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Keywords: accountability, integrity, trustworthiness, affective commitment, continuance commitment, normative commitment.

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

Asenge, Emmanuel Lubem [α] & Philip Dewua Ph.D [σ]

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. A population of 5,445 employees of thirty (30) insurance companies listed in Nigeria was used for the study, and a sample size of 359 was determined using Krejcie and Morgan' (1970) formula. The study adopts a survey design and primary data were collected through self-administered questionnaire. Validity and reliability of the instrument were done using construct validity and Crobach Alpha respectively. Descriptive statistics were used for presentation of data on demographic characteristics of the respondents while regression analysis was used for test of formulated hypotheses with the aid of the Statistical Package for Social Sciences (SPSS Version 23). Findings of the study revealed that accountability has a significant effect on employee commitment in the Nigerian insurance industry. The study also indicates that integrity and trustworthiness have a 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 mmanagement of insurance companies in Nigeria should encourage 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 condition in their respective organisations. Finally, 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.

Keywords: accountability, integrity, trustworthiness, affective commitment, continuance commitment, normative commitment.

I. Introduction

Organizations nowadays have become more complex because of changes in competition, societal expectations, consumer preferences, social responsibilities and legal protection and the right behaviour of employees at work is important in determining the effectiveness of organizations. Organizations are increasingly paying attention to the issues related with work ethics, because a good work climate is evaluated as a critical factor for organizations. Organizations are constantly striving for a better ethical atmosphere which will enable employees to know the difference between what is acceptable and unacceptable in the workplace. These standards are found within the code of ethics that are usually written in form of employee conduct and performance expectations (Odu & Akhigbe, 2018).

Today, work ethics becomes a prerequisite for conducting any type of business, particularly in the global market place since every business organization operates with multiple relationship including stakeholders such as customers, employees, suppliers, investors amongst others who perhaps would prefer their company to be ethical (Azmi, 2006). Building a strong ethical culture is also integral to the reputation, growth, and finances of any organization and it helps to build trust among the stakeholders (Azmi, 2006). Ethics are 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). 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 truly responsible and ethical employers and this improves employee commitment (Upadhyay and Singh, 2010; Collins, 2011).

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. Employee commitment is classified into three components namely affective, continuance and normative commitment (Meyer & Allen, 1991). Affective commitment represents the degree to which a worker identifies with, is involved in, 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 moral obligation of workers to continue working for the organization (Meyer & Allen, 1991). Good work ethics

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are able to create a high commitment among the employees (Tripathi, 2004) and increases the capability of organization's forecasting and also causes 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 organizational performance.

a) Research Problem

The nature of 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 labour, payment of tax, providing vehicle for investors and other financial investment services (Hamadu & Mojekwu, 2010). Ethics in 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).

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) stated that unprofessional 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. Majority of insurance professionals conduct their activities with absolute commitment but there are practitioners in the insurance industry who have very little 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 Nigerian insurance industry. To achieve this objective the study is set out to provide answers to the following questions: To what extent does accountability has effect on 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?

b) Research Hypotheses

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

$H0_1$: There is no significant effect of accountability on employee commitment in the Nigerian insurance industry

$H0_2$: Integrity on has no significant effect on employee commitment in the Nigerian insurance industry

$H0_3$: There is no significant effect of trustworthiness on employee commitment in the Nigerian insurance industry

II. Literature Review

a) 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 standard 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 the work place (Wallance, 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).

People who possess a strong work ethic embody certain principles that guide their work behaviour, 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 behaviour (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.

b) 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 involve 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,

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(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 allowing 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.

c) Accountability

Obligation on the part of employees to report on the usage of organizational resources and answerability for failing to meet stated performance objectives is known as accountability (Elia, 2005; 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 and Yetis, 2017).

A strong accountability in 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, in an effort 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.

d) Integrity

Integrity refers to virtuousness and the state of being perfect. It is an optimistic and comprehensive thought linked to ethics (Odu & Akhigbe, 2018). Integrity is also integrity 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. They are respected and counted on to do what is right; they are able to balance respect and responsibility, and they are able to share their values with others (Duggar, 2018).

It is those characteristics of an individual that are consistently considerate, compassionate, transparent, honest, and ethical. 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 make the decision to follow through on what to say they will do and think differently about the commitments to make.

e) 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 expectation that the trustee will carry out a particular action. Trustworthiness is an important concept in behavioural sciences, because it enables and enhances cooperation (Six, 2004). He asserted that trustworthiness is one of the large set of moral values held by an actor. Hardin (2002) defines trustworthiness as ones commitment to fulfill another's trust in him/her. 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.

