization trust profile directly influence task performance. Out of the dimensions of multidimensional work ethic profile, only the dimension of hard work directly and significantly influences task performance. Job satisfaction mediates some of the dimensions of multidimensional work ethic profile on task performance, but affective commitment do not mediate the influence of all dimensions of multidimensional work ethic profile on task performance.

Paine (2007) explored the relationships among interpersonal trust, organizational trust, and organizational commitment in a technology firm. Paine's study revealed that trust significantly affect organization performance in terms of service delivery. It was further established that interpersonal trust and organizational trust both demonstrated significant and positive relationships with affective and normative commitment. The findings suggested that affective and normative commitment to the organization would increase with enhanced levels of interpersonal and organizational trust.

Williams (2005) examined the relationship between specific components of nurses' job satisfaction and their levels of organizational trust. The trust theory utilized in this study described five dimensions of organizational trust which are: competence (an employee perception that colleagues and managers are effective), openness and honesty (perceptions that information is shared accurately, sincerely, and abundantly), concern for employees (perceptions of acts of empathy and tolerance on the part of management, including a concern for employees safety), reliability (perceptions of consistent and dependable actions on the part of managers), and identification (association/identification with an organization's goals, norms, values, and beliefs). Williams found that four specific aspects of job satisfaction predicted organizational trust: professional status, autonomy, organizational policy, and interaction. The components of pay and task requirements were not statistically significant.

Rodriquez and Ventura (2003) examined the impact of employees training, employees effectiveness on organization performance. The researchers employed primary data and found that continuous training of employees increase timeliness of delivery in task performance within the organization in which they serve and also develop a human resources retention capacity.

This was earlier established in the work of Morris and Sherman (1981) who discovered that training in firm specific skills such as external skills and organizational trust make employees more effective and valuable to the firm. The firm is also likely to have a cadre of highly skilled and productive employees, who develop a positive self-concept and a sense of competence leading to greater identity with the firm which leads to firm performance.

Work Ethics and Performance

Omisore and Oyende (2015) studied the challenges of work ethics, values, attitudes and performance in the Nigerian public service. This study adopted content analysis as a method of data gathering and analysis. The result of the analysis revealed that the major causes of unethical conduct in the public service were fraud, extortion, embezzlement, bribery, influence peddling, bestowing of favors to friends, and gross indiscipline. Further, findings revealed that leaders do not condemn unethical practices and its negative impact on performance in the public service because in most cases they stand to benefit from it. The study concluded that work ethics, values, and attitude, can be influenced by the organization through interventions like training, motivation and coaching.

Shahrul, et al. (2016) empirically conducted a research on the relationship between work ethics and job performance. Their study employed a structural model. The study found that work ethics affects job performance significantly. The factor loading shows that the causal effect of work ethics in job performance is low and in moderate relationship. This is due to the other variables that may affect job performance such as job satisfaction, job involvement and organization commitment.

Imam, Abbasi, and Muneer (2013) carried out a study on the impact of Islamic work ethics on employees performance: testing two models of personality X and personality Y. The study discussed the relationship of Islamic work ethics on employees performance and tested two different models of working personality X and personality Y. Study followed ex-post facto design and meditational analysis with randomized design. Model testing was done by using structural equation modeling which was statistically good fit and resulted in proving the proposition that Islamic work ethics can significantly affect employees performance. Moreover, Islamic work ethics also affect the personality X and personality Y type employees which significantly affect employees performance. The study suggests that Islamic perspective can add to the understanding of employees performance, with two different models of personality X and personality Y.

Hough, Green, and Plumlee (2015) investigated the impact of ethical environment and organizational trust on employees engagement. In gaining understanding of employees

engagement, the study observes the antecedents to engagement including ethical environment and organizational trust. The findings revealed that organizational trust fully mediates the relationship between ethical environment and employees engagement. This significant relationship indicates that employees and managers' perception about ethical condition of organization environment directly correlates with trust or mistrust within the environment.

Finally, Ebitu and Beredugo (2015) researched on business ethics and performance of service firms in Calabar, Cross River State, Nigeria. The study investigated the relevance of code of ethics in guiding the performance of service industry, and compliance level on the established code of ethics. Results showed that effective performance of service industry is dependent on code of ethics and that the compliance level of established code of ethics for service industry is high. From the empirical point of view within the comb of the researchers of this study, critiques and contributions from previous authors and researchers on work ethics and employees performance found significant effects of work ethics on employees performance.

METHODOLOGY

The study adopted a descriptive research design.

Sampling Design

For the purpose of this study, the sampling technique covered the employees at the five (5) selected deposit money banks with the respondents being in the lower non-managerial position at the various departments. The sample size for this study was determined by applying the Cochran (1977) formula as a standard method of randomization and identified the limits of errors considered as the most essential items in the survey. This helped the researchers obtain the sample and use the results to make sampling decisions based on the data.

The formula is:

$$n = \frac{NZ^2pq}{d^2(N-1) + Z^2pq}$$

Where:

n = sample size

N = Total number of staff of the selected banks (N=800)

Z = 95% Confidence Interval (Z = 1.96),

p = 0.5,

q = 1 – p

d = degree of accuracy or estimation (d = 0.04)

Therefore;

$$n = \frac{800 (1.96)^2 (0.5) (0.5)}{(0.04)^2 (800-1) + (1.96)^2 (0.5) (0.5)} = 369$$

However, to compensate for the non – response and for wrong filling of questionnaires, the sample size was increased by 112 which is 30% of the total sample.

Therefore 30% of 369 = 112

Then the appropriate sample size is given as $n = 422 + 112 = 481$

Therefore, a sample of 481 employees was selected for the study. The 481 represents the number of respondents across the selected deposit money banks branches to which copies of the questionnaire are administered.

Data Collection Instrument

The instrument for this study is a structured survey questionnaire. The items were adopted from related studies as indicated in Table 1. The research instrument was divided into three sections. This was done to ensure that each section assessed information for a specific objective, and also ensured that the same closely ties to the conceptual framework of the study. Part I contained work ethics measure items with sixty (60) construct items, Part II was on employees performance with sixteen (16) construct items, and Part III focused on demographic information of respondents with nine (9) items. Sections A had five (5) point Liker-type scale for responses to specific items as follows: Strongly Agreed (coded 5); Agreed (coded 4); Neither Agree nor Disagree (coded 3); Disagreed (coded 2); and Strongly Disagreed (coded 1). Section B on Job Performance also had five (5) point Liker-type scale for responses to specific items as follows: Excellent (coded 5); Very Good (coded 4); Good (coded 3); Fair (coded 2); and Poor (coded 1). For both dependent and independent variables aside the demographic information, a total of seventy six (76) questions were drawn for the respondents.

Table 1: Sources of Adapted Questionnaire

S/N	Variables	Source of adapted questionnaire	Validity	Reliability
1.	Work Ethics	Miller, Woehe & Hudspeth (2001)	Construct	0.86
2.	Employees Performance	Kamdar, D., & Van Dyne, L. (2007)	Content	0.73

The construct validity of the variables of the study was established through exploratory factor analysis (EFA) by using principal component extraction method and average variance to explain the major constructs. The aim of EFA was to explain the matrix of correlations with as

few factors as possible (Cheruiyot, Jagongo & Owino, 2012). The output of the Kaiser-Meyer-Olkin (KMO) measured sampling adequacy and Bartlett's Test of sphericity were adopted as pretest condition to EFA. Factor analysis was undertaken in two stages namely Principal Component Analysis (PCA) and varimax with Kaiser Normalization method. Internal construct validity was indicated if the same items that reflect a factor in one study load on the same factor on replication. Table 2 presents the results of the construct validity test of the study variables.