Six (2004) averred that trust is important because it enhances and enables successful cooperation and it is center around an actor's interest in maintaining a relationship with another actor. This signifies that trust in organization enables a worker to be more committed to the establishment. Wele (2016) stated that trustworthiness in workplace ethics is very important because it enables employees to be involved in decision making and provide vital information concerning the organization. Fryxell, Dooley and Li (2004) stated that managerial trustworthiness influence commitment during restricting. They found out that competency based attributions are positively related to employee value commitment, whereas affect-base attribution are positively related to employees continuance commitment (propensity to maintain employment). A trustful climate prevails, along with evidence of enthusiasm, high commitment level, effective commitment and knowledge sharing (Sabolainen & Hakkinen, 2011). Employees that trust their leader work effectively and have a high level of commitment in addition share ideas and knowledge (tacit knowledge in particular).

f) Employee Commitment

Employee commitment refers to a set of behavioural intentions, a motivating force, or an attitude, influences many behavioural 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

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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. McShane and Von Glinow (2012) defined it as the employees' emotional attachment to, identification with, and involvement in a particular organization. Employees' who are committed, they show good motives to work with their organization and they have no thought of leaving their workplace (Robbins and 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 with an increased in performance, satisfaction, and organizational adaptability, and negatively affect absenteeism and employee turnover. Employee's commitment is important to organization because committed employees are likely to be more willing to make personal sacrifices for the sake of 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).

g) Measures of Employee Commitment

The three-component model of commitment by Meyer and Allen (1991) are affective, normative and continuance commitment. Affective commitment (emotional attachment) refers to employees' psychological bond to the organisation because they want to stay (Meyer & Allen, 1991). Continuance commitment (economic necessity) denotes the perceived costs associated with leaving the organisation. The employee is attached to the organisation out of economic obligation, because of the need to do so (Meyer & Allen, 1991). Normative commitment (moral obligation) refers to the perceived obligation to remain in the organisation because it is the correct and moral thing to do (Meyer & Allen, 1991).

h) Affective Commitment

Affective Commitment (AC) is defined as the employee's positive emotional attachment o the organization (Meyer & Allen, 1991). Affective commitment refers to workers' process of attachment to their workplace, identifying themselves with the organization, and being involved in their workplace. Workers' that are highly committed, 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, they also see themselves as representatives for their organization and also they are good 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.

i) Normative Commitment

Normative commitment (NC) is an obligation to remain with an organization for moral or ethical reasons. The individual commits to and remains with an organization because of feelings of obligation. 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).

j) Continuance Commitment

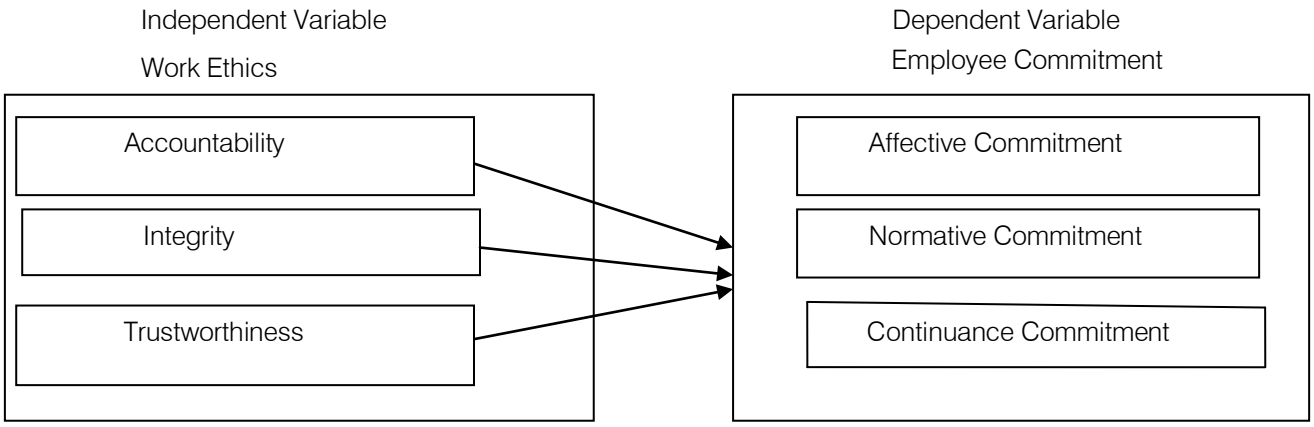
Continuance commitment (CC) is the perceived economic value of remaining with an organization compared to leaving it. It is a commitment that is dependent on the expenses that will be incurred or occur if the person leave his workplace (Meyer & Allen, 1991). Continuance commitment refers to how much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

K) 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 shown in Figure 1.