Table 2: Validity Statistics

S/N	Variables	No of Items	KMO	Bartlett's Test	Average Variance Explained	Composite Reliability
1.	Integrity	5	0.756	664.343	0.714	0.859
2.	Moral value	5	0.668	753.143	0.861	0.921
3.	Trust	7	0.720	574.987	0.874	0.942
4.	Job commitment	7	0.795	681.678	0.799	0.912
5.	Quality of work	7	0.864	674.198	0.882	0.924
6.	Timeliness of delivery	6	0.871	588.714	0.839	0.969

In Table 2, the exploratory factor analysis (EFA) results show high value of the Kaiser-Meyer-Olkin (KMO) and Average Variance Explained (EVA) for all the variables respectively. This indicates that the instrument is valid and useful for the study.

To establish reliability of the instrument used, a Test- Retest method was adopted. Here a test was conducted at two different periods on a sample and its results were recorded and kept at the first time. Then at the second time, after two weeks interval, the same test was re-conducted on the same sample and the result correlated with the earlier result. The researcher used 48 staff of certain selected deposit money banks in Ogun State that are not part of the study to establish the reliability of the questionnaire used. The instrument was administered to them and their responses noted after the first test. Two weeks later, the same instrument was administered again to the same group of staff and the score correlated with the original score. The result of the test yielded 0.88 for Integrity, 0.83 for Moral value, 0.819 for Trust, 0.898 for Job commitment, while Quality of work and Timeliness of delivery were 0.84 and 0.81 respectively. 0.91 was obtained for the whole instrument. Based on this, the researcher concluded that the instrument used is reliable.

Model Specification

The variables for this study was operationalized with the use of different statistical denotations and values.

$$Y = f(X)$$

Y = Dependent Variable

X = Independent Variable

Where

Y = Employees Performance (EP)

X = Work Ethics (WE)

Therefore, $Y = (y_1, y_2, y_3)$

$X = (x_1, x_2, x_3)$

Where:

y_1 = Job Commitment (JC)

y_2 = Quality of Work (QoW)

y_3 = Timeliness of Delivery (ToD)

x_1 = Integrity (INT)

x_2 = Moral Value (MV)

x_3 = Trust (TR)

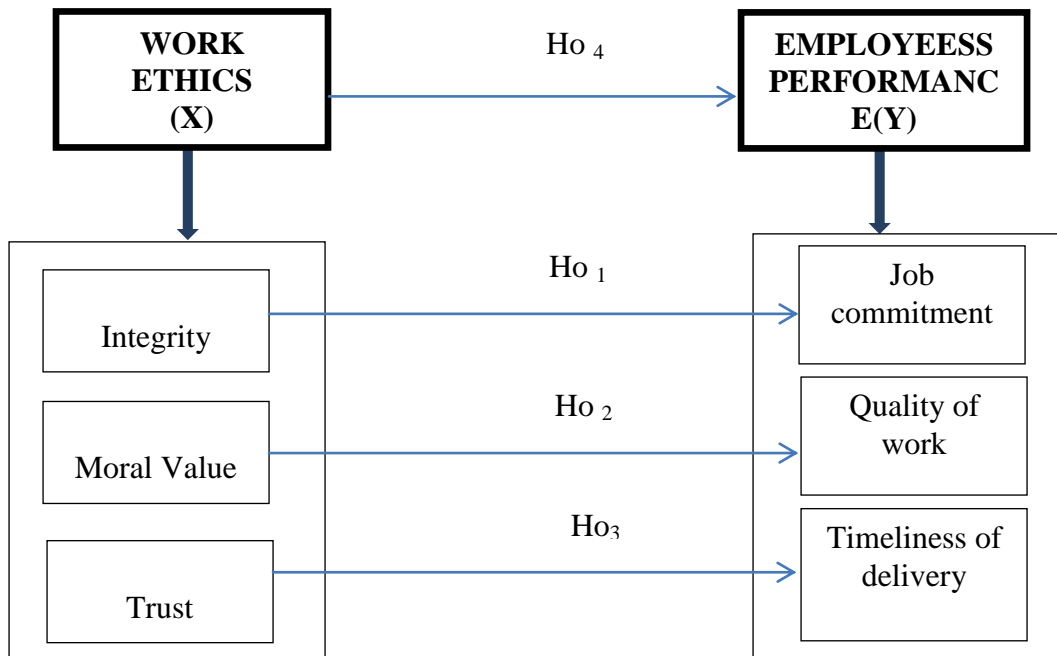


Figure 1. Conceptual framework

Functional Relationship

$$Y = f(X)$$

$$y_1 = f(x_1) \dots \dots \dots \text{Equation 1}$$

$$y_2 = f(x_2) \dots \dots \dots \text{Equation 2}$$

$$y_3 = f(x_3) \dots \dots \dots \text{Equation 3}$$

$$Y = f(x_1, x_2, x_3) \dots \dots \dots \text{Equation 4}$$

Regression Model

$$y_1 = \alpha_0 + \beta_1 x_1 + \mu_i \text{----- Equation 1}$$

$$y_2 = \alpha_0 + \beta_2 x_2 + \mu_i \text{----- Equation 2}$$

$$y_3 = \alpha_0 + \beta_3 x_3 + \mu_i \text{----- Equation 3}$$

$$Y = \alpha_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \mu_i \text{----- Equation 4}$$

β = regression parameter measures the coefficient of work ethics dimensions. Each measure the effect of a given change in work ethics on employees performance of the selected banks.

α_0 = constant or intercept of work ethics, this is the average value of the dependent variable when the independent variable is equal to zero

μ_i = error term or stochastic variable is included in the model to accommodate the influence of other variables that affect the dependent variables but which are not included in the model.

Thus, Multiple Regression Equation to measure the overall objective of the study:

$$Y = \alpha_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \mu_i$$

α = constant of the equation

β = coefficient of the independent variable

μ_i = error or stochastic term.

Apriori Expectations

It was expected that with the right work ethics policies in deposit money banks in Nigeria, performance of employees would be substantially enhanced. Also, there would be a strong relationship between work ethics and employees performance in deposit money banks in Nigeria. It was equally expected that with efficient work ethics balance policies in place, employees performance would not only be enhanced, but it would be evident in the growth of respective commercial banks. This has to do with the expectations in every research activity. In

essence the expectation is that the independent variables will have effect on the dependent variable. The a-priori expectation for the stated models can be given as stated in table 3:

Table 3: Apriori Expectations from the Hypotheses

S/N	Models	A priori expectations IF:
1	$y_1 = \alpha + \beta_1 x_1 + \mu_i \dots \dots \dots (1)$	$\beta_1 > 0$ and $p < 0.05$; H_{o1} will be rejected.
2	$y_2 = \alpha + \beta_2 x_2 + \mu_i \dots \dots \dots (2)$	$\beta_2 > 0$ and $p < 0.05$; H_{o2} will be rejected.
3	$y_3 = \alpha + \beta_3 x_3 + \mu_i \dots \dots \dots (3)$	$\beta_3 > 0$ and $p < 0.05$; H_{o3} will be rejected.
4	$Y = \alpha_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \mu_i$	$\beta_1, \beta_2, \beta_3 > 0$, and $p < 0.05$; H_{o4} will be rejected.

Analytical Approach

Data analysis tools adopted was inferential statistics. Parametric inferential statistics such as Pearson Product Moment Correlation, simple and multiple regression analyses were used to test hypotheses one to four as applicable to the functional relationship of the variables in model specification of the study. All hypotheses were tested at 5% level of significance ($\alpha = 0.05$). The Statistical Package for Social Science (SPSS) version 22 was used to analyze data.

ANALYSIS AND FINDINGS

The objective of this study was to establish whether work ethics affects employees performance in selected deposit money banks in Ogun State, Nigeria. Based on this objective, the study presents the findings covering three components of work ethics upon which results were generated.

Response Rate

Questionnaires were distributed to respondents in the area of study and a response rate was calculated on the basis of questionnaire collected out of the total number collected. A total of 481 copies of the questionnaires were distributed to five selected banks in Ogun State, however, 397 were duly completed and returned. This represents 83% of the total questionnaires distributed amongst the five selected banks for the study. The other 84 questionnaires were lost or not included in the analysis, due to the problems from the respondents and some contained incomplete information. The rate is in consonance with Saunders *et al.* (2009) of business with response rate varied from 41 to 100 percent. The response rate of 83% achieved for this study therefore, provide adequate basis for analysis. The response rate is as presented in tables 4 and 5.