Early View

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Source: Researchers' Design (2020)

Figure 1: Conceptual Model of the Study

The above model shows the relationships that exist between work ethics and employee commitment. The findings in studies done by Pettijohn and Charles (2008), Okpara and Wynn (2008), and Yousef (2001) indicate the existence of a meaningful correlation between organizational commitment and employees' work ethics. A study by Komari and Djafar (2013) indicated a positive and significant effect of work ethics on employee commitment. They showed that work ethics are very important for employee commitment. Good work ethics are able to create a high organizational commitment among the employees, which encourages them to remain working with their organizations. Ethics is very important in building relationship with clients and dealing with them. Ethics in business 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 organisation are more satisfied with their jobs, identify them selves with the organisation, and seek to maintain the employment relationship (Edwards & Cable, 2009; Kristof-Brown, Zimmerman & Johnson, 2005; Verquer, Beehr & Wagner, 2003). Employees report stronger organisational commitment when they perceive to be working in an ethical organization (Mayer, 2014). A positive ethical corporate culture improves the morale among the workers in an organization which could increase productivity and employee retention. More productivity improves 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 is 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 employee 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 process in place and thus foster their affective commitment in the work place. Che (2016) established that leaders' behavioral integrity enhanced the commitment of employee.

III. Methodology

a) *Research Design*

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

Population of the Study

The population of this study was from drawn from the Nigerian insurance industry which comprises all the thirty (30) listed insurance companies in Nigeria that were in operation as at 31st December, 2019. The choice of these companies is based on the fact that they fully satisfied the listing requirement of 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.

b) *Sample and Sampling Technique*

The sample size from the population of the study was computed scientifically using Krejcie and Morgan' (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:

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$$s = \frac{X2\ NP(1-P)}{d2 + (N-1) + X2\ P(1-p)}$$

where,

S = Sample size

X^2 = 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 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.

c) Instrumentation

Primary data were collected through 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 a four-point Likert scale measurements ranging from 1 strongly disagree, 2 disagree, 3 agree and 4 strongly agree. The questionnaire was personally administered, through the use of resource persons, to the chosen respondents.

d) Validity and Reliability of Instrument

To ensure validity of the instrument, 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 were 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 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, test-retest method of reliability was applied with Cronbach Alpha for each of the construct calculated. The result gave reliability index of (0.847) indicating a high degree of consistency (Table 2). This result shows that all the constructs are consistent and reliable to be used in this study.

Table 1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.824
Approx. Chi-Square		78.859
Bartlett's Test of Sphericity	Df	10
	Sig.	.000

Source: Researchers' Computation from SPSS Output, 2020

Table 2: Reliability Test Results

Variable	Items	Cronbach's 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, 2020

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e) Model Specification

This study contains the dependent and independent variables. The independent variable (work ethics) comprises of 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

f) 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).

IV. Results and Discussion

a) 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 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 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 implies that majority of the participants were literate and have good knowledge on 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 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 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
38-47 years	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

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16-20 years	61	17.0
21-25 years	71	19.8
26 years and above	68	18.9

Source: Field Survey, 2020

b) Regression Analysis Result

The result of the model summary in Table 4 shows an R^2 value of .631 meaning that 63.1% of the variation in the dependent variable is explained by the independent variables while 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: Field Survey, 2020

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 implies that the model is statistically significant in predicting how the independent variables (accountability, integrity and trustworthiness) have effect on 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: Field Survey, 2020

c) 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 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			Standardized Coefficients		Decision
	B	Std. Error	Beta	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: Field Survey, 2020

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d) Discussion of Findings

The result from test of hypothesis one revealed that accountability has 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) who 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 implication of the result is clear that employees must be involved in decision making and organizations should regularly provided feedback of their activities to employees to help increase their commitment.

The result of the second hypothesis also found 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 the work place. Che (2016) also agreed that leaders' behavioral integrity enhanced the commitment of employee. The implication of the above finding is that integrity emphasizes the need for one to be honest and fair where necessary. When employees make the decision 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 peaceful environment that shows commitment.

This finding aligns with that of Quigley (2007) that found integrity to be positively correlated with continuance commitment. He stated that culture of integrity supports a work life balance, reduces job stress, increases satisfaction, and eventually leads to continuance commitment.

Finally, findings of the study showed that there is a positive significant relationship between trustworthiness and 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 lead to higher commitment and improved relationship amongst employees in organizations. The implication of the finding to the study is that organizations with high level of integrity attract committed employee who are more e reliable and dependable.

V. 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 with 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 significant effect of integrity on employee commitment in 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 respect and participation of employees in major decisions affecting them, which will enhance their commitment to the organization. Also, management of insurance companies should always provide feedback to employees on 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).

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