Table 4. Response Rate

Details	Frequency	Percentage
Distributed questionnaire	481	100
Duly filled and returned Questionnaire	397	83%
Not returned and incomplete Questionnaire	84	17%

Table 5 shows the percentage distribution of responses received from each of the five selected bank.

Table 5 Distribution of Responses by Selected Deposit Money Banks

Banks	No. of Response	Percentage
A	68	18
B	79	20
C	96	24
D	67	17
E	87	21
Total	397	100

Restatement of Hypothesis One

H_{01} : Integrity has no significant effect on job commitment in selected deposit money banks in Ogun, Nigeria.

In testing hypothesis one, the researchers used simple linear regression analysis. Questions related to Integrity were combined to form one average index of integrity of employees (Table 6). While questions related to job commitment were combined to form one average index of job commitment. To test the hypothesis, model $y_1 = \alpha_0 + \beta_1 x_1 + \mu$ was fitted.

Table 6: Summary of Simple Regression Analysis of the Effect Integrity on Job Commitment

Model		Unstandardized		Standardized	T	Sig.	R	R ²	F
		Coefficients		Coefficients					
		B	Std. Error	Beta					
1	(Constant)	57.343	3.645		15.730	0.00	0.383	0.147	68.141
	Integrity	0.682	0.083	0.383	8.255	0.00			
a. Dependent Variable: Job Commitment						F (df) = 1/396			

Table 6 presents result of regression analysis of effect of integrity on job commitment. The result revealed that integrity had positive and significant effect on job commitment of

employees of selected money banks in Ogun State, Nigeria ($\beta = .682$, $t = 8.255$ $p = .000$). Furthermore, the regression result in table 6 also showed that the relationship between Integrity and Job commitment was positive and significant ($R = .383$, $F_{(1,396)} = 68.141$, $p < 0.05$). The model $R^2 = .147$, implies that about 14.7% variation in job commitment is explained by variations in integrity. This relatively weak association is attributed to the fact that integrity failed to yield equivalent results in terms of job commitment of employees. The model failed to explain 85.3% of the variation, meaning that there are other factors associated with job commitment which were not fitted in the model. The regression equation for integrity and job commitment is:

$$y_1 = 57.343 + .682x_1$$

The regression equation deduces that taking all factors constant at zero, the job commitment of employees of selected deposit money banks in Ogun State, Nigeria was 57.343. The regression coefficient of integrity was 0.682. This implies that integrity has positive effect on job commitment of employees of selected deposit money banks in Ogun, Nigeria. The findings indicate that a unit increase in integrity will leads to a 0.682 unit increase in job commitment of employees of selected money banks in Ogun, Nigeria. Based on these results, the null hypothesis (H_{01}) which states that Integrity has no significant effect on employees job commitment in selected deposit money banks in Ogun State, Nigeria is hereby rejected.

Restatement of Hypothesis Two

H_{02} : Moral value has no significant influence on quality of work in selected deposit money banks in Ogun State, Nigeria.

This hypothesis was also tested using simple linear regression analysis method (Table 7). Questions related to moral value were combined to form one average index of moral value of employees. Questions related to quality of work were combined to form one average index of quality of work. To test the hypothesis, model $y_2 = \alpha_0 + \beta_2x_2 + \mu$ was fitted.

Table 7: Summary Results of Regression Analysis of Moral Value on Quality of Work

Model	Unstandardized		Standardized	T	Sig.	R	R ²	F
	Coefficients		Coefficients					
	B	Std. Error	Beta					
1 (Constant)	-0.811	3.085		-0.263	0.793	0.427	0.182	88.311
Moral Value	0.862	0.092	0.427	9.397	0.000			

a. Dependent Variable: Quality of Work

F (df) = 1/396

Findings of analysis in table 7 shows result of regression analysis of influence of moral value on quality of work of employees of selected deposit money banks in Ogun State, Nigeria. The findings revealed that moral value had positive and significant influence on quality of work of employees of selected deposit money banks in Ogun State, Nigeria ($\beta = .862$, $t = 9.397$, $p = .000$). The regression result in table 7 also showed that the relationship between moral and quality of work of employees was positive and significant ($R = .427$, $F_{(1,396)} = 88.311$, $p < 0.05$). The R^2 was .182, meaning that about 18.2% variation in quality of work is explained by the variations in moral value of employees. However, the model failed to explain 71.8% of the variation, meaning that there are other factors associated with quality of work of employees which were not fitted in the model. The regression equation ($y_2 = \alpha_0 + \beta_2x_2$) for moral value and quality of work became:

$$y_2 = -.811 + 0.862x_2$$

Where: y_2 is quality of work and x_2 is moral value

According to the regression equation established, taking all factors constant at zero, the quality of work of employees in the selected deposit money banks in Ogun, Nigeira, was -.811. The data findings analyzed also showed that taking all other independent variables at zero, a unit increase in moral value would leads to a 0.862 increase in quality of work of employees of selected deposit money banks in Ogun, Nigeria. Based on these findings, the null hypothesis (H_{02}) which says moral value has no significant influence on quality of work in selected deposit money banks in Ogun State, Nigeira is hereby rejected.

Restatement of Hypothesis 3

H_{03} : Trust has no significant influence on timeliness of delivery in selected deposit money banks in Ogun State, Nigeria.

Questions related to trust were combined to form one average index of trust of employees. Questions related to timeliness of delivery were combined to form one average index of timeliness of delivery. To test the hypothesis, model $y_3 = \alpha_0 + \beta_3x_3 + \mu$ was fitted (Table 8).

Table 8: Simple Regression Analysis of Influence of Trust on Timeliness of Delivery

Model	Unstandardized		Standardized	T	Sig.	R	R ²	F	
	Coefficients		Coefficients						
	B	Std. Error	Beta						
1	(Constant)	21.891	2.762		7.926	0.000	0.180	0.032	13.277
	Trust	0.283	0.078	0.180	3.644	0.000			
a. Dependent Variable: Timeliness of Delivery					F (df) = 1/396				

Result in the table 8 revealed that trust have positive and significant influence on timeliness of delivery of service by employees of selected deposit money banks in Ogun State, Nigeria ($\beta = .283$, $t = 3.644$, $p = .000$). The regression results in table 8 reveal that there is positive and significant relationship between trust and timeliness of delivery of service ($R = .180$, $F_{(1,396)} = 13.277$, $p < 0.05$). The findings further showed that trust accounted for 3.2% variation in timeliness of delivery of service by employees of selected deposit money banks with R^2 of .032. The findings suggested that about 96.8% variations in timeliness of delivery of service by employees of selected banks are due to other factors which were not fitted in the model.

The regression equation ($y_3 = \alpha_0 + \beta_3x_3$) that was used to predict timeliness of delivery of service by employees of selected banks given level of trust became:

$$y_3 = 21.891 + .283x_3$$

Where y_3 = timeliness of delivery, and x_3 = trust

According to the regression equation established, taking all factors constant at zero, the timeliness of delivery of service by employees in the selected banks is 21.891. Findings also revealed that taking all other independent variables at zero, a unit increase in trust will leads to a 0.283 unit increase in timeliness of delivery of service by employees in the selected banks. Hence, the null hypothesis (H_{03}) 'Trust has no significant influence on timeliness of delivery in selected deposit money banks in Ogun State, Nigeria', is hereby rejected.

Restatement of Hypothesis Four

H_{04} : There is no combine significant effect of integrity, moral value, and trust on employees performance in selected deposit money banks in Ogun State, Nigeria.

In testing hypothesis four, the researcher used multiple regression analysis. Questions related to integrity, moral value and trust were combined independently to form three continuous index of integrity, moral value and trust of employees. Questions related to job commitment, quality of work and timeliness of delivery were combined to form one average index of employees performance. The results of the regression are presented in tables 9.

Table 9: Summary of Multiple Linear Regression Analysis of Effect of Integrity, Moral Value and Trust on Employees

Model	Unstandardized		Standardized	t	Sig.	R	R ²	F	
	Coefficients		Coefficients						
	B	Std. Error	Beta						
1	(Constant)	68.055	5.757		11.822	0.00	0.402	0.161	25.265
	Trust	0.510	0.096	0.280	5.311	0.00			

Integrity	0.534	0.085	0.325	6.272	0.00	Table 9...
Moral Value	0.740	0.155	0.226	4.763	0.00	
a. Dependent Variable: Employees Performance					F (df) = 3/394	

According to the results in table 9, the R value for the overall relationship of integrity, moral value, trust and employees performance in selected deposit money banks in Ogun State, Nigeria was 0.0402 meaning that there is a moderate relationship between work ethics and employees performance in selected banks in Ogun, Nigeria. Furthermore, the value of coefficient of determination (R^2) was 0.161, this implies that 16.1% variation of the employees performance is due to the variations in integrity, moral value, and trust. Also, the value of F-statistic was 25.265 with $p < 0.05$. This shows that the overall model is statistically significant. The findings implies that integrity, moral value, and trust have significant combined effect on employees performance in selected deposit money banks in Ogun State, Nigeria. Based on these findings, the null hypothesis (H_{04}) which states that there is no combine significant effect of integrity, moral value and trust on employees performance in selected deposit money banks in Ogun State, Nigeria is hereby rejected. Therefore, it can be concluded that integrity, moral value and trust have significant effect on employees performance of the selected deposit money banks in Ogun State, Nigeria. Consequently, in Table 9, the beta coefficients indicated how and to what extent does work ethics, integrity, moral value and trust influence employees performance of the selected banks. The data findings show that integrity (beta = .682, $t=8.255$, $p = 0.00$) contain the highest significant influence on employees performance, whereas trust (beta = .280, $t=5.311$, $p < 0.05$) and moral value (beta = .226, $t=4.763$, $p < 0.05$) have a relatively lower influence on employees performance of the selected banks.

Table 10: Summary Table of Hypotheses Tested

S/N	Statement of Hypotheses	Remarks
1.	H_{01} : Integrity has no significant effect on employees job commitment in selected deposit money banks	Rejected
2.	H_{02} : Moral value has no significant influence on quality of work in selected deposit money banks	Rejected
3.	H_{03} : Trust has no significant influence on timeliness of delivery in selected deposit money banks	Rejected
4.	H_{04} : There is no combine significant effect of integrity, moral value and trust on employees performance in selected deposit money banks	Rejected

DISCUSSION

The result of hypothesis one revealed that integrity has significant effect on employees job commitment in selected commercial banks in Ogun State, Nigeria. This finding is consistent with the results of prior studies, taking for example, Piccolo et al. (2010) and Toor & Ofori, (2009). Toor and Ofori (2009) found a positive and statistically significant association between integrity and job commitment. The study also shows that ethical leadership is bringing about leader's effectiveness, willingness of employees to put in extra efforts, employees job satisfaction, and an atmosphere for ethical leadership to flourish; which ultimately can leads to increased employees job performance. Piccolo et al. (2010) found that leadership with strong ethical commitments has significant effect on employees' task and autonomy of the job characteristic model; and the willingness of employees to put extra effort on task performance. The findings in hypothesis two established that moral value has positive and significant influence on quality of work in selected deposit money banks in Ogun State, Nigeria. The result showed that students with good morals attain excellent performance than students without moral. The study also established that universities teacher that apply moral in his teaching practices deliver quality teaching and knowledge to the students. This finding is consistent with empirical study of Ponnu and Tennakoon (2009). Ponu et al. (2009) established that high levels of moral value behavior increase employees organizational commitment and employees work quality. They further established that significant and positive relationship exists between moral value, employees quality of work and employees's commitment in the organization objectives. Pidwimy (2006) found that organization ethics significantly improve employees quality of work. Ribiere and Tuggle (2005) found that organizations with high levels of moral values achieved firm performance, ringing out good result and improves organization's services.

The result of hypothesis three also revealed the significant influence of trust on timeliness of delivery in selected deposit money banks in Ogun State, Nigeria. Similar findings have been reported in other studies, for instance, Wlliams (2005), Ribiere and Tuggle (2005), Rodriquez and Ventura (2003) and Morris and Sherman (1981). Williams (2005) found four specific aspects of job satisfaction as predictors of organizational trust: professional status, autonomy, organizational policy, and interaction. Ribiere and Tuggle (2005) found that organizations with high levels of trust relied more on personalization tools than companies with lower levels of organizational trust. They further revealed that companies with higher levels of organizational trust were more successful in their knowledge management initiatives than organizations with lower levels of organizational trust. Jung and Baek (2006) found that open communications intentions and organizational trust mediate interpersonal trust. Rodriquez and Ventura (2003) found that continuous training of employees increase timeliness of delivery in

performing their task in the organization and also develop a human resources retention capacity, which can be achieved through rewarding system, job security, training and career development, and by promoting a sense of belonging. The finding is in tandem with Morris and Sherman (1981) who found that training in firm specific skills make employees more effective and valuable to the firm. The firm is also likely to have a cadre of highly skilled and productive employees, who develop a positive self-concept and a sense of competence leading to greater identity with the firm which leads to firm performance. In hypothesis four, the result of the study showed that there is a combine significant effect of integrity, moral value and trust on employees performance in selected deposit money banks in Ogun State, Nigeria. This also is in agreement with the findings of previous studies. In the study of challenges of organizations corporate ethics and strategic management processes, McManus and White (2011) found a positive effect of work ethics on higher employees performance. When, Chye (2004) examined the relationship between organizational ethics, employees performance and organizational outcomes based on justice theory and re-cognitive and dissonance theory, it was found that there is a significant and positive relationship between ethical behavior and career success within the organization. The study found a positive relationship between ethics, employees performance and organizational commitment. Kehinde (2010) also investigated effects of ethical behaviors on organization operations and employees performance and found that ethical behavior has a significant and positive relationship with organizational outcomes and employees performance.

CONCLUSION

Arising from the study based on the outlined objectives, it is concluded that integrity has significant effect on employees job commitment in selected deposit money banks in Ogun State, Nigeria. This is affirmed due to the employees adherence to regulations guiding the conduct of work ethics in the selected organizations, as information about work activities is held in strict confidence. It is also concluded that moral value has significant influence on quality of work because employees put in their very best to make things right and always fulfill customers' need. Again, it is resolved that trust has significant influence on timeliness of delivery since employees felt acknowledged and appreciated when they are trusted. Finally, there is a combine significant effect of integrity, moral value, and trust on employees' performance in selected deposit money banks in Ogun Sate, Nigeria. Consequently, the study contributes to existing knowledge in human resource management as a field of study. It sets a stage and direction for further studies on work ethics and employees' performance as it offers great opportunities for researchers who might want to explore this area using different locations and

samples. This study may have been limited by its geographical scope which is Ogun State. It is suggested that future research on the concept of work ethics should focus on other corporate sectors in order to understand and appreciate their own peculiar differences. The study can be applied in other industries such as Tertiary Institutions, Telecommunication, Media and Manufacturing Industries while also should investigate other factors associated with job commitment and quality of work of employees which were not considered in the study.

RECOMMENDATIONS

The following recommendations are suggested based on the findings and conclusion of this study: An intense review of existing relevant banking ethical policies should be undertaken in order to clarify meanings and remove ambiguities where necessary. A more comprehensive notion of work ethics for all organizations should be promoted and the scope of policies should be extended wherever appropriate. In order to achieve a successful work ethics, policy formulators must ensure that work ethics procedures are consistent with employees' actual experience as well as ensuring that employees' adherence efforts to policies are not overlooked but well compensated. Effort should be made by the management board of the selected banks to enhance compensation policy that can boost workers' contribution to the attainment of organization growth, and show gratitude to the people who exhibit exemplary behaviours and sacrifices for the success of the organization. Employees who are productive, but not necessarily always visible should be given the same career prospects as others. This will invariably enhance performance.

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